

# Changes to your Housing Benefit



If you claim housing benefit to help pay your rent you may be affected by changes from April 2013. The changes mean that some people will get less housing benefit than they did before.

We know that many of you will be worried about what this could mean for you and your family. This leaflet tells you what's happening and where you can get help and advice.

## New rules for housing benefit

From April 2013, if you live in a Caledonia home and the government decides you have one or more 'spare' bedrooms, your housing benefit may be reduced.

### This could affect you:

- currently if you are 16 to 61 years old
- even if you only get a small amount of housing benefit – for example, if you are working
- even if you are sick or disabled.

### You won't be affected if:

- you live in a one bedroom flat or bedsit
- you or your partner are old enough to receive pension credits. You can check your pensionable age on [directgov.co.uk](http://directgov.co.uk), search for 'calculating your pension age'\*

\*This provides both state pension & pension credit dates which could be different.

## How many bedrooms am I allowed?

The government has decided that you need one bedroom for each of the following as detailed opposite.

Under the new rules if you have more bedrooms than the government says you need, you will lose part of your housing benefit. It does not matter how the 'spare' bedroom is used, the new rules will apply even if:

- you and your partner need to sleep apart because of a medical condition
- your children live at another address but you have a spare room for when they stay with you

Each adult or adult couple



Any other person aged 16 or over



Two children of the same sex under the age of 16



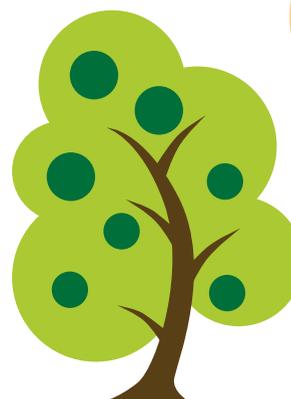
Two children under the age of 10 regardless of their sex



Any further child



A carer (who does not normally live with you) if you or your partner need overnight care.



## What happens if I have a spare bedroom?

If you have one 'spare' bedroom your housing benefit will not cover the first 14% of the total rent charged and your benefit will be reduced by this amount. If you have two or more spare bedrooms, the first 25% of your rent will not be covered by housing benefit.

If your benefit is reduced, you will have to pay the difference between the amount of housing benefit you receive and your weekly rent charge. Here are two examples that illustrate the effect of the changes.

### Example 1:

Mr and Mrs Smith live in a two-bedroom flat costing £70 per week in rent. At the moment housing benefit covers the full cost of their rent. Under the new rules they will have one spare bedroom.

**Their housing benefit will not cover the first 14% of their rent (14% of £70 = £9.80). They will now have to pay £9.80 per week towards their rent.**

### Example 2:

Mr and Mrs Bell live with their two teenage boys, aged 13 and 15, in a three bedroom house. Their rent is £85 per week and they receive £10 per week in housing benefit towards the cost of the rent.

Under the new rules their children will be expected to share a bedroom and so they will be treated as having one spare.

This also applies if you share 50% custody of your child but do not receive child benefit for this child.

**Their housing benefit will not cover the first 14% of their rent (14% of £85 = £11.90), and so they will lose all their housing benefit and have to pay an extra £10 per week towards their rent.**

## What if I have a disability and need overnight care?

If you are of working age, have a disability and need a 'spare' bedroom so that a carer can stay overnight, you should make sure that both Caledonia and your local Council are aware of your circumstances so that we can help you keep more of your housing benefit.

## Maximum benefits allowed

From April 2013, the overall amount of benefit you can receive will be capped.

The government will add up how much money you get from a range of benefits, including housing benefit, jobseeker's allowance, employment support allowance, child benefit, child tax credit and carer's allowance.

If the total comes to more than the maximum amount allowed, your housing benefit payments will be reduced.

### The maximum amount of benefit you will be able to receive from April 2013 will be:

- £500 per week for couples with or without children
- £500 per week for single parents
- £350 per week for single people without children.

### This will not apply to you if:

- you get pension credit or working tax credit
- a member of your household is claiming disability living allowance, attendance allowance or the support element of employment support allowance.



## Getting help

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.

Contact us and we can make an appointment for you with one of our own Benefits Advice Officers. We can help you check that you are receiving your full benefit entitlement and offer budgeting and money advice.

### Set up a Direct Debit

This is the easiest way to pay. Contact us for a form and your bank or building society will pay your rent direct from your account. If you don't have a bank account, we can help you to get one set up.

### Consider moving to a smaller home

In partnership with the local Councils, we work with customers who have too many bedrooms and may be able to transfer you to another property.

### Consider HomeSwapper & House Exchange

HomeSwapper is the UK's most active and successful home swap service, helping tenants to arrange their own mutual exchanges throughout the UK. Tenants are able to move either locally or further afield i.e. down the street, across the road or anywhere in the UK. As a partner in the national HomeSwapper scheme Caledonia offers all our tenants free registration with this service. Information is available at [www.homeswapper.co.uk](http://www.homeswapper.co.uk). HomeSwapper enables landlords to increase choice for tenants and provide an additional housing option:

- Used by over 580 partnering social landlords and covering all social housing in the UK
- 16,000 families a year swap home with us – that's over 300 families a week
- 150,154+ members currently registered on HomeSwapper service
- On average members get 77 matches – most within 24 hours
- Match alerts are sent by email or text message automatically

## Ask about financial help

Contact Caledonia to ask about extra financial help. Councils have a limited amount of money available to make discretionary payments towards housing costs. The council may prioritise your claim if you have a disability and your house has been adapted.

## Get more information

Get in touch with Citizens Advice Scotland on 0808 800 9060 for free independent advice, call the government information line 0845 605 7064 or visit [www.direct.gov.uk/benefitcap](http://www.direct.gov.uk/benefitcap).

You can also call us on 0800 678 1228 to arrange to speak to one of our own Benefits Advice Officers.

## Contact us



### By Post or Visit

Dundee Area Office  
118 Strathern Road  
Broughty Ferry, Dundee  
DD5 1JW

Perth Area Office  
5 South St. John's Place  
Perth, PH1 5SU



### By Phone

**0800 678 1228**  
Customer Services  
Team available  
Monday to Thursday,  
9am – 5pm and  
Fridays, 9am – 4pm.



### Website

[www.caledoniaha.co.uk](http://www.caledoniaha.co.uk)



### By Email

[info@caledoniaha.co.uk](mailto:info@caledoniaha.co.uk)





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