

Under Occupancy Explained





Under Occupation Explained

What is under occupation?

Under occupation is when you have more bedrooms than the Government says you need in your home.

What is going to change?

From April 2013, the Government is going to reduce the amount of housing benefit paid to people of working age who have spare bedrooms in their home. You may have heard people call this "Bedroom tax."

"Working Age" is everybody between 16 and pension age.

How many bedrooms are allowed?

- One bedroom is allowed for each adult (aged 16 or over) or couple
- A child under the age of 16 will have to share with one other child of the same sex
- Two children under the age of 10 will have to share a room regardless of sex
- A room is allowed for a carer who needs to stay overnight



If you do not receive Housing Benefit you will not be affected

How much will my Housing Benefit be reduced?

The two rates of reduction are:

- 1 Your Housing Benefit will go down by 14% if you have one extra bedroom
- 2 Your Housing Benefit will reduce by 25% if you have two or more extra bedrooms

DID YOU KNOW...

If you are a couple living in a two bedroom property or a couple with one child living in a three bedroom property you will be affected

What are my options?

You can:

- Pay the difference and stay living where you are. To help with budgeting and money advice contact us on 01670 542424.
- Think about moving to a property with the number of bedrooms that meet your circumstances. Visit www.homefinder.co.uk for more information. If you are already a tenant, another way of moving house is by swapping homes with another tenant – this is called a mutual exchange. You can apply for a mutual exchange online at the HomeSwapper website: www.homeswapper.co.uk. Alternatively, you can contact Homes for Northumberland for advice on 01670 542424.





For further advice on under occupation contact Homes for Northumberland on 01670 542424.

Homes FOR NORTHUMBIEZAND	Please contact our Customer Services Centre if you would like to receive this information in another language or format, for example Braille or audio.
URDU	اگر آپ یہ معلومات کسی دوسری زبان یا فارمیٹ، مثال کے طور پر بریل یا آڈیو، میں چاہتے ہیں تو برائے مہرباتی ہمارے کسٹمر سروسیز سینٹر سے رابطہ کریں۔
BENGALI	আপনি যদি ei ভশ্যবেদী a ন্য ভাষাতে বা a ন্য রূপে যেমন toi লে বা a ভি০ তে পেতে চান, a নুতুহ করে, আমাদের কাঙে ামার সার্ভিসেস সোন ারে যোগাযোগ করুন।
CANTONESE	如果您想要本資訊的另一種語言版本或其他格式(如:盲文或音訊),請與我們的客戶服務中心聯絡。
MANDARIN	如果您需要本信息的其它語言版本或其它格式(例如:盲文或音頻文件),请联系我们的客服中心。
POLISH	Prosimy o kontakt z naszym Centrum Obsługi Klienta (Customer Services Centre), jeśli chcieliby Państwo otrzymać niniejszy dokument w innej wersji językowej lub w innym formacie, na przykład w alfabecie Braille'a lub w formie nagrania dźwiękowego.
PUNJABI	ਜੇ ਤੁਸੀਂ ਇਹ ਜਾਣਕਾਰੀ ਕਿਸੇ ਹੋਰ ਭਾਸ਼ਾ ਵਿਚ ਜਾਂ ਕਿਸੇ ਹੋਰ ਰੂਪ ਵਿਚ, ਜਿਵੇਂ ਬ੍ਰੇਲ ਜਾਂ ਆਡੀਓ ਦੇ ਰੂਪ ਵਿਚ ਪ੍ਰਾਪਤ ਕਰਨਾ ਚਾਹੇ ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਸਾਡੇ ਗਾਹਕ ਸੇਵਾ ਕੇਂਦਰ ਨਾਲ ਸੰਪਰਕ ਕਰੇ।

All of the information included in this leaflet was correct at time of print (Sept 2012). Please be aware that the rules may change so please keep checking with us.