



Council Tax Benefit – COULD I QUALIFY?

If your weekly assessable income, calculated overleaf, is less than that shown in the chart for your circumstances, please apply for Council Tax Benefit as soon as possible.

'BASIC CHART'

***A* = Band A property with Disabled Relief**

Which category do you fall into?	Your Council Tax Band 2012/13								
	A	A	B	C	D	E	F	G	H
Single Pensioner aged 60 to 64	204.66	217.05	229.44	241.83	254.22	279.00	303.79	328.57	365.74
Single Pensioner aged 65 and over	223.21	235.60	247.99	260.38	272.77	297.55	322.34	347.12	384.29
Pensioner Couple aged 60 to 64	279.86	292.25	304.64	317.03	329.42	354.20	378.99	403.77	440.94
Pensioner Couple aged 65 and over	303.61	316.00	328.39	340.78	353.17	377.95	402.74	427.52	464.69

- Please note that the above figures are based on Council Tax charges for The Highland Council and are for guidance only.
- When you apply for Council Tax Benefit you must submit proof of your identity and evidence of income and capital (savings, investments and other assets)
- The figures used above for **a single pensioner** have been calculated **after deducting 25% single occupancy discount**.
- If you have savings, investments and/or total assets of **£10,000.01 to £15,999.99**, this will reduce the amount of Council Tax Benefit you may be entitled to – see 'Capital and Tariff Income' details overleaf. For more information, contact your local Council Tax Benefit Office/Service Point.
- If you have people living with you who are 18 years and over, your Council Tax Benefit may be reduced. Deductions from your Council Tax Benefit depend on their circumstances. Further information can be obtained from your local Council Tax Benefit Office/Service Point. (Please also enquire about SECOND ADULT REBATE).

How do you apply? - Application forms can be obtained by either:-

- Contacting the Council Tax Benefit Office by telephoning **Freephone 0800 393811**
- Visiting your nearest Service Point, a list of Service Points is detailed overleaf
- Downloading the form from the Highland Council website
- To request this information in an alternative format e.g. **large print**, Braille, computer disc, audio tape or suitable language, please contact:

Customer Services
Business and Technical Support
01463 702036

You are encouraged to apply for Council Tax Benefit if you think you may qualify. You have nothing to lose by applying – only the time it takes to complete a form

Please note: the information in this leaflet is for guidance only.

Council Tax Benefit for Pensioners

Sochair Cìs Comhairle
do Dhaoine air a' Pheinnsean



Tha thu nas fheàrr dheth faighinn a-mach

Contact your local Housing Benefit/Council Tax Benefit office or local Service Point to find out if you're missing out...

Are you losing out?

Anyone liable to pay Council Tax (or their partner) can apply for Council Tax Benefit.

Your Benefit is worked out by comparing your assessable income with allowances set by Central Government. Those allowances are dependent on the personal circumstances of your household membership. (see 'Quick Assessment' opposite.)

If you are not already receiving Council Tax Benefit, then:

- look at your Council Tax Bill and check the **Annual** Council Tax charge (**excluding** Water and Wastewater charges).
- Divide the **Annual** Council Tax charge by 52 to obtain the weekly charge.
- work out your assessable income in the 'Quick Assessment' table, (opposite). If it is less than the figure shown in the 'Basic Chart' (overleaf), which best represents your circumstances, then please apply for Council Tax Benefit.

Pension Credit - What is it?

Pension Credit is an entitlement for people who have reached State Pension Credit age. If you are under State Pension Credit age, but your partner is over, he or she can apply for Pension Credit. Partner means your husband or wife, or a person you live with as if you were married to them.

You can calculate your State Pension Credit age online at www.direct.gov.uk or call the Pension Service on: 0800 991234

There are two types of Pension Credit:

1. The **Guarantee Credit** is an entitlement for people aged 60 or over whose income is below a certain level set by the Government.

This could mean extra money for you every week. It guarantees everyone aged 60 and over an income of at least:

£142.70 a week if you are single; or
£217.90 a week if you have a partner

2. The **Savings Credit** is an extra entitlement for people aged 65 or over. For the first time people aged 65 and over can be rewarded for some of their savings and income they have saved for their retirement. In the past, those who had managed to save a little were no better off than those who had not saved at all.

Pension Credit has **changed this** by giving new money to those who have saved – you can receive up to:
£18.54 a week if you are single; or
£23.73 a week if you have a partner

You may qualify for both **Savings Credit** and **Guarantee Credit** depending on your circumstances.

You can apply for Pension Credit by calling the Pension Credit application line on **Freephone 0800 99 1234**.

PLEASE NOTE:

Capital

If you receive the Guarantee Credit:-

- You will automatically get full Council Tax Benefit, even if you have savings of over £16,000.
- We do not need to know about your savings, assets or investments.

If you only receive the Savings Credit:-

- You must tell us if your savings, assets or investments go above £16,000.

If you **do not** get the Guarantee Credit and you have savings, assets or investments of more than £16,000, you are **not** eligible for Council Tax Benefit.

Tariff Income

This applies to all pensioners who are not in receipt of Guarantee Credit. For capital over £10,000; for each £500 over £10,000, we will add £1 per week to your assessable income.

Second Adult Rebate

If you are solely liable to pay Council Tax and do not qualify for Council Tax Benefit, but you have another adult (**not partner**) or adults living with you who are on low income, please contact your Council Tax Benefit Office/Local Service Point and get advice on SECOND ADULT REBATE. (This does not apply to lodgers or sub-tenants).

'Quick Assessment'

This can help you work out whether you may qualify for Council Tax Benefit. Add together the following:

INCOME:

Your weekly State Benefit/Pension	£
Partner's weekly State Benefit/Pension	£
Your weekly net pay (if working)	£
Any other income received by you or your partner (weekly amount)	£
Total income	£

DEDUCTIONS:

If you are working deduct the following

Single £5	Couple £10	£
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Also deduct the following (if you receive, and have included them as income above):

Attendance Allowance	£
Child Benefit	£
Disability Living Allowance	£
War Disablement Pension	£
Total deductions	£

YOUR WEEKLY ASSESSABLE INCOME	£
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(Your total income less deductions)

Now check your assessable income with chart overleaf

Contact Points

Please note that this leaflet is a guide only and may not include all the relevant information you need. If you wish to obtain further information, advice or guidance, please contact the Council Tax Benefit Offices by telephoning

Freephone 0800 393811 or your nearest Service Point:

Service Point staff are available to assist at:

Acharacle	Fortrose	Lairg
Alness	Fort William	Lochcarron
Ardersier	Gairloch	Lochinver
Aviemore	Golspie	Mallaig
Bettyhill	Grantown on Spey	Muir of Ord
Bonar Bridge	Helmsdale	Nairn
Broadford	Hilton	Portree
Brora	Invergordon	Tain
Dingwall	Inverness	Thurso
Dornoch	Kingussie	Ullapool
Durness	Kinlochleven	Wick
Fort Augustus	Kyle	