

Bedroom Tax Fact Sheet

What is Bedroom Tax?

From April 2013, Housing Benefit and Universal Credit will be restricted to only allow rent payments for one bedroom for each person or couple. If you have a spare bedroom you will be regarded as 'under-occupying' the property. This means that you will have to make up the shortfall from your own income.

Will this apply to everyone?

No. This will not affect you if:

- You, or your partner, are of pension credit qualifying age
- You live in some types of temporary accommodation
- You have a shared ownership tenancy

One of my children is disabled and cannot share a bedroom.

If you have a disabled child who cannot share a bedroom, you may be allowed an extra bedroom. You need to provide information about the child's disabilities and why they cannot share a bedroom.

How do I know if my home is too big?

You are allowed one bedroom for:

- Every adult couple
- Any other adult (16 or over)
- Any two children of the same sex aged under 16
- Two children under the age of 10 whether they are a boy or a girl
- Any other child
- A carer who does not normally live with you but provides you or your partner with overnight care

Children who normally live elsewhere are not counted.

How much of my benefit will be cut?

Bedroom tax is applied to your rent. The amount of rent covered by housing benefit is cut by:

-14% if you have one spare bedroom

-25% if you have two or more spare bedrooms

For example, if your net rent is £120 a week you need to pay the following extra rent yourself:

-£16.80 more if you have one spare room

-£30 more if you have two spare rooms



I am a foster carer. Can I get any extra help?

If you are an approved foster carer affected by the size restrictions, you will be allowed one extra bedroom. This will also apply between placements, so long as you have fostered a child, or become an approved foster carer, in the last 12 months.

My son is serving in the armed forces. Can I get any extra help?

If you have an adult son or daughter who normally lives with you, but is temporarily away on army operations, you may be allowed an extra bedroom while they are away. This will also apply to a step son or daughter. They must have previously lived with you as an adult, and must intend to return to live in your home.

Some of my bedrooms are too small to use as a bedroom.

When you moved into your home, it was on the agreement it had a certain number of bedrooms. If you think this was wrong, and your home has less bedrooms, please contact Cadwyn to discuss this further.

What can I do if I'm affected?

If you are under-occupying and you don't want to move, you can stay in your property, however you will have to pay the shortfall in your Housing Benefit of Universal Credit for any spare bedrooms. You need to plan now so that you don't lose your home.

This might mean:

- Reducing your weekly outgoings so that you can afford to pay the extra rent
- Finding work to help you pay the extra rent

Cadwyn can help you to:

- Get into training and find work, please contact Realise Your Potential
- Claim other benefits you may be entitled to
- Move to a smaller home if this will suit your needs
- Handle money matters and budgeting
- Reduce your fuel bills

Please contact Cadwyn's Financial Inclusion Team on 029 2049 8898 or email FITeam@cadwyn.co.uk or your Local Council for a form to claim for an extra bedroom.

