

Factsheet 7 : Advice for Runnymede tenants who will be affected by the size criteria (bedroom tax) and who are claiming housing benefit

What does Bedroom Tax mean?

From April 2013 there are some changes to Housing Benefit payments that will affect customers who have more bedrooms than they need.

The Welfare Reform Act 2012 has a set of rules to assess how many bedrooms each household needs – it's called the bedroom standard.

You will only be able to claim Housing Benefit for the number of bedrooms that the Department for Work & Pensions says that you need for your household.

If you have 1 or more bedrooms than you need your Housing Benefit entitlement will be reduced by 14% for one room and by 25% for 2 or more extra bedrooms.

When is it happening?

The changes will be effective from April 2013.

What are the rules?

- children of both sexes under 10 would be expected to share a bedroom.
- children of the same sex under 16 would be expected to share a bedroom.
- each adult or couple would have their own bedroom.
- a disabled customer or partner who needs a non-resident overnight carer **will be allowed** an extra bedroom.
- no extra rooms will be allowed for when someone visits – this includes where a child comes to stay with a parent that they do not normally live with. Only one parent can have the room allowance for the child, **even where they share access** to the child.
- no extra rooms will be allowed **for medical reasons**, for example where a couple need separate rooms because one of them is ill or recovering from an operation.

Who will this affect?

Working age people who live in Council or Housing Association homes.

What does 'Working Age' mean?

The Government has said the measure will affect only tenants of working age – those below the Pension Credit age. The Pension Credit age is expected to be 61 at the time the new criteria comes into effect in April 2013, and will rise in line with the women's state pension age until equalization with men is achieved in 2018.

What about couples in which one partner is of working age and one is of Pension Credit-qualifying age?

For couples currently claiming Housing Benefit, both the claimant and their partner need to be of Pension Credit age to be exempt from the size criteria rules. Where one is below this age, then there may be a reduction in Housing Benefit depending on how many people are living in the household, and the size of your home.

How will this affect me?

Here are some examples of how this could affect you:

I have two children and live in a three bed house

Girls and boys under 10 are expected to share a bedroom so a family in a three-bedroom house with a boy aged eight and a girl aged six would be assessed as needing a two-bedroom property so they would get 14% less Housing Benefit entitlement.

Children of the same gender are expected to share a bedroom up to the age of 15 years.

This means that if you have two girls aged two and 15 they are expected to share a bedroom. So, if you have a three-bedroom property, the rent used to work out your Housing Benefit entitlement will be cut by 14%.

A couple with a 15 year-old son and a 13 year-old son in a three-bedroom house

This family will be considered to have too many bedrooms and see their housing benefit reduced by 14%.

A couple or a single person in a home with two or more bedrooms

This couple or single person will see their housing benefit reduced by 14% as they will be seen to have too many bedrooms.

Will this affect me if I am a single parent?

Yes this will affect couples and single people alike.

What if my children don't live with me all the time, but stay over for visits?

If you are not the main carer of the children you will see a 14% or 25% cut to the maximum rent used to work out your Housing Benefit entitlement, depending on how many extra rooms you have, as only one parent can claim the room for the child/children.

If my housing benefit is reduced what do I need to do?

You will need to fund the difference between the benefit you are given and the rent you need to pay if you stay in your existing home.

You could move to a smaller property but you do need to be aware that we have a limited number of vacancies each year so it is important that you proactively seek alternative options to support your need to move.

Here are some options:

- register with Homeswapper on www.homeswapper.co.uk . This scheme is for tenants wishing to swap their homes with other tenants in social housing. Again, please let us know your intentions so we can try to support you
- if you have more bedrooms than you need, based on the information above, you can register with the SEARCH MOVES Choice based lettings scheme. You will need to complete a transfer application which is available to collect from our reception, area, or telephone 01932 425831 for a form to be sent to you in the post. The form is also available on our website www.runnymede.gov.uk

- once you register for a transfer your application will be assessed to a Band B if you are under occupying by one bedroom and a Band A if you are under occupying by two bedrooms or more
- you will be required to bid for a smaller property each bidding cycle and staff will help you to do this if you do not have access to a computer.
- you need to consider all properties and not just those in the Runnymede area. SEARCH MOVES covers Elmbridge and Spelthorne Boroughs also.

If you decide you do not want to move you will need to make sure your benefits income can spread widely enough to cover any shortfall in your rent.

If you would like help to do this you can make an appointment to see housing needs duty officer who will carry out an income and expenditure check with you to see how you could afford to remain in your current home.

If you have other debts we will refer you to the Citizens Advice Bureau who work in partnership with Runnymede to provide debt advice.

The most important thing to remember is that this will happen and it will not go away, so please do not ignore it.

You may wish to discuss your situation with the Citizens Advice Bureau who can be contacted on 01932 827187

For further housing advice please ring 01932 425831 or
Visit our website www.runnymede.gov.uk

We also operate a drop in service from 9am to 12noon and 2pm to 4.30pm Monday to Thursday and 9am to 4pm on a Friday. You will be able to discuss any issues with a duty housing needs officer and if appropriate your case will be passed to a housing options officer. Please see our other factsheets available in reception and on the website concerning our housing advice service.