

How we work out how much we can pay you

If you get Income Support, income based Jobseeker's Allowance, income related Employment and Support Allowance or Guaranteed Pension Credit we may pay you full benefit.

If you do not get Income Support, income based Jobseeker's Allowance, income related Employment and Support Allowance or Guaranteed Pension Credit we will compare the amount the Government says you need to live on each week (your applicable amount) with your income.

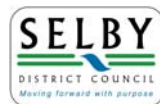
If your income is less than your applicable amount you may get full benefit. If your income is more than your applicable amount you will receive a reduced rate of benefit.



Other leaflets available:

- ▶ 1 How to claim
- ▶ 2 Non-dependant deductions
- ▶ 3 Overpayments
- ▶ 4 Extended payments
- ▶ 5 Understanding our Decision and Making an Appeal
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Housing & Council Tax Benefit



Will you qualify?

Leaflet also available in large print

Introduction

This guide is one of a number produced with the aim of helping customers understand Housing and Council Tax Benefit.

It is intended as a general guide. People have different circumstances so for more detailed individual advice please contact your local Council's Benefits Service.

The information we use to work out your benefit

When we work out your benefit we will take into account the following details:

- How much money you and your partner (if you have one) have coming in each week
- How much you and your partner (if you have one) have in savings and investments
- Who lives in your household and their circumstances
- How much rent and council tax you have to pay
- Which area you live in

The income we use to work out your benefit

If you or your partner are working, we will deduct any Income Tax and National Insurance from your gross pay. We will also take off half of any money you pay into a pension scheme.

We consider most other kinds of income but we do not include certain benefits, for example, Disability Living Allowance. You must still tell us about all the income you receive.

We also have to work out how much you have in savings and investments. We do not count the first £6000.

When we have worked out your income we then take off a set amount depending on your circumstances. This amount is set by the Government and is called your 'applicable amount'.

If you get Income Support, income based Jobseeker's Allowance, income related Employment and Support Allowance or Guaranteed Pension Credit we do not count the amount of income you get.

Your Applicable Amount

This is the amount the Government says you need to live on each week.

Your applicable amount is made up of three parts:

- An amount for you and your partner (if you have one)
- An amount for any dependant children in your family
- An amount called a premium to help with specific needs, for example, if you have children, or if someone in your family is disabled

Other adults who live with you

Normally, we take a certain amount off your weekly benefit for each adult who lives with you, other than your partner.

This amount is called a 'non-dependant deduction'.

Our separate leaflet (No. 2) "Non-dependant deductions", gives you more information.