

Your Notice Explained



The enclosed Benefit Decision Notice gives you details of your Housing Benefit and/or Council Tax Reduction, how it was worked out and the information used to assess your claim.

PLEASE READ IT CAREFULLY AND TELL US IMMEDIATELY IF ANYTHING IS WRONG.

It is your responsibility to ensure we are using the correct information to calculate your benefit. If a mistake is made, you may not receive the correct amount of benefit and if you are paid too much money, you may have to re-pay it.

- 1 **Claim Reference:** This is your benefit claim reference. Please quote this whenever you make an enquiry about your benefit.
- 2 **Council Tax Reference:** If you are liable to pay Council Tax your Council Tax account number will be shown here.
- 3 **Rent Reference:** If you rent your home from Ipswich Borough Council your rent account number will be shown here. Your Housing Benefit will be paid to this account.
- 4 **Date:** This is the date that we made the decision about your claim.
- 5 **REASON FOR CALCULATION:** This is the reason your claim has been assessed, for example because of a **change in your income** or a **change of address**.
- 6 **The weekly Benefit Award:** This is the amount of benefit you are entitled to.
- 7 **Less Overpayment Recovery:** If you have received an overpayment of Housing Benefit that is being recovered from your ongoing entitlement, the amount that is deducted each week will be shown here.
- 8 **Net Benefit Payable:** This is the amount of benefit you will be paid each week. It is your weekly benefit entitlement minus any overpayment recovery.
- 9 **The Benefit Starts on:** This is the date that your award of benefit starts.
- 10 **The Benefit Ends on:** If your benefit award changes or stops, you will see an end date here.
- 11 **Weekly Eligible Rent & Ineligible Service charges:** Eligible rent is the maximum amount of rent your Housing benefit can cover. This can be less than your actual rent if restricted by the LHA rate, Removal of the Spare Room Subsidy, (sometimes known as the bedroom tax), Rent Officer decision, or the rent includes ineligible charges that cannot be met by Housing Benefit such as Water Rates. If you are jointly liable for the rent with someone who is not your partner, your share of the rent (for example, 50%) will be used in the calculation of your housing benefit.
- 12 **NON DEPENDANT DEDUCTIONS:** A non-dependent is an adult who lives with you and is not your partner. In some cases we make a deduction from your benefit to represent the contribution the Government expects them to make to your household.
- 13 **FINANCIAL DETAILS:** This shows the weekly income figure that is used to calculate your benefit, including any amounts that are disregarded and any expenses (such as childcare costs). The Statement of Reason included with your Decision Notice gives further details of the income and capital included in your assessment.
- 14 **APPLICABLE AMOUNT:** This is the weekly figure, set by the Government, to represent the amount needed for day-to-day living expenses.



BENEFIT DECISION NOTICE

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

A CUSTOMER RUSSELL ROAD IPSWICH IP1 2DE	1	Claim Reference	1351788
		Council Tax Reference	2 3356169
		Landlord Reference	
	3	Rent Reference	
		Date	4 12 Apr 2016
		Benefit Enquiries	

5 REASON FOR CALCULATION: Change In Income

HOUSING BENEFIT

6	The Weekly Benefit Award is:	£126.92
7	Less Overpayment Recovery:	£0.00
	Net Benefit Payable: 8	£126.92
	Weekly gross Rent/Council Tax is:	£126.92
9	The Benefit Starts on:	22 Feb 2016
	The Benefit Ends on: 10	28 Feb 2016
	Weekly Eligible Rent:	£126.92
	Weekly Ineligible Service Charges: 11	£0.00

12 NON DEPENDANT DEDUCTIONS: £0.00

NAME	GROSS INCOME (WEEKLY)	INCOME BAND	DEDUCTION (RENT)	DEDUCTION (COUNCIL TAX)
------	-----------------------	-------------	------------------	-------------------------

In working out your weekly benefit, we have used the following information:

13 FINANCIAL DETAILS:	14 APPLICABLE AMOUNT
Your weekly earned income	£106.26 Family premium £17.45
Your partner's weekly earned income	£ 0.00 Young person between 16 and 19 £66.90
(N/A) Any other income (converted to weekly) Assumed Income from £100	£210.16 Lone Parent between 18 and pension £73.10
Capital TOTAL WEEKLY INCOME	£ 0.00 Young person under 11 x 2 £133.80
Disregarded income	£316.42
Less Expenses	£ 90.20 TOTAL APPLICABLE AMOUNT £291.25
INCOME USED IN CALCULATION	£ 0.00
	£226.22

Frequently asked questions

HOW MUCH RENT MUST I PAY?

Your Decision Notice does not show how much rent, if any, you need to pay yourself. This information cannot be included, because we are not aware of any arrears or extra costs you may need to pay. To find out how much rent you need to pay please contact your landlord or local authority Housing Officer.

HOW MUCH COUNCIL TAX MUST I PAY?

Your Decision Notice does not show how much Council Tax, if any, you need to pay yourself. This information cannot be included, because we are not aware of any arrears or extra costs you may need to pay. To find out how much Council Tax you need to pay please contact your local Revenues Department.

HOW OFTEN WILL I RECEIVE A DECISION NOTICE?

A Decision Notice will be sent to you whenever a decision is made about your benefit. For example, when we assess a new claim or reassess your benefit following a change of circumstances.

WHAT SHOULD I DO IF MY CIRCUMSTANCES CHANGE

You must tell us immediately if your circumstances change, even if you have already told someone else, such as the Department for Work and Pensions (DWP), Inland Revenue (HMRC) or another council department. You can report a change of circumstances online or telephone your local Benefits Department.

WHAT CHANGES MUST I TELL YOU ABOUT?

You must tell us straight away if:

- you or anyone living with you starts work, changes their job or working hours or they stop working;
- any of your children leave school or leave home;
- anyone moved into or out of your home (including lodgers and sub-tenants);
- you stop being entitled to Income Support or Job Seekers Allowance;
- your income or the income of anyone living with you, changes - including earnings, benefit and tax credits
- your capital, savings or investments change;
- you or anyone living with you becomes a student, goes on a Youth Training scheme, goes into hospital or a nursing home or goes into prison;
- your rent changes;
- you move from this address;
- you or your partner are going to be away from home for more than a month;
- you receive any decision from the Home Office; or
- anything you told us on your application form changes.

If you don't tell us about these changes you may lose money you are entitled to or you may get too much benefit.

Don't rely on someone else to inform us of the changes.

It is an offence not to tell us about any change of circumstances that affects your benefit. Failure to do so may mean that we will take court action against you and if we pay you too much benefit, you will have to repay any overpaid benefit.

WHAT IF I THINK MY BENEFIT IS WRONG?

You should contact us and tell us why you think it is wrong. We will have another look at your entitlement and correct any errors. If you do not tell us, you may be losing benefit. But you could also be getting too much, which we will recover from you.

- if you disagree with your entitlement, **you can ask for an explanation** of how the decision was reached. You must do this **within one month** of the date that you receive our decision. Otherwise you will lose your right to appeal. We will send you a written statement setting out the reasons for our decision.
- if after receiving an explanation you still think your entitlement is wrong, **you can ask us to look at it again**. You must do this **within one month** of the date of the written statement.
- if the decision can be changed, we will send you a new decision. If we still feel unable to change the original decision, we will tell you why. If however you still disagree **you can appeal to an independent tribunal**, which you must do **within one month** of the Council's reply.

HOW DO I CONTACT THE BENEFITS DEPARTMENT?

1. You can telephone the **Benefits Helpline 01473 432700** 8.30am-5pm Monday to Friday
2. You can visit the **Customer Service Centre, Town Hall, Princes Street Ipswich IP1 1DH**
The Centre is open Monday to Friday, 8.30am-5pm
3. You can write to us:
Ipswich Borough Council
Benefits Department
Grafton House
15-17 Russell Road
Ipswich IP1 2DE
4. You can email: **benefits@ipswich.gov.uk**