

What is 'Bedroom Tax?'

What does Bedroom Tax mean?

It means that if you receive Housing Benefit, your payments will be affected if you have more bedrooms than The Welfare Reform Act 2012 says your household needs - it's called the Bedroom Standard.

You are only able to claim Housing Benefit for the number of bedrooms that

the Government says you need for your household.

If you have more bedrooms than you need, your Housing Benefit entitlement is reduced by

- 14 per cent for one room
- 25 per cent for two or more bedrooms

What are the rules?

- Children of both sexes under 10 are expected to share a bedroom
- Children of the same sex under 16 are expected to share a bedroom
- Each adult or couple can have their own bedroom
- No extra rooms are 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.
- No extra rooms are allowed for medical reasons, for example where a couple need separate rooms because one of them is ill

or recovering from an operation. A disabled tenant or partner who needs a non-resident overnight carer is allowed an extra room.

- Children who cannot share a bedroom because of a disability or medical condition may be entitled to an extra room. Claimants should contact their local authority, who will ask for medical evidence to support their claim.
- An additional bedroom is allowed where the claimant or their partner is caring for a foster child or has been accepted as a foster carer but has no child living with them as long as the period without a child does not exceed 52 weeks
- An additional bedroom is allowed for adult children who are in the armed forces and continue to live with their parents, even when they are deployed on operations. This means that the size criteria does not apply to the room normally occupied by the member of the armed forces.

Who does this affect?

Working-age people (16-61 years old) who live in rented council or housing association homes

Those living in a home with two or more bedrooms

Anyone in receipt of even a small amount of Housing Benefit (in other words, even if you are working and claiming a small amount to help pay your rent).

What does 'working age' mean?

The Bedroom Tax only affects only tenants of working age, meaning those below the Pension Credit age.

The Pension Credit age is currently 62 and a half years old, due to be 63 by April 2016, and will rise in line with the women's state pension age, until men and women's pension ages become the same in 2018.

How does this affect me? Some examples...

A couple with two children living in a three-bedroom house

1 Different-sex children

Girls and boys under 10 are expected to share a bedroom. This means a family in a three- bedroom house with a boy aged eight and a girl aged 6 are assessed as needing a two- bedroom property, so they will get 14 per cent less Housing Benefit.

2 Same-sex children

Children of the same sex are expected to share a bedroom up to the age of 16. 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 your Housing Benefit will be cut by 14 per cent.

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

This couple or single person's Housing Benefit will be reduced by 14 per cent for one bedroom more than they need and 25 per cent for two bedrooms or more.

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 are not allowed an extra bedroom unless you pay 14 per cent of your Housing Benefit for the extra room.

What does that mean in cash terms?

If you have one-bedroom more than allowed, your Housing Benefit will be reduced by 14 per cent. For example, if you have two or more bedrooms than allowed your Housing Benefit will be reduced by 25 per cent.

These are examples based on someone receiving full housing benefit entitlement that currently covers all of their rent payment. Your housing officer can help you work out exactly what this means for you.

Do the regulations define a bedroom?

No. The Government's view is that it is for landlords to specify the size of the property and this ought to match what is on any tenancy agreement and reflect the level of rent charged. The Bedroom Tax does not take account of whether a room is a single or a double bedroom. A room is either a bedroom or is not a bedroom.

What about lodgers?

Lodgers do count as occupying a room under the size criteria rules. Any income from a lodger will be taken into account and deducted pound-for-pound from benefit, apart from the first £20.

What about students studying away from home?

Households where there is a room kept for a student studying away from home are not under-occupying if the student is away for less than 52 weeks (under Housing Benefit).

If my Housing Benefit has reduced what do I need to do?

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

Need further support?

If you decide to move to a smaller home you need to:

- Register with a choice based lettings scheme in your area
- Register to exchange your home with another customer
- Contact us to see if we can advise about finding a smaller home.

If you're having problems paying your rent, please call us.

Other useful numbers

Call the Government's information line on **0845 605 7064**.

This document outlines the information as we know it today. Some aspects are still changing and there are exceptions. Please speak to your housing officer or visit dwp.gov.uk for more information.



Thank you for downloading this information sheet from accordgroup.org.uk. If you require further information, please visit our website or call our Customer First team on **0300 111 7000** or email customerfirst@accordgroup.org.uk

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