

Benefit Decision Notice following a successful new claim or change

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.

BENEFIT DECISION NOTICE

Please read the notes overleaf carefully. A more detailed explanation of this calculation can be provided on request. Your full appeal rights are shown overleaf.

<p>MRS AN EXAMPLE 52 FESTIVE ROAD CHATHAM KENT ME4 1AA</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Claim Reference</td> <td>EG12345</td> </tr> <tr> <td>Council Tax Reference</td> <td>2100047254</td> </tr> <tr> <td>Landlord Reference</td> <td>102754</td> </tr> <tr> <td>Rent Reference</td> <td></td> </tr> <tr> <td>Date</td> <td>09 Feb 2012</td> </tr> <tr> <td>Benefit Enquiries</td> <td></td> </tr> </table>	Claim Reference	EG12345	Council Tax Reference	2100047254	Landlord Reference	102754	Rent Reference		Date	09 Feb 2012	Benefit Enquiries	
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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 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.

REASON FOR CALCULATION:A New Claim

The Weekly Benefit Award is:
Less Overpayment Recovery:
Net Benefit Payable:
Weekly gross Rent/Council Tax is:
Amount you must pay weekly:

The Benefit Starts on:
Weekly Eligible Rent/Council Tax:
Weekly Ineligible Service Charges:
The first payment will be:
This will be paid on:
Payment will be made by:
Future payments will be made:
NON DEPENDANT DEDUCTIONS:

	HOUSING BENEFIT	COUNCIL TAX BENEFIT
	£49.82	£5.18
	£0.00	
	£49.82	£5.18
	£93.48	£14.79
		£9.61
	09 Jan 2012	09 Jan 2012
	£92.12	£14.79
	£1.36	
	£99.64	
	09 Feb 2012	
	Direct to GOOD HOMES LTD	Credited to your Council Tax Account
	Payable to Landlord	
	£29.60	£5.70

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
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)	£208.18	Disabled child premium		£53.62
Assumed Income from £450 Capital	£0.00	Young person 12 to 14		£62.33
TOTAL WEEKLY INCOME	£378.07	Young person under 11 years		£62.33
Disregarded income	£95.35			
Less Expenses	£0.00	TOTAL APPLICABLE AMOUNT		£263.18
INCOME USED IN CALCULATION		£282.72		

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.

This is a statement of reasons. If you disagree with the decision you should contact us within 1 month of the date of this letter.



MRS AN EXAMPLE
52 FESTIVE ROAD
CHATHAM
KENT
ME4 1AA

Claim Reference EG12345
Council Tax Reference 2100047254
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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).

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	£20.38	£20.38
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	£19.55	£19.55
Less Income Disregards	-£78.25	-£78.25
Less Additional Earnings Disregard	-£17.10	-£17.10
TOTAL WEEKLY INCOME	£282.72	£282.72
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
Young person 12 to 14 CLARE	£62.33	£62.33
Disabled child premium	£53.62	£53.62
Young person under 11 years JODIE	£62.33	£62.33
Lone Parent between 18 and pension	£67.50	£67.50
TOTAL APPLICABLE AMOUNT	£263.18	£263.18

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- 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.

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

This is a statement of reasons. If you disagree with the decision you should contact us within 1 month of the date of this letter.



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Relevant percentage - for every £1.00 of 'excess income', 65p is used to calculate Housing Benefit (65%) and 20p for Council Tax Benefit (20%); these percentages, or tapers, 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 your rent includes ineligible charges. For Council Tax Benefit, this will be your annual charge (net of discounts/ exemptions) converted to a weekly amount.

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

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

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

HOW YOUR BENEFIT IS WORKED OUT

	HOUSING BENEFIT	COUNCIL TAX BENEFIT
Total Weekly Income	£282.72	£282.72
Less Total Applicable Amount	£-263.18	£-263.18
Gives Excess Income	£19.54	£19.54
Relevant percentage	65%	20%
% of Excess Income	£12.70	£3.91
Eligible Weekly Rent/Council Tax	£92.12	£14.79
Less Non Dependant Deductions	£-29.60	£-5.70
Less % of Excess Income	£-12.70	£-3.91
AMOUNT OF BENEFIT	£49.82	£5.18
Benefit Period Start Date	09 Jan 2012	09 Jan 2012

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

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.

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