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Gloucester City Council
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Stroud District Council
01453 754054
www.stroud.gov.uk



Tewkesbury Borough Council
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Helping People in Gloucestershire



Get through the Credit Crunch

Helping People in Gloucestershire get through the Credit Crunch

Due to the recent economic downturn, people are experiencing redundancy and a reduction in income. The six local councils in Gloucestershire are working together to promote **Housing and Council Tax Benefit**.

These are means tested state benefits that help people on low incomes pay their rent and council tax. The lower your income the more benefit you will get. If you are a couple, your joint income is added together.

Anyone can claim Housing Benefit, as long as they are liable to pay rent. It doesn't matter if you live in a council or housing association property, or rent from a private landlord. People living in hostels and bed and breakfast accommodation can also claim.

If you are the person named on the council tax bill you can claim council tax benefit.

You may think that your income is too high, but you could still be able to get help if you do not have a partner, but share your home with someone on a low income such as adult children, parents or friends.

If this is the case, you may qualify for another type of benefit called Second Adult Rebate, which is based on the income and circumstances of the other adults living in the property.

An example of Second Adult Rebate:

Single person liable to pay council tax, living with an elderly parent who is receiving Pension Credit. They would get a 25% reduction.

What is Local Housing Allowance?

Local Housing Allowance was introduced on the 7 April 2008. It is designed to be a fairer and simpler way of calculating Housing Benefit for those on low income who need help paying their rent to a private landlord. These regulations do not affect council and housing association tenants or people living in hostels, caravans, mobile homes and, sometimes, accommodation where meals are provided.

Local Housing Allowance is based on the rent levels for the area in which a person lives and how many people live with them, not the rent charged. The rates are reviewed monthly so prospective tenants can shop around for a property, knowing the maximum rate the council will use in any benefit calculation.

Benefit regulations can be complicated, so please contact your local council's benefit help line number for further information or a claim form.

Some councils have Welfare Benefit Advisors who can help with other benefits, for instance **Tax Credits, Disability Benefits, Job Seekers Allowance, Employment and Support Allowance and Better-off Calculations.**

