

A GUIDE TO HOUSING AND COUNCIL TAX BENEFIT 2009/2010

HOUSING BENEFIT - for Housing Company or other Registered Social Landlord Tenants—Calculation Table

Depending on the level of your Rent and your personal circumstances you will normally be entitled to Benefit provided you have less than the income level shown in the table below. (NOTE: this assumes that the rent level is reasonable, that you are not disabled and that you do not have non-dependant deductions). *If you are in Private rented accommodation, refer to the guide on Local Housing Allowance as these weekly rent level rates do not apply to you.*

Type of Family	WEEKLY RENT LEVEL								
	£50.00	£60.00	£65.00	£70.00	£75.00	£80.00	£85.00	£90.00	£100.00
Single under 25	£127.09	£142.47	£150.17	£157.86	£165.55	£173.24	£180.93	£188.63	£204.01
Single 25 - 59	£140.44	£155.82	£163.52	£171.21	£178.90	£186.59	£194.28	£201.98	£217.36
Single Pens 60-64	£206.14	£221.52	£229.22	£236.91	£244.60	£252.29	£259.98	£267.68	£283.06
Single Pens >65	£226.54	£241.92	£249.62	£257.31	£265.00	£272.69	£280.38	£288.08	£303.46
Couple, 18-59	£177.09	£192.47	£200.17	£207.86	£215.55	£223.24	£230.93	£238.63	£254.01
Pensioner Couple, both 60-64	£274.59	£289.97	£297.67	£305.36	£313.05	£320.74	£328.43	£336.13	£351.51
Pensioner Couple, at least one >65	£301.64	£317.02	£324.72	£332.41	£340.10	£347.79	£355.48	£363.18	£378.56
Single parent +18, one child under 16	£213.85	£229.23	£236.93	£244.62	£252.31	£260.00	£267.69	£275.39	£290.77
Single parent +18, one child over 16	£213.85	£229.23	£236.93	£244.62	£252.31	£260.00	£267.69	£275.39	£290.77
Couple +18, one child under 16	£250.50	£265.88	£273.58	£281.27	£288.96	£296.65	£304.34	£312.04	£327.42
Couple +18, two children under 16	£306.61	£321.99	£329.69	£337.38	£345.07	£352.76	£360.45	£368.15	£383.53
Couple +18, 3 children under 16	£362.72	£378.10	£385.80	£393.49	£401.18	£408.87	£416.56	£424.26	£439.64
Couple +18, 4 children under 16	£418.83	£434.21	£441.91	£449.60	£457.29	£464.98	£472.67	£480.37	£495.75

COUNCIL TAX BENEFIT - Calculation Table

Depending on the level of your Council Tax and your personal circumstances, you will normally be entitled to Benefit provided you have less than the income shown in the table below (NOTE: this assumes that you are not disabled and that you have no non-dependant deductions). Single persons have been assumed to already receive 25% discount.

Type of Family	COUNCIL TAX BAND							
	A	B	C	D	E	F	G	H
	£1,046.74	£1,221.18	£1,395.65	£1,570.10	£1,919.02	£2,267.93	£2,616.84	£3,140.22
Single under 25	£126.23	£138.77	£151.32	£163.87	£188.96	£214.05	£239.15	£276.79
Single over 25 and under 60	£139.58	£152.12	£164.67	£177.22	£202.31	£227.40	£252.50	£290.14
Single Pens 60-64	£205.28	£217.82	£230.37	£242.92	£268.01	£293.10	£318.20	£355.84
Single Pens >65	£225.68	£238.22	£250.77	£263.32	£288.41	£313.50	£338.60	£376.24
Couple, 18-59	£201.32	£218.05	£234.78	£251.51	£284.97	£318.42	£351.88	£402.07
Pensioner Couple, both 60 - 64	£273.73	£286.27	£298.82	£311.37	£336.46	£361.55	£386.65	£424.29
Pensioner Couple, at least one >65	£325.87	£342.60	£359.33	£376.06	£409.52	£442.97	£476.43	£526.62
Single parent +18, one child under 16	£212.99	£225.53	£238.08	£250.63	£275.72	£300.81	£325.91	£363.55
Single parent +18, one child over 16	£212.99	£225.53	£238.08	£250.63	£275.72	£300.81	£325.91	£363.55
Couple +18, one child under 16	£274.73	£291.46	£308.19	£324.92	£358.38	£391.83	£425.29	£475.48
Couple +18, two children under 16	£330.84	£347.57	£364.30	£381.03	£414.49	£447.94	£481.40	£531.59
Couple +18, 3 children under 16	£386.95	£403.68	£420.41	£437.14	£470.60	£504.05	£537.51	£587.70
Couple +18, 4 children under 16	£443.06	£459.79	£476.52	£493.25	£526.71	£560.16	£593.62	£643.81

PLEASE REMEMBER THESE TABLES PROVIDE A GUIDE ONLY TO BENEFIT. FOR A PROPER ASSESSMENT YOU MUST COMPLETE AN APPLICATION FORM.

Detailed information to assist in a calculation

If you are in receipt of Income Support or Job Seekers Allowance (Income Based) or Guarantee Pension Credit you will qualify for the maximum entitlement which will be the full eligible rent and Council Tax less any non-dependant deductions.

Otherwise Benefit is worked out using your *Applicable Amount* (an amount the Government says you need to live on). Your *Applicable Amount* is worked out by adding together your - *personal allowance* (relating to the size, age and status of you and your family), and any *premiums you are entitled to* (which take account of any special circumstances you may have). The tables below list the figures we use.

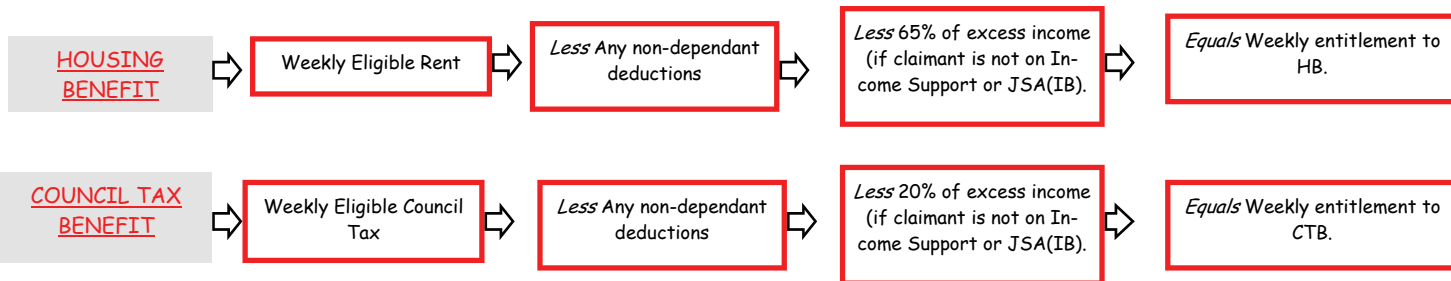
HB/CTB Personal Allowances	
Single <25	£50.95
Single >25-59	£64.30
Single 60-64	£130.00
Single 65+	£150.40
Single Parent <18	£50.95
Single Parent >18-59	£64.30
Couple both <18	£76.90
Couple one/both >18-59	£100.95
Couple both 60-64	£198.45
Couple one/both >65	£225.50
Each dependant child	£56.11

HB/CTB Non Dependant Deductions		
Non Dependant Status	Rent	CTAX
<18 or <25 and on IS/JSA (IB) or in receipt of Pension Credit	nil	nil
>25 and on IS/JSA (IB) or main phase ESA (IR)	£7.40	nil
Not working or working <16 hours or gross wage/inc <£120pw	£7.40	£2.30
Inc between £120 and £177.99 pw	£17.00	£2.30
Inc between £178 and £230.99 pw	£23.35	£4.60
Inc between £231 and £305.99	£38.20	£4.60
Inc between £306 and £381.99 pw	£43.50	£5.80
Inc over £382 pw	£47.75	£6.95

Disregards		
Earnings Disregard	Couple	£10.00
	Single Claimant	£ 5.00
	Lone Parent	£25.00
	Disabled or long term sick	£20.00
Capital	Age under 60	£6000.00
	Age over 60	£6000.00
Others : War Pension, Attendance Allowance, Disability Living Allowance and some child care costs (ask for details).		

Premiums		
Normal Family	Added once if you have Dependent children	£17.30
	Add if at least one child is under 1 year.	£10.50
Family	Lone Parent rate (ask for details)	£22.20
Disabled Child	For each child who is blind or seriously disabled	£51.24
Disability	Aged under 60 but in receipt of a disability benefit	
	Single Rate - Couple Rate -	£27.50 £39.15
Enhanced Disability	Aged under 60 and in receipt of the highest rate of care component of Disability Living Allowance.	
	Child -	£20.65
	Single Rate - Couple Rate -	£13.40 £19.30
Severe Disability	In receipt of Attendance Allowance or the highest or middle rate of the care component of Disability Living Allowance and normally no other adults in house	
	Single Rate -	£52.85
	Couple Rate -	£105.70
Carer	Caring for a disabled person	£29.50

The Calculation: The maximum amount that can be paid is 100% of eligible rent (rent less deductions for non-allowable things like water rates, heating etc) or 100% of council tax. . Note income is *less* any disregards shown above (however this list is not exhaustive and there are other disregards that may apply depending on your circumstances)



An example calculation

Mr X (aged 30) and Mrs X (aged 25) with one child (aged 3). Mr X works and earns £250.00 per week with child benefit of £20.00. Their rent is £90 per week and council tax band A is £1046.74 for 2009/10. Their net income is therefore £250 less £10 earnings disregard = £240.00. (note from 1/11/09 Child benefit is no longer classed as income)

Their personal allowance is: £100.95 (couple one or both aged 18), plus £56.11 (dependant child). Plus family premium of £17.30 makes their Applicable Amount £174.36. Their excess income is therefore £240.00 less £174.36 = £65.64.

HB = £90.00 less £42.67 (65% of excess income of £65.64) = Weekly Housing Benefit of £47.33

CTB= £20.07 less £13.13 (20% of excess income of £65.64) = Weekly Council Tax Benefit of £6.94.

YOU MUST BE AWARE THAT THIS INFORMATION IS A GUIDE ONLY AND YOU SHOULD COMPLETE AN APPLICATION FORM TO ALLOW A PROPER ASSESSMENT TO BE CARRIED OUT. DON'T DELAY, COMPLETE A FORM NOW IF YOU THINK YOU MIGHT QUALIFY!