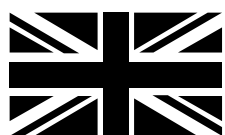


# Bedroom tax

**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.**



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## Shelter

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and in Scotland (SC002327).



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### Note

Information contained in this factsheet is correct at the time of publication. Please check details before use.

The amount of housing benefit<sup>1</sup> 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 council will calculate the number of bedrooms you are entitled to under the housing 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 s/he is 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.

Your housing benefit will be reduced if you have more bedrooms than the council calculates you need.

### How much will my housing benefit be reduced by?

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

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

- 14% if the council calculates that you have one extra bedroom
- 25% if the council calculates that you have two or more extra bedrooms.

The council's housing benefit department will send you a letter setting out how your housing benefit has been calculated.

If you don't understand why your benefit has been cut, speak to the council or to your housing office.

### What can you do?

If your housing 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 housing benefit and rent. See the factsheet *Discretionary housing payments*
- 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.

<sup>1</sup> The bedroom tax can also apply if you get universal credit to help pay your rent instead of housing benefit

### Further advice

You can get further advice from Shelter's free\* housing advice helpline (0808 800 4444), a local Shelter advice service or local Citizens Advice office, or by visiting [shelter.org.uk/advice](https://www.shelter.org.uk/advice) or [adviceguide.org.uk](https://www.adviceguide.org.uk)

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