

Say **NO!** to the Bedroom Tax

How the Bedroom Tax affects you
and how to fight it...



Find out how the Bedroom Tax affects you and how you can defend your home, fighting together with your family, friends and neighbours.

Will my benefit be affected by the Bedroom Tax (under-occupancy)?

The Bedroom Tax will apply if you:

- claim housing benefit
- are of working age
- live in a property considered too large for your needs

The Bedroom Tax will not apply if you and your partner receive pension credits. In April 2013 the pension credit age will be around 61 years and 6 months.

What happens if I have a spare bedroom?

One extra bedroom means your housing benefit will be cut by 14%.

Two or more "spare bedrooms" it will be cut by 25%.

If your benefit is cut you will have to pay your landlord the difference between your housing benefit and your rent.

What is a spare bedroom?

Under the new rules you will be allocated one bedroom for:

- each adult couple
- any other person aged 16 or over
- two children of the same sex under 16
- two children under the age of 10 regardless of their sex
- a carer (who does not normally live with you) if you or your partner need over night care

Exceptions will **not** be made if:

- You and your partner need to sleep apart because of a medical condition
- The main residence of your children is another address, but you have a spare room for when they stay with you
- Are foster parents

Example

Mr and Mrs Smith live in a two bedroom house costing £70 a week in rent. At the moment housing benefit covers the full cost of their rent. Under the new rules they will have one spare bedroom.

Their housing benefit will be reduced by 14% of their rent (14% of £70 = £9.80). Their housing benefit will be reduced by £9.80 to £60.20 per week. They will have to pay £9.80 per week towards their rent.

Who is affected by the Bedroom Tax?

The Government estimates that 660,000 working age social tenants will be affected; 31% of the working age benefit claimants living in social housing. There are 80,000 affected tenants in London alone.

Thousands of families and single people, unable to pay, risk losing their homes. Families will lose their neighbourhood, their community, kids will have to change schools, teenagers lose their friends. But it doesn't have to be like that. We can defeat the Bedroom Tax if we stand together.

Why the Bedroom Tax is so unfair

In the eighties the Tory government introduced the right-to-buy which saw the sell-off of hundreds of thousands of council houses. These homes were never replaced and very little social housing has been built over the last three decades causing a massive shortage of council housing, especially for one and two-bed properties.

The same Tory government also abolished fair rent tribunals, which were there to protect private tenants from profiteering landlords. Without any regulation private landlords have relentlessly pushed up rents to unaffordable levels.

It is these underlying causes that have resulted in the massive increase in the housing benefits bill that the government are keen to cut.

But instead of challenging these underlying problems the government has instead decided to attack the victims of these failed housing policies.

These attacks are in the form of the benefits cap and the Bedroom Tax.

Some ideas how to fight the bedroom tax:

Not enough one and two bedroom properties to meet needs

The fundamental problem with the Bedroom Tax is there are simply not enough one and two bedroom properties for people to downsize to. In Liverpool for example, just 23.5% of the city's social housing stock is made up of one-bed properties, with two-beds accounting for 28%. Three-bed properties make up the overwhelming majority with 42.3%.

Cynical attack on the poorest in society

Only those who are claiming benefits are affected by the Bedroom Tax. If you live in social housing but are in work and don't claim housing benefits you do not have to pay any extra. This shows that this is not about freeing up scarce social housing.

How can I defend my home?

We can stop the bedroom tax by standing together!

Become a part of a nationwide campaign against the bedroom tax. Many local groups have mushroomed all over the UK and are raising awareness, challenging social landlords and building solidarity within communities.



- 1. Set up a local campaign group!** Talk about the Government's Bedroom Tax with your family, friends and neighbours – you don't need many people to organise a first local campaign meeting. You can even get a few people together in your own front room or find out if there are free meeting spaces in a local community centre or library.
- 2. Petition for no evictions.** Launch a public petition to the council and/or your housing association demanding that rent arrears caused by the Bedroom Tax won't cause evictions.
- 3. Raise awareness** – raise how unfair the Bedroom Tax is in your local media – the letters page of your local paper will be well read. Use Twitter and Facebook, to spread the word. Creative protest actions are also good – have a look in Unite community's campaign guide.
- 4. Build up a broad coalition of resistance.** Will your local churches, mosques, community organisations support your campaign?
- 5. Lobby your local MPs and councillors** and pay them a visit at their monthly surgeries.
- 6. Block evictions** by taking direct action. During the Poll Tax people stood together to physically stop bailiffs from evicting tenants. Build up a group of local residents that will become a human barrier and stop the bailiffs from evicting you or your neighbours. Set up a phone tree where people can quickly put the word out to bring out people when bailiffs arrive.
- 7. Do some research** – Build awareness of the law regarding bailiffs and monitor bailiffs to ensure they don't use intimidating tactics.
- 8. For information** about local campaigning look at our guide on www.unitetheunion.org/community

A powerful supporter: Unite Community

If you need help in setting up a local campaign group, don't hesitate to contact your local Unite Community Coordinator. Unite Community members can take part in our activist training and to learn how to campaign in your community. Unite Community membership costs 50p per week and offers an opportunity for people in your community to stand up against the cuts this Government is unleashing on ordinary people. Unite can assist you with resources and practical support.

To get involved, contact Unite's Community Coordinators:

Northern Ireland

Robert Montgomery
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Scotland

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South West

Brett Sparks
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brett.sparks@unitetheunion.org

What else can I do?

If you are in danger of losing your home, you can apply to your local council for a discretionary housing payment. To be supported in this application process or just to have a better overview on your personal case you can also use the existing advice services:

DWP Helpline:
0845 6057 064

Citizens Advice Bureau:
0844 4111 444 (landline)
300 3300 650 (mobile)

**Housing and Council
Tax Benefit:**
01709 336065

Housing Contact Centre:
01709 336040

