If you have been awarded Housing or Council Tax benefit, please read this document carefully

You must tell the Council and/or Pension Service immediately in writing of any changes that may affect your Pension Credit, Council Tax or Housing Benefit.

If you do not tell us about a change and we give you too much benefit as a result, you will have to repay it.
PLEASE REFER TO THE ENCLOSED CHANGE IN CIRCUMSTANCES FORM FOR EXAMPLES OF CHANGES YOU MUST TELL US ABOUT

EXPLANATION OF BENEFIT TERMS

Non-dependants - Council Tax Benefit

The highest benefit we can give is 100% of the Council Tax. However, we usually have to make deductions from benefit if non-dependants live in the household. A non-dependant is a person who normally lives with the claimant, other than a partner or a dependent child. The rate of non-dependant deductions are:

Aged 18 or over and working where:

	Deductions
1. Gross weekly income is £382.00 or more per week	£6.95
2. Gross weekly income is £306.00 - £381.99	£5.80
3. Gross weekly income is £178.00 - £305.99	£4.60
4. Gross weekly income is less than £178.00	£2.30
5. Others aged 18 or over	£2.30
6. In receipt of Pension Credit and in remunerative work	£0.00
7. In receipt of Pension Credit and not in remunerativework, or in receipt of IS/JSA (IB)	£0.00

No deduction for non-dependants if:

1. The claimant and/or partner are registered blind
2. The claimant and/or partner receive Attendance Allowance or the care component of disability living allowance
3. The non-dependant receives Income Support, Job Seekers Allowance or Pension Credits
4. The circumstances of the non-dependant are such that they would be a person entitled to be disregarded for Council Tax purposes. The disregard reasons are included on the Council Tax General Information sheet sent with your Council Tax bill.

Second Adult Rebate (Alternative Maximum Council Tax Benefit!

We can award benefit based on the financial circumstances of other adults living in the household. There are four rates:

1. Where a dwelling is occupied by a student(s) and one or more people is in receipt of IS, Pension Credit, JSA(IB) or ESA (IR) **100%**
2. Where the other adults receive Income Support or Job Seekers Allowance (IB) or Pension Credit **25%**
3. Where the gross income of all other adults is less than £175.00 per week **15%**
4. Where the gross income of all other adults is between £175.01 and £227.99 per week **7.5%**

If you would be entitled to either main Council Tax Benefit due to your circumstances, or Second Adult Rebate due to the circumstances of the other adults, we have awarded you the higher of the two amounts of benefit.

Council Tax Excess Benefit is any amount of benefit which is paid out in excess of the amount to which a claimant and / or partner is entitled. All excess benefits are recoverable except where they are due to an "official error" and the claimant or person acting for

Non-Dependants: Housing Benefit

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them could not have been reasonably expected to realise excess benefit had been paid at the time. The information we have used in calculating your benefit is shown on your notification letter. If you feel any of this information is incorrect please write to the Council stating what is wrong. If your benefit award has been withdrawn or reduced it will show as excess benefit in the revised Council Tax bill sent to you as a result of the change in benefit award.
normally lives with the claimant other than a partner or dependant child.
From April 2007 the deductions are as follows:

	Deductions
Non-dependant receiving Pension Credit	£0.00
Non-dependant not in receipt of main phase ESA (IR)	£0.00
Non-dependant in receipt of main phase ESA (IR)	£7.40
Aged 25 and over and on Income Support or Job Seekers Allowance (IB)	£7.40
Aged 18 and over and not in remunerative work	£7.40

Aged 18 and over in remunerative work and whose gross weekly income is:

less than £116.00	£7.40	£116.00 - £171.99	£17.00
£172.00 - £222.99	£23.35	£223.00 - £295.99	£38.20
£296.00 - £368.99	£43.50	£369.00 or more	£47.75

Housing Costs: The most Housing Benefit we can pay is 100% of the eligible rent and 100% of the Council Tax. If your rent includes water rates, service or fuel charges, we will have to make a deduction for them.
Fuel Charges: If the following items are paid for in your rent the amounts noted below have been deducted:

Heating of accommodation	£15.45	Hot Water	£1.80
Lighting	£1.25	Cooking Facilities	£1.80

If the supply actually costs less and you can provide evidence to show this, we can reduce the amounts. If you have exclusive occupation of one room such as a bedsit, we can make a lower deduction of £9.25 - half the first three items.
Meals: If meals are included in your rent the amount shown overleaf has been deducted. The amounts are set by the Government and are as follows:

Full Board £21.60 per person aged 16 or over /£10.90 per child under 16 in household per week
Part Board £14.35 per person aged 16 or over /£7.20 per child under 16 in household per week
Breakfast only £2.65 per person in household per week regardless of age

Notional Income from Capital (not used for those on Income Support. Job Seekers Allowance or Pension Creditl

If you have capital or savings of between £6000 and £16000 we work out a "notional income" to use in the assessment of your benefit. If you are aged between 18 & 60 for every £250, or part of £250 above £6000 we have to assume you receive £1 per week "notional income". If you are over 60 for every £500, or part of £500 above £6000 we have to assume you receive £1 per week "notional income". We can ignore any savings below £6000. These amounts are set by the Government.
Applicable Amount: This is an amount set by the Government to cover your basic living expenses and those of any partner and dependant children. It is made up of personal allowances and, where appropriate, premiums for severe disability, carers and/or for having dependant children.

RIGHT OF APPEAL

If you do not agree with this Benefit decision you must challenge it within one month of the date of this letter. You can:

- Ask us to explain the decision to you (you can phone us if you wish)
- Write and ask us to reconsider the decision to see if we can change it. (If the Council's decision is not to your advantage you will still be able to ask for an Independent Tribunal hearing.)
- Write to us and ask for our decision to be looked at by an Independent Tribunal run by the Tribunal Service.

Benefit Payments for Private Tenants

If you receive payments yourself, then these are made through cheque or BACS transfer direct into your bank account. **Any cheques not cashed within 6 weeks will be cancelled.**
Your letter **must** be written in English or Welsh, be signed by you and contain your full name and address. You must identify the decision you are appealing against and the grounds for your appeal. Please include any evidence that supports your appeal.

Appeals about the income used in your Pension Credit award will be forwarded to the Pension Credit Service as we are legally bound to use the figures they give to us.

How to Contact Us

In Person at the Revenue Information Helpdesks - Our helpdesks provide a professional and friendly one-stop service for all revenue enquiries. You may call at the following offices Monday - Friday 9.00am to 4.00pm.

Principal Revenue Information Outlet	Other Revenue Information Outlet	* For picking up forms and handing in documents only *
John Wilkes House 79 High Street Ponders End, Enfield EN34EN	Civic Centre (Ground Floor) Silver Street Enfield EN1 3XW	Edmonton Centre (1st floor above the library) 36-44 South Mall, Ecmonton London, N9 0TN ***Open Monday - Friday 8.30am - 5.00pm ***

By Phone - Our telephone helplines are available from 8.30am - 4.30pm Monday to Friday. Calls may be recorded for quality and training purposes.
020 8379 3798 Benefits Helpline
020 8379 4779 Benefit Claim Service for those with visual difficulties
020 8379 4629 Complaints Line
020 8379 4998 Textphone Service
020 8379 4992 Appointments line (Tues / Thurs evenings)
020 8379 4779 Home visits line (for those who are unable to visit a Helpdesk)

By Post to the Revenues & Benefits Division, PO Box 63, Civic Centre, Silver Street, Enfield, Middx EN1 3XW.
By e-mail to revs@enfield.QOV.uk

PENSION SERVICE ENQUIRIES
If you need to contact the Pension Centre about Pension Credits you can either phone them on 0845 606 0265 or write to them at The Pension Centre, PO Box 4 Gateshead, NE92 1BQ