# 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**

If you are paid monthly you will be paid by the first of the month following your assessment. For payment dates please go to

#### www.sutton.gov.uk/HBPaymentdates

### **Non-Dependant Deductions**

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

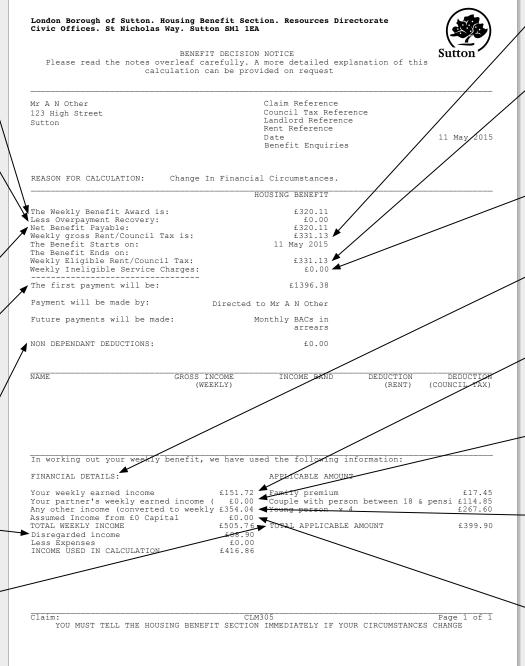
These figures are reviewed annually, for more information and for the deduction rates please go to www.sutton.gov.uk/benefits

## **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



## 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.sutton.gov.uk/benefits** 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.

#### **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.

#### 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.

# Understanding Your Notification Letter

#### **Excess Income**

#### Relevant Percentage

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

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	COUNCIL TAX REDUCTION
	Total Weekly Income	£416.86	£416.86
	Less Total Applicable Amount	-£399.90	-£399.90
•	Excess Income	£16.96	£16.96
	Relevant Percentage	65%	25%
	% of Excess Income	£11.02	£4.24
	Eligible Weekly Rent/Council Tax	£331.13	£24.80
•	Less Non Dependant Deductions	£0.00	£0.00
	Less % of Excess Income ◀	-£11.02	-£4.24
	AMOUNT OF BENEFIT/REDUCTION	£320.11	£20.56

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.sutton.gov.uk/benefits** 

#### When to Expect your Payment

Please go to www.sutton.gov.uk/HBPaymentdates 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.