

## Non dependant deductions

If there is an amount for this stated in your calculation, it means we have made a deduction because you have another adult living in the property who is not your partner. The amount deducted is based on the gross income the non-dependant receives.

## Excess income

This is the amount you have left after your applicable amount has been taken away from your total income less any disregards. If you have excess income, your maximum Housing Benefit will be reduced by 65% of your excess income, and your maximum Council Tax Benefit will be reduced by 20% of your excess income.

### For example:

Total income (after disregards)	£150.00 per week
Applicable amount	£120.00 per week
<b>Excess income</b>	<b>£30.00 per week</b>

65% of excess income	£19.50
20% of excess income	£6.00

If the Eligible rent was £70.00 per week, £50.50 would be awarded as Housing Benefit (£70.00 rent minus £19.50 excess income).

If the Eligible CTAX was £8.00 per week, £2.00 would be awarded as Council Tax Benefit (£8.00 CTAX minus £6.00 excess income).

It is important that if there is something on your benefit letters you do not agree with, or if you think we have not worked out your benefit correctly, you write and tell us. We must get your letter within one calendar month of the date on the top of your benefit letter. If you think you are not getting enough benefit, and you do not tell us within one calendar month of our original decision, we will only be able to amend your benefit from the Monday following the date we receive your letter.

### Don't forget...

If there is anything you do not understand in your benefit notification letters, please contact the Benefits Section, who will be happy to explain.

## You can contact the Benefits Section in the following ways:

- You can e-mail us at [benefits@winchester.gov.uk](mailto:benefits@winchester.gov.uk)
- You can telephone us on 01962 848 539 and ask for the Benefits Section  
*Monday to Thursday* from 8.30am to 5pm  
*Friday* from 8.30am to 4.30pm  
telephone calls may be recorded
- You can fax us on 01962 848 200
- You can write to us at:  
The Benefits Section  
Winchester City Council  
City Offices  
Colebrook Street  
Winchester, Hampshire  
SO23 9LJ
- You can visit us at the City Offices (address above)  
*Monday to Thursday* from 8.45am to 5pm  
*Friday* from 8.45am to 4.30pm

### A private interview room is available at the City Offices.

If you want independent advice you can contact the Citizens Advice Bureau as detailed below.

Winchester Citizens Advice Bureau  
The Winchester Centre  
68 St Georges Street  
Winchester, Hants  
SO23 8AH  
Tel: 01962 848 000

Bishops Waltham Citizens Advice Centre  
Well House  
2 Brook Street  
Bishops Waltham  
Hants  
SO32 1AX  
Tel: 01489 896 376

Website: [www.winchester.gov.uk](http://www.winchester.gov.uk)

Department for Work and Pensions Website: [www.dwp.gov.uk](http://www.dwp.gov.uk)



# Housing & council tax Benefit



How can I make sure I  
am getting the right  
amount of Benefit?

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Winchester  
City Council

## Understanding your benefit letters

These notes will help you to understand the information in your benefit letters. They also explain some of the words we have to use, for example, Applicable amount, Non-dependant deduction, Notional income from capital.

Please read your benefit letters carefully. They tell you how your claim has been worked out. We are required by law to send them to you.

### The letters tell you:

- When your benefit starts and ends
- How much benefit you are going to get
- How your benefit has been worked out
- How your benefit will be paid

If there is something you do not understand, please get in touch with us straight away. A member of the Benefits Section will be happy to explain the letters to you.

## Applicable amount

This is the amount of money the Government says you (and your partner and dependent children, if they live with you) need to live on. It is made up of a personal allowance for you and your partner, allowances for dependent children, and extra amounts (usually called Premiums) for disability, age, single parents and families.

If your total income is below the applicable amount then maximum Housing and/or Council Tax Benefit can be paid. You may also qualify for Income Support, or Job Seekers Allowance (Income-Based), Employment & Support Allowance (Income Related) or Pension Credit.

## Earned Income

This is the average weekly amount you earn after deductions for Income Tax, National Insurance and half of any Pension Contributions. We have to include any overtime and bonuses you receive with your pay. If you are paid weekly the average weekly amount you earn is calculated from your last 5 weeks earnings.

If you are paid monthly it is from your last 2 months earnings and if you are paid fortnightly it is from your last 3 fortnights earnings.

## Notional income from capital

This is calculated using £1.00 per week for every £250.00 of capital or part of £250.00 (£500.00 if you are 60 or over) you have over £6,000.00.

For example, if you have £8,250.00 in your building society account, we will use £9.00 per week notional income. This is calculated by disregarding the first £6,000.00 and taking £1.00 per week for every £250.00 remaining (i.e. £2,250.00). These amounts are set by the Government, and are not at our discretion. We have to take all your capital into account, including cash you may have at home, and current accounts, even if they do not pay any interest.

## Amount disregarded

Depending on the type of income or benefits you are getting, some of the money can be ignored when your benefit is worked out (e.g. the first £5.00 of a single person's earnings, £10.00 of a couple's earnings, £20.00 for a disabled person and £25.00 for a single parent). Some of your Working Tax Credit or earnings will also be disregarded if you work more than 30 hours per week, maintenance received for your children is fully disregarded.

Any Disability Living Allowance or Attendance Allowance that you receive is also disregarded.

## Gross rent

This is the actual amount of rent you would have to pay to your landlord each week if you did not qualify for any Housing Benefit. If your tenancy agreement says that you have to pay your rent each calendar month, this will have been converted to a weekly equivalent.

## Eligible Rent

This is the rent you pay each week after we have taken off the amount you pay for any services.

If you are jointly liable for the rent with someone who is not your partner, your share of the rent (e.g. 50%) will be used in the calculation of your Housing Benefit.

## How much is taken off for services?

If you are a Council Tenant, we will know the amount of your rent which is not eligible for Housing Benefit.

If you are a Housing Association tenant, your tenancy agreement should show the amounts for services which are included in your rent, or your landlord will be able to provide you with proof of these.

If you are a private tenant and you have not been continuously in receipt of Housing Benefit since April 2008, you will probably be entitled to Local Housing Allowance. Local Housing Allowance is based on the number of rooms people are allowed, not how much the rent is. See leaflet *How Housing Benefit just got better*.

## Rent Officers

If you are a private tenant, and your landlord is NOT a Housing Association, and you do not fall under the Local Housing Allowance scheme we may have to refer your rent to a Rent Officer.

We will calculate the amount of your eligible rent using the Rent Officer's decision. If we are still waiting for the Rent Officer to make a decision when we come to calculate your claim, we will use a temporary figure.

## Eligible CTAX

This is the amount of Council Tax on which we can base the calculation, and is the maximum amount of Council Tax Benefit that you can get if there are no non-dependant deductions. It is usually the amount of Council Tax that you are liable to pay for a full year after any discounts/exemptions have been applied and is converted to a weekly amount.

If you are jointly liable for the council tax with someone who is not your partner, your share of the council tax (e.g. 50%) will be used in the calculation of your Council Tax Benefit.