WELFARE REFORM

The Bedroom Tax from April 2013
THE BEDROOM TAX

The Government is introducing a new under-occupancy penalty (also known as the Bedroom Tax). It'll mean a cut in Housing Benefit for many customers under pension credit age.

The rules allow one bedroom for:

- Every adult couple (married or unmarried)
- Any person over 16
- Two children of the same sex aged under 16 (they’re expected to share)
- Two children under the age of 10 (they’re expected to share)
- A carer for overnight stays.

Parents with children whose main home is elsewhere, won’t be able to claim for additional bedrooms.

UNDERSTANDING THE BEDROOM TAX

<table>
<thead>
<tr>
<th>Couple + boy (age 9) + girl (age 8)</th>
<th>Couple + boy (age 11) + girl (age 8)</th>
<th>Single parent + boy (age 14) + boy (age 12)</th>
</tr>
</thead>
<tbody>
<tr>
<td>= 2 bedrooms</td>
<td>= 3 bedrooms</td>
<td>= 2 bedrooms</td>
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Children under 10 are expected to share a room.

Children of different sexes over 10 are entitled to a room each.

Children of the same sex under 16 are expected to share a room.

Children with a severe disability aren’t always expected to share a bedroom with another child in the household. If you have a disabled child who needs their own bedroom because of a disability, let us and your council know.
If you think you might be affected by the Bedroom Tax, it’s important to start planning for the future.

How much Housing Benefit will I lose?

14% loss for one spare bedroom

To work this out, take your weekly eligible rent* ÷ 100 x 14 = amount you’ll lose.

25% loss for two or more spare rooms

To work this out, take your weekly eligible rent* ÷ 100 x 25 = amount you’ll lose.

Example

You have one spare bedroom and your rent is £90 per week, you’ll lose £12.60 Housing Benefit per week.

*Your eligible rent is the amount of rent you can claim Housing Benefit against. This is normally your total rent including any service charges.
WHAT ARE MY OPTIONS?

Our priority is to help give you as many options as possible.

**Option 1**
Stay in your home and make up the extra rent not covered by Housing Benefit. You’ll need to pay this to us.

**Option 2**
You or another member of your household could try to boost your income. This can be through additional hours at work or taking an extra job.

**Option 3**
Consider downsizing to a smaller property. We can help you with this process.

**Option 4**
Consider taking in a lodger.

This could affect your benefits in other ways. Inviting someone else into your home is a serious decision. You’ll need to talk to us first. A separate leaflet about lodgers is available, please contact us for a copy.

Worried about debt or you’re not sure whether you’re claiming all the benefits you’re entitled? We can help you with budgets, reviewing your bills and benefits.

Remember we’re here to help.
If you’ve any questions, queries or would like more information on any topic covered in this leaflet, please contact the dedicated welfare reform team.

Devon & Cornwall, Hampshire, Somerset and Wiltshire customers

Call: 0333 400 8230
Email: wrinfo@aster.co.uk

Dorset customers

Call: 01202 308608
Email: customeraccounts@synergyhousing.co.uk

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