

Non-Dependants & Second Adult Reduction (SAR) Council Tax Only

Even if you do not get Council Tax Reduction (CTR) or Enhanced Council Tax Reduction based on your own income and circumstances, or you only get a small award, if you have other adults aged 18 or over living with you, you can claim Second Adult Reduction.

How is it calculated?

We take the gross income of the other adults in the household, unless they fall to be disregarded, add them together and then compare them with the following table:

Dwelling occupied by student(s) and one or more people receiving IS, PC, or JSA(IB) or ESA(IR)	100% Reduction
All Second Adults receive IS or JSA (IB) or Pension Credit (PC) or ESA(IR)	25% Reduction
Total Income under £196.00 per week	15% Reduction
Total Income between £196.00 to £254.99 per week	7.5% Reduction
Total Income of £255.00 or more per week	No Reduction

Who can claim?

You can only claim Second Adult Reduction if you are a single taxpayer. If you are a member of a couple, one of you must be disregarded for Council Tax discount purposes. However, you cannot claim if the second adult is a disregarded person.

Can I get both Council Tax Reduction, Enhanced Council Tax Reduction and Second Adult Reduction?

No. We will calculate your entitlement to all three reductions and you will only be awarded the highest award.

How will I know how much I have been awarded?

Your notification will tell you how much Council Tax Reduction, Enhanced Council Tax Reduction or Second Adult Reduction you have been awarded.

What if my circumstances have changed?

You must tell us immediately if you think your award is wrong or if there has been a change in income or circumstances of any member of the household.

Non-Dependants

A non-dependant is someone aged 18 or over who normally lives with you on a non-commercial basis. If a non-dependant lives with you, we usually have to reduce your award by a fixed amount which applies even if the non-dependant pays you nothing at all.

Is there always a deduction?

There are no deductions made if you or your partner are registered blind, receiving Attendance Allowance, the care component of Disability Living Allowance, or the daily living component of the Personal Independence Payment (PIP), or the Armed Forces Independence payment.

No deduction is made if the non-dependant is:

- On Pension Credit (Guarantee Credit and/or Savings Credit)
- Aged 18-24 on Income Support (IS) / Job Seekers Allowance (JSA (Income based) or assessment phase Employment and Support Allowance (income related)
- Aged under 18
- Receiving a Work Based Training Allowance
- In prison
- In hospital for more than 13 weeks
- Normally living elsewhere
- Disregarded for Council Tax Discount (Council Tax reduction only)
- Full time students (except Housing Benefit during summer vacation if they work)

NB: For CTR only, no deduction is made if the non-dependant receives IS / JSA (IB) or ESA(IR) even if they are aged 25 or over.

Are there any exceptions?

If you or your partner are aged 65 or more, then the impact of a non-dependant moving in, or any change that would increase the non-dependant deduction, is delayed for 26 weeks. E.g. if non-dependant reaches age of 25, moves from JSA(IB) to work, or has an increase in their weekly earnings.

Couples

We work out the non-dependant deductions that would apply if they were single claimants. Then we take only one deduction, i.e. the higher of the two. However, if one of the couple is working, we add their income together to decide which deduction to make.

Joint Owners / Joint Tenants

If you share your home with a joint tenant or joint owner and the non-dependant is equally responsible to both of you, then the deduction will be shared between the joint tenants or joint owners.

What deduction will be made?

The amount depends on the non-dependants gross income and whether or not they are in remunerative work.

- a) Non-Dependants in "Remunerative Work" - this applies where the non-dependant is in paid employment and works an average of 16 hours or more per week.

There are six possible levels of deduction in HB and four in CTR which are based on the non-dependant's gross income from all sources.

The only types of income that are not included are any amount of Attendance Allowance (AA), Disability Living Allowance (DLA) or the Personal Independence Payment (PIP) or Armed Forces Independence Payment.

However, you must still advise us if the non-dependant receives those benefits as it may increase your own award.

- b) Non-Dependants NOT IN "Remunerative Work" - for all other non-dependants, the lowest level of deduction applies in both HB and CTR, regardless of the level of the non-dependant's income.

How much is the deduction?

Non Dependant Deductions from April 2017	48 Weeks	52 Weeks	CTR
Aged under 25 and on IS or JSA (IB) or ESA(IR) which does not include an amount for the support component or work related activity component	Nil	Nil	Nil
Aged 25 or over and on IS or JSA(IB) and not in remunerative work	£16.03	£14.80	Nil
Receiving main phase ESA(IR)	£16.03	£14.80	Nil
Receiving Pension Credit	Nil	Nil	Nil
Aged 18 or over, not working and not in above categories	£16.03	£14.80	£3.95
Aged 18 or over and in paid work			
Gross income less than £136.00	£16.03	£14.80	£3.95
Gross income between £136.00 and £199.99	£36.83	£34.00	£3.95
Gross income between £200.00 and £258.99	£50.54	£46.65	£7.85
Gross income between £259.00 to £345.99	£ 82.71	£76.35	£7.85
Gross income between £346.00 to £429.99	£ 94.20	£86.95	£9.95
Gross income over £430.00 and above	£103.40	£95.45	£11.90

Housing Benefit deductions are shown on notifications as follows:

- (A) Public Sector (Council Houses) based on 48 week year. This is to take account of four rent 'free' weeks.
- (B) Private Sector based on 52 week year.

How will I know how much has been deducted?

If you have already claimed, your award letter details the amount of deduction along with the non- dependants name and the income it is based on.

What if I think my award is wrong?

If you don't understand your award, or would like more information about how your award was calculated, you can ask us to look at it again. You must request this within one month of the date on your award notice for HB and within two months for CTR.

If you are still unhappy, you can request an Independent Tribunal Hearing. Please visit www.falkirk.gov.uk/request to complete you appeal online

What if my circumstances change?

You must tell the Council as soon as your circumstances change so we can reassess your entitlement and prevent overpayments e.g. income, household, change of address, rent increase/ decrease and temporary absence from home. Please visit www.falkirk.gov/request

Reporting Fraud

If you think someone is fraudulently claiming Housing Benefit, Council Tax Reduction or other benefits please call 01324 501282 or email benefit.fraud@falkirk.gov.uk

Further Help

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