



# Housing Benefit Claimant Factsheet

## Removal of Spare Room Subsidy

Since April 2013 there have been new rules in Housing Benefit for working-age people living in social housing. Pensioners aren't affected by this change.

### What are the new rules?

Under the new rules you will receive Housing Benefit based on the number of people in your household and the size of your accommodation.

The rules allow one bedroom for:

- every adult couple (married or unmarried)
- any other adult aged 16 or over
- any two children of the same sex aged under 16
- any two children aged under 10
- any other child (other than a foster child or child whose main home is elsewhere)
- children who can't share because of a disability or medical condition
- a carer (or team of carers) providing overnight care.

One spare bedroom is allowed for:

- an approved foster carer who is between placements, but only for up to 52 weeks from the end of the last placement
- a newly approved foster carer for up to 52 weeks from the date of approval if no child is placed with them during that time.

Rooms used by students and members of the armed or reserve forces will not be counted as 'spare' if they're away and intend to return home. In addition, you may be entitled to additional bedrooms if you have recently suffered a bereavement in the household.

If you are claiming Universal Credit, the rules about how your benefit is calculated are different. Speak to your Coach at Jobcentre Plus to find out more.

### What will change?

If you are affected then your council will let you know. They can also offer advice and support.

If you have extra bedrooms, it is possible that the amount of Housing Benefit you get to pay your rent could go down.

If you are assessed as having more bedrooms than is necessary for your household you will be considered to be under-occupying your accommodation. Your eligible rent will be reduced by:

- 14% for one spare bedroom
- 25% for two or more spare bedrooms

If you are thinking of moving then it's important you consider the new rules before you renew or agree a new tenancy agreement.

### Making up any shortfall

To meet any shortfall in your rent, there are a number of options you could consider:

- downsizing or 'home swapping' to a different sized property
- finding a job or increasing your hours can make you better off
- applying to your council for a Discretionary Housing Payment
- Visit [www.gov.uk/housing-benefit](http://www.gov.uk/housing-benefit) to find out more.

## **If you rent out a room**

Additional income from renting out a room may affect your benefits. Your council or an advice organisation will be able to tell you more.

To find out more about being a resident landlord visit [www.gov.uk/rent-room-in-your-home](http://www.gov.uk/rent-room-in-your-home)

Citizens Advice provides a useful online guide to renting out a room and whether your room will still be considered spare. Go to [www.adviceguide.org.uk](http://www.adviceguide.org.uk) and search for 'taking in a lodger'.

To check a potential lodger's suitability you can ask for:

- a reference from their employer including information about pay
- references from previous landlords.

There are a range of additional checks available. If you decide to do these types of checks, you or your potential lodger may have to pay. Search online to find out more about:

- getting a reference from their bank or a credit reference
- checking if they have had any problems paying rent in the past or related financial issues
- checking for criminal convictions, visit [www.gov.uk/browse/employing-people/recruiting-hiring/criminal-record-disclosure](http://www.gov.uk/browse/employing-people/recruiting-hiring/criminal-record-disclosure)

## **Why has Housing Benefit changed?**

Before the rules changed, the Housing Benefit system funded people to live in social housing with more bedrooms than they actually need. There is a shortage of social housing across the UK and this change helps to make the best use of our limited social housing. This change helps families who live in overcrowded accommodation to find a new home and helps reduce the number of people on waiting lists.

People who rent from private landlords already receive Housing Benefit in this way, and this makes it fair for everyone.

## **Where to go for more information about your options**

To find out more about your options including financial help visit [www.gov.uk/housing-benefit](http://www.gov.uk/housing-benefit)

If you want to know more about how starting work or increasing your hours could affect your housing benefit, then check our factsheet on work. [www.gov.uk/government/collections/local-authorities-removal-of-the-spare-room-subsidy](http://www.gov.uk/government/collections/local-authorities-removal-of-the-spare-room-subsidy)

You can get access to thousands of job vacancies by using Universal Jobmatch at [www.gov.uk/jobsearch](http://www.gov.uk/jobsearch)

If you have a job in mind then you check the impact by using the Benefits Adviser at [www.gov.uk/benefits-adviser](http://www.gov.uk/benefits-adviser)

If you are interested in moving house, or homeswapping with someone else, then your council or housing provider can help. Visit [www.gov.uk/apply-swap-homes-council](http://www.gov.uk/apply-swap-homes-council)

You can find more about renting a room in your house by visiting [www.gov.uk/rent-room-in-your-home](http://www.gov.uk/rent-room-in-your-home)

You may be able to get a Discretionary Housing Payment to make up all or some of the reduction – speak to your Housing Benefit office to find out how to apply or read our factsheet at [www.gov.uk/government/collections/local-authorities-removal-of-the-spare-room-subsidy](http://www.gov.uk/government/collections/local-authorities-removal-of-the-spare-room-subsidy)

You can also get free, independent advice about housing matters from several organisations.

### **Housing advice centres**

Housing advice centres offer help with all housing matters. They're run by councils or voluntary organisations.

### **Shelter**

Shelter offers face-to-face, phone, email and online advice about any housing problems (not just homelessness).

[www.shelter.org.uk](http://www.shelter.org.uk)

[www.sheltercymru.org.uk](http://www.sheltercymru.org.uk)

[www.shelter.org.uk/scotland](http://www.shelter.org.uk/scotland)

0808 800 4444

Calls are free from UK landlines and main mobile networks.

### **Citizens Advice Bureaux (CABx)**

The CAB offers free, confidential advice face-to-face or by phone. Many CABx also offer home visits and some give email advice.

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

For England call 08444 111 444

For Scotland call 0808 800 9060

For Wales call 08444 77 20 20

TextRelay users should call 08444 111 445

0844 numbers will be charged at five pence per minute from a BT landline and may cost considerably more from mobile and other phones.