

Universal credit: housing costs (renters)

In this factsheet we look at help with housing costs for renters.

Universal Credit (UC) can include a payment for your housing costs, including your rent.

Claiming housing costs for your rent

Normally the tenant will claim for help with housing costs. In some cases, other people living in the property can claim instead, for example, the tenant's partner.

Fill in the details of your rent on the claim form when you claim UC.

You will need to provide evidence of your rent, such as a tenancy agreement or a letter from your landlord.

Who can't get UC housing costs

If you live in some types of supported accommodation such as a hostel you will have to claim housing benefit instead of UC housing costs.

Some people can't claim UC at all.

How it is paid

Help with your rent is normally paid to you as part of your total monthly UC.

However, sometimes the jobcentre will pay your housing costs direct to your landlord instead of to you. This is called a managed payment. You or your landlord can ask for this and the jobcentre will decide based on your circumstances. Claimants with, for example, addiction problems or serious rent arrears will normally be given a managed payment. Some other claimants, such as those who are disabled or living in temporary accommodation, can be given one.

How much you get

If you rent your home from a private landlord, the maximum you can get towards your housing costs is the local housing allowance (LHA) rate for the area you live in. Your LHA depends on the number of bedrooms the government says you need.

If you rent your home from the council or a housing association and you are of working age the calculation will start with your full rent. However, you may get less because of the bedroom tax if you're classed as having a spare bedroom.

Some charges for communal areas which are included in your rent, such as cleaning and heating, can be paid through UC. But others, such as payment for water or gas within your home, will be deducted. The amount of help you can get with housing costs may be reduced if:

- your income is above a certain level
- there are adult family members living with you ('non-dependants')

Deductions from UC for rent arrears

If you have rent arrears, get advice as soon as possible on how to manage them. Some of your UC could be deducted and paid to your landlord which might cause you hardship.

If you are away from home

You can get help with your rent even if you are away from home temporarily. This will be for a limited time, depending on your circumstances. For example, you must return within one month if you are going abroad.

You may be able to get help with the rent for two homes for a limited period, for example, if you are living in a refuge because of domestic violence but expect to return to your previous home.

If you have a shortfall

If your help with housing costs is not enough to pay your rent, you can request a discretionary housing payment (DHP) from your local council (not the jobcentre).

If you have a spare room, you could take in a lodger. Check if you need your landlord's permission first. The income you receive from renting out a room should not affect your UC.

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.



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