

April 2013

Changes to Housing Benefit: spare bedroom restrictions



➤ **Factsheet 24.**



THE ROYAL BOROUGH OF
KENSINGTON
AND CHELSEA

Changes to Housing Benefit: spare bedroom restrictions

If you claim Housing Benefit to help you pay your rent, you may be affected by changes introduced in April 2013.

If you are a council or housing association tenant and you have one or more 'spare' bedrooms, your Housing Benefit may be reduced.

This could affect you:

- if you are under the age of 61 (or below the age at which you can receive Pension Credit)
- even if you only receive a small amount of Housing Benefit, for example because you are working
- even if you are sick or disabled.

You will not be affected if:

- you live in a studio or one bedroom home
- you or your partner are old enough to receive Pension Credit. In April 2013, the Pension Credit age is around 61 years and six months, though this is being raised over time
You can calculate the date you will reach Pension Credit age on the website www.gov.uk/calculate-state-pension
- you are living in a shared ownership scheme.

You **may** not be affected if you are living in sheltered accommodation or supported housing.

What counts as a ‘spare bedroom’?

The rules below explain how many rooms the Government says you need.

You are allowed one bedroom for:

- each adult couple
- any household member 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 additional child (three children are not expected to share a room)
- a foster child/ren if you are an approved foster carer, even if you are between placements but have fostered a child or become an approved foster carer in the last 12 months
- an adult child in the armed forces who lives with you when not deployed on operations
- a carer (who does not normally live with you) if you or your partner need overnight care.

You will not be allowed a spare bedroom even if:

- you and your partner need separate rooms because of a medical condition
- you have children or grandchildren who normally live elsewhere, but often visit you.

There is no difference between a single and a double bedroom, and both will be counted as one bedroom. For example, a property with one double bedroom and one single bedroom will be classed as a two bedroom property.

If you are not sure whether you are affected, please contact the Council’s Housing Benefits Team or speak to your landlord.

What happens if I have a ‘spare bedroom’?

If you have **one spare bedroom** your Housing Benefit will be **cut by 14 per cent**. If you have **two or more spare bedrooms** your Housing Benefit will be **cut by 25 per cent**.

If your Housing Benefit is cut, you will have to make up the difference between your Housing Benefit and your rent.

If you only receive a small amount of Housing Benefit, the cut (either 14 per cent or 25 per cent) will be taken from the amount of Housing Benefit you would receive if you claimed the full cost of your rent. In other words, the 14 or 25 per cent cut does not apply just to the amount you claim.

Example one

Mr and Mrs Abdulkadir live in a two bedroom flat costing £150 per week in rent. At the moment Housing Benefit covers all of their rent. Under the new rules they will have one spare bedroom. Their Housing Benefit will be cut by 14 per cent, or £21 (14 per cent of £150). Their Housing Benefit will be cut to £129 per week and they will have to pay £21 per week towards their rent.

Example two

Ms Anderson lives with her two sons aged 11 and 14 in a four bedroom flat costing £200 per week. She receives £48 per week in Housing Benefit. Under the new rules her two sons would be expected to share so she has two spare bedrooms. Her Housing Benefit will be cut by 25 per cent, or £50 (25 per cent of £200). Ms Anderson will not receive any Housing Benefit, as she only receives £48 anyway, so she will have to pay the whole of the rent.

What can I do?

If you are struggling to pay your rent, you should **seek advice now**. If your Housing Benefit is cut and you go into arrears, you could be evicted from your home.

Staying in your current home:

✓ **Cover the shortfall in Housing Benefit from your current income and benefits**

You should make sure that you are claiming all the benefits you are entitled to.

✓ **Find paid work, or increase your hours, to increase your income and ability to pay**

Speak to Jobcentre Plus or your landlord about training and work opportunities or visit the housing and employment page on our website.

✓ **Take in a lodger to contribute towards the rent**

Seek advice about this option. Speak to your landlord, as you might need permission to take in a lodger, and speak to the Council's Housing Benefits Team to see how this might affect your benefits.

✓ **Ask non-dependant household members to contribute towards the rent**

Non-dependant household members are people aged 18 or over who live with you but are not financially supported or dependant on you (such as grown up children).

✓ **Seek extra help from the Council's Housing Benefits Team**

You can apply for a discretionary housing payment if you are claiming housing benefit and:

- you or your partner are nearing state pension age (62)
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- a member of your family is pregnant
- your children of different sexes are nearing 10 years old
- your child is nearing 16 years old and staying in education
- significant disability adaptation works have been carried out in your home.

✓ **Seek financial and debt advice early if you are worried**

You can ask your landlord for financial and debt advice.

Alternatively, seek advice from Citizen's Advice or National Debtline.

Moving to a smaller, more affordable home:

✓ **Ask your landlord to transfer you to a smaller property**

Speak to your landlord to see if this is possible. They may not have available smaller properties for you to move to.

✓ **Seek a mutual exchange**

You might be able to swap your home with another social housing tenant and move to a smaller, more affordable home.

Seek advice from the Council's Housing Opportunities Team.

You can also speak to your landlord about this option, or go to our website **www.rbkc.gov.uk** to join a mutual exchange scheme.

✓ **Join the Council's Under-occupation scheme**

This scheme is for people who have spare bedrooms and want to move to a smaller property. If you join the scheme, you may be given a high priority to move to a smaller home through the Council's Housing Register. You may also qualify for a financial incentive based on the number of rooms you give up, and help such as arranging and paying for removals.

The Council has a very limited supply of housing, and it will not be possible to move all residents affected by the Housing Benefit cuts to a smaller home.

Seek advice from the Council's Housing Opportunities Team.

✓ **Find a smaller home in the private sector**

You may not be able to wait to move to a smaller social rented home, or may wish to move to another part of the country near to family and friends.

You should seek advice about moving to the private rented sector, and you need to make sure that any property you move to will be affordable.

Speak to the Council's Housing Opportunities Team.



How to find out more

Contacts at the Council

Housing Opportunities Team

T: 020 7361 3272

E: housingopportunities@rbkc.gov.uk

Housing Benefits Team (Revenues)

T: 020 7361 3006

E: benefits@rbkc.gov.uk

Website and Housing Factsheet Library

More information on changes to benefits and the housing options that may be available to you can be found at

www.rbkc.gov.uk/housing.

Look for the Housing Factsheet library where you will find more information on the Under-occupation Scheme, Mutual Exchange, and HomeStart (private sector options).



Your landlord

Housing associations

Your tenants' handbook or other information from your landlord will have your landlord's contact details.

Kensington and Chelsea Tenant Management Organisation

T: 0800 137 111 (or 020 3617 7080 from a mobile phone)

E: welfarereform@kctmo.org.uk

W: www.kctmo.org.uk

Other useful contacts

Government's Household Benefit Cap helpline (Department for Work and Pensions)

T: 0845 605 7064 (textphone 0845 608 8551)

W: www.gov.uk/browse/benefits

Citizens Advice (Kensington and Chelsea)

T: 0844 826 9708

W: www.adviceguide.org.uk

National Debtline

T: 0808 808 4000

W: www.nationaldebtline.co.uk

Information from this document can be made available in alternative formats and in different languages. Please contact Housingline on **020 7361 3008** or email housing@rbkc.gov.uk.

Notes

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www.rbkc.gov.uk