

Rates Deferment Scheme

This is a payment choice for pensioners who own and occupy their own home. Pensioners may be able to postpone paying their rates until their death, until the property is sold/transferred or until the agreement with Land & Property Services is broken.

The debt is secured against the property and any outstanding rates will have to be paid back with interest.

Pensioners should apply if they:

- are aged 60 or over on 1 April 2010 — this will increase in line with changes to pensionable age
- own their own home and occupy it as their sole or main residence
- have sufficient equity in their home (at least 40%) — this is the value which is not subject to a mortgage or charge
- have a capital value on their property of £50,000 or more

Partners can apply jointly if they own and occupy the same property as their sole or main residence. If more than one person owns the home, all will have to apply and meet the scheme's requirements.

Contact Land & Property Services to apply by dialling 101.

If you require this document in an alternative format please contact us.

Email us: customerservices@lpsni.gov.uk

Write us: Land & Property Services
Queen's Court
56–66 Upper Queen Street
Town Parks
Belfast BT1 6FD

Important Information

- **If you apply for help, you must still pay your rate bill while your application is being assessed. If your application is successful we will refund the amount you have overpaid or credit the amount due to your account.**
- **Any help you receive may depend on your income, savings, size of your rate bill and whether other people live with you.**

How to apply:

Phone:
Dial 101

Textphone:
Dial 18001101

Online:
To download a form visit
www.nidirect.gov.uk/rates

Visit:
Land & Property Services
Queen's Court
56–66 Upper Queen Street
Town Parks
Belfast
BT1 6FD

PENSIONERS NEED HELP PAYING YOUR RATE BILL?

There are three
main ways for
pensioners to help
reduce their rate bill.

- Lone Pensioner Allowance
- Housing Benefit
- Rate Relief



Lone Pensioner Allowance

This allowance is **not 'means tested'**. Therefore, you do not need to provide information about your income and savings to be eligible.

It is an entitlement to a 20% reduction in rates for any pensioner in Northern Ireland who:

- Is aged 70 years old or over; **and**
- Lives alone (there may be some exceptions to this); **and**
- Owns their own home.

You can claim this benefit as well as other benefits.

Home owners should contact Land & Property Services to apply by dialling 101.

If you **don't own your home** call the Northern Ireland Housing Executive on 08448 920 902.

Housing Benefit Scheme

Housing Benefit is a benefit to help people on a low income to pay their rates.

Pensioners should apply if:

- They have savings of less than £16,000; **or**
- Are on low income or claiming Pension Credit.

Home owners should contact Land & Property Services to apply by dialling 101.

If you **rent your home** call the Northern Ireland Housing Executive on 08448 920 902.

What if I have been refused Housing Benefit before?

Seek advice. If your circumstances have changed other allowances may be available.

Rate Relief Scheme

When you apply for Housing Benefit, you are also assessed for Rate Relief. The aim is to ensure that if you do not qualify for Housing Benefit or only receive partial help, you may still qualify for Rate Relief.

The Rate Relief scheme can help pensioners who either:

- Receive partial Housing Benefit; **or**
- Have just missed out on qualifying for Housing Benefit; **or**
- Have not been considered eligible for Housing Benefit; **or**
- Are a pensioner with savings of less than £50,000.

Home owners should contact Land & Property Services to apply by dialling 101.

If you **rent your home** call the Northern Ireland Housing Executive on 08448 920 902.