

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

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



BENEFIT DECISION NOTICE

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

Mr A N Other
123 High Street
Newport
Isle of Wight

Claim reference 1 May 2018
Council tax reference
Landlord reference
Rent reference
Date 1 May 2018
Benefit enquiries

REASON FOR CALCULATION: Change in financial circumstances

The weekly benefit award is:
Less overpayment recovery:
Net benefit payable:
Weekly gross rent/council tax is:
The benefit starts on:
The benefit ends on:
Weekly eligible rent/council tax:
Weekly ineligible service charges:

HOUSING BENEFIT
£320.11
£0.00
£320.11
£331.13
1 May 2018
£331.13
£0.00

The first payment will be:
Payment will be made by:
Future payments will be made:

£1396.38
Directed to Mr A N Other
Monthly BACs in arrears

NON DEPENDANT DEDUCTIONS:

£0.00

NAME	GROSS INCOME (WEEKLY)	INCOME BAND	DEDUCTION (RENT)	DEDUCTION (COUNCIL TAX)
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In working out your weekly benefit, we have used the following information:

FINANCIAL DETAILS:
Your weekly earned income £151.72
Your partner's weekly earned income £0.00
Any other income (converted to weekly) £354.04
Assumed Income from £0 Capital £0.00
TOTAL WEEKLY INCOME £505.76
Disregarded income £88.90
Less expenses £0.00
INCOME USED IN CALCULATION £416.86

APPLICABLE AMOUNT
Family premium £17.45
Couple with person between 18 & pension £114.85
Young person x 4 £267.60

TOTAL APPLICABLE AMOUNT £399.90

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

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 WEEKLY EARNED INCOME

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.

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.

Claim: CLM305

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

These figures are for illustrative purposes only

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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:

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

% OF EXCESS INCOME

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.