

Welfare Reforms are coming
this year from April 2013



It's happening and could affect
you, so act today.



Brockley Tenants' Co-operative Ltd
249 Lewisham Way
London

Phone: 020 8691 5898
Fax: 020 8694 2287
E-mail: management@brockley.coop

Brockley
Tenants' Co-operative Ltd

Under-occupying (Bedroom Tax) Information



Tel: 020 8691 5898

Under-occupying (Bedroom Tax)

From April 2013, the Government will reduce housing benefit for people of “working age” with “spare” bedrooms in their homes.

What’s “working age”?

Anyone under state pension age. Elderly residents receiving state pension credit will not be included even if they are in a property bigger than what they need.

Will these changes affect me?

Yes, if you’re working age and receive housing benefit.

What does “spare” bedroom (under-occupying) mean?

It’s having more bedrooms than the Government says are necessary. If you receive housing benefit and have a spare room you will lose some benefit.

How will I know if I’m under-occupying?

Examples of families who will be affected include:

A single person or couple living in a 2,3, or 4 bedroom home

A single person or couple with one child living in a 3 or 4 bedroom home

A single person or a couple with two children of the same gender aged 15 and under, living in a 3 or 4 bedroom home

A single person or couple with two children aged 9 and under of a different gender living in a 3 or 4 bedroom home

A couple who have weekend access to a child in a 2 bedroom home

Who is allowed a bedroom?

A couple
A person who is 16 or older
Two children (same gender) until their 16th birthday
Two children (any gender) until their 10th birthday
Any other child
Householder (or partner) who needs overnight care

Are there any exceptions?

Exceptions will NOT be made for the following:

Separated parents who share care of the children
Couples who use their “spare” bedroom when recovering from an illness or operation
Foster children (as they are not counted as part of the household for benefit purposes)
Families with disabled children
Disabled people including people living in specially adapted properties



How much housing benefit will I lose?

14% if you have one extra bedroom
25% if you have two or more extra bedrooms

If my housing benefit is reduced, what do I need to do?

You’ll need to pay the difference between the benefit you receive and the rent due on your home.

What can I do?

Apply to Lewisham Council for a discretionary housing payment (DHP)
Find a job—the cap doesn’t apply if you receive working tax credit
Move to a smaller home—apply for a transfer or a mutual exchange
Take in a non-dependant, (eg., grown up son, daughter, relative or friend) who could help with family costs
Go over your household budget—see what you can afford and where you can make savings
Start saving or overpaying rent and build up credit

How can we help?

If you are worried about being able to pay your rent please contact your housing officer, Marian O’Neill or a member of staff. We are here to offer advice, help and support, including money, budgeting and debt advice).

Act now by checking if you are going to be affected. It’s important not to ignore these changes—They are going to happen and your total benefit could reduce. If you are unsure how these changes affect you please contact us or pop into the office—we are here to help you.