

Civic Offices, Elstree Way Borehamwood, Herts WD6 1WA Tel: 020 8207 2277 DX45602 Borehamwood www.hertsmere.gov.uk



Claim Reference:

Council Tax Account:

If you have any queries please contact Customer Services. Telephone: 020 8207 7404

> E-Mail Address: benefits@hertsmere.gov.uk Date:

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Dear

Council tax account

Housing Benefit Notification

The amount of Housing Benefit you are entitled to is as follows:

£184.99 per week from 30/07/2018 to 05/08/2018 £132.23 per week from 06/08/2018 to 02/09/2018 £128.20 per week from 03/09/2018 to 17/03/2019 £129.51 per week from 18/03/2019

How You Will Be Paid

Your benefit will be paid by a weekly credit to your rent account.

Your benefit payment of £128.20 for 17/09/2018 to 23/09/2018 will be paid on 23/09/2018. £128.20 will then be paid every Weekly until 17/03/2019.

Your payments will change on 18/03/2019 when you weekly entitlement changes to £129.51.

Notification of Council Tax Support

The amount of council tax support you are entitled to is as follows:

£Nil from 30/07/2018 to 02/09/2018

£Nil from 03/09/2018 to 17/03/2019

£Nil from 18/03/2019

You can also ask the Citizen Advice Bureau for independent advice about your claim. They can be contacted on 08444 111 444.

Change in Your Circumstances

The amount of benefit shown in this letter has been worked out using the information that you have given. You <u>must</u> read this letter very carefully to make sure it is correct. If you think there is anything wrong, you must tell me immediately in writing.

If any of this information changes, including information about the people living with you, this may change the amount of benefit you get. You must tell me immediately about these changes.

A phone call or asking someone else to tell me about the change is not enough. You can report a change online at **www.hertsmere.gov.uk**, or by writing to me at the address at the top of this letter.

If you deliberately fail to tell me about changes which result in too much benefit being paid, you are committing an offence and you may be prosecuted. Examples of changes in circumstance include:

- Changes to your or your partner's income, capital or savings, including qualifying for a new benefit or a benefit ending
- Changes to the income of any other adults or children living with you, including qualifying for a new benefit or a benefit ending
- You, your partner or any other adults in your household stop receiving income support or jobseeker's allowance
- Any changes in the number of people living with you
- Any of your children leave school or college
- You or someone in your household starts work
- You move to different accommodation this includes a change of room within the same property
- You are likely to be away from your home for 13 weeks or more.

<u>Please note:</u> These are only examples. There are other changes that may affect your benefit. If you are not sure whether a change affects your benefit, please phone the benefits section on 020 8207 2277.

You must tell me about any changes immediately. If the change means that you would get more benefit, and you do not tell me within one month, I will not usually be able to backdate the change.

Protecting Public Funds: We are required by law to provide HM Revenue and Customs with details of Housing Benefit payments made to all claimants and landlords when requested.

Your sincerely

Benefit Assessment Officer

Did you know you can now report changes in circumstance and make new claims online? Visit <u>www.hertsmere.gov.uk</u>

You can also go online to view details of your Housing Benefit and Council Tax Support entitlement, how it has been calculated and what your next payment will be. If you would like to register for this service, please send an e-mail to <u>benefits@hertsmere.gov.uk</u> quoting your claim number and the words 'Online Access' in the e-mail subject line.

£417.01

How Your Housing Benefit Has Been Worked Out

From 30/07/2018 to 05/08/2018 your housing benefit will be £184.99 each week.

The rent you are charged each week is £278.08.

The Maximum Housing Benefit which can be awarded is therefore £278.08 each week.

The amount of housing benefit has been worked out by comparing the money you have coming in each week, to an amount the Government has decided is the minimum that someone in your circumstances needs to cover basic living expenses.

Your Total Weekly Income

Total weekly income

The amount of money you have coming in each week has been worked out as follows:

Child Tax Credit from 04/08/2018 to 31/08/2018	£87.48
Child Benefit Eldest Child of £20.70 (£20.70 is not counted)	£0.00
Child Benefit Other Children of £27.40 (£27.40 is not counted)	£0.00
Earned Income from Hertsmere Borough Council of £418.13 (£88.60 of which is not counted)	£329.53

You pay a total amount of child care costs of £46.50. £46.50 has been deducted from your earnings before working out your total weekly income. £0.00 has been deducted from unearned income. If you have already told me what your childcare costs are during school holidays, then you do not have to tell me again, as I will have taken these increases into account over the whole year.

However, if you have not told me what your childcare costs are during school holidays, you should tell me in writing as soon as you know what they are, as you may get more benefit.

Please remember, if the amounts change from those you have already given me, either up or down, you must tell me straight away, in writing.

Your Total Savings

If you have savings over £6,000.00, an amount of £1.00 must be added to your weekly income for each additional £250.00, or part of £250.00 you have. Your total savings have been worked out as follows:

Total savings	£3,489.20
Bank Account - Current (2) valued at £65.28	£65.28
Bank Account - Current valued at £3,423.92	£3,423.92

As you have less than £6,000.00 in savings, no more money has to be added to your weekly income.

Your applicable amount

Your applicable amount is made up of the following allowances and premiums:

Lone Parent	£73.10
Child treated as under 11	£66.90
Child treated as aged 11-15	£66.90
Child treated as under 11	£66.90
Total applicable amount	£273.80

Your Total Weekly Housing Benefit

Your total weekly income of £417.01 is higher than your applicable amount of £273.80. The difference between these two amounts is called 'excess income'. Your excess income is £143.21. The Government's housing benefit rules say that you must pay 65 percent of this excess income towards your rent. 65 percent of £143.21 is £93.08. This amount has been adjusted to account for small 'rounding off' to the nearest penny.

Your Maximum Housing Benefit of £278.08, less the amount you have to pay of £93.08, gives you benefit of £184.99 each week.

Claim reference:

How Your Housing Benefit Has Been Worked Out

From 06/08/2018 to 02/09/2018 your housing benefit will be £132.23 each week.

Your maximum housing benefit is £278.08. This amount has not changed since 30/07/2018. Please look at that period for full details of how your maximum benefit has been worked out.

The amount of housing benefit has been worked out by comparing the money you have coming in each week, to an amount the Government has decided is the minimum that someone in your circumstances needs to cover basic living expenses.

Your Total Weekly Income

The amount of money you have coming in each week has been worked out as follows:

Child Tax Credit from 04/08/2018 to 31/08/2018	£168.65
Child Benefit Eldest Child of £20.70 (£20.70 is not counted)	£0.00
Child Benefit Other Children of £27.40 (£27.40 is not counted)	£0.00
Earned Income from Hertsmere Borough Council of £418.13 (£88.60 of which is not counted)	£329.53
Total weekly income	£498.18

Total weekly income

You pay a total amount of child care costs of £46.50. £46.50 has been deducted from your earnings before working out your total weekly income. £0.00 has been deducted from unearned income. If you have already told me what your childcare costs are during school holidays, then you do not have to tell me again, as I will have taken these increases into account over the whole year.

However, if you have not told me what your childcare costs are during school holidays, you should tell me in writing as soon as you know what they are, as you may get more benefit.

Please remember, if the amounts change from those you have already given me, either up or down,

you must tell me straight away, in writing.

Your Total Savings

If you have savings over £6,000.00, an amount of £1.00 must be added to your weekly income for each additional £250.00, or part of £250.00 you have. Your total savings have been worked out as follows:

Bank Account - Current valued at £3,423.92 Bank Account - Current (2) valued at £65.28 **Total savings** As you have less than £6,000.00 in savings, no more money has to be added to your weekly income.

Your applicable amount

Your applicable amount is £273.80. This amount has not changed since 30/07/2018. Please look at that period for full details of your applicable amount.

Your Total Weekly Housing Benefit

Your total weekly income of £498.18 is higher than your applicable amount of £273.80. The difference between these two amounts is called **'excess income**'. Your excess income is £224.38. The Government's housing benefit rules say that you must pay 65 percent of this excess income towards your rent. 65 percent of £224.38 is **£145.85**. This amount has been adjusted to account for small 'rounding off' to the nearest penny.

Your Maximum Housing Benefit of £278.08, less the amount you have to pay of £145.85, gives you benefit of **£132.23** each week.

Claim reference:

How Your Housing Benefit Has Been Worked Out

From 03/09/2018 to 17/03/2019 your housing benefit will be £128.20 each week.

Your maximum housing benefit is £278.08. This amount has not changed since 30/07/2018. Please look at that period for full details of how your maximum benefit has been worked out.

The amount of housing benefit has been worked out by comparing the money you have coming in each week, to an amount the Government has decided is the minimum that someone in your circumstances needs to cover basic living expenses.

Your Total Weekly Income

The amount of money you have coming in each week has been worked out as follows:

Child Tax Credit from 01/09/2018 to 15/03/2019	£174.85
Child Benefit Eldest Child of £20.70 (£20.70 is not counted)	£0.00
Child Benefit Other Children of £27.40 (£27.40 is not counted)	£0.00
Earned Income from Hertsmere Borough Council of £418.13 (£88.60 of which is not counted)	£329.53
Total weekly income	£504.38

You pay a total amount of child care costs of £46.50. £46.50 has been deducted from your earnings

before working out your total weekly income. £0.00 has been deducted from unearned income. If you have already told me what your childcare costs are during school holidays, then you do not have to tell me again, as I will have taken these increases into account over the whole year.

However, if you have not told me what your childcare costs are during school holidays, you should tell me in writing as soon as you know what they are, as you may get more benefit.

Please remember, if the amounts change from those you have already given me, either up or down, you must tell me straight away, in writing.

Your Total Savings

If you have savings over £6,000.00, an amount of £1.00 must be added to your weekly income for each additional £250.00, or part of £250.00 you have. Your total savings have been worked out as follows:

Bank Account - Current valued at £3,423.92	£3,423.92
Bank Account - Current (2) valued at £65.28	£65.28
Total savings	£3,489.20

As you have less than £6,000.00 in savings, no more money has to be added to your weekly income.

Your applicable amount

Your applicable amount is £273.80. This amount has not changed since 30/07/2018. Please look at that period for full details of your applicable amount.

Your Total Weekly Housing Benefit

Your total weekly income of £504.38 is higher than your applicable amount of £273.80. The difference between these two amounts is called **'excess income**'. Your excess income is £230.58. The Government's housing benefit rules say that you must pay 65 percent of this excess income towards your rent. 65 percent of £230.58 is **£149.88**. This amount has been adjusted to account for small 'rounding off' to the nearest penny.

Your Maximum Housing Benefit of £278.08, less the amount you have to pay of £149.88, gives you benefit of **£128.20** each week.

Claim reference:

How Your Housing Benefit Has Been Worked Out

From 18/03/2019 your housing benefit will be £129.51 each week.

Your maximum housing benefit is £278.08. This amount has not changed since 30/07/2018. Please look at that period for full details of how your maximum benefit has been worked out.

The amount of housing benefit has been worked out by comparing the money you have coming in each week, to an amount the Government has decided is the minimum that someone in your circumstances needs to cover basic living expenses.

Your Total Weekly Income

The amount of money you have coming in each week has been worked out as follows:

Child Tax Credit from 16/03/2019 to 12/04/2019 £172.83

Child Benefit Eldest Child of £20.70 (£20.70 is not	£0.00
counted) Child Benefit Other Children of £27.40 (£27.40 is not	£0.00
counted)	£0.00
Earned Income from Hertsmere Borough Council of	£329.53
£418.13 (£88.60 of which is not counted)	

You pay a total amount of child care costs of £46.50. £46.50 has been deducted from your earnings before working out your total weekly income. £0.00 has been deducted from unearned income. If you have already told me what your childcare costs are during school holidays, then you do not have to tell me again, as I will have taken these increases into account over the whole year.

£502.36

However, if you have not told me what your childcare costs are during school holidays, you should tell me in writing as soon as you know what they are, as you may get more benefit.

Please remember, if the amounts change from those you have already given me, either up or down, you must tell me straight away, in writing.

Your Total Savings

Total weekly income

If you have savings over £6,000.00, an amount of £1.00 must be added to your weekly income for each additional £250.00, or part of £250.00 you have. Your total savings have been worked out as follows:

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Total savings	£3,489.20
Bank Account - Current (2) valued at £65.28	£65.28
Bank Account - Current valued at £3,423.92	£3,423.92

As you have less than £6,000.00 in savings, no more money has to be added to your weekly income.

Your applicable amount

Your applicable amount is made up of the following allowances and premiums:

Lone Parent	£73.10
Child treated as under 11	£66.90
Child treated as aged 11-15	£66.90
Child treated as aged 11-15	£66.90
Total applicable amount	£273.80

Your Total Weekly Housing Benefit

Your total weekly income of £502.36 is higher than your applicable amount of £273.80. The difference between these two amounts is called **'excess income**'. Your excess income is £228.56. The Government's housing benefit rules say that you must pay 65 percent of this excess income towards your rent. 65 percent of £228.56 is **£148.56**. This amount has been adjusted to account for small 'rounding off' to the nearest penny.

Your Maximum Housing Benefit of £278.08, less the amount you have to pay of £148.56, gives you benefit of **£129.51** each week.

Claim Reference:

How Your Council Tax Support Has Been Worked Out

Based on your circumstances I have decided to assess your claim using the Working Age scheme.

From 30/07/2018 to 02/09/2018, I cannot pay you any council tax support.

Your council tax liability for the year is £853.00 which for this period is £24.37 each week.

The maximum council tax support you could get is therefore £19.50 each week. This figure is used when working out 'your total weekly council tax support'.

Your Total Weekly Income

The amount of money you have coming in each week has been worked out as follows:

Child Tax Credit Child Benefit Eldest Child of £20.70 (£20.70 is not counted)	£168.65 £0.00
Child Benefit Other Children of £27.40 (£27.40 is not counted)	£0.00
Earned Income from Hertsmere Borough Council of £418.13 (£88.60 is not counted)	£329.53
Total Weekly Income	£498.18

The £46.50 childcare costs you pay has been deducted from your earnings before working out your total weekly income. If you have already told me what your childcare costs are during school holidays, then you do not have to tell me again, as I will have taken these increases into account over the whole year.

However, if you have not told me what your childcare costs are during school holidays, you should tell me in writing as soon as you know what they are, as you may get more benefit.

Please remember, if the amounts change from those you have already given me, either up or down, you must tell me straight away, in writing.

Your Total Savings

The Working Age scheme sets the amounts added to your weekly income if you have savings. If you have savings and capital over £6,000.00, an amount of £1.00 must be added to your weekly income for each additional £250.00, or part of £250.00 you have. If you have savings more than £16,000.00, I cannot pay you any council tax scheme. Your total savings have been worked out as follows:

Bank Account - Current valued at £3,423.92	£3,423.92
Bank Account - Current (2) valued at £65.28	£65.28
Total Savings	£3,489.20
As you have less than £6,000.00 in savings, no more r	noney has to be added to your weekly income.

Your applicable amount

Your applicable amount is made up of the following allowances and premiums:

Lone parent	£73.10
Child treated as under 11	£66.90
Child treated as aged 11-15	£66.90
Child treated as under 11	£66.90
Total Applicable Amount	£273.80

Your Total Weekly Council Tax Support

Your total weekly income of £498.18 is higher than your applicable amount of £273.80. The difference between these two amounts is called 'excess income'. Your 'excess income' is £224.38. The Working Age scheme sets the amounts that percentage you must pay of this 'excess income' towards your council tax at 20.00 percent. 20.00 percent of £224.38 is £44.88.

As your excess income of £44.88 is higher than your maximum benefit of £19.50, I cannot pay you any council tax support.

Claim Reference:

How Your Council Tax Support Has Been Worked Out

Based on your circumstances I have decided to assess your claim using the Working Age scheme.

From 03/09/2018 to 17/03/2019, I cannot pay you any council tax support.

Your council tax liability for the year is £853.00 which for this period is £24.37 each week.

The maximum council tax support you could get is therefore £19.50 each week. This figure is used when working out 'your total weekly council tax support'.

Your Total Weekly Income

The amount of money you have coming in each week has been worked out as follows:

Child Tax Credit	£174.85
Child Benefit Eldest Child of £20.70 (£20.70 is not	£0.00
counted)	
Child Benefit Other Children of £27.40 (£27.40 is not	£0.00
counted)	
Earned Income from Hertsmere Borough Council of	£329.53
£418.13 (£88.60 is not counted)	
Total Weekly Income	£504.38

The £46.50 childcare costs you pay has been deducted from your earnings before working out your total weekly income. If you have already told me what your childcare costs are during school holidays, then you do not have to tell me again, as I will have taken these increases into account over the whole year.

However, if you have not told me what your childcare costs are during school holidays, you should tell me in writing as soon as you know what they are, as you may get more benefit.

Please remember, if the amounts change from those you have already given me, either up or down, you must tell me straight away, in writing.

Your Total Savings

The Working Age scheme sets the amounts added to your weekly income if you have savings. If you have savings and capital over £6,000.00, an amount of £1.00 must be added to your weekly income for each additional £250.00, or part of £250.00 you have. If you have savings more than £16,000.00, I cannot pay you any council tax scheme. Your total savings have been worked out as follows:

Bank Account - Current valued at £3,423.92	£3,423.92
Bank Account - Current (2) valued at £65.28	£65.28
Total Savings	£3,489.20
you have less than £6,000,00 in savings, no more mon	av has to be added to your w

As you have less than £6,000.00 in savings, no more money has to be added to your weekly income.

Your applicable amount

Your applicable amount is £273.80. This amount has not changed since 30/07/2018. Please look at that period for full details of your applicable amount.

Your Total Weekly Council Tax Support

Your total weekly income of £504.38 is higher than your applicable amount of £273.80. The difference between these two amounts is called 'excess income'. Your 'excess income' is £230.58. The Working Age scheme sets the amounts that percentage you must pay of this 'excess income' towards your council tax at 20.00 percent. 20.00 percent of £230.58 is £46.12.

As your excess income of £46.12 is higher than your maximum benefit of £19.50, I cannot pay you any council tax support.

Claim Reference:

How Your Council Tax Support Has Been Worked Out

Based on your circumstances I have decided to assess your claim using the Working Age scheme.

From 18/03/2019, I cannot pay you any council tax support.

Your council tax liability for the year is £853.00 which for this period is £24.37 each week.

The maximum council tax support you could get is therefore £19.50 each week. This figure is used when working out 'your total weekly council tax support'.

Your Total Weekly Income

The amount of money you have coming in each week has been worked out as follows:

£172.83
£0.00
£0.00
£329.53
£502.36

The £46.50 childcare costs you pay has been deducted from your earnings before working out your total weekly income. If you have already told me what your childcare costs are during school holidays, then you do not have to tell me again, as I will have taken these increases into account over the whole year.

However, if you have not told me what your childcare costs are during school holidays, you should tell me in writing as soon as you know what they are, as you may get more benefit.

Please remember, if the amounts change from those you have already given me, either up or down, you must tell me straight away, in writing.

Your Total Savings

The Working Age scheme sets the amounts added to your weekly income if you have savings. If you

have savings and capital over £6,000.00, an amount of £1.00 must be added to your weekly income for each additional £250.00, or part of £250.00 you have. If you have savings more than £16,000.00, I cannot pay you any council tax scheme. Your total savings have been worked out as follows:

Bank Account - Current valued at £3,423.92	£3,423.92
Bank Account - Current (2) valued at £65.28	£65.28
Total Savings	£3,489.20
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As you have less than £6,000.00 in savings, no more money has to be added to your weekly income.

Your applicable amount

Your applicable amount is made up of the following allowances and premiums:

Lone parent	£73.10
Child treated as under 11	£66.90
Child treated as aged 11-15	£66.90
Child treated as aged 11-15	£66.90
Total Applicable Amount	£273.80

Your Total Weekly Council Tax Support

Your total weekly income of £502.36 is higher than your applicable amount of £273.80. The difference between these two amounts is called 'excess income'. Your 'excess income' is £228.56. The Working Age scheme sets the amounts that percentage you must pay of this 'excess income' towards your council tax at 20.00 percent. 20.00 percent of £228.56 is £45.71.

As your excess income of £45.71 is higher than your maximum benefit of £19.50, I cannot pay you any council tax support.