

# Bedroom tax

**This factsheet looks at why you might get less housing benefit or universal credit if you are a housing association or council tenant and the council finds that your home is too large for your needs.**



You can claim housing benefit or universal credit to help pay your rent. The amount you get will be reduced if you are:

- a council or housing association tenant
- under pension credit age, and
- under-occupying your home.

This is often called the 'bedroom tax' or the 'under-occupancy charge'.

## Are you under-occupying your home?

The number of bedrooms you are entitled to will be calculated under the benefit rules.

You are allowed one bedroom for each of the following:

- adult couple
- single person or child aged 16 or over
- two children aged under 16 of the same gender
- two children aged under 10 regardless of their gender
- person who cannot share a bedroom because they are severely disabled.

An additional bedroom may be allowed if you have a:

- carer because you or your partner is disabled and needs overnight care
- foster child or you are an approved foster carer
- son or daughter in the armed forces who will return to your home
- lodger (housing benefit only)

Your benefit will be reduced if you have more bedrooms than the rules say you need.

## How much will your benefit be reduced by?

The bedroom tax is applied to your 'eligible rent'. This is your rent after charges that aren't covered by your benefit (for example, heating or water charges) are removed.

The amount of your eligible rent covered by your benefit will be reduced by:

- 14% if it's calculated that you have one extra bedroom
- 25% if it's calculated that you have two or more extra bedrooms.

The council (if you claim housing benefit) or the DWP (if you claim universal credit) will tell you how your benefit has been calculated.

If you don't understand why your benefit has been cut, speak to the council, to your housing office, or look in your online journal (universal credit only).

## What can you do?

If your benefit is cut because of the bedroom tax, the government suggests that you could:

- apply to the council for a discretionary housing payment to help make up the shortfall between your benefit and rent.
- take in a lodger who will pay you rent. You will take on the responsibilities of a landlord, and for new lodgers this includes carrying out a 'right to rent' immigration check (sometimes your landlord will do this for you). Any rent you receive from a lodger may affect the amount of income tax you pay or the welfare benefits you receive
- transfer to a smaller property. Some councils or housing associations will give you extra priority on their transfer list, and sometimes a cash incentive.

## Are you of pension credit age?

If you, or your spouse or partner have reached the age to qualify for pension credit, the bedroom tax will not apply to you (both of you must have reached this age if you claim universal credit).

It is your age that matters, not whether you are actually getting pension credit. You can use the online [state pension calculator](#) to check if you have reached the age to qualify for pension credit.

## Further advice

You can get further advice from [england.shelter.org.uk/housing\\_advice](https://www.england.shelter.org.uk/housing_advice), local Shelter advice service or local Citizens Advice. If you have nowhere to sleep tonight, are at risk of harm or losing your home within the next 2 months, call Shelter Helpline on **0808 800 4444** for advice and information on your options.\*

\*Calls are free from UK landlines and main mobile networks.

**Note**  
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