

STATEMENT OF REASON


This is the **reason** the claim has been calculated.

Your **Weekly Income** is any income declared on your form.

Less Income Disregards;

The Government allows us to disregard or ignore part of your income. How much we can ignore is based on age, household, earnings, disabilities etc.

Your **Total Weekly Income** figure is your weekly income less any income disregards.


CITY AND COUNTY OF SWANSEA
DINAS A SIR ABERTAWE

STATEMENT OF REASON
Please read the notes overleaf carefully. These give you more information about your benefit and explains your rights and duties

Mr Smith, Swansea, SA1	Claim Reference Council Tax Reference Landlord Reference Rent Reference Date Benefit Enquiries	1122334 02 Feb 2015 AAA 01792 635353
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REASON FOR CALCULATION: Change In Financial Circumstances.

WEEKLY INCOME	HOUSING BENEFIT
Wages	£0.00
Student Loan	£24.87
Student Grant	£19.23
Student Bursary	£114.90
Parents Learning Allowance	£22.69
Child Tax Credit Element	£57.25
Other Unearned Incomes	£20.50
Tariff Income from Capital	£0.00
Dependants Income	£0.00
Less Income Disregards	-£43.19
Less Student Loan Disregard	-£10.00
Less Child Care Costs	£0.00
TOTAL WEEKLY INCOME	£206.25

CAPITAL	
Total assessed capital	£359.28
Weekly Tariff Income from Capital	£0.00

APPLICABLE AMOUNTS	
Family premium	£17.45
Young Child Under 11 OLLY	£66.33
Lone Parent between 18 and pension	£72.40
TOTAL APPLICABLE AMOUNT	£156.18

This is your unique **claim reference** number.

Our Customer Services telephone number

Tariff Income from Capital - Tariff income will be taken into account on any capital/savings you hold over £6,000 (or £10,000 for pensioners). How much is to be taken into account is worked out using rules set by the Government and does not reflect the interest you can get on your savings and investments. The Tariff income is then included in your **Total Weekly Income**.

Total assessed capital – This is all the savings / investments declared on your application form.

Your **Total Applicable Amount** is the amount of money the government says you and your family need per week to live on. If your total weekly income is less than your applicable amount then you should contact the DWP as you may be entitled to additional income to ensure your basic needs are met.

This page shows **How your Benefit is worked** out step by step.

Your applicable amount is the amount the government says you should have per week to live on; any income you have over the applicable amount is **Excess Income**.

The **Eligible Weekly Rent/Council Tax** is the maximum amount we can pay after Council Tax discounts or exemptions have been applied. For Housing Benefit, it will take into account Local Housing Allowance (LHA) rates, Bedroom Tax or any service charges that we cannot pay for.

Less non Dependant Deductions

This is the contribution that any adults who live with you, but who are not part of your benefit household, have to make towards your housing costs.

The **size criteria** determines the number of bedrooms you and your family are allowed. Depending on the number of bedrooms you are allowed this will determine your LHA rate or the amount of Bedroom Tax applied to your claim.

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HOW YOUR BENEFIT IS WORKED OUT

	HOUSING BENEFIT
Total Weekly Income	£206.25
Less Total Applicable Amount	-£156.18
Gives Excess Income	£50.07
Relevant percentage	65%
% of Excess Income	£32.55
Eligible Weekly Rent/Council Tax	£104.89
Less Non Dependant Deductions	£0.00
Less % of Excess Income	-£32.55
Less Benefit Cap Reduction	
AMOUNT OF BENEFIT	£72.34

Benefit Period Start Date 09 Feb 2015

NAME	GROSS INCOME (WEEKLY)	INCOME BAND	DEDUCTION (RENT)	DEDUCTION (COUNCIL TAX)
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Four Benefit award is based on a local housing allowance of £104.89.
The size criteria used is 2 bedroom.

[[1173754|812112|] CIM311
YOU MUST TELL US IMMEDIATELY IF YOUR CIRCUMSTANCES CHANGE
DEPARTMENT OF FINANCE/ADRAN GYLLID
Civic Centre, Swansea, SA1 3SN Canolfan Ddinesig, Abertawe, SA1 4NR
Telephone/Teleffon 01792 635353 Facimile/Ffacsimile 01792 635895

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Total Weekly Income Less Total Applicable Amount

Your total weekly income (including the tariff income on your savings) less the amount the Government thinks you need to live on

The **Relevant percentage** is the percentage of your excess income that you have to use to pay towards your housing costs, 65% for Housing Benefit and 20% for Council Tax.

The **% of excess income** is the minimum amount of your excess income that you have to pay towards your rent/Council Tax after the percentage has been worked out.

This is the **Amount of Benefit** you are entitled to per week. Please be aware if deductions are to be taken from this amount they will show on your Benefit Decision Notice.