

Welfare Reform

Frequently Asked Questions

Q “Where can I go to find out more about the Welfare Reform changes and get advice about money?”

A Coast & Country will keep you informed about the changes and over the coming months will contact tenants directly. If you are worried about how these changes might affect you, or would like us to check if you are getting the right benefit, contact our Benefit & Money Advice Team on 01642 771424.

Q “Will tenants be forced to move home if they are living in a property that is classed as too big for their needs?”

A You will not be forced to move from your home. However, if you do want to consider this, we will talk to you about your options. From April 2013, if a working age tenant is living in a property that is bigger than their needs (for example a couple without children living in a three-bedroom house), they will have their benefit reduced based on the size of the property they are judged to need. Tenants will need to make up the shortfall in rent.

Q “Will the under-occupation rules affect pensioners?”

A This will not affect people who are over the state Pension Credit age. By 2013 the Pension Credit age will be 61 for both men and women and will rise to 66 by 2020.

Q “What about couples where one partner is of working age and one is of Pension Credit age?”

A If one person from the couple is receiving Pension Credit when the under occupation rules are introduced in April 2013 then they will not be affected. However for people making new claims from October 2013, where one partner is of working age and one is of Pension Credit age, the under occupation rules will apply.

Q “We are a couple in a 2 bedroom house but because of illness we have separate bedrooms. Will the rules affect us?”

A The new benefit rules say that one bedroom is allowed for each couple. The rules do not affect pensioners.

Q “Will council tax benefit be reduced?”

A The government is reducing the grant funding for council tax benefit and each council will decide on how the scheme will run in their area. The government has said that council tax benefit for pensioners will not be affected

Q “What if I have a disability or my home has been adapted for me – will the under occupation rules still apply?”

A Yes, as the rules are about how many people live in your home. The government has said that one bedroom is allowed for each of the following:

- Each adult or couple living as part of a household;
- Each other person aged 16 years or over
- Two children under 16 years of the same sex
- Two children under 10 regardless of their sex;
- A carer (where they provide overnight care to a person with disabilities).

Q “How much extra will I have to pay?”

A Housing Benefit will be reduced by 14% for one extra bedroom (an average cut of £12 per week) and 25% for 2 or more extra bedrooms (an average cut of £22 per week).

Q “I am separated and have a spare bedroom for when my children visit. Will I still lose some of my benefit?”

A Yes - the new benefit rules mean that only the main carer, usually the person who receives the child benefit will be allowed bedrooms for children. Someone who shares care or who has their children to visit and has extra bedrooms for this will have their benefit reduced

Q “I am a foster carer and have an extra bedroom for when I foster children. Will the ‘bedroom tax’ affect me?”

A Yes because foster children are not counted as part of the household for benefit purposes

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