

Example 1

Pensioner Owner Occupier

Claimant aged 86, and partner aged 85 own their own property in a village in the North of the District (Band F)

The couple have state pension and a small private pension, and savings of £9,500.

Example 1

Pensioner Owner Occupier current situation (Nov 2012)

Housing Benefit and Council Tax Benefit Calculation

Household Weekly Income		Household Weekly Outgoings	
State Pensions	£235	Council Tax	£42
Private Pension	£26	<small>(annual charge £2158)</small>	
		Total weekly outgoings £42	
Council Tax Benefit	£ 38		
Total weekly income £299		Residual income £257	
		<small>(£299- £42)</small>	
		for food electricity clothes transport	

Example 1

Pensioner Owner Occupier - situation April 2013

Benefit Calculation

Household Weekly Income		Household Weekly Outgoings	
State Pensions	£235	Council Tax	£4
Private Pension	£26	<small>(annual charge £2158 less discount of £1976)</small>	
		Total weekly outgoings £4	
Council Tax Benefit	£ 0		
Total weekly income £261		Residual income £257	
		<small>(£261- £4)</small>	
		For food electricity clothes transport	
		No change to residual income	

Example 2

Working Age, Lone parent Housing Association Tenant
– Not treated as Vulnerable

Claimant aged 22, no partner, with a 2 year old son, renting a 2 bedroom property from Housing Association in Takeley

She is receiving Income Support £71.25, child benefit £20.30 and child tax credit £61.85 per week

Her rent is £111.58 per week and Council Tax Band C.

She has savings of less than £1,500.

Example 2

Working Age Lone parent Housing Association Tenant
Not treated as Vulnerable current situation (Nov 2012)

Housing Benefit and Council Tax Benefit Calculation

Household Weekly Income		Household Weekly Outgoings	
Claimant	£153	Rent	£111
Housing Benefit	£111	Council Tax	£19
Council Tax Benefit	£19	<small>(annual charge £1323 less 25% discount £330)</small>	
		Total weekly outgoings £130	

Total weekly income £283

Residual income £153
(£283 - £130)
for food electricity clothes transport

Example 2

Working Age lone parent Housing Association Tenant
Not treated as Vulnerable- situation April 2013

Benefit Calculation

Household Weekly Income		Household Weekly Outgoings	
Claimant	£153	Rent	£111
Housing Benefit	£111	Council Tax	£1.70
Council Tax Benefit	£0	<small>(annual charge £1323 less 25% discount £330 less new discount £905)</small>	
		Total weekly outgoings £112.70	

Total weekly income £264

Residual income £151.30
(£264 - £112.70)
for food electricity clothes transport
£1.70 per week worse off

Example 3

Single man renting from private landlord, Saffron Walden

Claimant aged 32 years, has been unemployed for 4 months, receiving Job Seekers Allowance of £71 per week (JSA).

He lives alone in 3 bedroom house. His rent is £525 per month, but it is restricted due to recent changes in Housing Benefit size criteria.

The property is Band C for Council Tax

He has savings of less than £2000.

Example 3

Single man renting from private landlord, Saffron Walden
current situation (Nov 2012)

Housing Benefit and Council Tax Benefit Calculation

Household Weekly Income		Household Weekly Outgoings	
Claimant JSA	£71	Rent	£121
Housing Benefit	£75	Council Tax	£20
Council Tax Benefit	£20	<small>(annual charge £1388 less 25% single person discount)</small>	
		Total weekly outgoings £141	

Total weekly income £166

Residual income £25
(£166 - £141)
for food electricity clothes transport

Example 3

Single man renting from private landlord, Saffron Walden -
situation April 2013

Benefit Calculation

Household Weekly Income		Household Weekly Outgoings	
Claimant JSA	£71	Rent	£121
Housing Benefit	£75	Council Tax	£1.75
Council Tax Benefit	£ 0	<small>(annual charge £1388 less 25% single person discount of £347 Less Council Tax Support Discount of £950)</small>	
		Total weekly outgoings £122.75	

Total weekly income £146

Residual income £23.25
(£146 - £122.75)
for food electricity clothes transport
£1.75 per week worse off

Example 4

Single man, aged 22 in council flat in a village

Claimant aged 22 years, has been unemployed for 4 months, receiving Job Seekers Allowance £56.25 per week (JSA).

He lives alone in 1 bedroom flat. His rent is £83.12 per week, but only £75.56 is eligible for Housing Benefit (service charges can't get HB). The property is Band B for Council Tax

He has savings of less than £500.

Example 4

Single man, aged 22 council tenant in a village
current situation (Nov 2012)

Housing Benefit and Council Tax Benefit Calculation

Household Weekly Income		Household Weekly Outgoings	
Claimant JSA	£56	Rent	£83
Housing Benefit	£76	Council Tax	£17
Council Tax Benefit	£17	<small>(annual charge £1170 less 25% single person discount)</small>	
		Total weekly outgoings £100	

Total weekly income £149

Residual income £49.00

(£149 - £100)

for food electricity clothes transport

Example 4

Single man aged 22, council tenant, in a village
- situation April 2013

Benefit Calculation

Household Weekly Income		Household Weekly Outgoings	
Claimant JSA	£56	Rent	£83
Housing Benefit	£76	Council Tax	£1.40
Council Tax Benefit	£ 0	<small>(annual charge £1170 less 25% single person discount of £293 Less Council Tax Support Discount of £805)</small>	
		Total weekly outgoings £84.40	

Total weekly income £132

Residual income £47.60

(£132 - £84.40)

for food electricity clothes transport

£1.40 per week worse off

Example 5

Working Age Council Tenant – long term sick

Claimant aged 59, and partner aged 56 have a 3 bedroom council house (Band D) in Great Dunmow.

The family has been on a HB and CTB since 1993 due to low income. Claimant has been sick since 2008. His partner works part-time, 20 hours per week.

The claimant now receiving Employment Support Allowance, no other disability benefits in payment.

The couple have savings of less than £2,500.

Example 5

Working Age Council Tenant – long term sick

3 bedroom house current situation Nov 2012

Housing Benefit and Council Tax Benefit Calculation

Household Weekly Income		Household Weekly Outgoings	
Claimant ESA	£ 99	UDC Rent	£97
Partner wages	£160	Council Tax	£29
Housing Benefit	£ 42	<small>(annual charge £1552)</small>	
Council Tax Benefit	£ 13	Total weekly outgoings £126	

Total weekly income £314

Residual income £188

(£314 - £126)

for food electricity clothes transport

Example 5

Working Age Council Tenant – long term sick

3 bedroom house - situation April 2013

Benefit Calculation

Household Weekly Income		Household Weekly Outgoings	
Claimant ESA	£ 99	Rent	£97
Partner wages	£160	Council Tax	£19
Housing Benefit	£ 18	<small>(annual charge £1552 less £572 discount)</small>	
Council Tax Benefit	£ 0	Total weekly outgoings £116	

Total weekly income £277

Residual income £161

(£277 - £116)

£27 per week worse off - £3 due to LCTS and £24 caused by a additional initiative, i.e. council house too big

Example 6

Owner Occupier with second adult on low income

Claimant aged 54, divorced, owner occupier in a Band G house in the South of the District and lives with son aged 22 who has not found a job since leaving his university course. He has not registered unemployed.

The claimant is well paid and working full time, and has savings in excess of £20,000.

Example 6

Owner Occupier with second adult on low income,
current situation (Nov 2012)

Housing Benefit and Council Tax Benefit Calculation

Household Weekly Income		Household Weekly Outgoings	
Claimant	>£1000	Council Tax	£49
		<small>(annual charge £2586)</small>	
		Total weekly outgoings £49	
Council Tax Benefit*	£ 12		
Total weekly income £1012		Residual income	£963

(£1012 - £49)

for food electricity clothes transport

* Qualifies for Second Adult Rebate,
as son is on low income.

Example 6

Owner Occupier with second adult on low income,
- situation April 2013

Benefit Calculation

Household Weekly Income		Household Weekly Outgoings	
Claimant	>£1000	Council Tax	£49
		<small>(annual charge £2586 and no discounts)</small>	
		Total weekly outgoings £49	
Council Tax Benefit	£ 0		
Total weekly income >£1000		Residual income	£951
		<small>(£1000 - £49)</small>	
		for food electricity clothes transport	

£12 per week worse off

Example 7

Parent with care, receiving maintenance

Claimant council tenant aged 34 with partner aged 42. One child with current partner (aged 3) and 2 children from previous relationship (aged 11 and 12)

Family income £47.10 child benefit; £164 child tax credits; wages £240 per week – after deduction for tax and NI and maintenance from absent parent of the 2 older children £50

Rent £97 per week and Council Tax, Band C £1323.

Example 7

Parent with care, receiving maintenance, current situation (Nov 2012)

Housing Benefit and Council Tax Benefit Calculation

Household Weekly Income		Household Weekly Outgoings	
Claimant	£451	Council Rent	£97
Maintenance (from ex-partner)	£50	Council Tax (annual charge £1323)	£25
Housing Benefit	£63	Total weekly outgoings	£ 122
Council Tax Benefit	£14.80		

Total weekly income	£578.80	Residual income	£456.80
		(£578.80- £122) for food electricity clothes transport	

Example 7

Parent with care, receiving maintenance, - situation April 2013

Benefit Calculation

Household Weekly Income		Household Weekly Outgoings	
Claimant	£451	Council Rent	£97
Maintenance (from ex-partner)	£50	Council Tax (annual charge £1323 LCTS discount 832)	£9.40
Housing Benefit	£63	Total weekly outgoings	£106.40
Council Tax Benefit	£0		

Total weekly income	£564	Residual income	£457.60
		(£564- £106.40) for food electricity clothes transport £0.80 per week better off Due to increased wages disregard	

Example 8

Disabled household - protected

Owner occupier, claimant and partner both aged 45years, and 3 children aged 13, 7 and 5 years. Claimant has been long term sick since 2011 and recently qualifies for DLA for care and mobility both at the 'middle rate' and partner now gets carer's allowance.

Family income £47.10 child benefit; £164 child tax credits; carers allowance £58.45; ESA £130 and DLA of £105.90

Council Tax, Band E £1756.

Example 8

Disabled household – protected current situation (Nov 2012)

Housing Benefit and Council Tax Benefit Calculation

Household Weekly Income		Household Weekly Outgoings	
Claimant	£505.45	Council Tax	£33.70
		<small>(annual charge £1756)</small>	
Council Tax Benefit	£33.70	Total weekly outgoings £ 33.70	

Total weekly income £539.15

Residual income £505.45
 (£539.15 - £33.70)
 for food electricity clothes transport

Example 8

Disabled household – protected - situation April 2013

Benefit Calculation

Household Weekly Income		Household Weekly Outgoings	
Claimant	£505.45	Council Tax	£0.00
		<small>(annual charge £1756)</small>	
Council Tax Benefit	£0	Total weekly outgoings £0.00	

Residual income £505.45

Total weekly income £505.45

for food electricity clothes transport

No change