

# 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

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**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.

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

### **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 16 to 61 years old
- ✓ 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 credits. In April 2013 the pension credit age will be around 61 years and 6 months

## 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. This means 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 or 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-bedroomed 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 April 2013, 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, 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 or the support element of employment support allowance.

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**The Benefit cap has been delayed and may not commence until September 2013. We will keep those affected advised.**

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## 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 (Council tenants can call Contact Harlow on **01279 446655** for more information)
- ✓ **Contact your council** to ask about extra financial help. Councils have a limited amount of money available to make discretionary payments towards housing costs. They may prioritise your claim if you have a disability and your house has been adapted. Visit **[www.harlow.gov.uk](http://www.harlow.gov.uk)** and search for 'discretionary housing payment' or call the Revenues & Benefits Team on **01279 446633** to discuss your situation.
- ✓ **Get advice** from your local citizens advice bureau or other local and national agencies:

Harlow Citizens Advice **0845 120 3717**  
**[www.harlowcitizensadvice.org.uk](http://www.harlowcitizensadvice.org.uk)**

Harlowsave Credit Union **01279 451234**  
**[www.harlowsave.coop/](http://www.harlowsave.coop/)**

The Consumer Credit Counselling Service **0800 138 1111**  
**[www.cccs.co.uk](http://www.cccs.co.uk)**

Shelter offers confidential housing, welfare benefits and debt advice through a network of advice services. Call the Housing Advice Helpline on **0808 800 4444** Monday - Friday 8am-8pm and Saturday - Sunday 8am-5pm.  
Visit **<http://england.shelter.org.uk/getadvice>**  
or **[www.shelter.org.uk](http://www.shelter.org.uk)**

- ✓ **Make sure** you are claiming all the benefits you can - for example, money to help with the costs of a disability. Call the Benefit Enquiry Line **0800 882 200** or visit **www.gov.uk**

If you are looking for work you can do a “Better off calculation” by going to **www.gov.uk**

- ✓ **Try to find** some paid work to increase your income. Call Job Centre Plus on **0845 604 3719** or visit **www.jobseekers.direct.gov.uk**
- ✓ **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 the Council now so that staff can help you keep more of your housing benefit.

Call Revenues & Benefits directly on **01279 446633** to discuss your situation or visit **www.harlow.gov.uk/benefits**

## **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 will be cut. This is because the Government is reducing the amount of money available and asking local councils to run their own schemes.

**If you will be affected by these changes we will contact you with more information about how much you may have to pay.**



**[www.harlow.gov.uk](http://www.harlow.gov.uk)**

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