

# Universal Credit claimant guide



**What is the  
Universal Credit service?**



**Universal Credit  
claimant housing guide**

# Universal Credit claimant housing guide



**If you pay rent to a local authority,  
council or housing association**



**If you pay rent to a  
private landlord**



**If you are a homeowner  
or buying a home**



**If you live in temporary,  
supported or sheltered housing**

**If you and/or your partner are responsible for paying rent (including any eligible service charges) for the home you live in, or if you have a mortgage, Universal Credit may provide help towards the cost. We call this Universal Credit Housing Costs.**

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**UC** Universal  
Credit

**Opening up work\_**

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Help paying my rent



Rent arrears



Service charges



Paying rent on 2 homes

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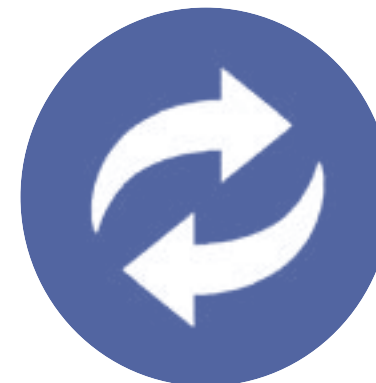
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What do I need to  
bring to my interview?



Local council  
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Change of circumstance



Apply online for  
Universal Credit

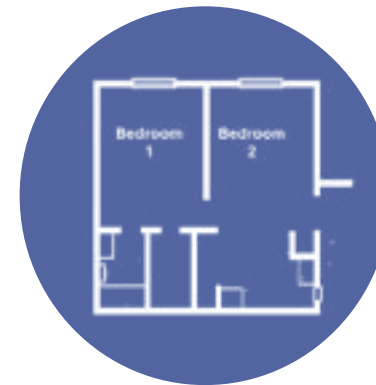
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## Help paying my rent

If you're getting help with your rent now, and it is being paid directly to your landlord, this will stop.

Instead, your monthly Universal Credit payment will include the money for your rent and **you will need to arrange to pay it yourself**. You may want to set up a direct debit or standing order (with your bank or building society) to do this.

You will be notified of your Universal Credit Housing Costs amount and payments by letter for [live service claimants](#), or online for [full service claimants](#). For further information on waiting days and assessment periods visit the [Universal Credit different earning patterns and your payments](#) page on GOV.UK.

### Not claiming Universal Credit



### Claiming Universal Credit



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It is your responsibility to budget correctly and make sure you pay your full rent.



# If you pay rent to a local authority, council or housing association

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## Rent arrears

There are some Universal Credit payment options that can help you manage your money. These are called 'Alternative Payment Arrangements'. Not all requests for Alternative Payment Arrangements will be granted. Each request will be considered against the eligibility criteria.

If you are eligible for an Alternative Payment Arrangement, you can get:

- Money paid directly to your landlord for rent - this means your Universal Credit Housing Cost will automatically get paid each month to your landlord from your Universal Credit payment
- Weekly or fortnightly payments instead of monthly - this can help prevent you from running out of money if you're struggling to make your payment last a whole month
- Payments split into 2 bank accounts instead of one (couples only) - this can help you manage your money yourself if you have responsibilities that are different to your partner's, or if you've been a victim of abuse and want to manage your money yourself.

Alternative Payment Arrangements can be considered at any point during your Universal Credit claim. If you are currently applying for Universal Credit, or about to apply, you can ask for an Alternative Payment Arrangement at the interview you'll attend as part of your application.

You will also need to be aware that should you fall into rent arrears your landlord can apply for a third party deduction directly from your Universal Credit payment. This will only apply if you are at least 2 months in arrears with your rent. You may want to talk to your landlord and come to an arrangement (to avoid these deductions) if you are at least 2 months in arrears with your rent.

If you are already receiving Universal Credit you can speak to your work coach for further information.

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# If you pay rent to a local authority, council or housing association

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## Service charges

Sometimes, when a rental property is contained in a housing development or apartment block, either the tenant or the landlord may be expected to pay an annual service charge.

This charge will usually cover maintenance and repair work in communal areas.

Your service charge statement from your landlord will show you any service charges you are paying.

If you pay any service charges as part of your rent, Universal Credit may provide help towards the cost.

Details of [eligible service charges](#) are found via this link

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# If you pay rent to a local authority, council or housing association

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## Paying rent on 2 homes

Universal Credit can be paid on two homes at the same time, for any of the following reasons:

- A family is so large that the housing authority has housed them in two properties
- A family member leaves their home through fear of violence or abuse but intends to return
- A family member (receiving a benefit being paid on account of disability) changes address and has to pay 2 lots of rent because adaptations (due to their disability) delays the move to their new home

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# If you pay rent to a local authority, council or housing association

HOME PAGE



## Change of circumstances

What if my circumstances change – change of address, rent increases etc?

Changes in your circumstances may alter your Universal Credit Housing Costs payment.

It is your responsibility to notify us of any changes of circumstance, including:

- A change of address
- Annual changes to your rent applied by your landlord (increase or decrease)
- Changes to service charges applied by your landlord (increase or decrease)
- A new child joining your household
- A move to supported or temporary accommodation
- A change in other income or capital/savings
- A partner joining or leaving the home you rent and live in (if a partner leaves the home you may need to speak to your landlord and get a new tenancy agreement. You will need to inform Universal Credit of this change)

To tell us about any change of circumstance please contact your work coach.

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# If you pay rent to a local authority, council or housing association

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## Local council tax reduction

You may be able to get help from your local authority with your Council Tax if you are on a low income or claim benefits, including Universal Credit.

The help you will get depends on:

- Where you live
- Your circumstances
- Your household income - including savings and pensions
- If any children live with you
- If other adults live with you
- Your local council's own council tax reduction scheme

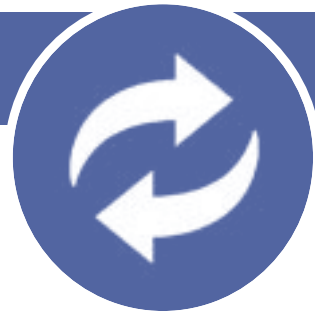
You can start the process to apply for [local council tax reduction](#) on GOV.UK. It will take you directly to the relevant page on your local council's website, which will tell you what you need to do next.

If you are claiming Universal Credit for the first time we would advise you to apply for local council tax reduction straight away, as many local authorities will not back date it for you. You do not need to wait until your claim for Universal Credit has been assessed and/or paid.

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# If you pay rent to a local authority, council or housing association

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## What do I need to bring to my interview?

Being responsible for paying rent means you have an agreement to make rent payments and have a contract or written rent agreement with a landlord, organisation or agency. If you are applying for housing costs under Universal Credit you will need to bring evidence with you, for example:

- A current tenancy agreement
- A current rent statement
- A current rent book
- A signed letter from your landlord

If you make a claim to Universal Credit it is your responsibility to provide this evidence to us.  
We will check and validate your evidence before paying Universal Credit Housing Costs.  
We will also check the local rent levels in your area.

If you do not provide this evidence there may be a delay in paying you Universal Credit Housing Costs.

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# If you pay rent to a local authority, council or housing association

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## Already receiving housing benefit

Your housing benefit payment is made by your local authority to help towards paying rent for your home and other related housing costs such as service charges.

When you make a new claim for Universal Credit, if you are receiving housing benefit we will contact your local authority to stop your housing benefit payments.

This ensures that the Department for Work and Pensions and your local authority do not both pay your rent at the same time.

If you are making a new claim to Universal credit your first payment will be received 7 days after the end of your first [assessment period](#). You may need to discuss this with your landlord so that they understand your situation – you have made a new claim to Universal Credit and that a claim for housing costs has been included as part of your claim.

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# If you pay rent to a local authority, council or housing association

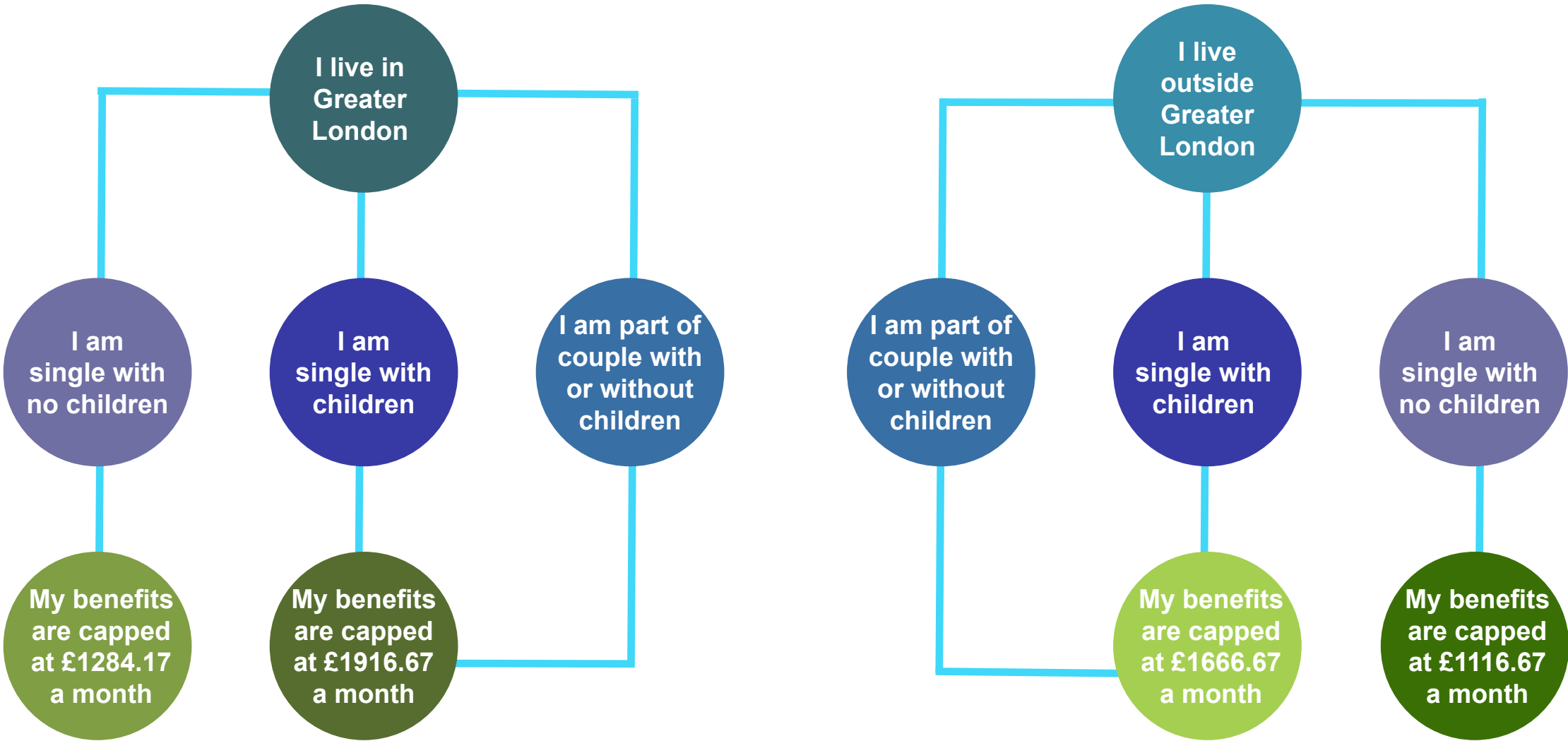
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## Benefit cap

The benefit cap is currently £20,000 a year, except for in Greater London where it is £23,000 a year. The single person rate is £13,400 a year, except in \*Greater London where it is £15,410 a year.

If you are already claiming benefits and are likely to be affected by the new benefit cap rules, you will already have been notified and offered help and support from a work coach to prepare for the changes. There are certain exemptions from having your benefits capped.



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\*By Greater London we mean the City of London and the 32 London boroughs. You can find out more at [www.gov.uk/benefit-cap](http://www.gov.uk/benefit-cap)

# If you pay rent to a local authority, council or housing association

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## Spare room subsidy

If you pay rent to a local authority, council or housing association you will have your full rent (and any eligible service charges) included in the housing costs calculation, unless the following apply:

- The accommodation is under-occupied, if so, If so, a deduction is applied. This is referred to as the Removal of the Spare Room Subsidy (some exceptions apply\*)
- A reduction for a Universal Credit housing cost contribution is applied where a non-dependent is aged over 21 (some exceptions apply\*)

If you are under-occupying your home, your housing costs are reduced by:



If there is one more bedroom in your property than required according to the room allocation policy



If there are two or more bedrooms in the property than required according to the room allocation policy

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This reduction does not apply if you are a joint tenant (except where you form a couple).  
For more information (including exceptions\*) visit [www.gov.uk/benefit-cap](http://www.gov.uk/benefit-cap)

# If you pay rent to a local authority, council or housing association

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Help budgeting my money

We can offer you Personal Budgeting Support. This is where we help you adapt to three key changes that Universal Credit brings:

1. A **single household payment**
2. Your Universal Credit payment will be **paid monthly to you**
3. Your Universal Credit payment will include payment for eligible **housing costs**

## **Personal Budgeting Support covers:**

**Money advice** to help you cope with managing your money on a monthly basis and paying your bills on time.

**Money advice** will be offered online, by phone, or face to face by organisations with the relevant expertise.

**Alternative Payment Arrangements** - if you cannot manage the single monthly payment and it is necessary to protect the interests of you and/or your family.

You can speak to your work coach at any time for more details.

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# If you pay rent to a local authority, council or housing association

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## Alternative Payment Arrangements

There are some Universal Credit payment options that can help you manage your money. These are called 'Alternative Payment Arrangements'. Not all requests for Alternative Payment Arrangements will be granted. Each request will be considered on its own merits and against the eligible criteria.

If you are eligible for an Alternative Payment Arrangement, you can get:



**payment direct  
to your landlord**



**not monthly**



**payments split into  
2 bank accounts**

Alternative Payment Arrangements can be considered at any point during the Universal Credit claim. If you are currently applying for Universal Credit, or about to apply, you can ask for an Alternative Payment Arrangement at your interview.

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You will also need to be aware that should you fall into rent arrears your landlord can apply for a third party deduction directly from your Universal Credit payment. This will only apply if you are at least 2 months in arrears with your rent. You may want to talk to your landlord and come to an arrangement (to avoid these deductions) if you are at least 2 months in arrears with your rent.

If you are already receiving Universal Credit you can speak to your work coach for further information.



# If you pay rent to a local authority, council or housing association

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## Paying your utility bills

In addition to paying your rent you must ensure you pay your other household expenses, such as water, gas and electricity. If you're struggling to afford your water, gas and electricity bills, and are in arrears, contact your supplier to discuss ways to pay what you owe them.

If you do not pay what you owe, your gas or electricity supplier could cut you off. Your supplier has to help you come to a solution. You should try to negotiate a way to pay back what you owe that works for both of you. This may include a repayment plan that you will manage yourself.

If you are really struggling to budget and manage your money, as a last resort and to protect you from being cut off or being taken to court, we can arrange for some of your Universal Credit to be deducted directly and a fixed amount paid to your supplier directly if certain eligibility criteria are met.

Once your arrears are paid off all payments to your supplier will cease and you will become responsible for paying your own bills.

For further information please speak to your work coach.

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Discretionary housing payment

If you are having difficulty paying your rent you may be able to get a discretionary housing payment from your **local authority**.

Discretionary housing payments are a temporary solution to financial difficulty. They may be made when people have been affected by welfare changes like:

- The benefit cap
- Removal of the spare room subsidy
- Changes to local housing allowance

To receive discretionary housing payments you must be entitled to Universal Credit, including the housing costs element towards your rental liability, and you must require additional financial assistance.

You will need to check with your local authority to see if you can claim a discretionary housing payment.

Details of all local authorities can be found on [GOV.UK](https://www.gov.uk).

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# If you pay rent to a local authority, council or housing association

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Other help and support

There's plenty of advice available from other organisations.

Click on the links below to access advice, tools and information that can help you take control of your money:



Debt advice and financial support by telephone or face to face



Support for people with housing and debt problems. Online specialist debt advice for those who need it.



Free debt advice by telephone and online, including specialist help on self-employment, mortgage arrears and insolvency



Telephone support to help you manage your finances



Helping people in financial hardship to access welfare benefits, charitable grants and other financial help



Debt advice and financial support by telephone or face to face

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Help paying my rent



Rent arrears



Service charges



Paying rent on 2 homes

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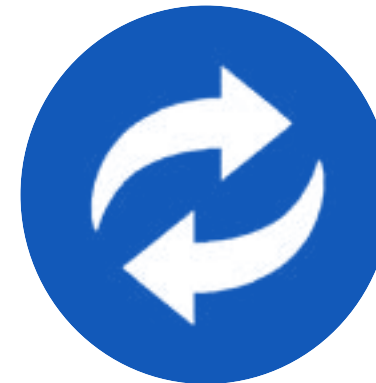
WHAT DO  
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What do I need to  
bring to my interview?



Local council  
tax reduction



Change of circumstance



Apply online for  
Universal Credit

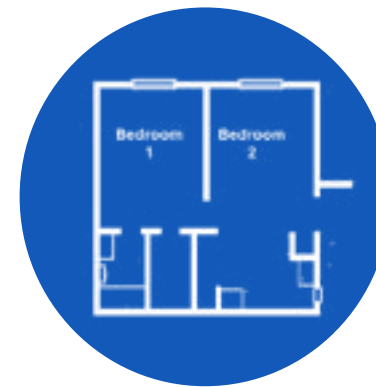
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WHAT DO  
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Already receiving  
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Local Housing Allowance  
(spare bedrooms)



Benefit cap



Privately renting  
in Scotland



Single and under  
35 years old

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Alternative payment  
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Discretionary  
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Other help and support

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### Not claiming Universal Credit



### Claiming Universal Credit







There are some Universal Credit payment options that can help you manage your money. These are called 'Alternative Payment Arrangements'. Not all requests for Alternative Payment Arrangements will be granted. Each request will be considered against the eligibility criteria.

If you are eligible for an Alternative Payment Arrangement, you can get:

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You will also need to be aware that should you fall into rent arrears your landlord can apply for a third party deduction directly from your Universal Credit payment. This will only apply if you are at least 2 months in arrears with your rent. You may want to talk to your landlord and come to an arrangement (to avoid these deductions) if you are at least 2 months in arrears with your rent.

If you are already receiving Universal Credit you can speak to your work coach for further information.





Sometimes, when a rental property is contained in a housing development or apartment block, either the tenant or the landlord may be expected to pay an annual service charge.

This charge will usually cover maintenance and repair work in communal areas.

Your service charge statement from your landlord will show you any service charges you are paying.

If you pay any service charges as part of your rent, Universal Credit may provide help towards the cost.

Details of [eligible service charges](#) are found via this link

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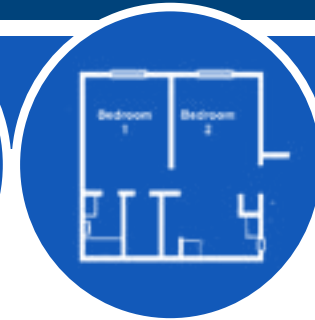
Service charges



Universal Credit can be paid on two homes at the same time, for any of the following reasons:

- A family is so large that the housing authority has housed them in two properties
- A family member leaves their home through fear of violence or abuse but intends to return
- A family member (receiving a benefit being paid on account of disability) changes address and has to pay 2 lots of rent because adaptations (due to their disability) delays the move to their new home

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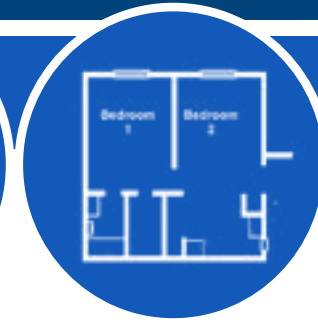


Your housing benefit payment is made by your local authority to help towards paying rent for your home and other related housing costs such as service charges.

When you make a new claim for Universal Credit, if you are receiving housing benefit we will contact your local authority to stop your housing benefit payments.

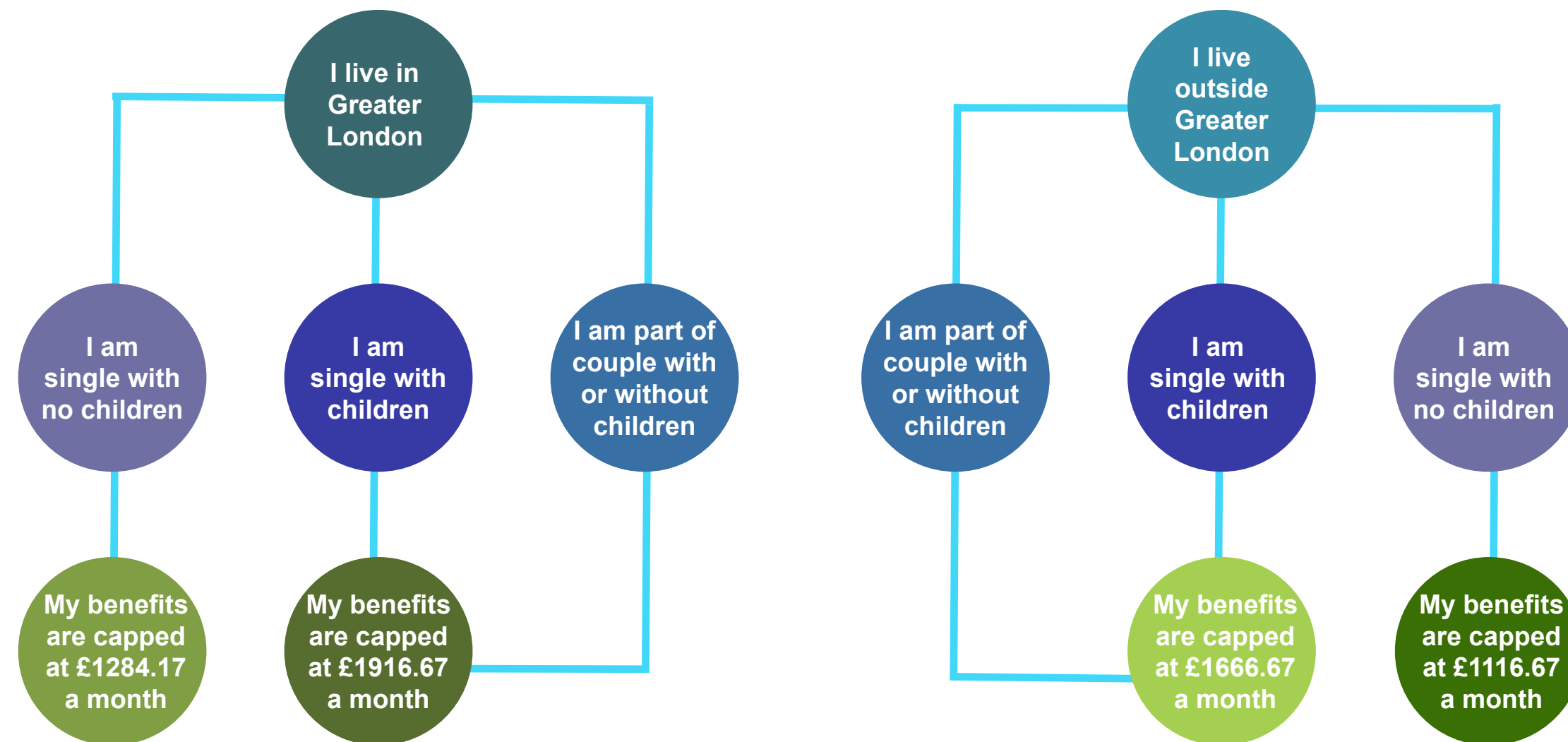
This ensures that the Department for Work and Pensions and your local authority do not both pay your rent at the same time.

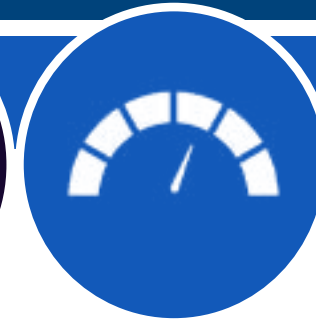
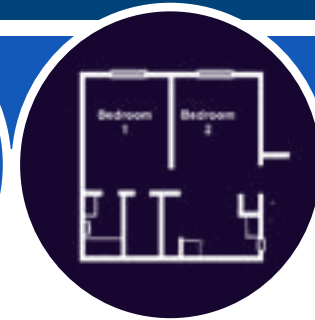
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The benefit cap is currently £20,000 a year, except for in Greater London where it is £23,000 a year. The single person rate is £13,400 a year, except in \*Greater London where it is £15,410 a year.

If you are already claiming benefits and are likely to be affected by the new benefit cap rules, you will already have been notified and offered help and support from a work coach to prepare for the changes. There are certain exemptions from having your benefits capped.





### Private Rented Sector – Local Housing Allowance – ‘spare bedrooms’

As a private tenant you are not subject to the Spare Room Subsidy, but you will still be subject to similar rules for private tenants under the local housing allowance scheme.

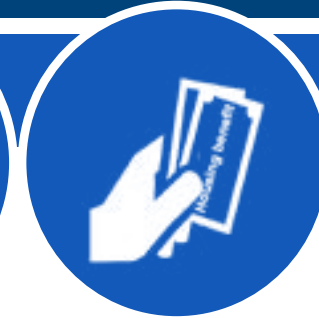
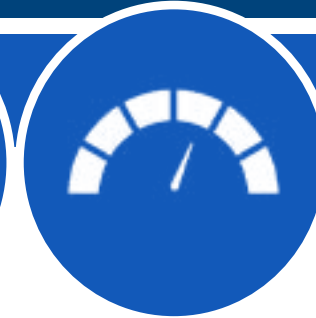
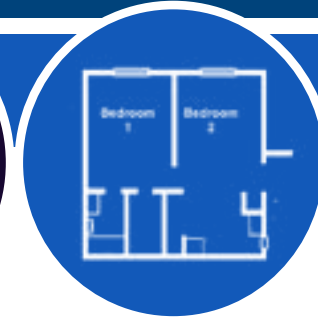
This means that the amount of Universal Credit housing costs you receive will be limited if you rent a home with more bedrooms than the rules say you need.

The actual size of your home doesn't matter. It is the number of bedrooms you have and the number of people living there that count.

The amount of local housing allowance varies across the UK. This is because rent can be either higher or lower than average depending on where you live.

Universal Credit will look at your circumstances and, where necessary, apply any relevant deduction to your housing costs before they are paid to you.

It is your responsibility to pay your rent direct to your landlord.

[HOME PAGE](#)[Single and under](#)[35](#)

In Scotland, all landlords must register their properties with their local authority.

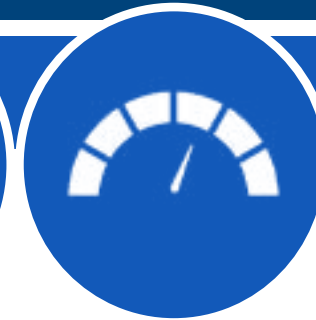
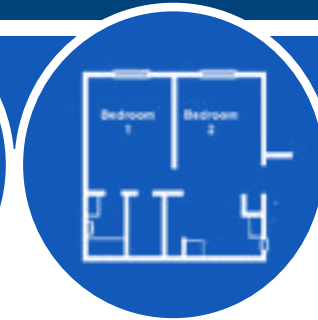
If you are living in an unregistered property, you will need to speak to your local authority.

You can still qualify for Universal Credit Housing Costs in Scotland if your landlord has not registered the property, provided that you:

- Are legally responsible for paying rent
- Make payments to a landlord
- Live in the rented property

For further information speak to your work coach.

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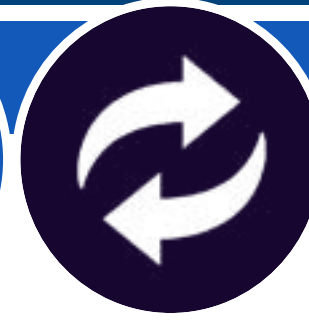
If you are under the age of 35, not disabled, single and have no children you will be paid what is known as the shared accommodation rate.

If this applies to you, the maximum Universal Credit Housing Cost that you can get is the rate for renting a single room in a shared house. This applies even if you rent a self-contained flat.

There are some exceptions to this depending on your personal circumstances, for example, if other people live with you, if you are a care-leaver aged under 22, or if you have been living in a hostel in some circumstances.

You can speak to your work coach for further detailed information.





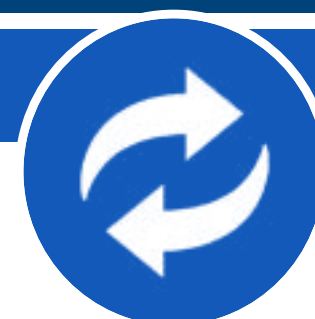
What if my circumstances change – change of address, rent increases etc?

Changes in your circumstances may alter your Universal Credit Housing Costs payment.

It is your responsibility to notify us of any changes of circumstance, including:

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- A new child joining your household
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- A partner joining or leaving the home you rent and live in (if a partner leaves the home you may need to speak to your landlord and get a new tenancy agreement. You will need to inform Universal Credit of this change)

To tell us about any change of circumstance please contact your work coach.



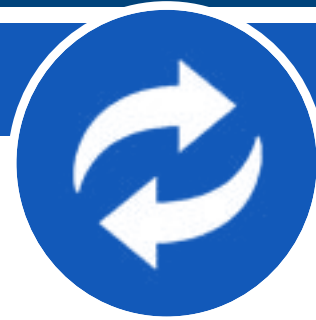
You may be able to get help from your local authority with your Council Tax if you are on a low income or claim benefits, including Universal Credit.

The help you will get depends on:

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- Your circumstances
- Your household income - including savings and pensions
- If any children live with you
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- Your local council's own council tax reduction scheme

You can start the process to apply for [local council tax reduction](#) on GOV.UK. It will take you directly to the relevant page on your local council's website, which will tell you what you need to do next.

If you are claiming Universal Credit for the first time we would advise you to apply for local council tax reduction straight away, as many local authorities will not back date it for you. You do not need to wait until your claim for Universal Credit has been assessed and/or paid.



## What do I need to bring to my interview?

Being responsible for paying rent means you have an agreement to make rent payments and have a contract or written rent agreement with a landlord, organisation or agency, and your landlord hasn't included the council tax in the rent you are paying. If you are applying for housing costs under Universal Credit you will need to bring evidence with you, for example:

- A current tenancy agreement
- A current rent statement
- A current rent book
- A signed letter from your landlord

If you make a claim to Universal Credit it is your responsibility to provide this evidence to us. We will check and validate your evidence before paying Universal Credit Housing Costs. We will also check the local rent levels in your area.

If you do not provide this evidence there may be a delay in paying you Universal Credit Housing Costs.



We can offer you Personal Budgeting Support. This is where we help you adapt to three key changes that Universal Credit brings:

1. A **single household payment**
2. Your Universal Credit payment will be **paid monthly to you**
3. Your Universal Credit payment will include payment for eligible **housing costs**

## **Personal Budgeting Support covers:**

**Money advice** to help you cope with managing your money on a monthly basis and paying your bills on time.

**Money advice** will be offered online, by phone, or face to face by organisations with the relevant expertise.

**Alternative Payment Arrangements** - if you cannot manage the single monthly payment and it is necessary to protect the interests of you and/or your family.

You can speak to your work coach at any time for more details.



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If you are eligible for an Alternative Payment Arrangement, you can get:



**payment direct  
to your landlord**



**not monthly**



**payments split into  
2 bank accounts**

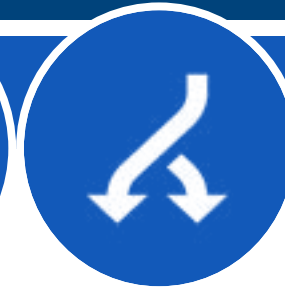
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You will also need to be aware that should you fall into rent arrears your landlord can apply for a third party deduction directly from your Universal Credit payment. This will only apply if you are at least 2 months in arrears with your rent. You may want to talk to your landlord and come to an arrangement (to avoid these deductions) if you are at least 2 months in arrears with your rent.

If you are already receiving Universal Credit you can speak to your work coach for further information.





In addition to paying your rent you must ensure you pay your other household expenses, such as water, gas and electricity. If you're struggling to afford your water, gas and electricity bills, and are in arrears, contact your supplier to discuss ways to pay what you owe them.

If you do not pay what you owe, your gas or electricity supplier could cut you off. Your supplier has to help you come to a solution. You should try to negotiate a way to pay back what you owe that works for both of you. This may include a repayment plan that you will manage yourself.

If you are really struggling to budget and manage your money, as a last resort and to protect you from being cut off or being taken to court, we can arrange for some of your Universal Credit to be deducted directly and a fixed amount paid to your supplier directly if certain eligibility criteria are met.

Once your arrears are paid off all payments to your supplier will cease and you will become responsible for paying your own bills.

For further information please speak to your work coach.





If you are having difficulty paying your rent you may be able to get a discretionary housing payment from your **local authority**.

Discretionary housing payments are a temporary solution to financial difficulty. They may be made when people have been affected by welfare changes like:

- The benefit cap
- Removal of the spare room subsidy
- Changes to local housing allowance

To receive discretionary housing payments you must be entitled to Universal Credit, including the housing costs element towards your rental liability, and you must require additional financial assistance.

You will need to check with your local authority to see if you can claim a discretionary housing payment.

Details of all local authorities can be found on [GOV.UK](https://www.gov.uk).

# If you pay rent to a private landlord

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## Other help and support

There's plenty of advice available from other organisations.

Click on the links below to access advice, tools and information that can help you take control of your money:



Debt advice and financial support by telephone or face to face



Support for people with housing and debt problems. Online specialist debt advice for those who need it.



Free debt advice by telephone and online, including specialist help on self-employment, mortgage arrears and insolvency



Telephone support to help you manage your finances



Helping people in financial hardship to access welfare benefits, charitable grants and other financial help



Debt advice and financial support by telephone or face to face

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# If you are a homeowner or buying a home

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Payment to your lender



If you are part of a shared  
ownership scheme

If you are a homeowner, have purchased or are purchasing a property through a shared ownership scheme, you may be able to get help with your mortgage interest payments. This is referred to as owner-occupier housing costs. When you apply for Universal Credit you will need to provide information about your mortgage.

The amount you receive will depend on the amount of your outstanding mortgage, or any loans secured on your home. A standard interest rate is used to calculate the amount of owner occupiers' housing costs. The amount is usually paid directly to the lender.

Help is limited to claimants who have not had a break in their benefits claim for 39 weeks. If you are moving to Universal Credit from another benefit, time spent on that other benefit will count toward this 39 weeks – as long as you (and your partner) are not in paid work.

In Universal Credit, all loans secured on a claimant's property will be eligible for help, subject to the capital limit of £200,000 for working age claimants.

It is important to understand that you will not be eligible for owner-occupier housing costs if you are in paid work. If you begin work whilst you are getting owner-occupier housing costs, this help will stop.

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You will be notified of your Universal Credit Housing Costs amount and payments by letter for [live service claimants](#), or online for [full service claimants](#). For further information on waiting days and assessment periods visit the [Universal Credit different earning patterns and your payments](#) page on GOV.UK.

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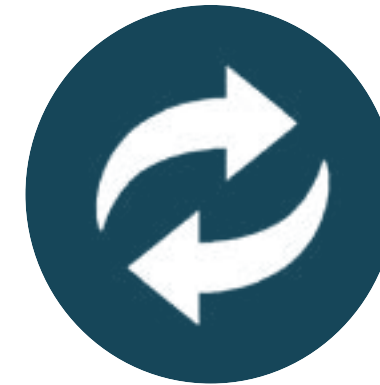
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## Payment to your lender

Any eligible mortgage payment is paid directly to your lender, where that lender is a participant in the Managed Payments to Mortgage Lenders (MPML) scheme and on the Qualifying Lenders Register (QLR). The vast majority of mortgage lenders are on the QLR.

These direct payments are made monthly in arrears in line with Universal Credit [assessment periods](#).

From April 2018, Universal Credit support for mortgage payments will be paid as a loan – to be repaid upon sale of your house or, on a voluntary basis when you return to work.

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**If you are a homeowner or buying a home**

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**If you are part of a shared ownership scheme**

Shared ownership schemes are usually provided through housing associations. A share of your home's value between 25% and 75% is purchased by you. This is usually via a mortgage and rent is paid on the remaining share.

In shared ownership cases, Universal Credit payments include an amount for mortgage interest and an amount for rent. Your mortgage and rent costs will be assessed, calculated and paid.

Rent and mortgage calculations are grouped together and paid to you as one single payment.

It is then your responsibility to pay your lender.

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# If you are a homeowner or buying a home

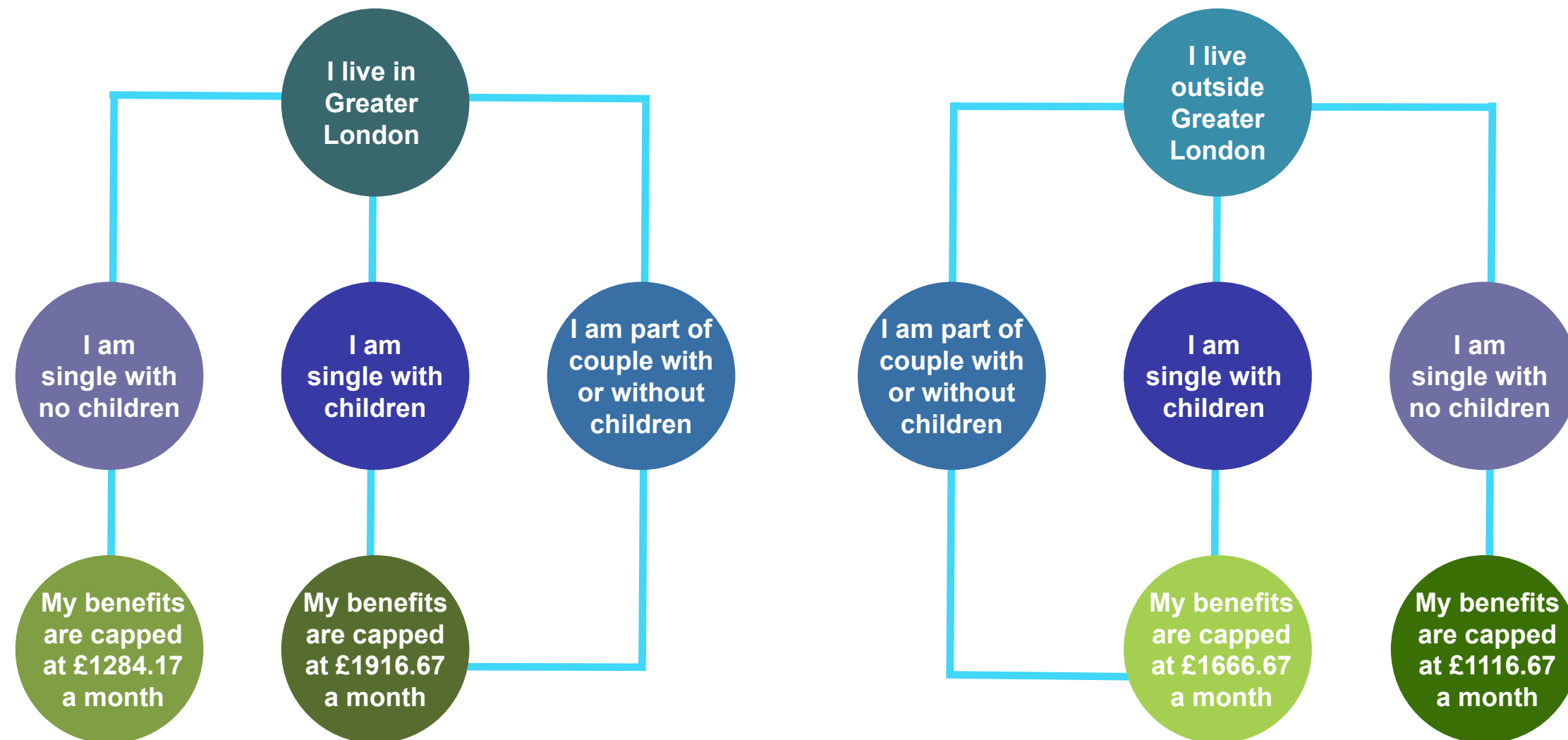
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## Benefit cap



The benefit cap is currently £20,000 a year, except for in Greater London where it is £23,000 a year. The single person rate is £13,400 a year, except in \*Greater London where it is £15,410 a year.

If you are already claiming benefits and are likely to be affected by the new benefit cap rules, you will already have been notified and offered help and support from a work coach to prepare for the changes. There are certain exemptions from having your benefits capped.



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\*By Greater London we mean the City of London and the 32 London boroughs. You can find out more at [www.gov.uk/benefit-cap](https://www.gov.uk/benefit-cap)



What if my circumstances change – change address, change of mortgage payments etc?

Changes in your circumstances may alter your Universal Credit Housing Costs payment.

It is your responsibility to notify us of any changes of circumstance, including:

- A change of address
- Changes to your mortgage payments (increase or decrease)
- A change of mortgage provider
- A child joins or leaves your household
- A partner joining or leaving the home you live in
- A change in other income or capital/savings

To tell us about any change of circumstance please contact your work coach.



## What do I need to bring to my interview?

Being responsible for paying your mortgage (or loans secured on your property) means you will have an agreement with a lender and/or a loan company (or companies). If you are applying for housing costs under Universal Credit you will need to bring evidence with you, for example:

- A mortgage agreement
- A current mortgage statement
- Any loan agreement/s secured on property
- Bank statements showing payment of mortgage/loan(s)

If you make a claim to Universal Credit it is your responsibility to provide this evidence to us.

We will check and validate your evidence before paying Universal Credit Housing Costs.

If you do not provide this evidence there may be a delay in paying you Universal Credit Housing Costs.





We can offer you Personal Budgeting Support. This is where we help you adapt to three key changes that Universal Credit brings:

1. A **single household payment**
2. Your Universal Credit payment will be **paid monthly to you**
3. Your Universal Credit payment will include payment for eligible **housing costs**

### **Personal Budgeting Support covers:**

**Money advice** to help you cope with managing your money on a monthly basis and paying your bills on time.

**Money advice** will be offered online, by phone, or face to face by organisations with the relevant expertise.

**Alternative Payment Arrangements** - if you cannot manage the single monthly payment and it is necessary to protect the interests of you and/or your family.

You can speak to your work coach at any time for more details.

# If you are a homeowner or buying a home

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## Paying my utility bills

In addition to paying your rent you must ensure you pay your other household expenses, such as water, gas and electricity. If you're struggling to afford your water, gas and electricity bills, and are in arrears, contact your supplier to discuss ways to pay what you owe them.

If you do not pay what you owe, your gas or electricity supplier could cut you off. Your supplier has to help you come to a solution. You should try to negotiate a way to pay back what you owe that works for both of you. This may include a repayment plan that you will manage yourself.

If you are really struggling to budget and manage your money, as a last resort and to protect you from being cut off or being taken to court, we can arrange for some of your Universal Credit to be deducted directly and a fixed amount paid to your supplier directly if certain eligibility criteria are met.

Once your arrears are paid off all payments to your supplier will cease and you will become responsible for paying your own bills.

For further information please speak to your work coach.

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# If you are a homeowner or buying a home

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Other help and support

There's plenty of advice available from other organisations.

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Telephone support to help you manage your finances



Helping people in financial hardship to access welfare benefits, charitable grants and other financial help



Debt advice and financial support by telephone or face to face

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Temporary housing

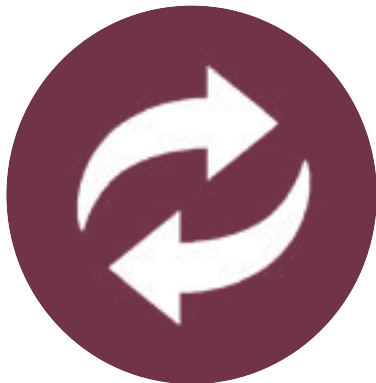


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## Temporary housing

If you live in temporary accommodation, you will need to contact your local authority for assistance with rent costs.

If you are already in receipt of Universal Credit and report a change of circumstances resulting in you becoming homeless and placed in temporary accommodation, you will continue to receive Universal Credit, including a rental element for your accommodation.

The rental element will be based on your Local Housing Association allowance rate for the household size or the actual rent (whichever is the lowest) and the rent will be paid directly to you.

It is **your responsibility** to budget correctly and make sure **you pay your full rent**.

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## Supported or sheltered housing

Supported and sheltered housing is also known as 'specified accommodation'.

If you live in supported or sheltered housing you are unable to claim housing costs through Universal Credit, but you can claim Housing Benefit from your local authority. Your rent will still be met by housing benefit from your local council, even if the rest of your money comes from Universal Credit.

When Universal Credit is fully rolled out, Housing Benefit will be abolished for working age tenants and a new system will be developed to cover housing costs in supported and sheltered housing. This is likely to take effect in 2019 and will also cover care and support costs too.

Please contact your local authority for more information on claiming Housing Benefit if you live in supported or sheltered housing.

Please note that Housing benefit paid in specified accommodation does NOT count towards the benefit cap figure.

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# If you live in temporary supported or sheltered housing

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## Change of circumstances

What if my circumstances change – change address, rent increases etc?

Changes in your circumstances may alter your Universal Credit Housing Costs payment.

It is your responsibility to notify us of any changes of circumstance, including:

- A change of address
- Annual changes to your rent applied by your landlord
- Changes to service charges applied by your landlord
- A new child joining your household
- A partner joining or leaving the home you rent and live in
- A change in other income or capital/savings

To tell us about any change of circumstance please contact your work coach.

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## Help budgeting my money

We can offer you Personal Budgeting Support. This is where we help you adapt to three key changes that Universal Credit brings:

1. A **single household payment**
2. Your Universal Credit payment will be **paid monthly to you**
3. Your Universal Credit payment will include payment for eligible **housing costs**

### **Personal Budgeting Support covers:**

**Money advice** to help you cope with managing your money on a monthly basis and paying your bills on time.

**Money advice** will be offered online, by phone, or face to face by organisations with the relevant expertise.

**Alternative Payment Arrangements** - if you cannot manage the single monthly payment and it is necessary to protect the interests of you and/or your family.

You can speak to your work coach at any time for more details.

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# If you live in temporary supported or sheltered housing

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## Other help and support

There's plenty of advice available from other organisations. Click on the links below to access advice, tools and information that can help you take control of your money:



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Debt advice and financial support by telephone or face to face

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# If you live in temporary supported or sheltered housing

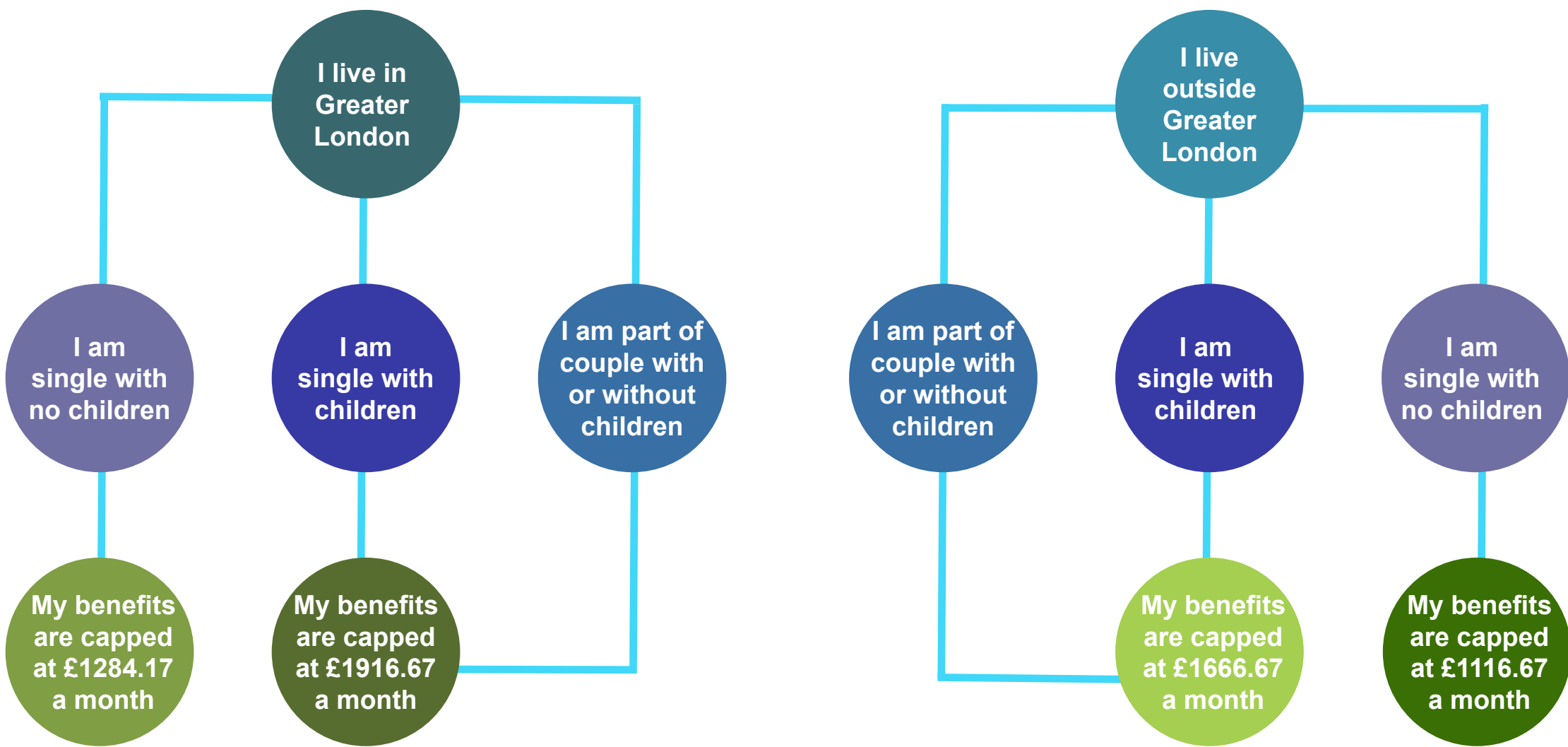
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## Benefit cap for temporary housing

The benefit cap is currently £20,000 a year, except for in Greater London where it is £23,000 a year. The single person rate is £13,400 a year, except in \*Greater London where it is £15,410 a year.

If you are already claiming benefits and are likely to be affected by the new benefit cap rules, you will already have been notified and offered help and support from a work coach to prepare for the changes. There are certain exemptions from having your benefits capped.



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\*By Greater London we mean the City of London and the 32 London boroughs. You can find out more at [www.gov.uk/benefit-cap](http://www.gov.uk/benefit-cap)

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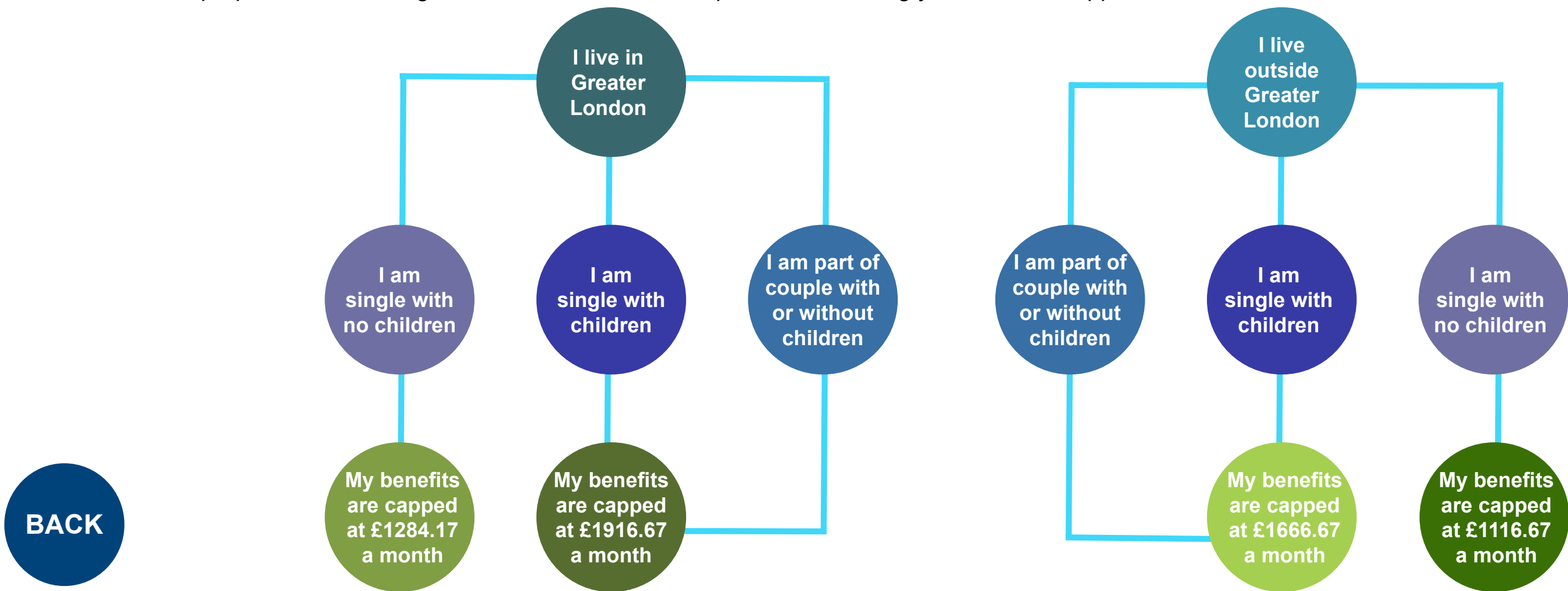


## Benefit cap for supported or sheltered housing

If you live in supported or sheltered accommodation, any amount of housing costs included in your Universal Credit will be disregarded when calculating whether your total benefits have reached the benefit cap level.

The benefit cap is currently £20,000 a year, except for in Greater London where it is £23,000 a year. The single person rate is £13,400 a year, except in \*Greater London where it is £15,410 a year.

If you are already claiming benefits and are likely to be affected by the new benefit cap rules, you will already have been notified and offered help and support from a work coach to prepare for the changes. There are certain exemptions from having your benefits capped.



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# If you live in temporary supported or sheltered housing

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## Alternative Payment Arrangements

There are some Universal Credit payment options that can help you manage your money.

These are called 'Alternative Payment Arrangements'. Not all requests for Alternative Payment Arrangements will be granted. Each request will be considered on its own merits and against the eligibility criteria.

If you are eligible for an Alternative Payment Arrangement, you can get:

- Money paid directly to your landlord for rent - this means the housing element of Universal Credit will automatically get paid each month to your landlord from your Universal Credit payment
- Payments weekly or fortnightly instead of monthly - this can help prevent you from running out of money if you're struggling to make your payment last a whole month
- Payments split into 2 bank accounts instead of one (couples only) - this can help you manage your money yourself if you have responsibilities that are different to your partner's, or if you've been a victim of abuse and want to manage your money yourself.

Alternative Payment Arrangements can be considered at any point during the Universal Credit claim. If you are currently applying for Universal Credit, or about to apply, you can ask for an Alternative Payment Arrangement at your interview.

You will also need to be aware that should you fall into rent arrears your landlord can apply for a third party deduction directly from your Universal Credit payment. This will only apply if you are at least 2 months in arrears with your rent. You may want to talk to your landlord and come to an arrangement (to avoid these deductions) if you are at least 2 months in arrears with your rent.

If you are already receiving Universal Credit you can speak to your work coach.

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### Eligible service charge

For Universal Credit, an eligible service charge is a charge that a person must pay to live in social housing or a property they own. For example, this can be for:

- Maintaining the general standard of the accommodation, including internal and external maintenance and repairs, and window cleaning of the upper floors only of a multi-storey building
- General upkeep of communal areas, including maintenance, cleaning and utility costs for internal and external areas such as laundry rooms and children's play areas
- Basic communal services that are available to everyone living in the accommodation, such as refuse collection, communal lifts, secure building access, wireless or television aerials to receive free channels
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- Basic communal services that are available to everyone living in the accommodation, such as refuse collection, communal lifts, secure building access, wireless or television aerials to receive free channels
- The use of essential items provided in the accommodation such as furniture or domestic appliances



### **What is a Universal Credit Assessment period?**

An assessment period for Universal Credit is a period of one month. At the end of each assessment period, your Universal Credit for that month is calculated. Universal Credit is assessed and paid in arrears, on a monthly basis in a single payment. Your personal circumstances will be assessed to work out the amount of Universal Credit you are entitled to.

Your circumstances include things like:

- Your earnings
- Who you live with
- If you have any savings or capital

You will receive your first Universal Credit payment 7 days after the end of your first assessment period.

Universal Credit will then be paid on the same date each month and the amount will not change to take account of 31, 30, or 28 day months.

If your Universal Credit payment day is on a weekend or bank holiday, the payment day will be advanced to the nearest working day.

This ensures that at the end of each assessment period, you will be paid an amount that reflects your circumstances on a month by month basis.

This “whole calendar month” approach means that Universal Credit payments reflect your circumstances at the point of payment.

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This ensures that at the end of each assessment period, you will be paid an amount that reflects your circumstances for the forthcoming month.

This “whole calendar month” approach means that Universal Credit payments reflect your circumstances at the point of payment.

Universal Credit supports people who are on a low income or out of work, and helps ensure that you are better off in work than on benefits. Universal Credit will give you the support you need to prepare for work, move into work, or earn more. In return for this support, it is your responsibility to do everything you can to find work or increase your earnings.

Universal Credit replaces:

- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Income Support
- Working Tax Credit
- Child Tax Credit
- Housing Benefit

Universal Credit is being introduced in stages by postcode. Whether you can claim it will depend on where you live and your personal circumstances.

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**Live Service** - The Universal Credit live service is available across Great Britain for claims from people who meet the Universal Credit eligibility and gateway criteria. Couples can also claim in some areas of the North West of England.

If your situation changes, like moving in with a partner or having child once you claim Universal Credit, you can stay on Universal Credit.

You can see a full list of the gateway criteria for live service on <https://www.gov.uk/guidance/jobcentres-where-you-can-claim-universal-credit>.

**Full Service** - We have begun to gradually [roll out the Universal Credit full service](#) by postcode area across the country. The full service is available for all claimants such as couples, families, single parents and those who cannot work for the short or long term.

When you make your claim you'll be asked for your postcode first to determine which service you should apply for. You will then be directed straight to the right service for you to complete your claim online.

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# What is the Universal Credit service?

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## Universal Credit service

Regardless of which service you are using, the aim of helping you to improve your income is central to the Universal Credit service.

You will always have access to a work coach who will help you make positive change to your life. That may be finding work, increasing your hours or simply getting more prepared for when you are able to work by learning new work skills or life skills.

How you manage the details of your Universal Credit claim, such as changing address or adding a child, will depend on which service you use.

### Live Service



Make your Universal Credit claim online



Manage your account by telephone



Access to your work coach



Report any change of circumstance by telephone

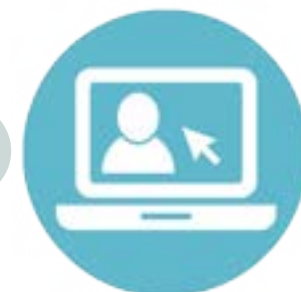


Contact the service centre

### Full Service



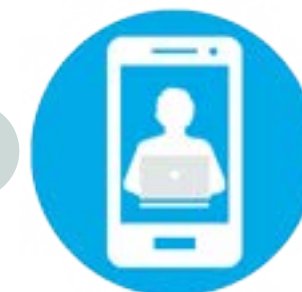
Make your Universal Credit claim online



Manage your account online



Report any change of circumstance online



Access to your work coach is through your online journal

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With both services you'll be able to see your work coach for advice and support to help you make the changes you need to improve your situation. When using the full service you can also use your journal to send messages to your work coach and for access to support online.

In the long term, everyone will move over from the live service to the full service and be able to open and maintain their Universal Credit account online. You will be notified when this will happen for you and be given details of what to do at that time.



You may be able to get help from your local authority with your Council Tax if you are on a low income or claim benefits, including Universal Credit.

The help you will get depends on:

- Where you live
- Your circumstances
- Your household income - including savings and pensions
- If any children live with you
- If other adults live with you
- Your local council's own council tax reduction scheme

You can start the process to apply for [local council tax reduction](#) on GOV.UK. It will take you directly to the relevant page on your local council's website, which will tell you what you need to do next.

If you are claiming Universal Credit for the first time we would advise you to apply for local council tax reduction straight away, as many local authorities will not back date it for you. You do not need to wait until your claim for Universal Credit has been assessed and/or paid.