

Universal Credit

Benefits Advice



What is Universal Credit?

It combines a range of legacy benefits including Job Seekers Allowance (JSA), Employment Support Allowance (ESA) and Housing Benefit. These benefits will no longer exist after December 2026.

One of the main differences of Universal Credit is that housing costs are paid directly to yourself rather than the landlord. You will have to arrange all your future rental payments direct with the landlord.

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Universal Credit Payments for Unsupported Tenants

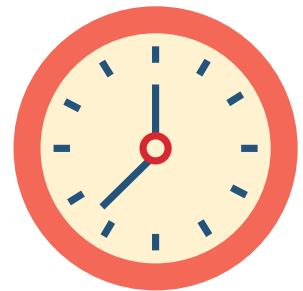
UC payments are made directly to you, rather than your rent being paid directly to the landlord. Setting up a Standing Order payment for your rent would help manage your payments.



The wait for your first payment takes 5-7 weeks on average. You can ask Universal Credit for an advance but be aware that you will need to pay this back over the next year. Your benefit will be reduced accordingly until this is repaid.

Other deductions may also be taken from your ongoing benefit payment. For example, if you have rent arrears.

It is your responsibility to pay your rent on time.



If you are having any problems with paying on time please contact your Housing Officer

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Universal Credit Payments for Supported Tenants

Supported tenants in receipt of Housing Benefit will continue to be eligible for payment,

Supported tenants need to claim Universal Credit for the personal element.

However when applying for housing costs please scroll down to



Supported accommodation

This will then advise you to claim Housing Benefit and requires no further info.

To-do list

[Journal](#)

Housing

Where do you live now?



☒ I rent from a council or housing association

☐ I rent from a private landlord

☐ I live in a property I own (with or without a mortgage)

☐ I rent-buy through a shared ownership scheme

☐ I'm in temporary accommodation

☐ I'm in supported or sheltered accommodation

☐ I live with close relatives - for example, my parents or my partner's parents

☐ I'm in another type of housing

Continue

Discretionary Housing Payments

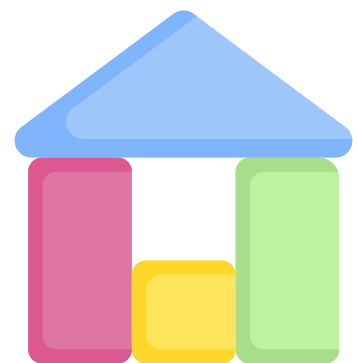


You may be able to apply for Discretionary Housing Payments (DHP) to help pay any rent not covered by universal credit. This includes people affected by the bedroom tax.

You can download the form from your local council website.

Council Tax

If you go onto Universal Credit and you currently have to pay towards Council Tax, you will need to re-apply for council tax rebate through your local authority. If you fail to do this you will fall into Council Tax arrears.



5 Savings Limits

Capital Rules

We have had several tenants ask us about how their savings change their benefit claims.

Sometimes savings are called capital and they can effect your claim both when you apply and when you are already receiving benefits.



Claimants over Pension Credit Age

There are 2 types of Pension Credit:

- Pension Credit Guarantee - you receive this if your income is under a certain level so automatically get Housing Benefit.
- Pension Credit Savings - If you receive this you might not get full Housing Benefit: this will depend on the amount of savings you have.

Claimants under Pension Credit Age		Claimants over Pension Credit Age	
Savings	Change to Benefits	Savings	Change to Benefits
£6,000 and under	Your benefits are unaffected	£10,000 and under	Your benefits are unaffected
Between £6,000 - £16,000	For every £250 over, £1 will be deducted per week	Over £10,000	For every £500 over, £1 will be deducted per week
£16,000 and over	Your benefits will be completely stopped.	There is no upper limit	

Adult Disability Payment

Who Can Claim This?

Adult Disability Payment is extra money to help you if you have a disability or long-term health condition that affects your everyday life. To get this payment you must be at least 16, but below pension age, when you first make your claim. However, if you receive this payment before you reach pension age you can continue to receive it afterwards.

Are you in receipt of PIP?

If you are currently in receipt of Personal Independence Payment (PIP) then the following will happen:

- You will keep getting PIP until you move to Adult Disability Payment.
- The Department for Work and Pensions (DWP) and Social Security Scotland will let you know when it will happen.
- You will not have to re-apply, and the rate and amount of payment you get will be the same in most cases.



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Mobility Component

This covers everyday activities like planning a journey, following this journey and moving around.



You may qualify for one or both parts. The amount you get depends on how your health condition affects your ability to do everyday activities and get around.

Both parts are made up of two rates, a standard rate and an enhanced rate. These rates vary annually.

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Change of Circumstances

If you, or anybody in your household, has a change of circumstances then this can have an impact on your benefit claim

A change of circumstances can be:

- a new job
- redundancy
- possibility of somebody else moving into the house
- people moving out the house
- change in financial situation (for example benefits)
- change in status (for example marriage, separation, bereavement) amongst other things.

We will be able to advise you if it will have an impact on your entitlement and if anybody else needs to be informed (for example DWP and Housing Benefit).

Scottish Welfare Fund

If you and your family need help to set up a new home or are under a lot of financial pressure, you can apply for a crisis payment or community care grant. You can find out more details through your Housing Officer or on your local authority website.



Landlord Details

You will require your landlord details and creditor number to have your housing costs paid directly to us. These are:

Key Housing Association
The Square, 70 Renton Street
Glasgow
G4 0HT
0141 342 1890

Creditor Number: 0000031588