

# Financial help and support available



## Council Tax Support

You could get a council tax discount if you are on a low income or claim benefits by applying for Council Tax Support. You can apply if you own your own home, rent, are unemployed or working.

If you receive Universal Credit you will need to claim Council Tax Support for a reduction in your council tax. Universal Credit does not include help paying your council tax.

To claim Council Tax Support you can email [benefits.service@islington.gov.uk](mailto:benefits.service@islington.gov.uk), complete an online application form on our website [www.islington.gov.uk/benefits-and-support/council-tax-support](http://www.islington.gov.uk/benefits-and-support/council-tax-support) or complete the online form in your [myEaccount](#).

## Second Adult Rebate

If your income or savings are too high to qualify for Council Tax Support you may be able to claim a second adult rebate if you live with another adult who is on a low income, not paying rent, not liable for council tax and not your partner.

## Help to Save



Help to Save is a government backed savings account for people in receipt of, or entitled to, working tax credits or Universal Credit. You can save between £1 to £50 a month for up to four years. After two years and four years, you will receive a 50% bonus, based on how much you have saved.

Over four years, if you save the maximum of £2,400, you can receive bonuses of £1,200. Your bonus is paid into your bank account. Find out more on the GOV.UK website: [www.gov.uk/get-help-savings-low-income](https://www.gov.uk/get-help-savings-low-income)

## Resident Support Scheme

If you are facing extreme hardship and cannot receive a budgeting loan or advance, a short-term advance or hardship payment, the Resident Support Scheme (RSS) may be able to help you.

Help the RSS can provide includes:



**Crisis Provision** - grants in the form of vouchers to buy food and fuel (energy) for those in crisis



**Community Care grants** - for vulnerable residents to meet the costs of purchasing or replacing essential household items



**Discretionary Housing Payments** - some residents claiming housing benefit or housing support through Universal Credit may be eligible for support with housing costs. This could include help to meet any shortfall in rent as a result of Bedroom Tax, Benefit Cap or Local Housing Allowance, rent deposit, or removal costs

Contact your housing office to discuss if you are eligible for this scheme, they can make an application on your behalf. For further information visit our website [www.islington.gov.uk/advice/resident-support-scheme](https://www.islington.gov.uk/advice/resident-support-scheme) or call **020 7527 4990**.