

Housing benefit reduced for under occupation

April 2013

From April 2013 the government will reduce the amount of Housing Benefit paid to working age tenants living in council or Housing Association properties, if they have more bedrooms than their household is entitled to. This is called 'under occupation'.

Bedroom criteria

The government says you are allowed one bedroom for each of the following:

- a couple
- a person who is not a child (aged 16 and over)
- two children of the same sex (aged under 16)
- two children who are under 10
- any other child, (other than a foster child or child whose main home is elsewhere).
- a carer (or group of carers) providing overnight care



NB - This information is correct at the time of going to press.

Some examples:

| Couple with one child | 2 |
|---|---|
| Single parent with a girl aged 6 and a boy aged 8 | 2 |
| Couple with a girl aged 6 and a boy aged 12 | 3 |
| Single parent with a boy age 17 and boy age 12 | 3 |
| Couple with girls age 17 and 14 and boy age 9 | 4 |

Rate of reduction

- 14% of the rent if you under occupy a home by one bedroom; and
- 25% of the rent if you under occupy a home by two bedrooms or more.



Exceptions for under occupancy:



- **Pension Age:**
Any claimant over the qualifying age for state pension credit or with a partner over that age.
- **Shared Ownership:**
Where the claimant part owns the property under a shared ownership lease, usually with a housing association.

- **Temporary accommodation:**
Any claimant accepted as homeless under homelessness legislation and placed in temporary accommodation
- **Non -mainstream accommodation:** Including mooring charges for house boats and site charges for caravans and mobile homes
- **Supported 'exempt' accommodation:** As defined in paragraph 4 of Schedule 3 to the Consequential Provisions Regulations 2006.



Extra financial help

Kirklees Council has a limited amount of money available to make discretionary payments towards housing costs, the expectation is that this money will be prioritised for:

- Disabled people living in accommodation that has been substantially adapted for their needs, including new builds
- Foster carers including those between foster placements

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 **talk to your landlord** as soon as possible.

