



# WHITE HORSE HOUSING

## Universal Credit Top Tips for Tenants



“We promote equality of opportunity in every aspect of our business in line with our objectives.”



White Horse Housing Association—Universal Credit Top Tips for Tenants

## UNIVERSAL CREDIT TOP TIPS FOR TENANTS

### Tip 1—Claim as soon as you can.

Only limited backdating, Universal Credit is normally paid from the date of application, evidence can be provided later on. Payment will be Received 1 month and 1 week after the application is submitted then monthly on that date thereafter.

### Tip 2—Universal Credit includes rent payments.

You need to budget for this and make provision. HB will stop, all housing costs will be included in your Universal Credit, and you will need to make arrangements to pay your rent.



### Tip 3—Retrain your brain to think monthly.

All letters and Universal Credit figures are calculated monthly, you will then receive one payment once a month.

### Tip 4—Think about the status of your bank account.

Is the account in overdraft? If it is your Universal Credit will be swallowed up. To avoid this happening think about opening a new basic bank account or get in touch with your local Credit Union (we can provide you with contact details and information).

### Tip 5—Make a claim for Council Tax Reduction

You need to make a separate claim for Council Tax Reduction at the same time as you apply for Universal Credit. **DO NOT DELAY AS IT WILL NOT BE BACKDATED!**



## **UNIVERSAL CREDIT TOP TIPS FOR TENANTS**

### **Tip 6—Be aware of vulnerability factors where housing costs can be paid direct to landlord.**

i.e. Drug/alcohol/other addiction, learning difficulties including literacy & numeracy. Temporary or supported accommodation, homelessness, domestic violence or abuse, mental health condition, rent arrears threat of eviction/repossession, aged 16/17 or a care leaver. If you fall into one of these categories contact us for assistance.

### **Tip 7—Don't get 8 weeks in arrears with rent—recovery rates are normally non-negotiable.**

Recovery will be 20% of your Universal Credit, until your debt is repaid.

### **Tip 8—Stop worrying about working hours.**

No working hours thresholds for Universal Credit payment or childcare costs.

### **Tip 9—Leave claim running for 6 months.**

Even if non-payment. If you do less hours it will kick in again with no new claim required. DWP liaise with HMRC, so you don't need to worry about submitting any changes in income, unless you are self-employed.



### **Tip 10— Make best use of personal budgeting support through DWP Work Coach.**

Any time spent doing this will go towards your Claimant Commitment hours.

Tip 11—Non Dependant Deductions will be £69.37 per month regardless of the non-dependants income

Tip 12—Contact your Housing Manager who will assist you with your Universal Credit Application if required.

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**This leaflet is part of the Resident Handbook and can be viewed or downloaded from [www.whitehorsehousing.co.uk](http://www.whitehorsehousing.co.uk)**



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