



WHAT YOU NEED TO KNOW ABOUT CHANGES TO YOUR HOUSING BENEFIT

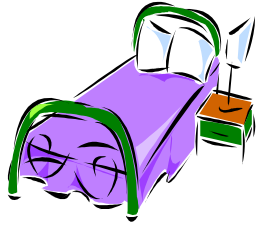
The Government is reducing the amount of housing benefit some people can claim.

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.

From April 2013, if you live in a Council or Housing Association home and you have one or more 'spare' bedrooms your housing benefit may be reduced. This is called the Under Occupation Deduction.

This could affect you:

- ✓ 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
- ✓ If your spare bedroom is for a child or children you have access to.
- ✓ If you currently have 2 children of the same sex with a bedroom each or 2 children of different sexes under the age of 10 with separate bedrooms.



You won't be affected if:

- ✓ You live in a 1 bedroom flat or bedsit
- ✓ You or your partner are old enough to receive pension credits. In April 2013 the pension credit age will be around 61 years and 6 months
- ✓ You are in a 'grace' period

What is a 'spare bedroom'?

Under Government guidelines working age applicants will be assessed under the size criteria as needing one bedroom for:

- ✓ Each adult couple
- ✓ Any other person aged 16 years 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 other child
- ✓ A carer (who does not normally live with you) if you or your partner need overnight care

It does not matter how the spare room is used, the new rules will apply even if:

- ✓ You and your partner need to sleep apart because of a medical condition
- ✓ The main residence of your children is another address, but you have a spare room for when they stay with you

What happens if you have a 'spare' bedroom?

If you have one 'spare' bedroom your housing benefit will be cut by 14% of the rent you pay. If you have 2 or more spare bedrooms, you will lose 25%. If your benefit is cut it will be up to you to make up the reduction in your housing benefit and pay the reduction directly to Abertay Housing Association.



We know that many of you will be worried about what this could mean for you and your family. Please remember if you are a tenant of Abertay Housing Association we are here to help you. You may be able to apply for a Discretionary Housing Payment. Please contact as soon as possible if you think you need help.

We are committed to providing you the best possible advice and housing options to help you make informed decisions. There are a number of options we can offer you advice or assistance with including:

- ***Having a benefits and pensions check.*** So many tenants are not receiving the right amount of money and by having a financial health check, you may find that you are currently entitled to more than you're currently getting. Our Financial Inclusion Officer (Julie Bruce) will be able to offer you advice and assistance. Please contact her to make an appointment on Tel No. 903545 or alternatively you can email her at julie.bruce@abertayha.co.uk.

- **Help you apply for a Discretionary Housing Payment.** This is a scheme operated by Dundee City Council to help people with housing costs.
- **Apply for a transfer to downsize.** To assist our tenants currently under occupying their home we have reviewed the amount of points we award for under occupation. Abertay tenants are now awarded 50 points for every spare bedroom in the home. For details and an application form, please contact the Customer Service Team on Tel No. 903545.



a national mobility solution

founder member of the national HomeSwap Direct scheme

- **Exchange your home.** One of the easiest ways you can move is to exchange your home with another Housing Association or Council Tenant. There are certain rules you need to follow and you must get permission to exchange from Abertay before you move. Requests will normally be approved unless we have good reason to refuse.
- **Mutual exchange schemes** help you find a property and advertise your home to other tenants who want to move. In the Reception area of our office there is a notice board where you can advertise your home. We are also partners in an exchange scheme called House Exchange.
- **House Exchange** is an internet-based service which allows tenants of social landlords to advertise their current property and exchange requirements online. Housing Exchange then stores this information and performs a search in an attempt to find potential matches.

- If you wish to register for Housing Exchange you can do so by visiting their website www.houseexchange.org.uk .
Alternatively please contact Abertay for further information.
- **Taking in a lodger.** If you have a spare bedroom in your home that is no longer needed by a member of your household, you may wish to consider taking in a lodger. In effect, this means that you 'rent' out the room for a payment. You are still the tenant of the property and remain living in the house. You also become responsible for the conduct of your lodger in the property.



- You will need to make sure that you meet all the criteria for taking in a lodger and you must get permission. For more information on taking in a lodger or on how to apply for permission to take in a lodger please contact us on **Tel No. 903545.**

If you have any questions regarding these changes or you think you are going to struggle paying the reduction in your housing benefit please contact us on the telephone number above.

Please remember we are here to help you, please contact as soon as possible if you think you need help.