

Housing Benefit and Council Tax Benefit

Information on Second Adult Rebate

What Is Second Adult Rebate?

Second Adult Rebate, is a form of Council Tax Benefit. Unlike Housing Benefit and Council Tax Benefit, entitlement is based on the income of people in your household other than yourself. Therefore a council taxpayer may qualify for this benefit even if their income is too high to qualify for main Council Tax Benefit.

You cannot normally claim Second Adult Rebate if you live with a spouse or partner unless your partner is disregarded for discount purposes. For more information about who is disregarded when we work out your Council Tax Bill, and about discounts, see [Council Tax](#).

Second Adult Rebate is primarily used for single people who share their home with other people on a non commercial basis.

Normally this scheme benefits people who share their home with another adult who receives Income Support or Job Seekers Allowance (Income Based) or has a low wage.

An example of where Second Adult Rebate could be awarded is where a single parent who is working full-time has an unemployed son or daughter staying with them who are aged over 18.

Who can claim?

You can claim Second Adult Rebate if you are the only person liable to pay the Council Tax but you share your home with one or more persons over the age of 18 years who;

- are not liable to pay rent on a commercial basis for living in your home
- are not responsible for paying the Council Tax
- are not your spouse or partner (unless they are disregarded for discount purposes) and
- have a low gross income and are not counted as a 'disregarded person' for Council Tax purposes (e.g. certain students, youth trainees, carers and people who are considered to be severely mentally impaired).

Please refer to our [website](#) for further information on Council Tax Discounts , Exemptions and people who do not count for council tax purposes.

Who would be classed as a 'Second Adult'?

Anyone who is 18 years or older and lives in the home with the Council Tax payer. Examples of 'Second Adults' are grown up children, friends and relatives.

People who cannot be treated as 'second adults' include the Council Tax payer's partner (unless disregarded for discount purposes), joint-tenants, lodgers and certain students.

How is Second Adult Rebate calculated?

Second Adult Rebate is calculated on the combined gross income of all 'second adults' living in the property. The award is made on a percentage basis of your Council Tax bill.

- If all second adults receive Income Support (IS), Income Based Job Seekers' Allowance (JSA (IB)) Employment and Support allowance (Income-related) (ESA IR) or Pension Credit you will be entitled to a 25% reduction from your Council Tax bill.
- If all second adults have a combined gross income of up to £176.99 a week, you will qualify for a 15% reduction from your Council Tax bill.
- If all adults have a combined gross income of between £177.00 and £230.99 a week, you will qualify for a 7.5% reduction discount from your Council Tax bill.
- If the gross income of all second adults is £231.00 or more each week, you will not qualify for Second Adult Rebate.

Student Second Adult Rebate

When a dwelling is occupied by a student or students and one or more people in receipt of IS, Pension Credit or JSA (IB), you will qualify for a 100% reduction. This is to compensate the council tax payer for the loss of the council tax exemption caused by the presence of the second adult in their home.

How to claim

The person responsible for the payment of Council Tax will need to apply for Second Adult Rebate. You can do this by contacting us on **0800 028 2569**.

- We will need your **name, address and contact phone number**. We will then arrange to complete the claim with you either by personal interview in one of our customer centres or over the telephone.
- If you have difficulty getting into one of our offices or using the telephone we can visit you to complete the form. To arrange this contact us on 0800 028 2569. Alternatively you may download a [Second Adult Claim form](#) from the Council's website.

What information is needed to assess a person's entitlement to Second Adult Rebate?

As the claimant, you will need to provide evidence of your National Insurance Number and proof of identity. We also need to know about the circumstances of the Second Adult(s). Full details of their income and savings will be required.

Does the council tax payer need to provide their Income and Savings details?

No-We do not require these details in order to calculate Second Adult rebate. However, if these are provided we will automatically work out both Council Tax Benefit and Second Adult Rebate and if you qualify for both we will pay you the higher of these two benefits.

How is Second Adult Rebate paid?

We pay this straight into your Council Tax account reducing your Council Tax Bill.

Changes in Circumstances

It is very important that you let us know immediately if your second adult (s) has a change in their circumstances for example if they move out of your household or their income changes as you may receive too little or too much benefit.

You can tell us by

- Contacting our Customer Care team on 01495 766430 or 01495 766570.
- Writing to Housing & Council Tax Benefits, Torfaen County Borough Council, Level 3, Civic Centre, Pontypool NP4 6YB or
- Calling into one of our Customer Centres
- E-mail to: revs&bens@torfaen.gov.uk
- Reporting the change online (you need to register for this service)

It is important that you provide details of the change, the date that the change occurred and proof where appropriate.

Our Contact details

If you need more help, phone the Customer Care Team on 01495 766430 or 01495 766570. Or you can call in at any of the following.

Pontypool Customer Centre Level 1, Civic Centre, Pontypool	Cwmbran Customer Centre 1-2 General Rees Square, Cwmbran	Blaenavon Customer Centre 7-12 Lion Court, Lion Street, Blaenavon
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We have a minicom for those who are deaf or hard of hearing. The number is **01495 767871**.

You can also contact us by e-mail at: revs&bens@torfaen.gov.uk

Online services

You are now able to access a full range of online services via the Council's website www.torfaen.gov.uk under online services. Using a secure registration process you can now access the following services:

- Housing Benefit and/or Council Tax Benefit claim data for your claim
- Council Tax or Business Rate information for your account including the account balance, payment and instalment details.

The service also allows you to report a change in circumstances, claim a discount or exemption or make a payment towards your account. In addition you can check your potential entitlement to Housing Benefit and/or Council Tax Benefit and make a claim for Benefit on-line. The Benefits section will then contact you to obtain the required detail to complete the claim.