

Welfare Reform Act – Changes to Housing Benefit

What you need to know

Under Occupation

1. What is Under Occupation?

Under occupation is where the government believes you are living in a property that is bigger than you need. Because there is a shortage of family homes across the country, the government is going to reduce the amount of Housing Benefit for people who are under occupying. The aim is to encourage people with bigger homes to downsize, so families needing larger homes can be housed.

Under the Government rules, you are under occupying your home if you have more bedrooms than you need.

2. Who is entitled to a bedroom?

- a single person aged 16 or over
- a couple
- 2 children of the same sex under the age of 16 are expected to share
- 2 children under the age of 10 are expected to share regardless of gender
- Any other additional child
- Where the claimant or their partner requires overnight care

3. What will change?

Under the Government rules, if you are under occupying, the amount of Housing Benefit you receive will be reduced and you will have to pay the rest of the rent yourself. There are two rates for the reduction:

- a) If you have one extra bedroom your Housing Benefit will reduce by 14% of your rent.**
- b) If you have two or more extra bedrooms your Housing Benefit will reduce by 25% of your rent.**

4. Who is affected?

Everybody claiming Housing Benefit who is 'working age', meaning anyone aged between 16 and below pension credit age (61 from April 2013) will be affected.

5. When will this happen?

This change will start from April 2013. It's a good idea to start thinking about your options now and to get in touch if you need any help.

6. What are my options?

You have several options. You can:

- Pay the difference yourself and stay where you are. You can get money advice from The Advice Shop to help you budget for this.
- Think about moving to a property with the number of bedrooms for your family size. Speak to your Community Based Housing Officer for more information on doing this.
- Take a lodger in to use your extra bedroom. You should be aware that doing so could affect the amount of Housing Benefit you are entitled to. If you are thinking about this option and want more information, please contact your Community Based Housing Officer.

7. I'm still worried, who can I speak to?

In the first instance please contact your local office on: **01506 280000** or email Customer.Services@westlothian.gov.uk

We offer interpretation and translation if needed.