

# NEW CLAIM – HOUSING BENEFIT & COUNCIL TAX SUPPORT/BENEFIT



EG12345  
1800123678  
11111

10 Jan 2012  
EXT 2222

**Claim ref;** if you contact us about benefits **please give us this number.**

**Council Tax ref;** if you contact us about Council Tax **please tell us this.**

**Weekly gross Rent/ Council Tax** is the amount of rent / Council Tax you are charged, shown as a weekly figure.

**Benefit Starts/ Ends on**  
These dates are the period this letter covers, if there is no end date the award/ period is ongoing.

**Payments** – how and when payments will be made. In *some* cases part of the first payment figure may be sent before the date shown, if possible. Adjustments (following an increase in entitlement) are generally produced weekly and *may differ from date shown here slightly*. Council Tax Support/Benefit will always be credited to your Council Tax account.

**Non-dep deductions** – non-dependants are other adults (but not partners) who live with you. A deduction may be made based on each non-dependant's gross income.

**Applicable Amount**  
The amount of money the Government says you need to live on, this is explained overleaf.

**This is only a guide** - if you need specific advice or information, or believe we have something wrong, please contact us

**Weekly Benefit award** – this is your gross benefit entitlement before any deductions.

**Overpayment recovery** – this is the amount we will deduct each week to recover any overpayment.

**Net benefit payable** is the amount of benefit you are entitled to after any deductions, i.e. what we'll pay (as a weekly figure).

**Weekly Eligible Rent/ Council Tax** is the maximum eligible liability used in the assessment. It may be less than your actual liability if restricted by the LHA rate, Rent Officer decision or rent includes ineligible charges

**Weekly Ineligible Service Charges**, some costs, such as water rates, cannot be met by Housing Benefit; these or an estimated charge are shown here if applicable.

**Financial Details**  
This is a summary of the income used to calculate your claim; this is explained in more detail on the next page.

**REASON FOR CALCULATION:**A New Claim

The Weekly Benefit Award is: £48.06  
Less Overpayment Recovery: £0.00

**Net Benefit Payable:**

Weekly gross Rent/Council Tax is: £93.48  
Amount you must pay weekly: £10.15  
The Benefit Starts on: 03 Oct 2011  
The Benefit Ends on: 13 Nov 2011

Weekly Eligible Rent/Council Tax: £92.12  
Weekly Ineligible Service Charges: £1.36  
The first payment will be: £391.52  
This will be paid on: 20 Nov 2011  
Payment will be made by: **Direct to GOOD HOMES LIMITED**  
Future payments will be made: Payable to Landlord

**NON DEPENDANT DEDUCTIONS:**

NAME	GROSS INCOME (WEEKLY)	INCOME BAND	DEDUCTION (RENT)	DEDUCTION (COUNCIL TAX)
J EXAMPLE	£203.00	Total Gross income £180.00 to £233.99	£29.60	£5.70

In working out your weekly benefit, we have used the following information:

FINANCIAL DETAILS:	APPLICABLE AMOUNT
Your weekly earned income	£169.89 Family premium £17.40
Your partner's weekly earned income (N/A)	£0.00 Lone Parent between 18 and pension £67.50
Any other income (converted to weekly)	£240.63 Disabled child premium £53.62
Assumed Income from £450 Capital	£0.00 Young person 12 to 14 £62.33
<b>TOTAL WEEKLY INCOME</b>	<b>£410.52 Young person under 11 years £62.33</b>
Disregarded income	£125.10
Less Expenses	£0.00
<b>TOTAL APPLICABLE AMOUNT</b>	<b>£263.18</b>

**INCOME USED IN CALCULATION**

£285.42

Claim: EG12345

CLM303

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**You must tell us of any changes to your circumstances straight away**

# Statement of Reasons following a successful new claim or change (page 1)

You will **not** receive these pages if you receive:

- Job Seekers Allowance (Income Based),
- Employment and Support Allowance (Income Related),
- Income Support, or
- the Guaranteed element of Pension Credit,

because your income has already been means-tested.

**If you have a change of circumstances please contact us :**

- Email us at [benefits@york.gov.uk](mailto:benefits@york.gov.uk)
- Visit us at West Offices
- Call us on 01904 551556



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**Council Tax ref;** if you contact us about Council Tax **please tell us this.**

**Please note:** Monthly figures are converted to weekly by multiplying by 12, then dividing by 52 to give a weekly amount

**Capital** - the total amount of capital (for example; money in bank accounts, property, shares, savings) is shown here. We include capital owned by you and any partner. This figure is used to calculate any tariff income from capital.

**Applicable Amount** This is the amount of money the Government says that you, and any family, need each week to maintain a basic standard of living – not what we think you actually receive. The amount will vary depending factors like the number of people in your household with different amounts depending on age, children, disabilities. The rates are set by Government each year. Your income is compared to this figure as part of the calculation (see the next page).

**Weekly Income**

These are the income details (for example; earnings, benefits) that we hold for your household. **You should check that these are correct.**

**Income Disregards**

Certain types of income are disregarded in our assessment (for example, Child Benefit), these are included here along with any amounts other amounts we disregard.

**Total Weekly Income** is the figure we will compare against your applicable amount (see next page), it is the income shown here less income disregards and any additional earnings disregards.

**Weekly Tariff Income**

This is an 'assumed' income which is calculated based in the amount of capital we hold for you and any partner based a formula set by the Government. It is not what we believe you actually receive in interest or dividends.

REASON FOR CALCULATION:A New Claim

	HOUSING BENEFIT	COUNCIL TAX BENEFIT
WEEKLY INCOME		
Wages	£169.89	£169.89
Working Tax Credit over 16 hours	£40.77	£40.77
Weekly Bereavement Allowance	£23.08	£23.08
Child Tax Credit Disabled Child Element	£93.78	£93.78
Child Benefit First Child	£20.30	£20.30
Child Benefit	£13.40	£13.40
Tariff Income from Capital	£0.00	£0.00
Dependants Income	£49.30	£49.30
Less Income Disregards	-£108.00	-£108.00
Less Additional Earnings Disregard	-£17.10	-£17.10
<b>TOTAL WEEKLY INCOME</b>	<b>£285.42</b>	<b>£285.42</b>
CAPITAL		
Total assessed capital	£450.00	£450.00
Weekly Tariff Income from Capital	£0.00	£0.00
APPLICABLE AMOUNTS		
Family premium	£17.40	£17.40
Disabled child premium	£53.62	£53.62
Young person 12 to 14 JODIE	£62.33	£62.33
Young person under 11 years THOMAS	£62.33	£62.33
Lone Parent between 18 and pension	£67.50	£67.50
<b>TOTAL APPLICABLE AMOUNT</b>	<b>£263.18</b>	<b>£263.18</b>

Claim: 1062742

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YOU MUST TELL US IMMEDIATELY IF YOUR CIRCUMSTANCES CHANGE

**You must tell us of any changes to your circumstances straight away**

# Statement of Reasons following a successful new claim or change (page 2)

You will **not** receive these pages if you receive:

- Job Seekers Allowance (Income Based),
- Employment and Support Allowance (Income Related),
- Income Support, or
- the Guaranteed element of Pension Credit,

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**Council Tax ref;** if you contact us about Council Tax **please tell us this.**

**Relevant percentage** - for every £1.00 of 'excess income', 65p is used to calculate Housing Benefit (65%) and 20p for Council Tax Support/Benefit (20%); these percentages are defined by legislation.

**Eligible Weekly Rent/ Council Tax** is the maximum eligible liability used in the assessment. For Housing Benefit this may be less than your actual rent if it is restricted by the LHA rate, Rent Officer or ineligible charges. For Council Tax Support this will be 70% of your liability. For Council Tax Benefit or pension age claims, this will be your annual liability

**Calculation**  
Total Weekly Income less Applicable Amount to give Excess Income.

Excess Income is multiplied by relevant percentage to give % of Excess Income.

Eligible rent/ Council Tax less any non-dep deductions less any excess income after percentage applied (% of Excess Income) = weekly benefit entitlement.

## HOW YOUR BENEFIT IS WORKED OUT

**Total Weekly Income** this figure is brought forward from the previous page.

**Applicable Amount** this figure is brought forward from the previous page.

**Given Excess Income** is your Total Weekly Income less your Applicable Amount (N.B. this is a part of the benefit calculation, not income which is necessarily actually 'spare')

**% of Excess Income** this is your excess income after the 65% or 20% taper has been applied.

**Amount of Benefit** - your weekly entitlement (but net of any deductions in respect of overpayments).

**Benefit Period** - the period that this letter relates to. If there is no end date, the entitlement is ongoing.

**Non-dep deductions** - non-dependants are other adults (not partners) who live with you. A deduction may apply based on each person's **gross income**.

	HOUSING BENEFIT	COUNCIL TAX BENEFIT
Total Weekly Income	£285.42	£285.42
Less Total Applicable Amount	£-263.18	£-263.18
Gives Excess Income	£22.24	£22.24
Relevant percentage	65%	20%
% of Excess Income	£14.46	£4.45
Eligible Weekly Rent/Council Tax	£92.12	£22.54
Less Non Dependant Deductions	£-29.60	£-5.70
Less % of Excess Income	£-14.46	£-4.45
<b>AMOUNT OF BENEFIT</b>	<b>£48.06</b>	<b>£12.39</b>

Benefit Period Start Date 03 Oct 2011  
Benefit Period End Date 13 Nov 2011

Because your benefit is calculated to 6 decimal places and this notification letter displays this to two decimal places, there may be a rounding error on this letter causing the amount of Benefit to display incorrectly.

NAME	GROSS INCOME (WEEKLY)	INCOME BAND	DEDUCTION (RENT)	DEDUCTION (COUNCIL TAX)
J EXAMPLE	£203.00	Total Gross income £180.00 to £233.99	£29.60	£5.70
Total Non-Dependant Deductions			£29.60	£5.70

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