

Underoccupation

Housing Benefit and Universal Credit



Rules for working-age tenants

You may receive some Housing Benefit (HB) or Universal Credit (UC) housing costs to help pay your rent, either now or in future. Government rules mean this is assessed on the number of bedrooms you are considered to need for yourself (and any partner) and family. If you have any extra bedrooms, your HB or UC housing costs will be reduced.

One bedroom each is included in the HB or UC housing costs for

- Each single adult or couple
- 1 or 2 children under 16 of the same gender
- 1 or 2 children under 10, regardless of gender
- An overnight carer if certain rules are met

You need to be getting child benefit for any children included in the assessment

There are some other rules/exemptions that may apply to you - seek advice if you are not sure.

If there are 'spare' rooms, your HB or UC housing costs will be reduced as follows:

1 spare bedroom	14% of the rent
2 or more spare bedrooms	25% of the rent

You are still responsible for paying the full rent due.

Example

Mina lives with her child so her HB/UC is assessed for a 2 bedroom property (1 each).

However, she lives in a 3 bed property and the weekly rent is £110. The maximum HB/UC housing costs she can receive is £110 reduced by 14%. This is £94.60 per week.

Mina has to pay the shortfall of rent, £15.40 per week from her other income.

If Mina is working and eligible for only partial HB or UC housing costs, this will still be reduced by £15.40 (14%) per week.

Property Transfers

Tenants who are under-occupying a property can apply for a transfer to a property that better meets their needs. However, whilst some priority is given to such transfer applications, we may not have a vacant property in the area you want.

It may therefore be a long time before you are offered alternative accommodation, if at all.

Declaration. I sign to confirm I understand
If, at any time, I am under-occupying this property and claiming Housing Benefit or Universal Credit housing costs, I am responsible for ensuring the full rent is paid.

Paying all rent due is a priority; if I incur any rent arrears I will be at risk of losing my home.

Taking this into account, it is my choice to enter into this tenancy agreement.

Address			
Signed			
Full Name		Dated	
Signed			
Full Name		Dated	