

## Benefits Service – Non-dependant deductions

### What is a non-dependant?

A non-dependant is a person aged 18 or over who lives in your home, or is using your home as their main residence on a non commercial basis. A non-dependant does not have to be a family member.

### Will my benefit be affected?

If you have a non-dependant living in your home, we may have to reduce your benefit. This is called a non-dependant deduction.

### What do I need to do?

You must let us know if somebody has moved into or out of your home. This may affect your benefit. If you have a non-dependant who changes jobs or has an increase or decrease in their earnings or income, you must let us know. It may reduce or increase the deduction we make. If your non-dependant is receiving any state benefits, we will also have to take these into account.

### How is the deduction calculated?

The Government sets a weekly deduction for non-dependants based on bands of income. The more income they have, the greater the deduction from your benefit. If your non-dependant is working, on benefit or receiving a private pension, the charge is based on their GROSS income. (Gross income is the amount before tax and national insurance are deducted).

The rates of the deductions from April 2015 are as follows;

### **Housing Benefit** (non-dependant deductions)

<b><u>Category:</u></b>	<b><u>Weekly deduction</u></b>
Aged under 25 and in receipt of IS, JSA (ib) or ESA (assessment phase)	NIL
Aged 25 or over and in receipt of IS, JSA (IB) or main phase ESA (IR).	£14.80
Aged 18 or over, not in remunerative work	£14.80

Aged 18 or over, and in remunerative work;

gross income less than £136	£14.80
gross income £136 to 199.99	£34.00
gross income £200.00 to 258.99	£46.65
gross income £259 to £345.99	£76.35
gross income £346 to 429.99	£86.95
gross income £430 or over	£95.45

### **Council Tax Reduction**

### **Weekly deduction**

#### **Category:**

Aged 18 or over, in receipt of IS, ESA, JSA or PC	NIL
Aged 18 or over, not in receipt of IS, ESA, JSA or PC	£3.95
Aged 18 or over, and in remunerative work;	
gross income less than £200	£3.95
gross income £200 – £345.99	£7.85
gross income £346 - £429.99	£9.95
gross income £430 or over	£11.90

### **Are there any cases where no deduction is made?**

Yes. Listed below you will find the main areas where no deduction is made.

- You are a pensioner, aged 65 or over, and a new non-dependant joins your household. There is no deduction for 6 months.
- If you or your partner are receiving Attendance Allowance.
- If you or your partner are registered blind.
- If you or your partner receive the care component of Disability Living Allowance
- If you or your partner received daily living component of Personal Independence Payment.
- If your non-dependant is a full time student, or receives a work based training allowance.
- If your non-dependant is in hospital for 6 weeks or more.
- If your non-dependant is in prison or normally living elsewhere.

### **Do I need to provide any information?**

Yes, we will need to see proof of your non-dependant's income. Until we receive proof, we will make the highest deduction from the benefit. Once we have all the information we need, we will work out the non-dependant's income and adjust your claim accordingly.

The following are some examples of proof of income.

- Wage slips.
- A complete employer's certificate of earnings.
- Award letter from the Jobcentre Plus or Inland Revenue.
- Student award letter.
- Accounts (if your non-dependant is self-employed).

We will write and let you know how this affects your benefit.