

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 make sure you contact us. You can:

- stay where you are and pay the shortfall
- increase your income, for example, seek employment or increase the hours you work
- talk to us about moving to a smaller home by contacting us on 01476 40 65 86 or 01476 40 63 68
- see if you are eligible for discretionary housing payments to help with the shortfall for a limited period. Please contact 01476 40 62 62 for more information
- take in a lodger to help with your household bills. If you do, please notify the benefits department on 01476 40 62 62
- apply for a mutual exchange at www.HomeSwapper.co.uk or telephone 01476 40 60 84
- check that you are receiving all the benefits and tax credits you are entitled to by contacting the South Kesteven Citizens Advice Bureau on 08444 11 14 44 or through the website www.citizensadvice.org.uk
- contact Turn2Us benefits and advice at www.turn2us.org.uk
- log on to the Step Change Debt Charity (previously known as the Consumer Credit Counselling Service) at www.stepchange.org

If you have any questions about the information in this leaflet you can contact South Kesteven District Council on 01476 40 63 78.

Remember it is important that you get advice straight away. If you do not pay your rent, your home is at risk.



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your council working for you

Changes to Benefits Welfare Reform

**Do you have any
spare bedrooms?
Are you of working age?**



**From April 2013 you may receive less
Housing Benefit. Read on to find out more...**

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Big changes coming

The Government is reducing the amount of Housing Benefit some people can claim as part of the biggest shake-up of the welfare system for decades. These plans are known as 'Welfare Reform' and lots of people who claim benefits will be affected.

It only affects people of working age who claim Housing Benefit, so if you (or your partner) are not claiming Housing Benefit, or are old enough to claim Pension Credit in April 2013, you will not be affected.

We know many of you will be worried about what this could mean for you and your family.

This leaflet will help you find out:

- ✓ who will be affected
- ✓ where you can get help and advice

Size limit rules or 'bedroom tax'

What is a 'spare' bedroom?

From next April, if you have more bedrooms than the Government says you need, you will lose part of your housing benefit.

This could affect you:

- ✓ if you are 16 to 61 years old (this will increase with time)
- ✓ 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
- ✗ you or your partner are old enough to receive pension credits. In April 2013 the pension credit age will be around 61 years and six months. If you are a couple and one of you is working age and the other is not then you will not be affected
- ✗ you live in a shared ownership home
- ✗ you live in sheltered or supported housing with support services provided by a not for profit landlord (housing association)

The new rules say you need one bedroom for the following:

- ✓ 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
- ✓ **Foster carers:** People who are approved foster carers will be allowed an additional bedroom, whether or not a child has been placed with them or they are between placements, so long as they have fostered a child, or become an approved foster carer in the last 12 months.
- ✓ **Armed forces personnel:** A bedroom will be allowed for adult children who are in the Armed Forces whose normal home is with their parents for the period they are absent whilst deployed on operations provided they intend to return home.
- ✓ **Children with severe disabilities:** A bedroom will be allowed for children with severe disabilities where they are unable to share a bedroom because of their disability. For this exemption to apply, the Council will consider:
 - the nature and severity of the disability
 - the nature and frequency of care required during the night
 - the extent and regularity of the disturbance to the sleep of the child who would normally be required to share a bedroom

Will there be any exceptions?

The straight forward answer is no. This means that:

- ✗ if separated parents share childcare, the child will only be taken account of in calculating the property size for the housing benefit claim of the designated 'main carer' – if care is shared exactly equally the main carer will be the parent that receives child benefit
- ✗ parents whose children visit but are not part of the household are not assessed as needing an extra bedroom
- ✗ disabled people living in adapted or specially designed properties which have more bedrooms than are permitted by the size criteria will have their housing benefit reduced, unless designated as supported 'exempt' accommodation

How will this affect the amount of Housing Benefit I get?

Your Housing Benefit will be reduced if you have extra bedrooms.

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%.

Benefit changes examples:



(House with two adults)

Tom and Sue live in a two-bedroom flat costing £70 per week in rent. At the moment Housing Benefit covers their full rent. Under the new rules they will have one spare bedroom. Their Housing Benefit will be reduced by 14% (14% of £70 = £9.80) to £60.20 per week so they will have to pay £9.80 per week towards their rent.



(House with two adults and two children)

Nick and Sarah 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.



(House with two adults and two children)

Martin and Jane live with their children, nine year old Sarah and six year old Michael, in a four bedroom house which costs £100 a week to rent. At the moment this is covered in full by Housing Benefit. Under the new rules the couple have two more bedrooms than they need and their Housing Benefit will be reduced by £25 a week. When Sarah turns 10, Sarah and Michael will no longer be required to share a bedroom, so their rent shortfall will be reduced to £14 a week.