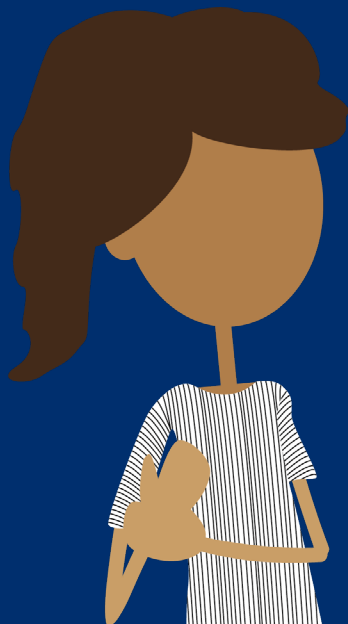
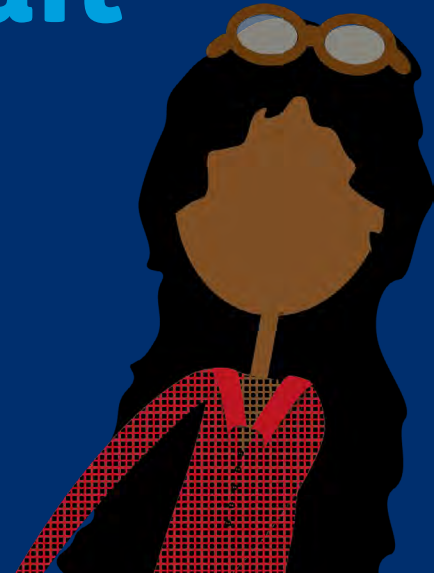


# Helping tenants with Universal Credit

*A short illustrative guide*



**Tenant**

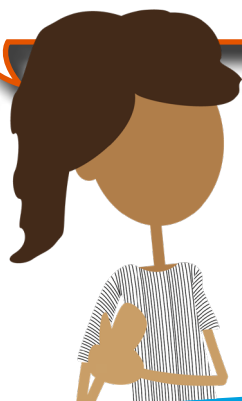


**Landlord**

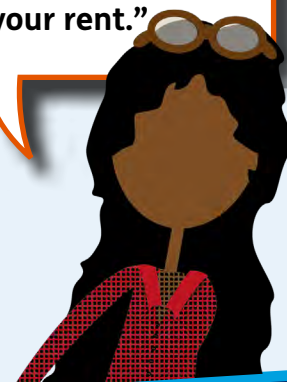
## My situation has changed

My situation has now changed. I don't have an income anymore, how will I pay for my food and rent?

"I'm not well enough to work anymore."



"You can make a claim to Universal Credit online, they can help with your rent."



I have developed a good relationship with my tenant. This allows me to identify issues which may impact rent payments and encourage my tenant to claim Universal Credit as quickly as possible.

Help to Claim is available from Citizens Advice, if you live in [England or Wales](#) or if you live in [Scotland](#).

Find out more about [helping tenants prepare for Universal Credit](#).

## Universal Credit claim

I've made my claim to Universal Credit online. I need to complete all essential actions which includes sharing details of my landlord and my housing costs at my first jobcentre appointment.

"I need to confirm how much rent I pay to my landlord."



"You need to show you are responsible for paying the rent and that you live there - I can help."



I can help my tenant if they don't have the right documents to support their claim for housing costs:

- tenancy agreement
- proof of address
- proof of current liability

Find out more about [evidence requirements](#).

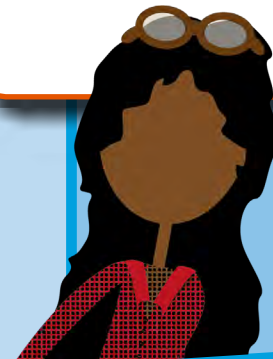
## Universal Credit advance

My Universal Credit claim has been accepted - I will receive my first payment 5 weeks from my date of claim.

"How will I manage until my first payment?"



"You can get a Universal Credit advance."



I advise my tenant that they can get an advance if they are struggling, and that this can include money for their rent. I make sure they know that the advance has to be paid back from subsequent Universal Credit payments. I also advise my tenant to speak to their work coach about this.

Find out more about [advances](#).

## Moving from Housing Benefit

I am getting Housing Benefit - what will happen to my payments?

"Will my Housing Benefit stop?"



"Yes, but not straight away. You'll continue to get Housing Benefit for 2 weeks after you claim Universal Credit."



I advise that they will continue to be paid Housing Benefit for 2 weeks when they move onto Universal Credit. The [extra 2 weeks of Housing Benefit](#) is paid automatically, will not affect their Universal Credit payment and doesn't need to be paid back. I advise them to check with the council if they have any questions about this extra payment.

## Paying rent by standing order or Direct Debit

I now get my Universal Credit paid monthly. I'm not sure how I will budget now as I'm used to getting paid every two weeks.

"What's the best way to pay my landlord?"

"You can set up a standing order to pay your rent directly to me."

I explain to my tenant that Universal Credit will be paid monthly and suggest that they set up a standing order with their bank, or I set up a Direct Debit for the rent to be paid directly to me. I also let them know about [Discretionary Housing Payments](#) in case their Universal Credit housing costs do not cover all their rent.

## Alternative Payment Arrangements

I have struggled to budget my Universal Credit payments so I am now behind with my rent.

"I'm getting worried because I am behind with my rent."

"I can request that your housing costs are paid directly to me."

As my tenant is vulnerable and/or in rent arrears, I can [apply](#) for their housing costs to be paid directly to me.

Find out more about [Alternative Payment Arrangements](#).

## Rent arrears

I still owe rent to my landlord, how can I pay this back?

"I owe 2 months rent, I can't pay this back in one go."

"I can ask DWP to make deductions from your Universal Credit payments to recover the rent arrears that I'm owed."

I can ask DWP to make [deductions from Universal Credit](#), if my tenant is at least 2 months in arrears.

The rent arrears that have been recovered from the tenant are paid into my bank account on a 28 day cycle in arrears.

## Direct payments

My rent is now going to be paid directly to my landlord, this ensures that they get the money on time.

"When will you be asking for my rent?"

"I will receive your rent directly on the same day that you get your Universal Credit."

The direct payment of rent that I applied for is paid into my bank account on the same day that the tenant gets their Universal Credit; I get a notification of who the money is for.

Find out more about [Alternative Payment Arrangements](#).

## Progress checking

I use my online account to keep up to date with my Universal Credit claim and report any change in my circumstances.

"My rent has gone up, what do I need to do?"

"You can put a note in your journal but I can speak to your case manager if that would help."

I can speak to the case manager about a direct payment of rent by phoning the Universal Credit helpline on 0800 328 5644.

If I want to speak to the case manager about other aspects of the claim, I ask my tenant to give consent via their journal. I might want to do this to help a vulnerable tenant verify their rent.

## Scottish choices

I have received my first Universal Credit payment and it includes my rent.

"A note in my journal says Universal Credit can pay you direct if that's what I want?"

"Yes, that's because you have a choice in Scotland."

People on Universal Credit in Scotland can choose to have their rent paid direct to their landlord.

Find out more about [Universal Credit Scottish choices](#).