

How is Housing Benefit calculated?

The local authority will look at how much money your household needs to live on each week. They will take into account your families individual circumstances such as:

- the number of people in your household
- whether anyone in your household is sick or disabled
- whether anyone in your household is a carer
- the ages of the people in your household.

They then compare this with the amount of money that there is coming in, and any savings that you may have. They will take into account

- wages
- benefits and tax credits
- pensions
- student grants and loans

If you have savings of more than 6000 it will affect the amount of Housing Benefit that you can get. If you have savings of over 16000 you will not be entitled to any Housing Benefit, unless you are aged over 60 and get the guarantee credit of Pension Credit.

Non-dependant deductions

Housing Benefit is reduced if you have other adults (besides your partner) living with you. This can include children aged over 18 who you do not get child benefit for, and elderly relatives. It is assumed that the other adult will be making a contribution towards the rent. The amount that it is deducted depends on the other adult's income. The deduction is made even if they are not paying any contribution.

However no deduction is made in the following circumstances:

- you are registered blind
- you receive Attendance Allowance or the care component of Disability Living Allowance
- the person living with you is under 25 and receiving Income Support or income-based Jobseekers Allowance
- the person living with you is receiving Pension Credit

There are websites that can give you an estimate of how much Housing Benefit you may be entitled to: [Turn2us](#)

Housing Benefit decisions and appeals

Once your claim has been processed Cornwall Council will send you a decision letter. The letter will tell you how much benefit you will be entitled to and when it will start.

If you disagree with the decision you can appeal against it. You have one calendar month from the date of the decision letter in which to appeal. Appeal forms can be obtained from Cornwall Council.

When you appeal Cornwall Council must look at their decision again. If they do not change it in your favour they must send your appeal to the independent Tribunals Service.

If you want help with a Housing Benefit appeal you should contact our Welfare Benefits Adviser, or an independent advice agency.