

**Universal Credit
and housing costs**

A guide for Hackney Council Tenants



**Working for
better homes**

 **Hackney**

If you have received help with your housing costs before, you will most likely have done so by claiming Housing Benefit through the Council. Now that you have claimed Universal Credit, the help you can get towards your rent works very differently to Housing Benefit.

Firstly, you will receive the money yourself. It won't be paid directly to your rent account every month. It is up to you to pay the money to the Council yourself and keep your rent payments up to date.

When you made your claim, did you provide the correct amount of rent and service charges? If there is any discrepancy, your claim could be severely delayed.

If you need a breakdown of your rent and charges, give us a call on **020 8356 3100** or email us at income.services@hackney.gov.uk

Waiting for your first payment

If you were claiming Housing Benefit already when you made your claim for Universal Credit you will usually receive two weeks extra payment.

You should receive your first payment of Universal Credit about five weeks after you applied. You need to keep your rent up to date in the meantime or you'll start to get letters and a Notice of Seeking Possession. If you are facing financial hardship there are a number of things you can do.

Ask for an advance payment

You can get up to a month's advance payment whilst you are waiting for your first payment. You do this at the Job Centre Plus when you meet with your adviser. If you didn't get the opportunity, you can call the Universal Credit helpline on **0800 328 5644**. You need to think carefully about doing this as the advance payment has to be paid back, and it will be taken back from your future Universal Credits payments, meaning the amount you get will be less than it would have otherwise been.

Ask for payments to be made more frequently

Universal Credit is paid monthly. You can ask for your payments to be made more frequently, but you will need to explain why you need this. It is up to the Department for Work and Pensions (DWP) to decide if to pay you this way.

Keeping your rent account up to date

Your rent is due every week. You need to make sure you have paid the full amount by Monday to keep to the terms of your tenancy conditions. If you don't you may run into problems with rent arrears, and if this gets out of control you could ultimately face going to court or losing your home. It's important to remember that your rent is a priority payment.

Ask for your payments to be made directly to us

Normally money for your housing costs will be paid direct to you, however in certain situations you can ask for your housing costs to be paid directly to us. In most cases the DWP will not agree to make direct payments. This is because one of the main aims of Universal Credit is to encourage people to budget and manage their own money, the same way they would if they received a salary.

If you feel you cannot manage your money due to your personal circumstances then you can request to have your money paid directly to us. You will have to contact the DWP and explain your situation. They will then decide whether they should set up direct payments for you.

In some cases we can also ask for direct payments, however we can only do this if we know you need help from us. Please talk to us so that we can understand your situation and assist you with your request. Give us a call on 020 8356 3100 if you want to talk about this.

Keep an eye on your rent account

You can view your rent account at any time via our website. Just go to www.hackney.gov.uk/rentaccount. You will need your payment reference and your postcode to log in. Your payment reference is on your rent statement, or you can give us a call if you don't have it.

It's important you always keep track of your rent account, even if your Universal Credit is paid directly to us. This is because payments can change, and might not cover the full amount you need to pay.

If you get into debt

If you fall behind with your rent, talk to us straight away. We can usually work with you to find a way out. It's important you don't ignore the problem as the higher your debt gets, the harder it will be to put it right. When you talk to us, we won't pressure you into giving us money you haven't got, we will work through the problems and agree what needs to happen together.

If you fall seriously into debt we can ask the DWP to pay us directly to help prevent the risk of losing your home. You should try to avoid this as in addition to the support you get towards your rent, they will also take extra to clear your arrears. We have no say over this amount and it can be quite sizeable. It's better to make an agreement with us before it gets to this stage so you aren't left short of money for your other living expenses.

Even if your rent account is up to date, but you are struggling financially or running into problems, give us a call. We can make a referral for you to an organisation that can help. This could be support with debt, benefit problems, getting online to manage your claim or employment support among other things.

Discretionary Housing Payments

If you receive an amount in your Universal Credit for your housing costs, but it doesn't cover the full amount, you can apply for a discretionary housing payment. This is claimed from Hackney Council. Visit our website for details – www.hackney.gov.uk/discretionary-housing-payments

Council Tax Reduction Scheme

The Council Tax Reduction Scheme is still run by the Council. You may have made a claim when you applied for your Universal Credit, but it's worth checking if you aren't sure so you don't miss out.

www.hackney.gov.uk/hb-ctrexplained
020 8356 3399

Temporary or Specialist Accommodation

If you are in temporary or specialist accommodation different arrangements might apply. Give us a call if you need clarification.

Getting help

As well as talking to us, or the staff at your Job Centre Plus, there are a number of other organisations that can help you. Your local Citizen's Advice Bureau or Law Centre provide independent advice, and there are more resources at www.gov.uk/universal-credit/other-financial-support



For more information about Universal Credit, visit www.gov.uk/universal-credit or www.hackney.gov.uk/universal-credit



Have a question about Universal Credit and your housing costs?
Call us on **020 8356 3100**

Email us at income.services@hackney.gov.uk

Visit us at the Hackney Service Centre,
1 Hillman Street, London E8 1DY

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