



Name  
Address

Place, date  
000000-0000

### Final housing benefit settlement for 2024 - Result

The outcome of the final settlement is that the housing benefit payments for the year 2024 were correct based on the taxable income and assets for the year. Therefore, there is neither a debt nor a credit. A breakdown of the final settlement is on the next page of this letter.

**About the final settlement:** The Housing and Construction Authority has recalculated your housing benefits for 2024 in accordance with the last confirmed tax return according to law no. 75/2016 on housing benefits. The recalculation is based on taxable income, including capital gain and net assets, of all household members, 18 years and older.

**Further information:** You can find further information on the final settlement here [island.is/hms](https://island.is/hms) under „Housing benefits“ and then „Final settlement“.

**Comments:** If you believe the information used in the final settlement does not reflect your correct income and assets for 2024, you can email your comments and arguments to [hms@hms.is](mailto:hms@hms.is).<sup>1</sup> Please do this within 10 days of the date of this letter. If we do not receive any comments within this timeframe, the decision on our final settlement for 2024 will be considered final.

---

Under Article 6 of the Housing Benefit Act, an appeal may be lodged with the Welfare Appeals Committee against the above decision. Appeals must be lodged within three months of the date of announcement of this decision and shall be addressed to the Welfare Appeals Committee (Úrskurðarnefnd velferðarmála), Katrínartún 2, 150 Reykjavík. Further information on appeals may be found on the committee's website [urvel.is](https://urvel.is).

Sincerely,  
on behalf of The Housing and Construction Authority

---

<sup>1</sup> According to Articles 10 and 13 of the Administrative Procedures Act no. 37/1993 an applicant is allowed to express his views before a decision is made and HMS must ensure that a case has been sufficiently presented before a final decision is made.