

Return Gjøvik Municipality  
address: Postboks 233  
2802 GJØVIK

**Our date**  
20/06/2023

**Our ref.**  
00000

PERSEN PER  
PERSVEIEN 1  
2836 BIRI

## Housing allowance for May 2023 – your application was rejected

The Housing Bank has processed your application for housing allowance and has rejected it.

If you want to apply for housing allowance for June, you must apply no later than 25 June. You must reapply even if you appeal against this decision.

### Why your application was rejected

It is the relationship between your qualifying income and housing expenses that determines whether you are entitled to housing allowance. Our calculation shows that your household's qualifying income is too high in relation to its housing expenses.

The income ceiling for your household is NOK 29 730, whereas your household's qualifying income is NOK 36,116. You are therefore not entitled to housing allowance.

See the attached calculation including details of the qualifying income and housing expenses we used.

### About the monthly income we include in our calculation

Our calculation includes all taxable income (before tax) that employers, NAV and any other sources have told the Norwegian Tax Administration were paid out to you in April. This is based on the date when the income was recorded as paid out by NAV, your employer or other sources – not the date on which you received the payment.

Payments in arrears, holiday pay and other taxable benefits are included as income in the month when they are paid out. If your income varies, including if you receive variable pay, your housing allowance will also vary. If you receive a work assessment allowance or unemployment benefit, you may receive less or no housing allowance in months with 3 payments.

### Is your reported monthly income wrong?

We have enclosed a list of the income that was reported as paid out to you in April. If the reported monthly income is wrong, you must contact the organisation that reported the income and ask them to correct it. When the information has been corrected, you will automatically receive a new assessment if the change affects your housing allowance. You can see what income has been reported by logging in to "My income and employments" at [skatteetaten.no](https://skatteetaten.no).

### It is possible that your decision for May will be recalculated

If your employers, NAV or any other sources report new information about the income that was paid out to you in April, we will automatically send you a new assessment with a new calculation if the change affects your housing allowance. Your housing allowance will also be recalculated if your tax assessment for 2023 shows that we used incorrect information about your income from capital, income from self-employment, foreign income or net wealth.

If the recalculation shows that you have received too much housing allowance, you will need to repay the excess amount. If you have received too little housing allowance, you will be paid the amount that you are owed. If your housing allowance for a particular month is recalculated, we will not make you repay any amount under NOK 1,243, and we will not pay you any amount under

NOK 53.

### **You have a right to appeal**

If you believe that this assessment contains any errors, you may appeal within three – 3 – weeks. To do that, you must submit the form [HB 9.S.11 – Appeal against decision](#).

You should send your appeal to NAV Gjøvik, Postboks 233, 2802 GJØVIK.

If you want to appeal about the income used in the calculation, you must use the separate appeal forms that are available at husbanken.no or from your local municipality. At husbanken.no, you can find more information about how to appeal, and your municipality can also help you with your appeal.

### **Relevant laws and regulations and more information**

The assessment is based on Section 6 of the Housing Allowance Act and Sections 1-14 of the Housing Allowance Regulations. You can find more information about the rules on housing allowance at husbanken.no.

If you want to speak to someone about housing allowance, you must contact the housing allowance office in your municipality. If you have your personal identification number with you, it will be easier for them to give you quick and accurate information. The address of the housing allowance office is NAV Gjøvik, Niels Ødegaardsgate 4, 2815 Gjøvik.

Yours faithfully  
THE HOUSING BANK  
in cooperation with Gjøvik Municipality

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## Housing allowance calculation for May 2023

	Amount per month in Norwegian krone (NOK)
Approved monthly housing expenses (upper limit)	7,919
<u>Less your contribution (based on an income of NOK 36,116)</u>	<u>11,631</u>
Housing allowance calculated	0

## Other household members

- PERSEN KARI, b. 1994

## Total qualifying income for May 2023

We have enclosed details of all of your income and wealth.

Type of income	Amount per month
Income paid out in May (before tax)	36,116
<u>Qualifying income in May</u>	<u>36,116</u>

## Housing expenses for rental accommodation

Type of housing expense	Amount per month in Norwegian krone (NOK)
Rent/shared costs	14,000
<u>Total housing expenses</u>	<u>14,000</u>

We have included NOK 7,919 of housing expenses in our calculation. That is the maximum amount that we are allowed to include.

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## Recorded income and wealth in May 2023

### Income paid out in May 2023

This is the gross income (before tax) that employers, NAV and any other sources have reported that they paid out to you in May. The information comes from the Norwegian Tax Administration.

<b>Name</b>	<b>Type of income</b>	<b>Amount</b>
PERSEN PER	Disability benefit from NAV	26,116
PERSEN KARI	Wage/salary	10,000
Income paid out in May		36,116

### Reportable income in May 2023

You have reported that you have less than NOK 5,826 in income from capital and NOK 0 of income from self-employment, foreign income and tax-free rental income in 2023.

### Net wealth in 2023

You have reported that you do not have any net wealth in 2023.

EKSEMPEL ENGELSK