**Universal Credit Guide**

Your Universal Credit is a single payment that is made up of different amounts depending on your circumstances.

The payment will take into account:

* your earnings if you are working
* your partner’s earnings if they are working
* any other income that is coming into your household

To get an estimate of what you may be entitled to when you claim Universal Credit you can use a benefits calculator; Entiltedto.co.uk

The amount you get is worked out each month, so may be different from one month to the next if you earn a different amount, or if your circumstances change.

**HOW YOUR PAYMENT IS CALCULATED**

There are 3 steps to work out your Universal Credit payment. More details about each stage are below.

Universal Credit maximum amount
Deductions based on your situation
Benefit cap may apply
= Your Universal Credit payment

Your household’s maximum Universal Credit amount is calculated. This will be made up of one standard amount and any additional amounts that apply to you and your household (for example, for housing costs or children).
Money may then be taken off because of your earnings or other income (such as money from savings), to pay back any advances or loans you have taken out, or because arrangements have been made for money to go straight to your utility provider. If you have received a sanction, this will also reduce your Universal Credit payment.
If it applies to you, the benefit cap may reduce how much you receive.

What makes up your payment

**STANDARD ALLOWANCE**

Part of the Universal Credit payment is a standard amount for your household. This is known as your standard allowance. Your monthly amount will depend on whether you are single or in a couple, and your age.

Single and under 25 - £342.72
Single and 25 or over - £409.89

In a couple and you’re both under 25 - £488.59
In a couple and either of you are 25 or over - £594.04

Children and childcare: -

Universal Credit can provide support to help with the costs of bringing up children. The amount you may be able to get is shown here.

Child amount:

If you are responsible for a child (or children) who normally lives with you, you may qualify for the child amount.

For your first child;
£281.25 (born before 6th April 2017)
£235.83 (born on or after 6th April 2017)

For your second child or subsequent children;
£235.83 per eligible child

Disabled child amount:

You may get extra money if your dependent child is disabled. This Disabled Child Addition is paid at either a higher rate or a lower rate.

To qualify for the lower rate your child must be:

entitled to Disability Living Allowance, or

entitled to Personal Independence Payment (for a child over 16)

To qualify for the higher rate your child must be:

entitled to Disability Living Allowance (higher rate care component)

entitled to Personal Independence Payment (enhanced rate)(for a child over 16), or

registered blind

You can still receive a disabled child addition for a third or subsequent child, even if you do not get the basic child amount.

Lower rate;
£128.25 per child

Higher rate;
£400.29 per child

Childcare costs;

If you are working, Universal Credit can help with the costs of childcare, no matter how many hours you work.

You may be able to claim up to 85 per cent of your childcare costs if you’re eligible for Universal Credit and meet some additional conditions. The amounts you can receive in childcare costs are:

* a maximum of £646.35 per month for one child
* a maximum of £1108.04 per month for 2 or more children

Childcare support is paid in arrears. This means that you will usually pay the costs yourself, and Universal Credit will then pay you some of that money back. If you think you need help with the costs at the time you pay them, you should discuss this with your work coach.

You’ll need to inform the Department for Work and Pensions of the cost of the childcare by the end of the [assessment period](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.understandinguniversalcredit.gov.uk%2Fnew-to-universal-credit%2Fhow-and-when-youll-be-paid%2F%3Ffbclid%3DIwAR3eUncyPfkY_AR6s0vRgrhhZuPte208KEeNC1Sh19VbFwU4k_tHnEQwjh0%23assessment-periods&h=AT0BOZMHxoLAzxdH39GMlol4eX74v-6hZp5aU6iAfNDjdFbkk7aiXAxpBa0vT2KzPFLEdnErB0HQir9lg2JjOMvab9r39lDxbHJoMjlnU5jTcirQtb7IM8CbfsEHUDBg4SBb&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8) after the one in which you’ve paid the childcare charges. You can do this by signing into your [Universal Credit account](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.gov.uk%2Fsign-in-universal-credit%3Ffbclid%3DIwAR04Qqvm3b2jhksICB3yHhdnUsAj1qCjeUgERToLfLx7CvUsDfhkoUp_AHA&h=AT3tExhv-iPfLmPqT7HCwz40UDsxqTkXiN7EgqvO2le2y_jHL3DNEW49gC31yB7jhXc_SSSkBKdzLsPDx6GADCYkBdAvCMRiD1cKDzp18DQdqpBEtUBFLsR0lnIKCPfIixV2&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8)

It’s important to note that you will only be paid back for childcare that has taken place during your assessment period. This means that if you pay for more than one month’s childcare in an assessment period – for example if you pay for a whole term – the money you get back at the end of that assessment period will only cover any childcare that has actually taken place during it. The rest of the payments you are entitled to will be paid in later months, once the childcare has taken place. These payments can be split over a maximum of 3 assessment periods.

If you have accepted a job offer you can claim for childcare costs for the month before you start work. Talk to your work coach as soon as possible about your job offer and the support options available. If your job comes to an end, you must tell the Department for Work and Pensions immediately.

Support with childcare costs can be claimed for at least a month after your employment ends to help you maintain your childcare as you move between jobs.

The amount you earn can affect how much you receive from Universal Credit. If your earnings are higher than usual in an assessment period this can reduce your Universal Credit payments, including the help you get towards childcare costs. Read more about [Universal Credit and work](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.understandinguniversalcredit.gov.uk%2Fnew-to-universal-credit%2Funiversal-credit-and-work%2F%3Ffbclid%3DIwAR1raldO-LKCkD0RgZ1DrfcFkTO3MPst8E75r7GjYCaCUqW0lgyy4DBOxyc&h=AT2_Vjyp96F8631iQYAxfLE8i1TCx487ZfMkkulO1R3KPd7sKbpFqxbDJk_pW_zG2zTkrPJsDptuetALyqfAqfTBZFFkaa-M16NWBzyT9haybx821qU7Gl-tdyolT4vqHqto&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8)

You cannot get help towards any payments that were made using childcare vouchers. If your childcare costs are higher than the value of your vouchers, you can apply for help towards that additional amount.

Earnings that are converted into childcare vouchers are not included when working out reductions to your Universal Credit payment.

How to get childcare support

You must be in paid work to receive childcare support from Universal Credit.

If you are a claiming with a partner both of you normally need to be in work to receive this help. However, you may be able to get childcare support if one of you is not working and is unable to provide childcare themselves because they:

* You have limited capability for work (LCW or LCWRA)
* You have caring responsibilities and receive the carer element
* You are temporarily absent from the household, for example in hospital, in residential care or in prison

Paid work does not include voluntary work where the only payment is expenses.

In some circumstances you can be treated as if you are in paid work while you are not working. Childcare support is available if you are claiming Universal Credit and are receiving:

* Statutory Sick Pay
* Statutory Maternity Pay
* Statutory Paternity Pay
* Statutory Shared Parental Pay
* Statutory Adoption Pay
* Maternity Allowance

You must be paying childcare costs to registered or approved childcare providers.

This generally means the childcare provider is registered with one of these organisations:

* England – OFSTED
* Scotland – The Care Inspectorate
* Wales – Care and Social Services Inspectorate for Wales (CSSIW)

Approved childcare can include care provided in school or in another place by a child minder, play-scheme, nursery or club. Your approved childcare provider should be able to provide you with a registration number.

For more information see the [Universal Credit childcare guide](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.gov.uk%2Fgovernment%2Fpublications%2Funiversal-credit-and-childcare%2Funiversal-credit-childcare-guide%3Ffbclid%3DIwAR3e0Ar81ICekFkujjNkFuDvkHr70UjwjzjMOvGS9X7kZBT3zIruw5CFH2I&h=AT0B05zosnZQjvX4MuInkITIBB6JsW-xXJ1qZbSrBADanEcb0yRlgL_IdbG6WKlGodFFUXl2JwShmF1XksqRagwPQFh7h83kMD0IGxGefPr7G_Qkm9kHoIJJFkvYcAQNFb_r&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8)
[https://www.gov.uk/government/publications/universal-credit-and-childcare/universal-credit-childcare-guide](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.gov.uk%2Fgovernment%2Fpublications%2Funiversal-credit-and-childcare%2Funiversal-credit-childcare-guide%3Ffbclid%3DIwAR1HZAyBg-bYxQ3JKBn2Cc5bDLgPl5Jy8du0u13vFCEsT7nrLpqvDdCAti8&h=AT3wmzS4cKd6o_SjHUXtWcafNA8Bn1DS2PdzvghFsyhNVEk3bh-WwTiA54I-pwjer0zkZH7xG1jHjm-wHrFU0dJZgg0rpqHHjnq5rKCY0ShY33mUDH-kjoVWafpD4I6pAwe_&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8)

Carer’s amount:

You can get an additional amount if you are caring for a severely disabled person for at least 35 hours a week. You do not need to be in receipt of Carer’s Allowance. If you make a joint claim, both of you can get a carer’s amount as long as you are not caring for the same severely disabled person.

If you or your partner get Carer’s Allowance, your Universal Credit payment will be reduced by £1 for every £1 you receive from Carer’s Allowance.

If you are entitled to both the carer’s amount and the ‘limited capability for work’ or ‘limited capability for work and work-related activity’ amount (see below for more information), you won’t receive both. Instead you will receive the larger amount.

If you care for a disabled person;
Carer Element £162.92

Limited capability for work amount:

If you have a condition that means you aren’t able to look for work now but can prepare for work with the aim of working at some time in the future, you won’t usually be able to get any additional amounts of Universal Credit due to sickness or disability. However, you may get an additional amount if:

you have been assessed previously as having limited capability for work;

you were receiving a benefit because of that condition before 3 April 2017;

you still have that condition.

If you were assessed as having limited capability for work, were receiving a benefit because of that condition before 3rd April 2017, and you still have that condition;
Limited capability for work - £128.25

Limited capability for work and work-related activity amount

You can get an additional amount if you have a health condition or disability that affects your ability to carry out work-related activity. This is assessed through a [Work Capability Assessment](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.understandinguniversalcredit.gov.uk%2Fnew-to-universal-credit%2Fhealth-conditions-or-disabilities%2F%3Ffbclid%3DIwAR20ZnckDcIzkKTl2ckUqPfSFsVGzSRvs0xH7p09VWEmzV4PEX-OP-2g0gc&h=AT1ii6kXIk0SRMHC7XeqNgkiPqVbUS0U9S5fwEyDsolj9aCcUZDWcA_-JSFm6CMAqDbM-rEBf-KuFZ68LnY9EMoVR3gIyCb5_3u7Rn92A0HVGfHHs-n9Km1QdB80z6z_iFJF&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8)

If you are making a joint claim and you both are entitled to this addition, your payment will only include one amount.

You may have to wait 3 months for your limited capability for work and work-related activity amount to be added to your Universal Credit payment. There are instances where it can be added on straight away, such as if you were entitled to Employment and Support Allowance immediately prior to your Universal Credit claim.

If you have been assessed as having limited capability for work and work-related activity;
Limited capability for work related activity - £341.92

Housing costs;

If you and/or your partner are responsible for paying rent (including some service charges) for the home you live in, or if you have a mortgage, Universal Credit may provide help towards the cost.

If you receive help towards housing costs it will be paid as part of your Universal Credit payment. It is your responsibility to make sure you pay your rent and other housing costs to your landlord in full.

Claiming housing costs:

When you make a new claim for Universal Credit your housing costs will usually be paid as part of your Universal Credit payment. If you are receiving Housing Benefit, the Department for Work and Pensions will contact your local authority to stop your Housing Benefit payments. At this point you will receive an additional payment of 2 weeks’ worth of Housing Benefit to support you as you move to Universal Credit.

It is your responsibility to make sure you pay your rent and other housing costs to your landlord in full. If you are having trouble managing your money, or live in Scotland, you can ask to have your housing costs paid straight to your landlord. Talk to your work coach, use your journal or call the [helpline](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.understandinguniversalcredit.gov.uk%2Falready-claimed%2Fhelpline%2F%3Ffbclid%3DIwAR3u34dVcNDLWW8Pz37nwJg95-PPco1nYWVTKSotpar6ej0w2BQLk1z43jw&h=AT0usAG4hdFSEtpAlfBfyXS0ZZo4qWDkfst66SbnY-0uZc5IBgvDQrUJn3deu-RWFVXGsF5heiQqm4a_PAOHMKxijTs7nJV1LkMDYot4Q1HI8L0pWvfDWae-K8EWiydZ8ylt&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8) for more information.

If you are making a new Universal Credit claim it may be 5 weeks until you receive your first payment. It’s a good idea to tell your landlord that you are claiming Universal Credit so that they understand your situation. You will need to tell them that you have made a new claim to Universal Credit and that a claim for housing costs has been included as part of your claim.

Information you need to make a claim

If you are applying for housing costs for rented property as part of your Universal Credit claim, you will need to bring evidence of how much your rent is to your new claim interview. This could be:

* a current tenancy agreement
* a current rent statement
* a current rent book, or
* a signed letter from your landlord

If you live in social rented property you won’t need to bring this information to your new claim interview. Instead you will enter details of your housing costs online, and the Department for Work and Pensions will contact your landlord to confirm that these are correct.

Types of housing costs

**MORTGAGES**

If you have a mortgage, Universal Credit may provide help towards the cost of your mortgage payments. It may also be able to help with loans (up to £200,000) you have taken out that use your property as security.

To get this help you will need to provide evidence of your mortgage or loan. This could be:

* a mortgage agreement
* a current mortgage statement
* a loan agreement, or
* bank statements showing the payment of the mortgage or loans

Help with mortgage payments or loans is provided as a loan. You will only be asked to pay back this loan if the property it was claimed for is sold or transferred to someone else. You can choose to pay the loan back early if you wish.

The Department for Work and Pensions will check your evidence before paying Universal Credit housing costs. Any delays in providing this evidence may mean delays in your Universal Credit housing costs being paid.

The amount you receive will depend on the amount of your outstanding mortgage or loans. It is calculated using a standard interest rate, and it is usually paid straight to the bank, building society or lender. You will be notified of your Universal Credit housing costs amount and payments through your online account.

You can only get help with mortgage payments if you have been claiming Universal Credit for 39 weeks or more, with no breaks or earned income in that time. Earned income can include earnings from paid work or, for example, statutory sick pay or tax rebates.

If you have moved to Universal Credit within one month of another benefit ending, time spent on the first benefit counts towards the 39 weeks.

It is important to understand that you will not be eligible for help with mortgage payments on your own home if you receive earned income. If you start receiving earned income whilst you are getting help with mortgage payments, this help will stop.

If you have a break in your claim or receive earned income you will need to claim Universal Credit for a further 39 weeks with no breaks or earned income before you can receive help with mortgage payments.

Read more about [support for mortgage interest](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.gov.uk%2Fsupport-for-mortgage-interest%3Ffbclid%3DIwAR1rfA62Un_Pe1jnBzu74cm55ieOu1K9-5CVTBayoN-7Z77BkJUwxXkU_5g&h=AT3ajcn9-q9jZeByfkrJtvIqSOgRecUXWG4up3qlk8sRaj8lEPrvKnBoV08RBRvTDPh7gDL8_f4aTVWgLkD_Ct84GSmHf6Rj0mlqJu6bokyAcppkUt3gVdFsAC__AkwT4ea8&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8)

**SHARED OWNERSHIP SCHEMES**

A shared ownership scheme is usually provided by housing associations where you part rent and part buy your home. You normally have to pay a mortgage amount and a rent amount. If you get help with this, your Universal Credit housing costs payment will include help towards your rent amount with any help towards your mortgage interest usually being paid direct to your mortgage lender.

**SERVICE CHARGES**

Some people are expected to pay a service charge on their rented property, in addition to their normal monthly rent.

If you have to pay a service charge this will be shown on your service charge statement from your landlord. Universal Credit can help towards this cost, but you will need to show evidence of any service charges that you have to pay.

**PAYING RENT ON 2 HOMES**

Universal Credit can help towards the costs of 2 homes if:

a family is too large to live in one home

a family member leaves their home through fear of violence or abuse, but intends to return, or

a family member who receives a benefit because of disability has to wait to move into their new home because it needs to be adapted for them to live in it.

Types of housing

**SPARE BEDROOMS**

The amount you receive towards your housing costs may be reduced if your home has spare bedrooms.

**If you pay rent to a local authority, council or housing association** you will get your full rent as part of your Universal Credit payment. This will be reduced by 14% if you have one spare bedroom, or 25% if you have 2 or more spare bedrooms. This is known as Removal of the Spare Room Subsidy.

Your Universal Credit housing costs may also be reduced if someone aged 21 or more lives with you who is not a dependant.

There are some exceptions to these rules – for more information see the [factsheet on the Removal of the Spare Room Subsidy](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.gov.uk%2Fgovernment%2Fuploads%2Fsystem%2Fuploads%2Fattachment_data%2Ffile%2F271013%2Fhousing-benefit-factsheet-1-removal-spare-room-subsidy.pdf%3Ffbclid%3DIwAR3kdronUDU8Vem7u8xuoW_f8dOnNRH5gxtZXaaPeDAwfYELYV8ZZ3aZv9Q&h=AT3Gd-P62CwAvKL4E0xQuYsJAMOoC7vMo7Otgupy7U5cGZjfzMMhpp8TFShPuNbee4EvAnAPN_1tAdusAn2_v5m083EG41iA5xeKle3P4YLhGiW05wCoP1G4GiLrx-gMyBSO&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8)

**If you pay rent to a private landlord** the amount of Universal Credit housing costs you receive will be worked out by looking at the number of people who live in your home. The actual size of your home doesn’t matter – the amount you get will be calculated by how many people live there. So if you have spare bedrooms you will only get housing costs to cover a smaller property. The amount you get is set by the [Local Housing Allowance](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.gov.uk%2Fguidance%2Flocal-housing-allowance%3Ffbclid%3DIwAR02SaccUe2AU75v55-UogbXmSzFro6H6gDxIx3zOJQSZmBlYT5Hgru7gd4&h=AT3gRwvJ7sEfOyS-eDRaUWfBjXa4Q7zI5mLK4LfkKkUDuPXmjNidWLtUjYc1CBFNWhMy0ZqhvGvzEdD2w9V0doz-pE3ihoXoiSDW4zNYoVhuyS0rbfQzsjEuhiM_PCYJbeOw&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8) rate in your area.

Temporary accommodation

If you live in temporary accommodation and make a new Universal Credit claim, your payment will not include an amount to help towards your housing. You will need to claim [Housing Benefit](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.gov.uk%2Fhousing-benefit%2Fhow-to-claim%3Ffbclid%3DIwAR0aHnsDA0aUY81CFzSfdw_OwqnfacrSXITmZuRJ3Lcny0xCravYlKq-wV4&h=AT0kNoyx4Cn7oi6RXgYKht6tZUPkS9X4j5oJndP3OgYbZexKqtDQnOY-gyONSpdy_j5DUFfbTIrsYg6UOJKRzYYveD-4dJoPZ_4y7AH4rEKP4jotGfoUeSPr1TAhEC5KaJmW&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8) from the local authority who placed you in temporary accommodation to get help with your housing costs. You can still receive Universal Credit to help with your other costs.

If you already receive help with temporary accommodation housing costs through Universal Credit this will continue until there is a change to the amount of rent you pay. If that happens you will need to claim Housing Benefit as well as Universal Credit.

There’s more advice for people who are homeless or at risk of homelessness in [Applying for Universal Credit: information for homeless people](https://l.facebook.com/l.php?u=https%3A%2F%2Fassets.publishing.service.gov.uk%2Fgovernment%2Fuploads%2Fsystem%2Fuploads%2Fattachment_data%2Ffile%2F753640%2Fapplying-universal-credit-information-homeless-people.pdf%3Ffbclid%3DIwAR3wrkazQJJp1Q1k8z8mcWuQ54Wpd9neiuIlf-Cg2nkXqqLEo7FF3v5_uQg&h=AT1dxTr2JlWht84Q8OM82-RmLmMqkPd5FKT55a4PxbrbmUzSNeiJN9bbbKs2XW0KVKwY9oQ6igObycvg9eJUuqYhZAEp0wT9KwfQoPoLgzugQg-eSIPxmxyVBfo4stz8eK11&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8)

**SUPPORTED OR SHELTERED HOUSING**

If you live in supported or sheltered housing you won’t be able to claim housing costs through Universal Credit. Instead you can claim Housing Benefit from your local council. This will be the case even if the rest of your money comes from Universal Credit.

Paying rent to a private landlord in Scotland

In Scotland all landlords must register their properties with the local authority. If your landlord has not done this for your property you can still get Universal Credit housing costs, but you will need to let your local authority know about it. You can also speak to your work coach for more help.

**YOUR CIRCUMSTANCES**

**IF YOU ARE SINGLE AND UNDER 35 YEARS OLD**

If you pay rent to a private landlord and:

* are under 35
* are single
* are not disabled, and
* have no children

then your Universal Credit housing costs will be no more than if you were renting a single room in a shared house. This will be the case no matter what type of property you actually live in.

The amount you get is set by the [Local Housing Allowance](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.gov.uk%2Fguidance%2Flocal-housing-allowance%3Ffbclid%3DIwAR18SNn9pAkGLLKS8fFe4-6Hk8cSwnyKYkbkGqLWCjDhnbjXNc3QvarQVxQ&h=AT0_jbFPtz_0gfQOHckLnidPXegSzkCtHDUDl_MqHhDqPchFQAbOS6i2O8GJ5BrdRb45ZzVe26HAao6HHQ1Z9THQiBJF1NMJfs7nTg5E7nPDBHIRXlklbSds8vBrS0AdytWj&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8) rate in your area.

There are a few circumstances in which you may be able to receive higher housing payments. Talk to your work coach or [contact Universal Credit](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.understandinguniversalcredit.gov.uk%2Falready-claimed%2Fhelpline%2F%3Ffbclid%3DIwAR3eUncyPfkY_AR6s0vRgrhhZuPte208KEeNC1Sh19VbFwU4k_tHnEQwjh0&h=AT2ByICl94tf0SGSJ7ysNBh0knWg50qeDhJWb6X1Y_hOYD79pZt-HTR6BG-rGUtRYB-HbE2Z_bzwtlbQ8GjjDXigTjsDguo-w3nD5CWyCMx_5b5kXCpkVZoqVtb2vhul-6d5&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8) for more information.

**IF YOU LIVE WITH SOMEONE WHO IS 21 OR OLDER**

If you live with someone who is 21 or older who is not your partner, your housing payment will usually be reduced. There’s more information [if you pay rent to a private landlord](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.gov.uk%2Fhousing-and-universal-credit%2Frenting-from-private-landlord%3Ffbclid%3DIwAR2FJM9LVgXb6WHUgyrScVKXZdXtJgRrQX-8M9M1IGS8vMvruBQcCA_vJAQ&h=AT3v9a34seIjrIQtwQmyflNYj_5XHUoMlKKNmx-d4coCb7I521hKW6kW_3GglPx6-030XExTS9GyKKiW_qVXFVCAnJFLYKCJbh_U2JCRLxUXZTDymkQrGm51pzt--EcFOg22&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8) or [if you pay rent to a local authority or housing association](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.gov.uk%2Fhousing-and-universal-credit%2Frenting-from-local-authority-or-housing-association%3Ffbclid%3DIwAR3Q2JcQhj2tdXbZ02NOi9a2s03ZYdAlrcRzEl4VraGUH99yllMhKGiOnac&h=AT05fg2YMYbdV8vzF1PtzUmyOewHuFrSG1qq9xr1bqcMEb2U4j9iN2Gy7Q5XtMuTObmiH_tZpfcDv92ckiYpbfChZNHZbFNec1EsY0L8XzJHVR0gXh_9feY07uEDsIMSqhSd&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8)

**REPORTING A CHANGE OF CIRCUMSTANCES**

Changes to your circumstances could mean that the amount you get towards your housing costs will change. It is your responsibility to let the Department for Work and Pensions know about any changes in your situation straight away so that they can make sure you are receiving the right Universal Credit payments. Read more about things that count as a [change of circumstances](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.understandinguniversalcredit.gov.uk%2Fnew-to-universal-credit%2Fyour-responsibilities%2F%3Ffbclid%3DIwAR3wrkazQJJp1Q1k8z8mcWuQ54Wpd9neiuIlf-Cg2nkXqqLEo7FF3v5_uQg&h=AT0Wl_B3KW2h7sK7m0qnM88akS3Pbv5EXGmqlRZ0jNRBP1A1adeEZOpLFsjDutwB_GDX7AufonrLjn3uG-oc0rcseszDjPOJWZbdNId2lbQt8yakPe4rEY72VuZL8oRMD0JM&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8).

If you move address

If you change address during an assessment period, the amount you get in housing costs for the whole month will be based on where you live at the end of that period.

This means that if you move to a property that has lower rent, the amount you receive that month won’t cover the higher amount that you will have been charged for the rent at the start of that period.

**HELP WITH MANAGING HOUSING PAYMENTS:**

**IF YOU ARE BEHIND ON YOUR RENT**

If you are 2 months or more behind on your rent, your landlord can apply to have the housing costs part of your Universal Credit paid directly to them. If you fall behind on your rent you may want to talk to your landlord about this.

This is one of the ways in which Universal Credit payments can be changed to help you manage your money. To find out more see the section on [Alternative Payment Arrangements](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.understandinguniversalcredit.gov.uk%2Fnew-to-universal-credit%2Fhelp-with-managing-your-money%2F%3Ffbclid%3DIwAR2M-mPPwauOHmQMQ5j8mnNDxGKA_VL2RQ19uTjiHoihNYepdz0H-e5z9M0%23managing-your-money&h=AT2SQW2i9qAAB54_GgfD40NNDymbc7cdBViXPSojjmZsPofLemEXpzmbuou8ZBY0Rqd6s9qUEHzxuX2YR-uVqY-wcI_gXFzPD8hC1Xljegi8acrK8tzihiFnfZv5EBzNXtPd&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8)

Alternative Payment Arrangements:

If you are having trouble managing your money whilst on Universal Credit you may be able to use an Alternative Payment Arrangement. These are changes to the way that Universal Credit is paid that can help you to pay your bills and living costs.

Alternative Payment Arrangements can be one or more of:

* Universal Credit housing costs paid straight to your landlord
* more frequent payments, such as twice a month
* payments split and paid into 2 bank accounts instead of one

Alternative Payment Arrangements are kept under review to make sure they are providing the right support. When one is agreed you may also be asked to take steps to help you manage your money, such as getting budgeting advice, and you will agree a review date. The purpose of that review is to decide if an Alternative Payment Arrangement is still the best approach for you.

You can ask for an Alternative Payment Arrangement at any time from your new claim interview onwards, although one can only be put in place following the end of your first [assessment period](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.understandinguniversalcredit.gov.uk%2Fnew-to-universal-credit%2Fhow-and-when-youll-be-paid%2F%3Ffbclid%3DIwAR3sb9l3qXNfOcYlmHJJeDTNxDl_qISp5RZY5FoyH3wfv4CN3X9RpYqedMY%23assessment-periods&h=AT29heLfM2ALWGpNciUDovpXN4oiy7OvS9yHjcQueilxTFIUe-qNsxjS1Yi_js0XcUktsqOhyiBKLuhg8NbBWRC0YKoELq84W-IgOcUy_3NIaEkI0D2rWUnWb8KtDL4NL0rU&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8). Speak to your work coach or [contact the Department for Work and Pensions](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.understandinguniversalcredit.gov.uk%2Falready-claimed%2Fhelpline%2F%3Ffbclid%3DIwAR3ki7Hb1KBTfTecyoo50EjNpP1XVOp6XWDl_WfdQtXm44XH5xqGHrNxrHc&h=AT1lf5UkGG0WNTxi-IdwiIiV4jXoANNqh8EQE50gp4HZsdYN0ry6z-0N_Wplnp9UrB9XxXJWy2GQraJwISjCg8mBik4yRbQRdkhDTHkQJXcNw27xJ7-m3ReyJjJU7OG_elpE&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8) for more information.

If you are behind on your utility bills:

Utility bills are for water, gas and electricity. It’s up to you to pay these out of your Universal Credit payments, and if you don’t pay them in full your suppliers could cut them off.

If you are struggling to manage your payments and are in danger of being cut off, it may be possible for part of your Universal Credit to be paid straight to your utility supplier. Talk to your work coach if you would like to know more about this.

**LOCAL COUNCIL TAX REDUCTION**

If you receive Universal Credit you may have to pay less in Council Tax. This will depend on your circumstances and where you live.

You can start the process to [apply for Local Council Tax Reduction](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.gov.uk%2Fapply-council-tax-reduction%3Ffbclid%3DIwAR1n2hQDYW-XFXnQZvt4l3U5wF9dGXGW1UxuuLlUxAraZ3QSRTyHgTK1GRQ&h=AT3C7NRCLExx2uNohFr5z2ZyjXTGwk-k28CEHX7xXifX9tg5YM-lAWgOfeLHXDrzsiNw7AWRFXpYGIto1cp9ktewVborwLC6p-1ihepU8F9sA1RN9phAlUaX-M6mZd8x6dCv&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8) on GOV.UK. It will take you to your local council’s website, which will tell you what you need to do.

If you are claiming Universal Credit for the first time you should apply for Local Council Tax Reduction straight away, as many local councils will not backdate it for you. You do not need to wait until your claim for Universal Credit has been approved or paid.

Other help with housing payments:

If changes to your benefits mean you receive less money, you may be able to get extra help towards your housing costs from your local council. These are called Discretionary Housing Payments.

You will only be able to get Discretionary Housing Payments if you receive Universal Credit housing costs and you need more help. Find out how to [apply for a Discretionary Housing Payment](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.gov.uk%2Fgovernment%2Fpublications%2Fclaiming-discretionary-housing-payments%2Fclaiming-discretionary-housing-payments%3Ffbclid%3DIwAR1rfA62Un_Pe1jnBzu74cm55ieOu1K9-5CVTBayoN-7Z77BkJUwxXkU_5g&h=AT0W-eKcqkZakCaI3ZNMTyByCTyQ2EMvPtno60RF5LxEqZjJA0uGKz_weph0UeOcIwcc8b-b6DFoU1BehaDjKFYWlRA8Mh3txwakfKi2ht5MWo0yR9Wau7f-3S8VPIW6ojUW&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8)

[https://www.gov.uk/government/publications/claiming-discretionary-housing-payments/claiming-discretionary-housing-payments](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.gov.uk%2Fgovernment%2Fpublications%2Fclaiming-discretionary-housing-payments%2Fclaiming-discretionary-housing-payments%3Ffbclid%3DIwAR2kfLK5R9tEmyoVAbt8zPEYDc7dCaGKg95FrgndMXvrQnVPGk2ro2wAl0Y&h=AT3XW4qNBs9tchZjLMffuXDyccGlTrcb4eEonDRAAwp8RDC63ej9HQLQSYDDvT4WVbXZToKp-MIwSgK3Y0gY2PCTWGdwtBxdS76ssxDMo4yo0RvsRnWcv4kZ1R-fiYHpGQ3q&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8)

Earnings and other income: -

Other money coming into your household will be taken into account when working out your Universal Credit payment. This includes your earnings, any capital you have and any other sources of income (such as from a retirement pension).

**EARNINGS**

You may still be able to receive Universal Credit payments when you start work or increase your earnings. Your Universal Credit payments will adjust automatically if your earnings change, meaning you have the flexibility to take on part-time or short-term work.

As your earnings increase, your Universal Credit amount will go down, depending on your circumstances. For more information see [Universal Credit and work](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.understandinguniversalcredit.gov.uk%2Fnew-to-universal-credit%2Funiversal-credit-and-work%2F%3Ffbclid%3DIwAR18SNn9pAkGLLKS8fFe4-6Hk8cSwnyKYkbkGqLWCjDhnbjXNc3QvarQVxQ&h=AT1ErEOqRTjtCokT_90Php3gbfpg-b32OmRK1-BpmsKccL6hjhK_0TUtPsSz3WvYf943_k0rlDFcJ0iQwtMLdE0lOdNKAby9ARcJWe9JMUCKVUgllK6_dk-aVY9wL9mzgt1n&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8)

Universal Credit and work

You may still be able to receive Universal Credit payments when you start work or increase your earnings. You will continue to receive Universal Credit payments until you are earning enough to no longer get them. That amount will depend on your circumstances.

If your job ends and you are already getting Universal Credit, your next Universal Credit payment will be paid as normal.

**HOW EARNINGS AFFECT YOUR PAYMENTS**

Your Universal Credit payments will adjust automatically if your earnings change. It doesn’t matter how many hours you work, it’s the actual earnings you receive that count.

If your circumstances mean that you don’t have a Work Allowance, your Universal Credit payment will be reduced by 63p for every £1 you earn.

**WORK ALLOWANCE**

If you and/or your partner are in paid work you may be able to earn a certain amount before your Universal Credit payment starts to be affected. This is called a Work Allowance.

The Work Allowance only applies to you if:

* you have responsibility for one or more children (or qualifying young persons), or
* you or your partner have limited capability for work (a health condition or disability)

If neither of these circumstances apply to you, your Universal Credit payments will be affected as soon as you start earning money from paid work.

There are 2 Work Allowance rates. Which one you get depends on whether your Universal Credit payment includes help with housing costs:

If you receive money to help with housing costs your Work Allowance will be £292 per month

If you do not receive money to help with housing costs your Work Allowance will be £512 per month

If you earn more than your Work Allowance;

If you earn more than your Work Allowance, your Universal Credit payment will be reduced. For every £1 you earn above your Work Allowance, your Universal Credit payment will be reduced by 63p. This means that your total income from earnings and Universal Credit will be more than you would have received from Universal Credit alone.

If your circumstances mean that you don’t have a Work Allowance, your Universal Credit payment will be reduced by 63p for every £1 you earn.

If you are part of a couple and receive a joint Universal Credit payment, both your earnings will be used to calculate how much Universal Credit you get.

How often you’re paid;

Universal Credit payments are made every calendar month, but if you’re working your earnings may be paid weekly, fortnightly or every 4 weeks.

This will mean that every now and again you will get more payments from work than is usual during a calendar month.

For example, if you are paid every 2 weeks, you will usually get 2 payments from earnings in a month. But because calendar months are mostly longer than 4 weeks, sometimes you will get 3 payments from earnings in a single month.

In these months your earnings will be higher than usual, and this will mean that you get a smaller Universal Credit payment. You will need to make sure that you have managed your money to be able to cope with this smaller payment. It may be the case that your extra payment means that you earn enough that month to receive no Universal Credit payment at all.

If a smaller payment means you are having trouble paying your bills and household expenses, speak to your work coach or call the [helpline](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.understandinguniversalcredit.gov.uk%2Falready-claimed%2Fhelpline%2F%3Ffbclid%3DIwAR0zBRV6VpO2DK_Kdps04mc0n2x4qEfxyqK2B1OApaGYAx3gcOy5JsoIHmQ&h=AT0PoGvOgNQR10i6c9Ju6ZeiOalgZSh-9cKvuThu6LiUjhBlfVA4ih0Q7G0s7GLIXV4bfP2k-hdoEPMLc7te9ZZ5tHBENCPPnjP7ob6AHqpEKPHzGrkXoXu-lEjML-0UsXzs&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8) to talk about the help that may be available.

So please be careful when you apply for Universal Credit as different earning patterns can affect the claim, if anyone is unsure please read the following link or speak to one of the Admin team will go through it with you on a one to one basis

[https://www.gov.uk/government/publications/universal-credit-different-earning-patterns-and-your-payments/universal-credit-different-earning-patterns-and-your-payments-payment-cycles](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.gov.uk%2Fgovernment%2Fpublications%2Funiversal-credit-different-earning-patterns-and-your-payments%2Funiversal-credit-different-earning-patterns-and-your-payments-payment-cycles%3Ffbclid%3DIwAR38Qh45gp8Q9pajv5wYZn2MiurF9ClRNFuobAMoV_0bkXoPJlGuKP1Etyo&h=AT0u02gjuBO59uVA0CCxANzl_gqKTRJtWl2rC49vOvCgycyx4sYUkjSRF9PCb2AcG1Yl2tEiAXLFUg0cAYdhTuADtjyiGR6aJlxW82cj712A2IbCV47OHcQkaA0DHYUZocpw&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8)

**CLOSING YOUR CLAIM BECAUSE OF EARNINGS**

If your earnings are high enough to receive no Universal Credit payment in a month, your Universal Credit claim will be closed.

If your circumstances change within 6 months of your last Universal Credit payment (for example, if your earnings go down) it’s easy to re-apply. You’ll usually just need to log into your online account and confirm that the details you gave before are correct. You will keep your original payment dates.

If this is done more than 6 months after your last Universal Credit payment you will need to make a new claim.

If your Universal Credit payment includes an amount for housing that is paid straight to your landlord, it’s possible that you may not receive any money from Universal Credit but your landlord continues to receive money towards your rent. In these circumstances your Universal Credit claim remains open.

In cases like this, if your total Universal Credit payment is reduced to less than your housing costs, you’ll need to make up the difference yourself. Your Universal Credit claim will only be closed when there is no payment to either you or your landlord.

Capital: -

Capital is something that could be a source of income. This includes:

* savings, such as those in a bank or building society
* investments such as Bonds or ISAs
* property that you may own or part own (other than the house you live in)

When you claim Universal Credit you will need to declare all of your capital. If your capital is worth more than £16,000 you will not be entitled to claim Universal Credit. If you are in a couple but have to make a claim as a single person, your partner’s capital/savings will still be taken into account.

Here’s how the amount of capital you have will affect your Universal Credit claim:

Under £6000 - Full Universal Credit payment

£6000 to £16000 - Reduced Universal Credit payment

Over £16000 - Can't claim Universal Credit

Any capital/savings you have under £6,000 is ignored.

Any capital/savings you have worth between £6,000 and £16,000 is treated as if it gives you a monthly income of £4.35 for each £250, or part of £250, regardless of whether it does or not. So if you have £6,300 in a savings account, £6,000 of it will be ignored and the other £300 will be treated as giving you a monthly income of £8.70.

If you have capital/savings worth more than £16,000 you will not be entitled to Universal Credit. This is the same if you are a single claimant or are making a claim as a couple.

Other money coming into your household:

This means any other money that you may receive, for example, from a pension or other benefits.

When you claim Universal Credit, you need to tell us about your income from other sources as this could affect the amount of Universal Credit you receive. These include:

* Retirement pension income
* Maintenance payments
* Student income
* Any other income which is taxable

You can be getting other benefits and also receive Universal Credit at the same time. For every £1 you receive from them, your Universal Credit payment will be reduced by £1. These include:

* Carer’s Allowance
* Incapacity Benefit
* Maternity Allowance
* New style Employment and Support Allowance
* New style Jobseeker’s Allowance

When working out your Universal Credit, there are some other benefits that aren’t taken into account. These include:

Child Benefit

Disability Living Allowance

Personal Independence Payment

War pensions

Deductions: -

Money may be taken out of your Universal Credit payment:

* to pay back any [advances](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.understandinguniversalcredit.gov.uk%2Fnew-to-universal-credit%2Fhelp-with-managing-your-money%2F%3Ffbclid%3DIwAR1mxu3tsk2nV3O3qoj278xX5Aeg7ejgHLrqPtzdrZEtHOevTJKLa1yNMY4&h=AT3xSFFLvWFFizjSIQLZ9jagFsjk8qHj7xjxaeIHnaYRHlSYbTtzG1Cr3dJaunOd_mEeZ5nmol_mPS0qXmTEdOyhV26ndhiqjlvp3Hexkv2HCr0Si3DHDkzXUt1e5h7cTC-Q&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8) or [loans](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.understandinguniversalcredit.gov.uk%2Falready-claimed%2Fhelp-emergency-costs%2F%3Ffbclid%3DIwAR3sTA8b-DotRRQFIFh94WOHdv9RJB-_T4ZwtExZt2E9VlLF73LlXr_5eAg&h=AT0PPfM4u_K7drw0cErvOpOMv6Br1t7u72rb98qOdgXHIQhcWY_JjOuhFow7Krz4y31vnEugunO_UvzRw9PCft0ZkyQe0taWbaM4GCONlW90vxJOiK80HNejvmldVdAcenKD&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8) you have taken out
* to pay back any debt or overpayment on other benefits
* to pay your utility bills direct to the provider
* for child maintenance payments

The maximum amount of money that can normally be taken out of your payment for these reasons is 30% of your standard allowance.

Your payment may also be reduced if you have received a [sanction](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.understandinguniversalcredit.gov.uk%2Falready-claimed%2Fsanctions%2F%3Ffbclid%3DIwAR11eorys64ZPM0i0rCtahy2juUryfUuhczq8bqVSvhaUL3PQk2lmPzMJ-s&h=AT2hKtP3ERotbKI2ZpRscpsg7Ve6Xodk95fyeznRj0Z583DY2TnF6ACNCb6mWj18_iMHD60Zc36oQCRUn_atsLZkc1BLtudMmyNUOKP3v1P4Vd6tZIieEIxtzXRkVJ6kVWYj&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8). This can be up to 100% of your standard allowance if you are claiming on your own, or up to 50% of the standard allowance for each member of a couple.

If you used to claim tax credits and you received an overpayment, this debt will be carried over to Universal Credit. Your Universal Credit payments will be reduced until the overpayment has been paid back.

Read more about [debts and deductions](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.gov.uk%2Fguidance%2Funiversal-credit-debt-and-deductions-that-can-be-taken-from-payments%3Ffbclid%3DIwAR1rfA62Un_Pe1jnBzu74cm55ieOu1K9-5CVTBayoN-7Z77BkJUwxXkU_5g&h=AT3U98KyRq1dk9ww7KbVDPKt5E9iG_DcIH7-Sb9F6Gj9x1czX0ANqKJW0gqWvAqZqIDca4vC2p8_03Dh852zxGJoEYxPr2VMV3YK0DBpaoHnPGHX7SpoyE0vHRS5gTl06b_a&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8) that can be taken from Universal Credit payments.

[https://www.gov.uk/guidance/universal-credit-debt-and-deductions-that-can-be-taken-from-payments](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.gov.uk%2Fguidance%2Funiversal-credit-debt-and-deductions-that-can-be-taken-from-payments%3Ffbclid%3DIwAR2kfLK5R9tEmyoVAbt8zPEYDc7dCaGKg95FrgndMXvrQnVPGk2ro2wAl0Y&h=AT2Xu-BLNKAey5cEYq87oWbrZ-PMxVvkyujOxy_6KKFASLVaBTGnq3WH6sY1TmcBTWbdbnXww-Ju4H0BXdaFgsQXTM_tvxPSfetBRrbRiYDapXbZyznXyHf1VKJGMm4allEJ&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8)

Benefit cap: -

There’s a limit on the total amount of benefit that most people aged 16 to 64 can get. This is called the benefit cap, and how much it is depends on your circumstances

If you live outside Greater London;

Single and you don’t have children, or your children don’t live with you - £257.69 per week (£13,400 a year)
Single and your children live with you - £384.62 per week (£20,000 a year)
In a couple, whether your children live with you or not - £384.62 per week (£20,000 a year)

If you live in Greater London;

Single and you don’t have children, or your children don’t live with you - £296.35 per week (£15,410 a year)
Single and your children live with you - £442.31 per week (£23,000 a year)
In a couple, whether your children live with you or not - £442.31 per week (£23,000 a year)

Help towards the cost of supported or sheltered accommodation isn’t counted when working out the total amount of benefit you receive.

If you are already claiming benefits and are likely to be affected by the benefit cap rules, you will already have been notified and offered support from a work coach to help you prepare for it.

The benefit cap will not apply to some people. For example, it will not apply for 9 months where households received earnings of at least £569 per month in each of the previous 12 months (£604 for any month after March 2020).

Find out more about the benefit cap
[https://www.gov.uk/benefit-cap](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.gov.uk%2Fbenefit-cap%3Ffbclid%3DIwAR1eHnkaeDz8KQSQyZJu4m8PPSy3GtR3YMnz8K-UrTxRFuBVHb1mU8t9-ro&h=AT3LbISl72gvb2mHE_A97XUlHEkHvE3ihKK8Z0h5cicUkyv4ZIUoskpt3WDI-rBJ6up3GU_Y_AM2AgoY1eJqegV500sGOuluB9Ii6N5_VwC5tXrRY0pIuoNJBUE8Qt5tRF0V&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8)

How and when you’ll be paid: -

Your Universal Credit is a single payment that is paid monthly, although you may have to wait for around 5 weeks for your first payment. You may be able to get a [Universal Credit advance](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.understandinguniversalcredit.gov.uk%2Fnew-to-universal-credit%2Fhelp-with-managing-your-money%2F%3Ffbclid%3DIwAR3uM_Fsw9l1qel2vTwQNNsve20DSVmhc8TDZL-Ki7kxl37RWOw2MKxygdU&h=AT3bJ5t8EPH0banzCmdN4HheladFlUnNYW4l5q02ZX8lSiwyhxvZscTHnry4u3pygMjcQWo9wt3QgO6VHSwEdhTp6ANa7f5DY2a2wmf_lhirQLitnx1KnRt11MK5d8WzD0D6&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8) if you are unable to manage during this period.

If you are having trouble [managing your money](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.understandinguniversalcredit.gov.uk%2Fnew-to-universal-credit%2Fhelp-with-managing-your-money%2F%3Ffbclid%3DIwAR3h1DYrzehaOV9xdOk4RKrOLlC2K5MntBWqkFZ4iPfCUcbToVoR93QPZYc%23managing-your-money&h=AT1gSqKoyB-ngFRqptaV4prAZvZGPgIbJd7rX1IFTgssvvLrU7lkh9w9a65RIRzk6F56fhKHKhrsWzJkPd4fY9En9I6lNfY2RwnpPFVjRKob6ZuQrmz1dajenp_kU9lQlAeH&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8) you may be able to be paid more frequently, such as twice a month.

Your Universal Credit payment is normally paid directly into an account in your name, such as a bank, building society or credit union account. This will need to be a current account, not a savings account. If you don’t have one, the [Money Advice Service website](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.moneyadviceservice.org.uk%2Fen%2Farticles%2Fchoosing-a-bank-account-for-your-universal-credit-payment%3Ffbclid%3DIwAR3UDCwCdMhCfWBUUqle3wqPX0ziBQXL_0Y_rN6PPrbb0nGvOaaFavCR1kM&h=AT2pI6aZ831W452v2xvDMEQN7rpgwybAXxnEmCUwEHIFZobfUQ843PzmQytOu-sN_owInNIpw0Ej9OQnk8fBai83iTagdsGwJiKO--Gv_2R_od_s3kCVg_8LKFmjSB8FeBnC&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8) can help you choose the account that’s right for you.

If you are part of a couple, living in the same household, and both of you are claiming Universal Credit, you will receive one monthly household payment. In exceptional circumstances a Universal Credit payment can be divided between 2 members of a household. This is known as a split payment. [Contact Universal Credit](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.understandinguniversalcredit.gov.uk%2Falready-claimed%2Fhelpline%2F%3Ffbclid%3DIwAR1n2hQDYW-XFXnQZvt4l3U5wF9dGXGW1UxuuLlUxAraZ3QSRTyHgTK1GRQ&h=AT3qxemIe5CPIH5FivE7IOxNNO5ziawbprFGx2CGnOz2SSrOPXvts4rrnXG7MYnHyL-kphsCFNq9bJKN_oyzbBLQXW_cDafqWwlR3EwkIGgLx3caihqMVVdhTx3NZMiRHc9j&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8) or talk to your work coach to find out more.

You’ll be able to view your payment details in your online Universal Credit account.

Assessment periods;

Universal Credit is assessed and paid in arrears, on a monthly basis and in a single payment. Your personal circumstances will be assessed to work out the amount of Universal Credit you will get.

Your first assessment period will start on the date that you make your claim. The assessment period will last one calendar month.

You will usually receive your first payment 7 days after the end of your first assessment period. Universal Credit will then be paid on the same date each month. Your normal pay day will be fixed at 7 days after the end of your assessment period.

If your pay day is on a weekend or bank holiday you will receive your payment earlier – usually on the last working day before that weekend or bank holiday. If that would mean there is not enough time between the end of your assessment period and the day you are paid, the Department for Work and Pensions will take action to make sure you receive your payment on time.

The amount you get will not change to take account of different numbers of days in a month.

If your payment date is on the 29th, 30th or 31st of a month and the current month has fewer days, you will be paid on the last day of the month.

If you live in Scotland;

If you’re making a new claim and live in Scotland you’ll be asked if you want to get paid once or twice a month. You’ll be asked about this after you’ve received your first payment.

If you’re paid twice a month your first payment will be for a full month. You’ll get the first half of your second month’s payment a month after this. The second half will be paid 15 days later. This means there will be about a month and a half between your first payment and the full amount for your second month.

After this, you’ll be paid twice a month.

If you live in Scotland and are already claiming Universal Credit, you can ask to be paid twice a month. Ask your work coach, use your journal or call the [helpline](https://l.facebook.com/l.php?u=https%3A%2F%2Fwww.understandinguniversalcredit.gov.uk%2Falready-claimed%2Fhelpline%2F%3Ffbclid%3DIwAR38Qh45gp8Q9pajv5wYZn2MiurF9ClRNFuobAMoV_0bkXoPJlGuKP1Etyo&h=AT383lcxoT426s1IzvDj24N3RxitDMVrGmdz4BPrj0jzfY8tatMHIt8nY54XKBRXfmyh-tLrDLdN0DjgZb309X1NyNF9B3C9lIPKVodFztFQ2FFdWZkIzPbpBsQ4mRP554_4&__tn__=-UK-R&c%5b0%5d=AT2aeWiL-ZMxC92zafzUOa8YMkw2xHiBhUjoMAs7zrr5RXwpuV7ugd_wtOMODunip7Xda6Rrx5sPlzaPeAiQPA0Wt4Y7LhyqIFt4SNc2nhp09kNgkouikSORKWb8FBlxx9s5bB7oFuSWY5PyhcvQxGHkg898VD1HILBnMgC1ESRGUATSrs8) for more information.

**EXAMPLE OF PAYMENT DATES IN SCOTLAND**

You get your first payment on 14 December. This payment is for a full month.

If you’re paid twice a month, you get half of your second payment on 14 January and the other half on 29 January.

You get paid on the 14th and 29th of each month after that.

If you live in Northern Ireland;
Universal Credit is normally paid to a household twice a month, a household can be a single person, a couple or a family. You will get your first payment about 5 weeks after you make your claim.

