Housing Rights

https://www.housingrights.org.uk/housing-advice/help-pay-housing-costs/claiming-universal-credit

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Claiming Universal Credit

This information is for residents of Northern Ireland with a right to reside.

For help paying rates, you need to claim Rate Rebate.

You also might be able to apply for a Discretionary Housing Payment.

Universal Credit is a benefit for people:

- aged 18 or over and under State Pension age (the qualifying age for State Pension changed on 6 April 2026)
- who are on a low income or out of work

Universal Credit replaces other income-related benefits, including Housing Benefit. This means most working-age people with low or no income will need to claim Universal Credit.

You can contact Universal Credit on 0800 012 1331.

Getting help with housing costs

Universal Credit has six parts, called elements or allowances. One element is for housing costs. The amount you get depends on your situation and the Local Housing Allowance rate.

If you're a social tenant, Universal Credit will pay your housing costs element to your landlord.

If you're a private tenant, Universal Credit can pay the housing costs element to you or your landlord. You cannot get it paid directly to you if:

- you owe rent or have a benefit or social fund debt
- your Universal Credit payment is split between two people in your household

Getting the housing costs element paid directly can help:

- if a change in your income leads to a change in the difference between your housing costs element and rent
- when your tenancy ends, to make sure you do not over or underpay your landlord

Universal Credit can help with:

- paying towards your rent
- some service charges and
- allows you to apply for Support for Mortgage Interest

It **does not** help with rates.

Use an online calculator or check Local Housing Allowance rates to see how much you could get.

The Universal Credit application is long and can take a while to complete. The amount you get is calculated and paid from the date you finish all sections of the application. So, it's worth getting the application completed as soon as you can.

You can get different amounts for things like:

- paying for childcare
- not being able to work
- if your child has a disability
- if you are single or in a couple
- being a carer for someone with a disability
- how many children you have and their ages

Caring for children

Children can only be part of one Universal Credit claim:

- you can agree which person is the main carer of the children, or

- Universal Credit will decide which person is the main carer. They will look at different factors related to who cares for the children. Who receives the Child Benefit is not considered

Who cannot claim Universal Credit

There are some limits on who can get Universal Credit. There are extra restrictions for:

People from outside the UK

To get Universal Credit, you must have a right to reside and live in Northern Ireland.

You have a right to reside if for example, you:

- are a refugee
- have settled status under the EU Settlement Scheme
- pre-settled status under the EU Settlement Scheme and you are, or have recently been, working in the UK

If you are not sure about your immigration status, contact the Law Centre NI.

Students

Student income can reduce your Universal Credit amount.

You can apply for Universal Credit if you’re a full-time student and any of the following apply:

- you're responsible for a child
- you live with a partner who is eligible for Universal Credit
- you're 21 or under, with no parental support, and studying for A levels or equivalent
- you've reached State Pension age and live with a partner who is under that age
- disabled with limited capability for work and getting Personal Independence Payment (PIP), Disability Living Allowance (DLA), Attendance Allowance or an

Armed Forces Independence Payment

Part-time students can apply if they can fulfil their claimant commitment. For example, if you have time to work.

Applying for Universal Credit

You can apply for Universal Credit online.

Usually, you can only get Universal Credit if you agree to look for work. You do not need to look for work in certain cases. For example, if you:

- have children aged three or younger
- are working or self-employed full-time
- have reached State Pension age
- cannot work due to illness or disability

There are a number of steps in applying for Universal Credit:

1. Create an account

Universal Credit is applied for online. You need an email address to apply and make an online account. If you are in a couple, each of you needs to set up an account and then connect your accounts using a linking code.

2. Collect your information

You need to provide details such as your:

- health condition(s)
- salary and other earnings
- national insurance number
- bank account details and any savings
- rent, mortgage or service charges details

You can find these details on your payslip, P60 or bank statement. You can also check your tenancy agreement or mortgage statement.

If you cannot work due to illness, you'll need to provide recent letters or sick notes from your doctor.

You may also need to provide information about other people, including:

- your landlord's contact details
- a linking code from your partner
- your childcare provider’s registration number and receipts
- details for everyone living with you

3. Complete actions in your account

Once you create an account, complete the list of actions. Make sure to complete every section before submitting the application.

4. Prove your claim

You must prove that the information you provide is true. This means proving:

- your identity
- your inability to work
- details about your children
- how much rent or mortgage you pay

You can use your driving licence, passport and birth certificates as proof. You can also use GP letters and your tenancy agreement or mortgage statement.

5. Contact your work coach

After you submit your application, you’ll get assigned a work coach. You must set up a meeting with your work coach within seven days of submitting your claim by calling 0800 012 1331. Your work coach will support you with your claim.

6. Get help while you wait for Universal Credit

If successful, your entitlement starts from the day you submit your claim. But it can take five weeks or more to get the first payment. There are some ways to get extra help while waiting for your first Universal Credit payment.

If you are transferring to Universal Credit from:

- Employment Support Allowance (ESA)
- Jobseekers Allowance
- Housing Benefit
- Income Support

you will be entitled to a run-on payment of two weeks' equivalent of those benefits.

7. Pay your rent shortfall

Universal Credit does not usually cover your full rent. You'll need to work out how much you still owe your landlord.

Each month, you should check:

- your online Universal Credit account to see how much your landlord was paid
- your online Rate Rebate account to see how much of your rates were paid

If you get a Discretionary Housing Payment, you should check that this has been paid to the right person.

Make sure to pay the remaining costs or shortfall you owe.

Moving from Housing Benefit to Universal Credit

Universal Credit is replacing Housing Benefit. So most people will qualify for Universal Credit instead of Housing Benefit.

You may get more money with Employment Support Allowance (ESA) and Housing Benefit. Do a 'better off calculation' with a benefits advice agency, such as Advice NI, to help you decide what to do.

You must move to Universal Credit in some situations. For example, if you get a migration notice letter.

Once you move to Universal Credit, you cannot go back to your old benefits.

Paying for social housing with Universal Credit

Social housing can be:

- property owned and rented out by the Housing Executive or
- property owned and rented out by housing associations

You might be able to get help from Universal Credit to pay your rent.

Universal Credit may also cover some service charges.

Bedroom tax

You might have heard of the bedroom tax. It is also known as the ‘social sector size criteria’. It might apply if Universal Credit thinks you have more bedrooms than you need. It will result in your Universal Credit entitlement being reduced

Northern Ireland has special measures to help with the bedroom tax. If your Universal Credit is reduced because of the bedroom tax:

- you should automatically get extra help
- this help is called an administrative welfare supplementary payment
- this will make sure that you do not actually lose any Universal Credit because of the bedroom tax

Get advice if this situation applies to you.

Paying for private rented housing

Universal Credit for private tenants is set according to the Local Housing Allowance (LHA) rate.

What is the local housing allowance?

The LHA rate is set by the Housing Executive and is based on:

- your age
- where you live and
- how many people live with you. This will determine how many bedrooms you need.

The LHA level will usually be lower than the rent your landlord is charging you. If you need extra help with paying your rent, you can apply for a Discretionary Housing Payment.

Local housing allowance for young people

If you are:

- a single person living alone and
- under the age of 35

you will only be entitled to the 'shared accommodation rate'. This means you are expected to share accommodation with others. You will get the shared accommodation rate even if you live on your own.

Exceptions to the shared accommodation rate for young people

Some single people under 35 can be exempt from the shared accommodation rate. You will get the one-bedroom rate instead of the shared accommodation rate if you:

- need overnight care
- have experienced domestic abuse
- are a care leaver under the age of 25
- were previously in custody and are managed by a multi-agency agreement because you are a risk to the public
- get a disability benefit
- have lived for at least three months in a homeless hostel, where you received support
- are a survivor of modern slavery

Postcodes for local housing allowance

LHA rates are set for each Broad Rental Market Area. Northern Ireland is divided into eight Broad Rental Market Areas. Each area covers a range of postcodes. The Housing Executive looks at the range of rents charged in those areas when setting the LHA rate.

This means that there is a different LHA rate in each area for a:

- room in a shared property (shared accommodation rate)
- 1-bedroom property
- 2-bedroom property
- 3-bedroom property
- 4-bedroom property

How many bedrooms local housing allowance covers

Your LHA amount will also depend on the number of bedrooms you need. This might be different from the actual number of rooms in your home.

The rules for LHA state that you are entitled to one bedroom for :

- you and your partner
- any other adult aged 16 or over
- two children of the same gender up to age 16
- two children of opposite genders up to age ten

You might get help with paying for an extra bedroom if:

- you or someone in your household gets disability benefits, and
- they cannot share a bedroom due to their disability, or
- someone from outside your household regularly stays overnight to provide care

Help with your rates if you're on Universal Credit

Most people must pay rates on their homes, either directly or as part of their rent. Land & Property Services (LPS) manages rates.

If you need help with paying your rates, you can claim a Rate Rebate. If you claim after you start getting Universal Credit, you can apply for a backdating of up to three months.

The amount you can get depends on your rates bill and whether other people pay toward your rates and income.

You are only assessed for Rate Rebate once a year. This means that even if your situation changes at a later date, the help you get with rates will not change.

1. Create an account

To apply for Rate Rebate, you first need to create an online account.

2. Submit your claim

Collect your information, including:

- your name and address
- information about your partner
- whether you own or rent your home
- your date of birth and national insurance number
- if there are any joint owners or tenants in the property

- your landlord’s name, phone number and email address

If you’re a private tenant, your landlord must also set up an account. Once you apply, LPS will contact your landlord to create an account or log in to confirm your information.

If your landlord does not respond within ten days, LPS will contact you. They'll ask you to provide evidence that you're responsible for paying the rates. This could be a tenancy agreement or a letter from an estate agent.

Get advice if you think you're entitled to Rate Rebate, but your claim has been turned down.

3. Find out your rebate amount

Log in to your account to see how much LPS will pay each month. The payment goes directly to the rates account, not to you or your landlord.

You can ask for a review if your application was refused. This is called a ‘mandatory reconsideration’. You must ask for it within four weeks of getting your decision. It's best to ask LPS for a written review.

You need to tell them what you disagree with and why their decision is incorrect.

4. Update your Rate Rebate information

You must update your account if your situation changes. For example, if you:

- move house
- stop getting Universal Credit
- start getting Housing Benefit
- need to pay a different rates amount

You can tell LPS about changes online or by phone on 0300 200 7802.

Video: Applying for a Rate Rebate

Video transcript

If you're getting Universal Credit, you can get help towards rates. It's a separate payment called a Rate Rebate.

You can apply for a Rate Rebate if you're renting from a private or social landlord, or if you're a homeowner.

You might not realise it, but for most tenants, rent includes rates. Claiming a Rate Rebate can help you afford your rent.

You need to apply online through the NI Direct website. You can apply for a Rate Rebate as soon as you've been awarded Universal Credit.

It's best to apply within three months of getting Universal Credit and your Rate Rebate will be backdated to when you first became entitled to Universal Credit.

If you don't apply within three months, you could miss out on some of the Rate Rebate you're entitled to.

For private tenants, you'll need your landlord's name, phone number and email address. This information should be on your tenancy deposit certificate.

We know that, sometimes, this can be tricky. If your landlord won't do this, contact Housing Rights. We can help renters get these payments set up.

Get in touch with Housing Rights if you need to talk about getting help with rates. You can call, email or chat to an adviser online.

Challenging a Universal Credit decision

You can challenge a Universal Credit decision you think is wrong.

This is called a 'mandatory reconsideration'. A different member of staff will reconsider your application. You must do this within four weeks of getting your decision.

If you think the outcome of the reconsideration is wrong, you might be able to appeal. You can get help from a benefits advice agency, such as Advice NI.

More advice

- Housing Benefit

- Overpayment of benefits
- Discretionary Housing Payment