

Explanation of some of the terms used in Housing Benefit Notifications

Applicable Amount – This is the amount the law says your household needs to live on each week taking account of your age, any disability and the number of children in the household.

Earned Income – This is the money you, or any partner, receive from an employer or from self-employment after deductions from tax, national insurance and half of any pension contributions.

Any other Income – This is any money other than earnings received by you or any partner and includes state benefits, tax credits or occupational pensions.

Disregarded Income – We can disregard some of the earnings or certain social security benefits; the amounts vary according to your individual circumstances.

Expenses – In some circumstances we can deduct qualifying childcare costs from your income up to the maximum allowed by the law.

Assumed Income from Capital – We are required to assume that you receive a weekly income from capital and must use a formula contained in the law to calculate this figure although it may not represent the actual amount (if any) you receive. Capital includes cash, savings, property or investments of any kind in this country or abroad.

Non-Dependant Deductions – Non-dependants are other adults over the age of 18 who normally reside in your household. Unless you, or any partner, are registered blind or disabled, we are required by law to make a deduction from your benefit depending upon the non-dependants age, income and circumstances. If you are unable to provide details of a non-dependants income the highest rates of deduction must be made. The deduction may not reflect the actual amount (if any) you receive from that person.

Weekly Eligible Rent – This is the amount of rent on which Housing Benefit can be assessed and may be less than the amount you actually pay if the rent your landlord charges is higher than the [Local Housing Allowance](#) rate for a similar property in that area. If the rent has been assessed using a rent lower than what your landlord is charging you may be entitled to additional help through a [Discretionary Housing Payment](#). If you need further assistance please contact the office dealing with your HB claim or phone 03448 920 902:

Weekly Ineligible Service Charges – Charges for services such as heating, fuel, meals, personal laundry and cleaning are not eligible for Housing Benefit and we must deduct these from your rent before we calculate Housing Benefit. If we have estimated these amounts we will amend this on receipt of evidence of actual charges.