

Your Housing Benefit Letters Explained

Please read this guide as it will help you to understand your Housing Benefit decision notices.

When you claim Housing Benefit we have to send you an Award letter and sometimes a Statement of Reasons letter.

These letters show you how much Housing Benefit you have been awarded and how we have worked out your award for each benefit period. These award(s) will be based on the details you have given us.

This guide provides you with a few examples of the sorts of letter you may receive and shows how some circumstances are shown. It also explains some of the terms used on the letters.

Things to note:

If you receive Income Support, Job Seekers Allowance (Income Based), Employment Support Allowance (Income Related) or you receive Pension Guarantee Credit no amount of income will be shown for the amount you receive. This is because these types of benefit normally mean you would be entitled to the maximum amount of Housing Benefit so we don't have to record the actual amount you receive.

Rent free weeks - If your rent is subject to rent free weeks, then your entitlement will be worked out over the full financial year, then adjusted to show your entitlement over the number of weeks you are charged rent.

What if your circumstances change?

You must tell the Benefit Service **straight away** about any change of circumstances which may affect your Housing Benefit entitlement.

If after reading this guide you still need help in understanding your award letters or you think the details we have used are wrong, please contact the Benefits Team on 01480 388308 or email us at benefit@huntingdonshire.gov.uk

Example 1 – Award letter for someone not working.



01480
388308



Benefits Section Pathfinder House St Mary's Street
Huntingdon Cambs PE29 3TN
Email: benefit@huntsdc.gov.uk

Benefit Decision Notice

Please read the enclosed notes carefully. A more detailed explanation of this calculation can be provided on request.

Customer Name
Customer Address

Claim Ref: 2
Council Tax Ref:
Landlord Ref:
Rent Ref:
Date: 21 Apr 2015

Your reference number. Please quote your number when contacting us.

Date we made our decision.

This tells you the reason why you have been sent the award letter.

REASON FOR CALCULATION: anna has no income

Your total weekly benefit award.

Any weekly amount deducted to repay a Housing Benefit overpayment will be shown here.

The weekly amount due to be paid to you or your landlord.

The start date this award period relates to.

This is the amount of rent we use to work out your entitlement. This may not be the total rent you pay.

HOUSING BENEFIT	
The Weekly Benefit Award is:	£129.61
Less Overpayment Recovery:	£0.00
Benefit Awarded:	£129.61
Weekly gross Rent/Council Tax is:	£144.16
The Benefit Starts on:	27 Apr 2015
Weekly Eligible Rent/Council Tax:	£144.16
Weekly Ineligible Service Charges:	£0.00

dependant deductions:	£14.55

NON-DEP NAME	GROSS INCOME (WK)	INCOME BAND	DEDUCT (HB)	DEDUCT (CTAX)
ANNA	£ 0.00	18+not work,25+ IS	£14.55	

We have used the following information to work out your weekly benefit:

Claim based on income related ESA

This section shows the income we have used to work out your benefit.

This section will show the names of anyone aged over 18 who live with you (excluding your partner), their income and the amount of any weekly deduction(s) we have to make from your benefit because of this.

You must tell us straight away if your circumstances change

Example 2 – Award letter for someone in work



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Benefits Section, Pathfinder House,
St Marys Street, Huntingdon, PE29 3TN
Email: benefit@huntingdonshire.gov.uk

Tel: 01480 388308

Benefit Decision Notice

Please read the enclosed notes carefully. A more detailed explanation of this calculation can be provided on request.

This tells you the reason why you have been sent the award letter.

Your total weekly benefit award.

This section will show the names of anyone aged over 18 who lives with you (excluding your partner), their income and the amount of any weekly deduction(s) we have to make from your benefit because of this.

This section shows the income we have used to work out your benefit. The figures are weekly amounts.

This is an amount we may add to your income based on the amounts of savings you have. This is **not** the actual interest earned or dividends paid.

Customer Name

Customer Address

Claim Ref: 2

Council Tax Ref:

Landlord Ref:

Rent Ref:

Date: 17 Apr 2015

Any weekly amount deducted to repay a Housing Benefit overpayment.

The weekly amount to be paid to you or your landlord.

The start date this award period relates to.

This is the amount of rent we use to work out your entitlement. This may not be the total rent you pay.

This is the amount of money the Government says you (and your family) need to have for a basic standard of living. These figures are set by the Government each year.

This is income we don't take into account e.g. Child Benefit, DLA, PIP etc.

REASON FOR CALCULATION: Wage slips received

HOUSING BENEFIT

The Weekly Benefit Award is:	£82.62
Less Overpayment Recovery:	£0.00
Benefit Awarded:	£82.62
Weekly gross Rent/Council Tax is:	£150.00
The Benefit Starts on:	13 Apr 2015
Weekly Eligible Rent/Council Tax:	£150.00
Weekly Ineligible Service Charges:	£0.00

Non dependant deductions:	£0.00

NON-DEP NAME	GROSS INCOME (WK)	INCOME BAND	DEDUCT (HB)	DEDUCT (CTAX)
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We have used the following information to work out your weekly benefit:

FINANCIAL DETAILS:	APPLICABLE AMOUNT
Your weekly earnings	£0.00
Your partner's weekly earnings	£251.66
Any other income (converted to wkly)	£179.60
Assumed Income from £737 Capital	£0.00
TOTAL WEEKLY INCOME	£431.26
Disregarded income	£61.50
Less Expenses	£0.00
INCOME USED IN CALCULATION	£369.76
Family premium	£17.45
Young Person	£66.90
Couple (one between 18 & pension age)	£114.85
Young person	£66.90
TOTAL APPLICABLE AMOUNT	£266.10

Any amount deducted for allowable expenses e.g. Child Care Costs will be displayed here.

Example 2 – Statement of Reason for someone in work



Benefit Decision Notice

Benefits Section, Pathfinder House,
St Mary's Street, Huntingdon, PE29 3TN
Email: benefit@huntingdonshire.gov.uk

Tel: 01480 388308

Please read the enclosed notes carefully. A more detailed explanation of this calculation can be provided on request.

Customer Name
Customer Address

Claim Ref: 2

Council Tax Ref:

Landlord Ref:

Rent Ref:

Date: 17 Apr 2015

This tells you the reason why you have been sent the award letter.

REASON FOR CALCULATION: Wage slips received

This section shows the income we have used to work out your benefit. The figures are weekly amounts.

WEEKLY INCOME	HOUSING BENEFIT
Earnings	£0.00
Partners Earnings	£251.66
Working Tax Credits	£27.73
Child Tax Credit	£117.47
Child Benefit - Eldest Child	£20.70
Child Benefit	£13.70
Tariff Income from Capital	£0.00
Dependants Income	£0.00
Less Income Disregards	-£44.40
Less Working Tax Credit	-£17.10
TOTAL WEEKLY INCOME	£369.76

This is income we don't take into account e.g. Child Benefit, Disability Living Allowance, Personal Independence Payments etc.

This is an extra amount some earned income claims may have taken off.

This is an extra amount we may add to your normal weekly income if your total savings are above £6,000 (working age) or £10,000 (pensioner). The capital cut off limit is £16,000.

CAPITAL	
Total assessed capital	£736.83
Weekly Tariff Income from Capital	£0.00

This is the total amount of all monies declared by you and any partner in all bank / building society accounts and other investments you may have.

APPLICABLE AMOUNTS	
Family premium	£17.45
Young Person	£66.90
Young person	£66.90
Couple (one between 18 & pension age)	£114.85
TOTAL APPLICABLE AMOUNT	£266.10

This is the amount of money the Government says you (and your family) need, to have a basic standard of living. These figures are set by the Government each year.

You must tell us straight away if your circumstances change



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Tel: 01480 388308

Customer Name
Customer Address

Claim Ref: 2
Council Tax Ref:
Landlord Ref:
Rent Ref:

Date: 17 Apr 2015

The following details show how your award has been worked out.

This is the income we use to work out your award.

Your total Applicable Amount for your household.

HOW YOUR BENEFIT IS WORKED OUT

HOUSING BENEFIT	
Total Weekly Income	£369.76
Less Total Applicable Amount	-£266.10
Gives Excess Income	£103.66
Relevant percentage	65%
% of Excess Income	£67.38
Eligible Weekly Rent/Council Tax	£150.00
Less Non Dependant Deductions	£0.00
Less % of Excess Income	-£67.38
Less Benefit Cap Reduction	
AMOUNT OF BENEFIT	£82.62

The difference between your Income and your Applicable Amount.

This is the difference between your Income and the Applicable Amount multiplied by 65%.

This is the amount of rent we use when working out your entitlement.

Your weekly benefit after all relevant deductions have been taken off.

The amount of any Non-Dependant Deductions taken (see section below for more details about any non-dependants).

Benefit Period Start Date 13 Apr 2015

This section shows the date(s) of your benefit award.

NON-DEP NAME	GROSS INCOME (WK)	INCOME BAND	DEDUCT (HB)	DEDUCT (CTAX)
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This section will show the names of anyone over 18 who lives with you (excluding your partner), their income and the amount of any weekly deduction(s) we have to make from your benefit because of this.

You must tell us straight away if your circumstances change