



**What you need
to know about
changes to
housing benefit**

The Government is reducing the amount of housing benefit some people can claim.

This leaflet will help you find out:

- ✓ who will be affected
- ✓ where you can go to get help and advice

If you claim housing benefit to help pay your rent you may be affected by changes from April 2013. The changes mean that some people will get less housing benefit than they did before.

We know that many of you will be worried about what this could mean for you and your family. This leaflet has information to help you find out what's happening and what you can do to prepare.

How many bedrooms do you have?

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

This could affect you:

- ✓ if you are of working age
- ✓ even if you only get a small amount of housing benefit – for example, if you are working
- ✓ even if you are sick or disabled

You won't be affected if:

- ✗ you live in a one bedroom flat or bedsit, **or if**
- ✗ you or your partner are old enough to receive Pension Credit. In April 2013 the pension credit age will be around 61 years and 6 months but will rise alongside the women's state retirement age to 65 in 2015.



The new benefit rules will apply from April 2013, so now is the time to get help and support.

What is a 'spare' bedroom?

Under the new rules if you have more bedrooms than the Government says you need, you will lose part of your housing benefit. The new rules mean you will be allocated one bedroom for:

- ✓ each adult couple
- ✓ any other person aged 16 or over
- ✓ two children of the same sex under the age of 16
- ✓ two children under the age of 10 regardless of their sex
- ✓ any other child
- ✓ a carer (who does not normally live with you) if you or your partner need overnight care.

It does not matter how the 'spare' bedroom is used, the new rules will apply even if:

- ✓ you and your partner need to sleep apart because of a medical condition
- ✓ the main residence of your children is another address, but you have a spare room for when they stay with you.

What happens if you have a 'spare' bedroom?

If you have one 'spare' bedroom your housing benefit will be cut by 14% of the rent you pay every week. If you have two or more spare bedrooms, you will lose 25%.

If your benefit is cut you will have to pay your landlord the difference between your housing benefit and your rent.

Mr and Mrs Smith live in a two-bedroom flat costing £70 per week in rent. At the moment housing benefit covers the full cost of their rent. Under the new rules they will have one spare bedroom. **Their housing benefit will be reduced by 14% of their rent (14% of £70 = £9.80) Their housing benefit will be reduced by £9.80 to £60.20 per week. They will have to pay £9.80 per week towards their rent.**

Mr and Mrs Bell live with their two teenage boys, aged 13 and 15, in a three bedroom house. Their rent is £100 per week and they receive £10 per week in housing benefit. Under the new rules their children will be expected to share a bedroom and so they will be treated as having one spare.

Their housing benefit will be reduced by 14% of £100 (£14), and so they will lose all their housing benefit.

Limit on benefits

From summer 2013 (from April in limited areas of London), the overall amount of benefit you can receive will be capped.

The Government will add up how much money you get from a range of benefits, including: housing benefit, jobseeker's allowance, income support, employment support allowance, child benefit, child tax credit and carer's allowance.

If the total comes to more than the maximum amount allowed your housing benefit payments will be reduced.

The maximum amount of benefit you will be able to receive from April 2013 will be:

- ✓ £500 per week for single parents
- ✓ £500 per week for couples with or without children
- ✓ £350 per week for single people without children.

This will not apply to you if:

- ✗ you get pension credit or working tax credit
- ✗ a member of your household is claiming disability living allowance, attendance allowance, industrial injuries benefits or the support element of employment support allowance.

What should I do?

If you are worried about being able to afford to pay your rent from April 2013 you should ask for advice now. If you don't pay your rent you could lose your home, so talk to your landlord about different ways to pay. You can also:

- ✓ **Talk to your landlord** about transferring to a smaller home or taking in a lodger
- ✓ **Contact your council** to ask about extra financial help. Councils have a limited amount of money available to make discretionary payments towards housing costs. Your council may prioritise your claim if you have a disability and your house has been adapted.
- ✓ **Get in touch** with your local citizens advice bureau (www.citizensadvice.org.uk) or other local advice agencies
- ✓ **Make sure** you are claiming all the benefits you can – for example, money to help with the costs of a disability
- ✓ **Try to find** some paid work to increase your income
- ✓ **Get more information** about the cap on benefits by calling the Government's information line on **0845 605 7064**.

Do you have a disability and need overnight care?

If you are of working age, have a disability and need a 'spare' bedroom so that a carer can stay overnight you should contact your local council now so that staff can help you keep more of your housing benefit.

Changes to council tax benefit

From April 2013, if you are of working age and claim council tax benefit, the amount of support you receive may be cut. This is because the Government is reducing the amount of money available and asking local councils to run their own schemes, which may vary from area to area. Contact your local council for details.

If you have any questions about the information in this leaflet you can talk to your:

- ✓ landlord
- ✓ local council
- ✓ citizens advice bureau
- ✓ local advice agency.

This leaflet has been produced by the National Housing Federation on behalf of housing associations in England.
www.housing.org.uk

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