

# JRHT

JOSEPH  
ROWNTREE  
HOUSING TRUST

## **Welfare Reform:**

What you need to know

## **Information Sheet:**

Bedroom Tax

# Bedroom Tax

## What is changing?

From April 2013, your Housing Benefit could be reduced if you have more bedrooms than you are deemed to need.

## Who will it affect?

This will affect people of **working age** living in a property that according to the Housing Benefit Office is too large for them. **It will not affect people of pension age or shared owners.**

## How many bedrooms can I have?

You will be allowed one bedroom for each adult or couple living as part of the household, with the following exceptions:

- Children under 16 of the same gender are expected to share
- Children under 10 expected to share, regardless of gender
- Disabled tenant or partner who needs a non-resident overnight carer

It is likely that people who fall into the groups below will be affected:

- Couples or single working age claimants who live in two bedroomed properties
- Families in three (or more) bedroomed accommodation where children could be deemed to share a bedroom
- Foster carers (foster children are not counted as part of the household for benefit purposes)
- Separated parents who share the care of their children. Only the designated main carer will be allowed the extra bedroom.
- Disabled residents who have an extra bedroom but do not have an overnight carer.
- Residents with disabled children who have their own bedroom but would be expected to share with other children.

## Examples

*Stuart and Isobel live in a four bedroomed property and have three children – Jenny who is 12, Max who is 9 and Alice who is 6. Under the rules, the parents (Stuart and Isobel) would be entitled to Housing Benefit for a three bedroomed property (one room for Stuart and Isobel, one room for Jenny and just one room for Max and Alice to share).*

*Sonia is a single parent and lives in three bedroomed property with two children, Rachel who is 11 and Peter who is 9. Under the rules, Sonia would be entitled to Housing Benefit for a three bedroomed property (one room for Sonia, one room for Rachel and one room for Peter. As Rachel is over 10, she would not be expected to share with Peter).*

## **How much Housing Benefit will I lose?**

- If you have one 'spare' bedroom then your housing benefit will be reduced by 14%
- If you have two or more 'spare' bedrooms then your housing benefit will be reduced by 25%

## **What is working age?**

The rules will only affect tenants of working age. This age is expected to be 61 in April 2013, and will rise in line with the women's state pension age until the pension age for men and women is the same in 2018. By 2020, the government has proposed that the state pension age will be 66 for everyone.

If one member of a couple is above pension age and one is below pension age then the bedroom tax will **not** apply.

## **What counts as a bedroom?**

The Regulations give no definition of what constitutes a bedroom - the Housing Benefit Office will rely on tenancy agreements and landlords to give them information about how many bedrooms a property has.

## **What about children who are away at University?**

Provided that the student is not getting HB at their student address, they are coming home regularly, and their room has not been sublet, then they should be deemed to be occupying the property as their home and therefore will need a bedroom.

## **What happens if there is a death in my household?**

There may be some circumstances where a resident could be seen as underoccupying their home as a result of a death in the household. In these circumstances, the bedroom tax would not apply for 12 months, or until there was another change in circumstances.

## **What happens if I could afford my rent but lose my job and have to claim housing benefit?**

If you could previously pay your rent, but lose your job, provided you have not claimed Housing Benefit in the last 52 weeks, the bedroom tax will not apply for the first 13 weeks.

## **What can I do about it?**

There are ways that you could prepare for this change; some may be suitable for your personal situation and some not.

- You could take in a lodger to bring in more income. The government is still deciding on whether a lodger's bedroom would still be counted as spare, and on the effect that any income you receive from them will have on your benefits. We will update this information as soon as more is known.
- You could try to downsize to a property that has the correct number of bedrooms. JRHT will support any moves of this nature, however you should be aware that the

availability of suitable accommodation is limited. If you want to apply for a transfer or advertise for an exchange, please contact us at the Garth on the numbers below.

- In exceptional circumstances, the Housing Benefit Office could provide support through the payment of Discretionary Housing Payments. These are only a temporary measure and should not be viewed as a long term solution. For more information on this, please contact the Garth on the numbers below.

**If you are worried about these changes or would like any more information, please contact the Money and Benefits Advisers:**

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