# UNDERSTANDING **YOUR NOTIFICATION** LETTER

# WEEKLY BENEFIT AWARD

The amount of benefit you are entitled to each week before any deductions.

# **OVERPAYMENT RECOVERY**

If you have an overpayment of Housing Benefit, we may recover this from your ongoing entitlement. The amount shown is the weekly amount we are taking from your weekly Housing Benefit entitlement.

### **NET BENEFIT PAYABLE** -

This is the weekly amount of benefit you will get.

### **PAYMENT DATES -**

For payment dates please go to www.iwight.com/housingbenefitonline

# **NON-DEPENDANT DEDUCTIONS**

This is money taken off your benefit because you have other adults, apart from your partner, living in your home.

These figures are reviewed annually, for more information and for the deduction rates please go to www.iwight.com/housingbenefitonline

# **PASSPORTED BENEFIT**

If you are in receipt of a passported benefit, such as Income Support, Job Seekers Allowance or Employment Support Allowance, it will say so here.

## **DISREGARDED INCOME**-

We ignore some income when we work out your benefit (that amount is shown here).

# **APPLICABLE AMOUNTS**<sup>-</sup>

This is the figure that we use as the amount needed for day-to-day living expenses. It's dependent upon your household circumstances.

Isle of Wight Council, Revenues and Benefits Services, PO Box 238, Newport, PO30 9FP Email: housing.benefit@iow.gov.uk Website: www.iwight.com/housingbenefitonline

REASON FOR CALCULATION: Change in financial circumstances

Mr A N Other

Newport

Isle of Wight

123 High Street

The weekly benefit award is:

Weekly gross rent/council tax is:

Weekly eligible rent/council tax:

Weekly ineligible service charges:

Less overpayment recovery:

•Net benefit payable:

The benefit starts on:

The benefit ends on:

The first payment will be:

Payment will be made by:

NAMF

Future payments will be made:

NON DEPENDANT DEDUCTIONS:

In working out your weekly benefit,

FINANCIAL DETAILS:

Your weekly earned income

TOTAL WEEKLY INCOME

• Disregarded income

Less expenses

we have used the following information:

Your partner's weekly earned income

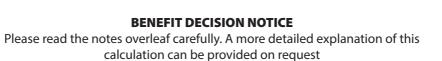
Assumed Income from £0 Capital

INCOME USED IN CALCULATION

Any other income (converted to weekly

GROSS INCOME

(WEEKLY)



Claim reference

Rent reference

Date 1 May 2018

**Benefit enquiries** 

HOUSING BENEFIT

£320.11

£320.11

£331.13

£331.13

£1396.38

Directed to Mr A N Other

DEDUCTION

(COUNCIL TAX)

Monthly BACs in arrears

APPLICABLE AMOUNT

Family premium £17.45

Young person x 4 £267.60

TOTAL APPLICABLE AMOUNT £399.90

Couple with person between 18 & pension £114.85

£0.00 •

£0.00

(RENT)

DEDUCTION

1 May 2018

£0.00

Council tax reference

Landlord reference



1 May 2018,

This is the amount for services included in your rent which we do not pay for, such as fuel and water rates. You must pay these yourself.

Your earnings shown as a weekly figure after deductions for tax, National Insurance and half of any pension contributions.

YOUR PARTNER'S WEEKLY EARNED INCOME Your partner's earnings shown as a weekly figure after deductions for tax, National Insurance and half of any pension contributions.

ANY OTHER INCOME This means all other types of income, including Tax Credits, Child Benefit, State Benefits, Private Pensions. They are added together and shown here.

Page 1 of 1

Claim: CLM305 YOU MUST TELL THE HOUSING BENEFIT SECTION IMMEDIATELY IF YOUR CIRCUMSTANCES CHANGE

**INCOME BAND** 

£151.72

£0.00°

£0.00•

£354.04

£505.76

£88.90 £0.00

£416.86

# WEEKLY GROSS RENT

This is the weekly amount of rent you are charged by your landlord.

# WEEKLY ELIGIBLE RENT/COUNCIL TAX

This is the amount of rent/Council Tax we take into account when working out how much benefit you're entitled to. These amounts can vary, please go to

www.iwight.com/housingbenefitonline where we explain in more detail.

# WEEKLY INELIGIBLE SERVICE CHARGES

# YOUR WEEKLY EARNED INCOME

# ASSUMED INCOME FROM CAPITAL

We must assume that you have an income from money in bank accounts, savings or investments.

The amounts we have to assume are fixed and based on your total savings and capital.

# UNDERSTANDING **YOUR NOTIFICATION** LETTER

### **EXCESS INCOME**

If your household income is higher than your applicable amount the difference is referred to as excess income.

# **RELEVANT PERCENTAGE**

Regulations state that you should pay a percentage of your excess income towards your rent and your council tax. This is shown below.

### **HOW YOUR BENEFIT IS WORKED OUT**

		HOUSING BENEFIT
	Total weekly income	£416.86
	Less total applicable amount	-£399.90
	-•Excess income	£16.96
	Relevant percentage	65%
	% Of excess income	£11.02
	Eligible weekly rent/council tax	£331.13
	Less non dependant deductions	£0.00
	Less % of excess income	-£11.02
	AMOUNT OF BENEFIT/REDUCTION	£320.11
		These figures are for illustrative purposes only
PLEASE NOTE:		• % OF EXCESS INCOME

We cannot tell you how much rent to pay you must speak to your landlord.

The amount of money we reduce your benefit entitlement by because of your excess income, see 'relevant percentage' above.

# **NON DEPENDANT DEDUCTIONS**

These are deductions taken from your benefit entitlement for people over 18 (excluding your partner) that live with you. The amount we deduct depends upon their income and your circumstances. These figures are revised annually. For more information and for the deduction rates please go to www.iwight.com/housingbenefitonline

#### WHEN TO EXPECT YOUR PAYMENT

Please go to www.iwight.com/housingbenefitonline for this year's list of payment dates. Do not contact us to query receipt of your payment until you have checked online to see if your payment has been released.

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