

If you claim housing benefit to help pay your rent you may be affected by national changes from April 2013

If you are a working age tenant, you may get less Housing Benefit, and have to pay some of your rent from your benefits or wages.

Please read this booklet to see how the changes might affect you, and what's available to help you manage these changes.



Please don't ignore this change!

Working together, we can find the best way forward for you

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IMPORTANT

Changes in this booklet do not affect pensioners at the moment. However, if you live with your partner you both have to be pensionable age in order to be considered exempt.

From April 2013, the way your Housing Benefit is calculated will change.

Up till then, your Housing Benefit is calculated on your rent, no matter the size of your house or the number of people in it.

From April, if you have one or more 'spare' bedrooms your Housing Benefit could be reduced.

The new rules mean you will be allocated one bedroom for:

- An adult couple
- Any other person aged 16 or over
- 2 children of the same sex under the age of 16
- 2 children under the age of 10 regardless of 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' bedroom is used, the new rules will apply even if:

- You and your partner sleep apart because of a medical condition
- Your children have a main residence elsewhere, but you keep a spare bedroom for when they stay with you
- You have foster children (though there is additional support for foster carers)

What the changes mean for the average rent payer

Working age tenants who receive Housing Benefit will see the rent they need to pay increase by approximately **£7.95** per week if they have **one extra bedroom** or by approximately **£14.30** if they have **2 extra bedrooms**.



Remember, these amounts will change when the rent goes up in April 2013.

If you previously had full Housing Benefit, you will have to start making rent payments.

Things you should know

The changes don't just affect people in Fife, these are national changes and will affect all Council and housing association tenants on Housing Benefit. We have to apply the national rules to all our working age tenants, we cannot have a local scheme.

The changes are part of a bigger programme of Welfare Reform and you will see other changes to how you apply for benefits and how they are paid.

This booklet focuses on one particular change about occupancy. Further information and advice will come to you as we get to October 2013 when more changes to benefits will be introduced.

If you want further information on the wider changes now, see page 11 for useful contacts.

What's your situation?

Your adviser will fill in the information here and check it with you.

Only include children who live with you full time, or children you receive Child Benefit for.

Who lives with you?


Name	Sex	Relationship to you	Date of Birth	Working	Unemployed	Student	Disabled

Bedroom tax impact

Your home	
How many bedrooms in your home?	
How many rooms do you get Housing Benefit for	

Your Housing Benefit Reduction from April 2013 will be:		
NONE	14%	25%


If none, then we will just take some information from you on how to best keep in touch with you about any other changes.

If you have to contribute to your rent, how confident are you that you can afford to make up the difference in rent? 			
Very confident		Confident	
Unconfident		Very unconfident	

What you cannot afford to do is ignore this change. If you do not keep up your rent payments, you put your home at risk.

Working together, we can find the best way forward for you.

Payments health check

What method of payment will you use to pay your extra rent costs (please tick all that apply) 		
1	From my existing bank account by direct debit or standing order	
2	From my existing bank account by internet banking	
3	From my existing bank account by telephone banking	
4	I don't have a bank account and will need to set one up	
5	Other method (please specify below)	
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Would some extra support or housing management help?

We can offer you some additional help so you can prepare for the change...



Yes, I need some limited help with budgeting, income and expenditure

☐

Yes, I need some additional help with completing forms and managing my money

☐

What help would you find useful?

We can help refer you to the agencies and advisers listed in this booklet...

Maximising your Benefits

☐

Employment advice

☐

Training for work

☐

Would some money advice help?

We can help refer you to the agencies and advisers listed in this booklet

Yes, I would like referred

☐

Yes, I can go online and check

☐

Yes, but I will do it myself

☐

Payment options

As you move to monthly benefits, it makes sense to have a monthly Direct Debit to pay your rent. A Direct Debit is the hassle free way to pay - you don't have to worry about changing it every time your rent changes and payment is backed by the Direct Debit guarantee.

Your adviser can help you complete a Direct Debit form.

Some Credit Unions and Banks offer accounts that let you manage your money and give access to low cost loans. An account with a 'jam jar' option lets you say how you want your income to be spent, and your money will only be used for those things. For example, you could set up a jam jar for rent, gas and council tax bills. You can then spend the rest of your money knowing the essentials are taken care of.

Your adviser can give you information on Credit Unions and Banks in Fife that provide this service.

If you have a debit card you can make payments by phoning us or by going online. You will need your automated payment reference number (ATP).

Your ATP is

Phone number 08541 55 00 44

Online, go to www.fifedirect.org.uk and click on the 'pay' option.

You can also pay at Paypoint outlets using your rent card. There is a small disadvantage to this in that payments can take up to 4 working days to reach us, so you have to be able to pay a few days before your rent is due.

Let your adviser know if you need a rent card.

Sharing costs

If you need to find that extra rent, maybe you could consider either sharing your tenancy or taking in a lodger? These changes affect many people and you may find friends, family or workmates in a similar situation.

Sharing your tenancy

A joint tenancy can be shared between 2 or more people living in the property. You would both have all the rights of a tenant and could share responsibilities such as the rent and decoration.

You are jointly responsible for rent payments and how you arrange to share payments is for you to decide. However, if the rent falls behind we will look to you both to catch up, no matter what your arrangement is. That aside, there are a lot of benefits in sharing, especially with rising fuel and food costs.

If you would like to think about this and apply for a joint tenancy, you need to both sign a letter asking for permission. Include the name, date of birth and address of the person you plan to share with. We will check their present address and any Council address they have lived at before. You will hear from us within 28 days with a decision.

Taking in a lodger

A lodger rents a room in your home and may share the bathroom, kitchen and/or living room with you. You need to write to us to get permission for your lodger.

So long as you don't overcrowd your house, we would generally give you permission to take in a lodger to help you cover the rent. You can earn up to £4250 a year before tax will be paid if you join the Rent a Room Scheme. (see page 12)

Current benefit regulations allow claimants to keep the first £20 of any weekly income from renting out a room. Under new regulations, from October 2013 you will be able to keep income from a lodger and still have full entitlement to benefit, except for the under occupation charge.

Here are some letter examples in case you do want to write to us to ask for permission to take in a lodger or share a tenancy:

Dear Mr Campbell

I am the tenant of 23 Leven Road, and would like permission to share this tenancy with my cousin Alex Selkirk, date of birth 8th June 1987.

Alex lives at 14 Methil Way and works part time. He used to have a tenancy with his girlfriend at 16 Largo Road but he had to move out.

Yours sincerely

Dear Mrs Henderson

I would like permission to take a lodger to my house as I have been charged rent for my spare bedroom.

I will take £40 a week from my lodger, and will use some of this to pay the rent I am being charged. I understand that I am responsible for my lodger.

I look forward to hearing from you.

Yours sincerely



Remember to let Housing Benefit know if we approve the changes - Call 08451 55 11 55

Special reasons for having a spare room

If you have a particular reason for needing to keep a spare room you can consider an application for Discretionary Housing Payment.

There are 2 special circumstances when you might access extra help to pay for a 'spare' bedroom - if you are disabled or if you are a foster carer.

Disabled persons

The regulations do not automatically give a disabled person their own room but you may be unable to share comfortably with another person, or to have children share when one is disabled.

Under these circumstances, we would look sympathetically at a request for Discretionary Housing Payment to help you pay for the additional room.

Foster Carers

The government wants to support those families who are providing foster care and additional money is available for Discretionary Housing Payments to foster carers.

Discretionary Housing Payment

A Discretionary Housing Payment can replace the Housing Benefit you lose, for a temporary period.

If you wish to be considered for a payment you need to make an application. If you are working through this booklet with an adviser, they can help with this.

If you decide to apply later, forms are available on the Council website. If you can't print one off from there, your Local Office can do this for you.

Complete the form with as much detail as possible and include any evidence you can give in support of your claim. This will help us to make a decision more quickly.

The funds are limited, and we cannot help everyone affected by this change.

If you have any questions about the application form or the Discretionary Housing Payment Scheme, please telephone the Benefits and Council Tax Team on 08451 55 11 55.

Would you think about a smaller house?

If you are unable to meet your new rent payments, you may be thinking about down-sizing. While many people with a spare room don't think of it that way, you may feel you could manage well in a smaller home.

Moving to a 2 or 3 bedroom home

If you are living in a large, family sized property we are likely to have people waiting for a house like yours. Your adviser can work through your housing options with you including a mutual exchange, a transfer of house, and incentives to help you move. You can decide whether to do this now, or to come in for a full Housing Options Interview.

Moving to a one bedroom

It could be more difficult for us to find you a one bedroom house or flat, as these are in short supply in Fife – that's very likely why you are in your current home. We are doing what we can to increase the number, but that won't be soon enough to help you.

As well as Council housing, our options can include Housing Association partners in Fife Housing Register such as Kingdom, Glen, Ore Valley and Fife Housing Associations. We can also discuss private rent options.

We can still look at housing options with you, but it is important that you go back through this booklet and look at other ways to pay your new rent until you can get a move. Your adviser can arrange a Housing Options Interview with you.

Useful contacts

For help with welfare benefit rights advice, budgeting & debt:

Fife Council information on welfare reform:

www.fifedirect.org.uk/welfarereform

Department of Work & Pensions (for general information):

www.dwp.gov.uk/policy

HMRC (for Working Tax Credit): 0345 300 3900

www.hmrc.gov.uk/taxcredits

Entitlements: www.entitledto.org.uk

Citizens Advice & Rights Fife: 0845 1400 095 (general advice)
or 0845 1400 094 (debt advice) www.carfweb.org

To find out about getting back into work:

Community Job Clubs: 01592 583659

www.fifedirect.org.uk/welfarereform

Computer courses at the Library: 01592 583534

Fife Employability Team

(for people who are unwell or have disabilities):

08451 555 555 ext 444815 | Fife.employability@fife.gov.uk

Jobcentre Plus : 0845 604 3719 | www.direct.gov.uk

Adult Literacies Helpline: 0800 7835161

Client Action Team (for the long-term unemployed):

01592 583659 | Cat.team@fife.gov.uk

For help with childcare issues:

Child Benefit Office: 0845 3021 444

Fife's Childcare Information Service:

01592 583146 | www.scottishchildcare.gov.uk

Fife Gingerbread (supports single parents):

01333 303124 | www.fifegingerbread.org.uk

One Parent Families Scotland: 0808 801 0323 (Freephone)

www.opfs.org.uk

Citizens Advice & Rights Fife: 0845 1400 095 (general advice)
or 0845 1400 094 (debt advice) www.carfweb.org

For more information visit www.fifecreditunions.co.uk
or call 0800 085 5803.

www.fifedirect.org.uk/housing

Council Rent Enquiries: 08451 55 00 44

Council Tax Arrears: 08451 55 11 55

Housing Advice - 08451 55 00 33

Homelessness: 0800 028 6231

Housing & Council Tax benefits: 08451 55 11 55

Frontline Fife (independent housing advice):
01592 800430 | www.frontlinefife.co.uk

Rent a room scheme

www.gov.uk/rent-room-in-your-home/The-rent-a-room-scheme

My useful contacts

[illegible]

Your Welfare Reform Action Plan



Organise a bank account to allow easy payment	
Set up a direct debit for regular payments	
Get money advice on managing your budget	
Think about spreading the cost with a lodger or shared tenant	
Register for home swapper to find a smaller house	
Apply to Fife Housing Register for a transfer of house	
Apply for Discretionary Housing Payments	
Other	

My Action Plan Notes

[illegible]

Our welfare reform action plan				
Tenant name				
Tenant Address				
		Postcode		
Update records back at the office		<input type="checkbox"/>		
Hand in forms discussed at the interview		<input checked="" type="checkbox"/>		
DD (Direct Debit)		<input type="checkbox"/>		
FHR (Fife Housing Register)		<input type="checkbox"/>		
DHP (Discretionary Housing Payment)		<input type="checkbox"/>		
Make referrals as agreed at interview		<input checked="" type="checkbox"/>		
Money Advice		<input type="checkbox"/>		
Credit Union		<input type="checkbox"/>		
Homeswapper		<input type="checkbox"/>		
Rent Recovery Team		<input type="checkbox"/>		
Send out further information		<input type="checkbox"/>		
Format wanted by tenant		<input checked="" type="checkbox"/>		
<input type="checkbox"/>	Smartphone - Number			
<input type="checkbox"/>	E-mail - Address			
<input type="checkbox"/>	Facebook account	<input type="checkbox"/>	Fife direct	<input type="checkbox"/>
				By post
Special needs of tenant				



Housing & Neighbourhood Services
Rothsay House
North Street
Glenrothes
KY7 5LT