

# Welfare Reform Factsheet Under Occupation

## Advice for Council & Housing Association Tenants

From April 2013, if you live in a council or housing association home and have one or more 'spare' bedrooms your housing benefit may be reduced. Children are expected to share a bedroom.

### Will this apply to everyone?

No. This will not affect you if:

- You, or your partner, are of [pension credit qualifying age](#)
- You live in a some types of temporary accommodation
- You have a shared ownership tenancy

### How do I know if my home is too big?

You are allowed one bedroom for

- Every adult couple
- Any other adult (16 or over)
- Any two children of the same sex aged under 16
- Two children under the age of 10 whether they are a boy or a girl
- Any other child
- A carer who does not normally live with you but provides you or your partner with overnight care

Foster Children and children who normally live elsewhere are **not** counted.

### How much of my benefit will be cut?

If you have one 'spare' bedroom your housing benefit will reduce by at least 14%.

If you have two or more 'spare' bedrooms your housing benefit will reduce by at least 25%.

## What can I do now?

If you are worried about paying your rent from April 2013 you should ask for advice now. If you don't pay your rent you could lose your home.

You could:

- ❖ Talk to your landlord about moving to a smaller home. Council tenants call 029 20 537111. Housing Association tenants call your landlord.
- ❖ Consider taking in a lodger. Call 029 20 537537 to see how taking a lodger in may affect your benefits. You will need to let your landlord know if you are thinking about this.
- ❖ Go to [www.homeswapper.co.uk](http://www.homeswapper.co.uk) where you can register your details, and search for properties that are more suitable for your needs so you can swap properties with someone else
- ❖ You can get in touch with your [local Citizens Advice Bureau or other local advice agencies](#)

### Example

#### Currently

Your weekly rent is £100.00 and you are living in a 4 bedroom house with a son aged 17 and two daughters aged 5 and aged 10.

As you get Income Support you have £100 housing benefit and do not have to pay anything towards your rent.

#### From 1<sup>st</sup> April 2013

You are only entitled to housing benefit at the 3 bedroom need as your daughters will be expected to share a bedroom. You have 1 spare room.

The total amount of rent taken into account is restricted to £86.00. (£100 – 14% ) This means you will need to pay £14 a week towards your rent.

Your son then moves out so you now have 2 spare bedrooms.

The total amount of rent taken into account for housing benefit is now restricted to £75.00 so you will have to pay £25.00 a week.

### **Example**

#### **Currently**

Your rent is £78.04 a week and you live in a 3 bedroom house with your partner, your daughter aged 6 and your son aged 3.

As you get Job Seekers Allowance (income based) you get £78.04 a week housing benefit and do not have to pay anything towards your rent.

#### **From 1<sup>st</sup> April 2013**

You have 1 spare bedroom as your children are required to share a bedroom.

Your rent is restricted to £67.11 (£78.04 – 14%). This means that you have to pay £10.93 a week towards your rent.

For further information about your housing benefit please call 029 2087 2087.

**This leaflet gives general guidance only and should not be treated as a complete and authoritative statement of the law**