

How has my benefit been calculated?

Income

All income is assessed on a weekly basis. If you or your partner have earned income (i.e. wages, salary or profits from a business), deductions are made for Tax, National Insurance and half of any pension contributions made.

Certain categories of income are disregarded e.g. Disability Living Allowance, Child Maintenance and Child Benefit. These disregards have the effect of increasing your entitlement to benefit by reducing the income on which your benefit is calculated.

Capital

If you or your partner are under 60 and have capital of between £6,000 and £16,000, Government regulations require that we assume an income of £1 per week for every £250 (or part £250) of capital above £6,000. This will be shown as 'tariff income' on your Benefit Notification.

If you or your partner have reached Pension Credit qualifying age and have capital of between £10,000 and £16,000, Government Regulations require that we assume an income of £1 per week for every £500 (or part £500) of capital above £10,000. This will be shown as 'tariff income' on your Benefit Notification.

Applicable Amounts

An applicable amount is the figure used in calculating Housing Benefit and Council Tax Support to reflect the basic living needs of the claimant and family. They consist of amounts related to age, partnership status, children, disability and carers.

These amounts are specified in Government Regulations and the Council's adopted scheme. For further details of how your applicable amount is calculated please visit Erewash Borough Council's website: www.erewash.gov.uk.

The size of your house

If your home is larger than your household needs, we may not be able to pay the full rental charge. This is because it depends on the number of rooms that your family require. One bedroom is allowed for:

- a couple
- a person over 16
- a carer if you are disabled and in need of overnight care
- two children under 16 of the same sex
- two children under 10
- one child if they are an only child

Please be advised that if you are a Housing Association tenant and you are under-occupying your property, then your Housing Benefit may have been reduced by 14% if you have one extra bedroom or 25% if you have two or more spare bedrooms.

Important Council Tax Benefit changes New Council Tax Support

If you are in receipt of Income Support, Jobseekers Allowance (Income Based), Employment and Support Allowance (Income Related) or Guarantee Pension Credit, you would have previously been eligible for 100% Council Tax Benefit. However from 1st April 2013 the Government is abolishing Council Tax Benefit. Councils are now required to devise their own local Council Tax Support Schemes to replace Council Tax Benefit. Furthermore due to a 10% cut in funding from central Government, there will now be a charge in respect of Council Tax. Erewash Borough Council will therefore implement an **8.5%** cut on the Council Tax Support that is awarded. This cut will apply to ALL recipients of Council Tax Support who are working age. Please be advised that customers over Pension Credit qualifying age will be protected against this change.



What help is available online

We have lots of help available online that will assist you with the following:

- **All change in circumstance forms to enable you to declare any changes**
- **Details of payment dates**
- **Book benefit appointments**
- **Benefit calculators**
- **Overpayment and Debt Advice**
- **Discretionary Housing Payments (DHP) information/form**

Simply go to www.erewash.gov.uk and select benefits within the Housing and Council Tax tab.

Help Us to Help you

When completing any Housing Benefit and Council Tax Support forms, please make sure you have answered ALL the questions on the form. Any proof requested must be the original document, NOT photocopies. If photocopies are supplied this will delay your claim. Also to ensure any declared change in circumstance is dealt with as soon as possible, please supply all the proof requested at the end of each section. If you do not have all the proof available, return the form to us immediately and provide the proof that is available at that time. You will then have an additional calendar month to provide the remaining evidence.

Better Ways to Pay



A simple, safe and convenient way to pay your bill

Visit our www.erewash.gov.uk to print off a Direct Debit Instruction or obtain a form from our offices in Ilkeston or Long Eaton or by calling 0115 907 1000



PayPoint outlets open evenings and weekends

You can pay at any PayPoint or Post Office outlet without charge if there is a barcode printed on the front of your bill. Simply take your bill and hand it over with your payment.

Please note you can only pay by CASH at PayPoint.



Greater choice and flexibility to beat the queues

Your nearest PayPoint or Post Office outlet within Erewash can be found by visiting the following websites: www.paypoint.co.uk/locator.aspx / www.royalmail.com/branch-finder

Please present your original Council Tax bill which has a printed barcode otherwise payment will not be accepted.

Contact us: More detailed information can be located online at www.erewash.gov.uk. Select Benefits within the Housing and Council Tax section.

Alternatively you may wish to contact us by:

Email: benefits@erewash.gov.uk

Telephone - (0115) 907 1010

Address: Housing Benefit Department, Erewash Borough Council, PO Box 2, Wharnccliffe Road, Ilkeston, Derbyshire, DE7 5SE