

Housing costs and Universal Credit

Universal Credit is a payment to help with your living costs. It's paid monthly - or [twice a month for some people in Scotland](#).

If you live in Northern Ireland, go to [Universal Credit in Northern Ireland](#). Find out if you're [eligible for Universal Credit](#).

You can use the housing amount to help pay:

- rent
- interest on your mortgage
- interest on other loans secured against your home
- some service charges



If you're between 18 and 21, you'll only get the Universal Credit housing amount if [certain exceptions apply](#).

Paying your rent

You have to pay rent directly to your landlord. The amount you get may not cover all of your rent.

You need to have a tenancy agreement and know how much your rent is when you apply. If you're in social housing, your landlord can tell you which service charges are included and how much you can get.

If you have tenants on Universal Credit, read the [guide for landlords](#).

Paying your mortgage

If you or your partner own the home you live in, your Universal Credit payment may include [Support for Mortgage Interest \(SMI\)](#).

The amount you receive is based on a set rate of interest on your outstanding mortgage. It will be paid direct to your mortgage lender.

If your house is leasehold you can also get help with some service charges. Call the Universal Credit helpline to claim SMI.

Universal Credit helpline

Telephone: 0800 328 9344

Welsh language (make a claim): 0800 012 1888

Welsh language (report changes): 0800 328 1744

Textphone: 0800 328 1344

Monday to Friday, 8am to 6pm

[Find out about call charges](#)

If you live in Scotland

If you live in a 'full service' area and your claim started on or after 4 October 2017, you'll be asked if you want the housing amount to be paid straight to your landlord. Your landlord will be notified if you choose this.

Use the [Citizens Advice eligibility checker](#) to find out which area you live in.

If you get into difficulty paying your rent. If you're currently behind with your rent, you or your landlord may be able to apply for an [Alternative Payment Arrangement \(APA\)](#).

Depending on your circumstances, you may be able to get an APA to pay rent directly to your landlord.

i Speak with your work coach about applying for an APA. If you're in social housing, your landlord may also be able to support you with the application.

When you'll get a lower amount for housing

You'll usually get a lower amount for your housing costs if you:

- live in council or social housing and have spare bedrooms
- are under 35, single and rent from a private landlord

If you're renting from a private landlord, how much support you get with housing costs depends on your [local housing allowance rates](#).

What you'll need to apply

When you [apply for Universal Credit](#) you need to provide evidence of your rent or mortgage payments, for example:

- current tenancy agreement
- current rent statement
- current rent book
- signed letter from your landlord
- mortgage agreement
- current mortgage statement
- any loan agreements secured on property
- bank statement showing mortgage payments

Help with housing costs from your council

Depending on your local council, you may be able to [get a reduction in your Council Tax](#).

The help you get depends on where you live and your circumstances, for example your income and if any children or adults live with you.

i You may also be entitled to [Discretionary Housing Payments](#) if your Universal Credit payment isn't enough to pay your rent.

If you're in sheltered or supported housing

If you live in sheltered or supported housing, for example you stay in a hostel or a women's refuge, you might not get the Universal Credit housing amount.

You'll need to claim [Housing Benefit](#) instead.



Other support available to you

If you're claiming Universal Credit you might also get [other financial support](#), for example free school meals and prescriptions.

<https://www.gov.uk/housing-and-universal-credit>

More from Casa Lusa

Casa Lusa is a charity which works to improve the lives of Portuguese speakers who have settled in London. The charity delivers services and support for individuals and their families, helping them to integrate into the British society.

We do this by engaging with disadvantaged and isolated people through effective outreach into communities and successful advice and information services and health and wellbeing activities.

Support us

When we help someone, their families and friends benefit too. Share your support for CASA LUSA with your friends, family and colleagues, and inspire them to spread the word. With your generous support, our work can touch many more lives.

Find out how you can make a difference today!

Visit our [website](#) or contact us for more information.
Thank you.



Volunteer with Casa Lusa

We welcome volunteers with experience in sewing, arts and crafts, jewellery making and all creative skills to join our charity project immediately, helping to design and produce beautiful handmade items to raise funds for autistic children.

Benefits of volunteering

- Be part of a creative team
- Learn and share skills
- Make a difference in someone's life
- Use your own creativity
- Get references for work

For more information please contact Alda at: casalusa.uk@gmail.com