Factsheet on housing benefit changes and under-occupation April 2013

This factsheet is for you if you are a Dudley council tenant and you are
• Of working age ie not old enough to draw your state pension credit, and
• Claiming housing benefit, or thinking that you may need to claim housing benefit in the future, and
• Occupying a home that the new benefit regulations say is larger than you need

The new regulations
Housing Benefit is restricted for some people who are living in a property that the Government considers is larger than required for their household size. This applies to working-age customers renting from a social landlord such as the council. It will not apply to tenants who receive state pension credit. The calculation is that a separate bedroom can be available for
• each couple or single adult over 16,
• any two children of the same or opposite sexes up to (& including) age 9,
• any two children/young people of the same sex up to (& including) age 15,
• another child or a foster child,
• an overnight carer (subject to evidence that one is required).

The only exceptions to these rules are
• you may be able to keep a bedroom for an adult son or daughter who is at university or in the Armed Forces but whose main home is still with you
• children with severe disabilities may be allowed separate rooms if there is medical evidence that they cannot share
• people who are approved foster carers, so long as they have fostered a child, or become an approved foster carer, in the last 12 months.

If you have more than the number of bedrooms allowed for your family size, the eligible rent used to calculate your housing benefit will be reduced by 14% of the rent if there is one spare bedroom and 25% if there are two or more.

Useful contact numbers
Advice on methods of payment 0300 555 2345
Book a housing options interview 0300 555 2345
Housing benefit enquiries 0300 555 8100
CAB general advice 01384 816222
The Department of Work & Pensions (DWP) has changed the rules for housing benefit from 1st April 2013. From that date, council tenants with a spare room according to the rules overleaf will have to pay some rent (or more rent if they were already paying some). If affected, you need to act now to avoid the risk of falling into rent arrears and losing your home. The actions you could take will depend on your individual circumstances, and will include one or more of the following:

**Increasing your income**
If you are not working at all, then you may be able to find some part time work to boost your income. For example, a single person can work part time and earn up to £5 per week before it affects their benefits (or up to £20 in certain circumstances), and changes to tax credits and to welfare benefits will mean that it pays to work if you can. If you are already working part time, consider increasing your hours, and check with our hotline how this may affect your benefits. If you need help to find work, try JobCentre Plus or a local work club or adult learning opportunity. If you face special barriers to finding work, you may be able to get some extra help and support - try the Princes Trust if you are single or ask us about EOS who can provide training and work experience for some families where nobody is working. **Contact numbers:**
Princes Trust 0800 842 842
EOS (via DMBC Housing Support Team) 01384 812504.

**Reducing your outgoings**
If you are happy in your home and like the extra space, you may decide it is worth making other economies so that you can cover your rent payments, if rent will only be a short term problem because your children are nearly old enough to need separate rooms. If you have not already done so, you could shop around for better deals on gas, electricity and insurance. We can provide you with our separate factsheet on budgeting if that may help. **Contact number:** 0300 555 2345 and ask for our budgeting factsheet and/or advice on methods of payment.

**Sharing your home**
If you have one or more spare bedrooms, you might want to consider a lodger or flat sharing arrangement, as this will have the added advantage of sharing the cost of other bills as well as rent. You do not need our permission to have a lodger (unless you are still an Introductory Tenant), but you do need to check how much they need to pay you towards the rent, because there is likely to be a non dependent deduction from your housing benefit which will vary according to their income. Alternatively, if it is likely to be a long term arrangement, we may be able to consider a joint tenancy, where you would both have equal rights and responsibilities. For further advice on these options, speak to your Housing Manager. **Contact number:** 0300 555 2345. You could also help a homeless young person by joining the YMCA Open Door Scheme. **Contact number:** 0121 524 1950 or e-mail opendoor@ymcabc.org.uk

**Moving home**
We anticipate that some people will want to move to smaller accommodation, but remember that you will also need to cover the costs of moving. The first step is to contact your Housing Manager for a home visit. We prioritise people who are in family houses and wish to move to flats and one bedroom bungalows, by putting them in band 1 on our waiting list. We can also offer practical and sometimes financial help with the move itself if you are moving from a house with three or more bedrooms and have nobody else who can help you. As there will not be enough vacancies for all who may need to move, we would strongly suggest that you join our exchange register at [www.HomeSwapper.co.uk](http://www.HomeSwapper.co.uk) and [www.Lets-Swap.org](http://www.Lets-Swap.org) where you may find another tenant to swap tenancies with. **Contact number:** 0300 555 2345.

**What if I need further information or don’t know what to do?**
In the coming months we will make up to date information and advice available on our website. Our staff will be trained to assist with your queries, and can be contacted on the telephone numbers in this factsheet.

If you would like more information on any of these options please contact the numbers given above or please contact us on 0300 555 2345