



## WHAT YOU NEED TO KNOW ABOUT CHANGES TO HOUSING BENEFIT

The government is changing the amount of housing benefit some people can claim. This information will help you find out who will be affected and 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 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. 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 home 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.