

Benefits Decision Notice explanation

Reason For Calculation: Following receipt of your new claim			
		HOUSING BENEFIT	
Your weekly entitlement is:			£102.43
Minus weekly overpayment recovery of:			£0.00
YOU WILL BE PAID (WEEKLY):			£102.43
Weekly gross rent is:			£102.43
Amount you must pay weekly:			£0.00
Your benefit starts on:		13 Oct 2014	
Weekly eligible rent:			£102.43
Weekly ineligible service charges:			£0.00

The first/next payment will be for:			£102.43
This will be paid on:		21 Oct 2014	
Payment will be made by:		Direct to Landlord	
Future payments will be made:		4 Weeks in Arrears	
NON DEPENDANT DEDUCTIONS:			£0.00
NON DEPENDANT DETAILS (For information on the Income Bands listed below see overleaf / attached)			
Name	Gross Income (Weekly)	Income Band	Deduction (HB)
In working out your weekly benefit, we have used the following information			
FINANCIAL DETAILS:		APPLICABLE AMOUNT(S)	
Your weekly earned income	£35.10	Family premium	£17.45
Your partner's weekly earned income	£0.00	Lone Parent, 18 to Pension Age	£72.40
Other income (converted to weekly)	£229.09	Young person under 11 x 2	£132.56
Assumed Income from £24 Capital	£0.00		
TOTAL WEEKLY INCOME	£264.19		
Disregarded income	£76.15		
Less Expenses	£0.00		
INCOME USED IN CALCULATION	£188.04	TOTAL APPLICABLE AMOUNT	£222.51

Explanations

Your weekly entitlement is - the amount you are allowed to receive per week based on your income and circumstances.

Minus weekly overpayment recovery of - this is the amount that will be deducted from your weekly entitlement if you have an outstanding overpayment that needs to be recovered.

You will be paid (weekly) - this is the weekly amount you will receive, which is your weekly entitlement minus any deduction to recover an overpayment.

Weekly gross rent is - this is your full weekly rent. (If your rent is charged monthly or four weekly, it will be converted to a weekly amount here)

Amount you must pay weekly - this is how much you will need to pay towards your rent to meet the payments of your weekly gross rent.

Your benefit starts on - this is the date your benefit has started from using the above entitlement.

Weekly eligible rent - this is the total amount of rent allowable for Housing Benefit.

- Some charges included in your gross rent may not be allowed for Housing Benefit payments such as heating, hot water or meals.
- If you rent from the Local Authority or a Housing Association, a deduction of either 14% or 25% may be taken from your gross rent here if your property is considered under-occupied.
- If you rent from a Private Landlord your allowable rent may show the Local Housing Allowance (LHA) rate, which is the amount allowed based upon the number of people in your household. If your rent is more than the LHA amount, it will be assessed using the LHA amount.

Weekly ineligible service charges - this will show the amount of any charges not allowed for Housing Benefit within your weekly rental charge such as heating, hot water or meals.

The first/next payment will be for - this is the amount of Housing Benefit that is due to be paid in the next payment.

This will be paid on - this will show the date of your first/next payment of Housing Benefit.

Payment will be made by - this will show how the payments will be made.

Future payments will be made - this will show the frequency of the Housing Benefit payments you will receive.

Non dependant deductions - non dependants are other adults aged over 18 years, who normally live with you. Depending on their income and circumstances they may be expected to make a contribution towards your rent. Your benefit will be reduced by this set amount.

Non Dependant Details - this will list the names of other adults aged over 18 years, who normally live with you, showing their gross weekly income and the deduction taken for each non dependant.

Financial Details - if you receive Jobseekers Allowance (Income based), Income Support, Employment and Support Allowance (Income Related) or Pension Credit Guarantee your benefit decision letter will state the benefit used to base your claim on. Your weekly entitlement will be calculated based on the weekly eligible rent minus any weekly overpayment recovery and any Non dependant deductions taken.

Your weekly earned income - this is the amount of your weekly income from employment.

Your partner's weekly earned income - this is the amount of your partner's weekly income from employment.

Other income (converted to weekly) - this will show the amount of any other income you and your partner receive. (not including income from employment)

Assumed income from Capital - this is any money you and your partner have in bank or building society accounts, any stocks, shares, investments and the value of any property you own (apart from where you live). This is used to work out if it should be considered as part of your weekly income.

- If you have less than £6,000 your capital will not be used as part of your income.
- If you have reached the qualifying age for State Pension Credit and you have less than £10,000 your capital will not be used as part of your income.
- If you have over £6,000 and have not reached the qualifying age for State Pension Credit, your capital will be treated as part of your income. For each £250 or part of £250 of capital over £6000, you are treated as receiving income of £1 per week.
- If you have over £10,000 and have reached the qualifying age for State Pension Credit, your capital will be treated as part of your income. For each £500 or part of £500 of capital over £10,000, you are treated as receiving income of £1 per week.

Total weekly Income - this is the total income from you and your partner's earned income, other income and assumed income from capital.

Disregarded income - some income is not taken into account which can include some earnings, some benefits such as disability benefits and child benefit. This will show the total amount of income that is not taken into account from your total weekly income.

Less Expenses - if you have any expenses this will show the weekly amount used, which will be deducted from your total weekly income, for example childcare costs. If

you have any expenses this will show the weekly amount used, which will be deducted from your total weekly income, eg. childcare costs.

Income used in calculation - this is your total weekly income minus any disregarded income and any expenses shown above.

Applicable Amount(s) - this will show a breakdown of the weekly minimum amounts the Government has determined that you need to cover your day to day living expenses based upon your household circumstances.

Total Applicable amount - this is the total amount the Government has set as the weekly minimum amount needed for your day to day living expenses based upon your household circumstances using the applicable amounts above.