

Housing benefit changes

**BENEFIT
CHANGES**



What you need to know if your home is too big for your needs.

This leaflet is for council tenants.

From April 2013 the amount of housing benefit some people can claim will go down – will it affect YOU?

You may be affected if you:

- **rent your home from the council, a registered housing association or other registered social landlord**
- **are of working age** (if you are of state pension age you are not affected by this change)
- **have more bedrooms than your household needs**

From 1 April 2013 the amount of housing benefit you receive will be based on the number of bedrooms your household needs, not the number of bedrooms you actually have.

If you have more bedrooms than your household needs, we will reduce the amount of eligible rent* used to calculate your housing benefit.

- if you have one bedroom more than your household needs, your eligible rent will be reduced by 14%. This is an average weekly reduction of £16 per week.
- if you have two or more bedrooms than your household needs, your eligible rent will be reduced by 25%. This is an average weekly deduction of £30 per week.

How we work out how many bedrooms your household needs

- a bedroom for each person or couple over 16
- a bedroom for two children under 16 of the same gender
- a bedroom for two children under 10 regardless of gender
- an extra room for a disabled tenant or partner who needs a non-resident overnight carer

* *eligible rent is the amount that we use to calculate your housing benefit, minus any service charges that you cannot claim housing benefit for, e.g. water rates or garage rents.*

What happens if you have more bedrooms than you need?

These examples show you how your housing benefit will be affected if you have more bedrooms than you need.



Mr D'Costa works part-time and his grown up children have moved out so he now lives on his own in a three-bedroom house. At the moment, housing benefit covers **£115** of his weekly rent. He has **two bedrooms more** than he needs, so his housing benefit will go down by **£30** per week. From 1 April 2013 he will have to pay this amount towards his rent.



Miss Powell needs only one bedroom but she lives alone in a three-bedroom council house. Her rent is **£122** per week. At the moment, housing benefit covers the full cost of her rent. She has **two bedrooms more** than she needs so her weekly housing benefit will go down by **£30.50** per week. From 1 April 2013 she will have to pay this amount towards her rent.



Mr and Mrs Jackson live in a two-bedroom flat and their rent is **£100** per week. At the moment, housing benefit covers the full cost of their rent. They have **one bedroom more** than they need so their housing benefit will go down by **£14** per week. From 1 April 2013, they will have to pay this amount towards their rent.



What you need to do...

Now is the time to consider your options. There are a number of things you can do:

Move to a smaller home

- The **'mutual exchange scheme'** can help you find tenants that are living in overcrowded homes and are willing to swap homes with you. You can exchange with another tenant of Croydon Council, a housing association or another local authority. Both you and your exchange partner must have a secure or assured tenancy.
To discuss this option phone **020 8726 6100**.
To join the scheme visit **www.homeswapper.co.uk**
- The **'special transfer payment scheme'** may be able to provide you with financial assistance to help you move to a smaller home. In certain circumstances, a tenant who downsizes is entitled to receive a grant and may also qualify for assistance with removal expenses.
To discuss this option phone **020 8726 6100** or email: **hsg-rehousing@croydon.gov.uk**

Stay where you are

If you choose to do this you will have to pay any shortfall in your housing benefit. The options below may help you:

- **Move into work** – If you need help finding work contact your local Job Centre Plus or visit **www.direct.gov.uk/jobseekers** where you can get help looking for work and information on how to update your skills, write a CV, apply for jobs and prepare for an interview.
- **Rent out the extra bedroom(s)** – Please check first with your tenancy officer before you take in any lodgers or rent any rooms. Phone **020 8726 6100**.
- **Ask for contributions to the rent** – If you have other adults who are living with you they may be able to contribute to the rent.

Where to get more information and advice ...

What else can I do?

- Visit the UK government website www.directgov.uk
- Make sure you are claiming all of the benefits you can. Phone the welfare rights team on **0800 731 5920**. The team also has a debt advice officer.
- Get in touch with your local Citizens Advice Bureau, visit www.citizensadvice.org.uk
- If you are a foster carer or your home has been significantly adapted because either you or a member of your household has a disability, contact us to ask about extra financial help.

Phone **020 8726 6000** and select option 2 for benefits.

Paying your rent

Contact your income officer to talk about ways to pay your rent and prepare for the change to your housing benefit.

Phone 020 8726 6100 to arrange a home visit or appointment.

FOR MORE INFORMATION VISIT
www.croydon.gov.uk/benefitchanges

CROYDON
www.croydon.gov.uk