

## **FAQs for Housing Benefit - under occupancy changes**

### **Housing Benefit Changes that affect Working Age Council and Housing Association tenants**

#### **What is changing?**

As part of the Welfare Reform Act, from 1 April 2013 the Government changed the way that Housing Benefit is assessed for claimants who are of working age and are tenants of Councils, Housing Associations or other Registered Social Landlords. Claimants now have Housing Benefit assessments based on the number of bedrooms that their household is allowed.

#### **Will this change affect me?**

If you are under Pension age and live in a property that has more bedrooms than the Government says you need then your Housing Benefit will be reduced. East Dunbartonshire Council has no discretion to change these rules.

#### **How many bedrooms am I allowed for Housing Benefit Purposes?**

Tenants are entitled to one bedroom for:

- Every adult couple (couples aged 16 or over that are married, in a civil partnership, or living together).
- Any other adult (an adult is a person aged 16 or over).
- Any two children of the same sex under the age of 16.
- Any two children, regardless of their sex, under the age of 10.
- Any other child (a child is a person under the age of 16).
- A non-resident carer when the claimant and/or their partner is a person who requires overnight care (conditions apply)

Housing Benefit rules may be changing for households where a child cannot share a bedroom due to a severe disability. If you have a child that cannot share a bedroom due to medical reasons then please contact the Revenues and Benefits Team for advice.

Adult children who are in the Armed Forces (but continue to live with parents) will be treated as continuing to live at home, even when deployed on operations. This will continue to be the case so long as they intend to return home.

#### **How much Housing Benefit will I lose?**

If you live in a property with 1 bedroom over your household allowance then your Housing Benefit will be based on 86% of your eligible rent – a 14% reduction.

If you live in a property with 2 or more bedrooms over your household allowance then your Housing Benefit will be based on 75% of your eligible rent – a 25% reduction.

#### *Examples*

- Jenny lives alone in a 2 bedroom Council property and receives Income Support. Her rent is £75.00 per week. As Jenny has 1 bedroom over her household allowance, the most Housing Benefit she can receive is reduced by 14% to £64.50. This means that Jenny has to pay £10.50 from her Income Support to her landlord.
- Samuel is 76 and lives alone in a 2 bedroom Housing Association property. His rent is £80.00 per week. As Samuel is over Pension age he is not affected by this change.

- Martin and Paula are a couple and live in a three bedroom Housing Association property with their son aged 6 and daughter aged 2. Their rent is £70.00 per week. As they have 1 bedroom over their household allowance, their Housing Benefit will be reduced by 14%. This means that the most Housing Benefit they can receive is £60.20 per week and Martin and Paula would have to pay the £9.80 difference from the income that they have to their landlord.

**What if I share care of my children with an ex-partner?**

If parents do not live together and share care of their child/children then only one of the parents can have the child counted in their bedroom allowance. The child/children will be treated as living with the person that is deemed to be their main carer. If care is split equally then the child/children will be treated as living with the person that receives Child Benefit for them.

**What if I foster children?**

People who are approved foster carers will be allowed an additional room, whether or not a child has been placed with them or they are between placements - ONLY if they:

- have fostered a child in the last 12 months or
- have become an approved foster carer in the last 12 months.

**What if I cannot afford to pay?**

You can make an application for Discretionary Housing Payments to help with the difference between your Housing Benefit award and your rent charge. An Application for Discretionary Housing Payment can be found on the Discretionary Housing Payment Fund web page.

Other options you may wish to consider are:

- Moving to a more suitable property.
- Asking other residents, for example grown up children, to contribute more money.
- Contacting your landlord to see if there is any help they can give you.
- Increasing your hours of work, or taking a job.
- Taking in a lodger to help with rent costs – this may affect any benefits you receive so please contact the Revenues and Benefits Team for advice.

**Who do I contact for advice and assistance?**

For more information about these changes, please contact the Revenues and Benefits Team using the contact details below, or by calling in to the Hub at the William Patrick Library.  
 East Dunbartonshire Council  
 Revenues and Benefits Team  
 Revenue Services  
 William Patrick Library  
 2/4 West High Street  
 Kirkintilloch  
 G66 1AD

Opening times:  
 Monday-Friday 9am to 5pm  
 Tel: 0800 901057

Email: [benefits@eastdunbarton.gov.uk](mailto:benefits@eastdunbarton.gov.uk)

If you need advice about paying your rent or your housing options then please contact your landlord. The phone number for some local landlords are given below.

Antonine Housing Association	0141 578 0260
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Bield Housing Association	0141 570 7200
Castle Rock Edinvar Housing Association	0131 657 0600
Cairn Housing Association	0141 353 1944
Cube Housing Association	0845 250 7966
East Dunbartonshire Council	0300 123 4510
Hillhead Housing Association	0141 578 0201
Link Housing Association	08451 400 100
Trust Housing Association	0141 227 1994

If you want help and advice regarding managing your money, or want to speak to someone independent of the Council regarding these changes then please contact Citizens'Advice Bureau - 11 Alexandra Street, Kirkintilloch, G66 1HB, Tel. 0141 775 3220 or Money Advice Service 0300 500 5000 or visit <https://www.moneyadviceservice.org.uk/>