Housing Rights

https://www.housingrights.org.uk/housing-advice/help-pay-housing-costs/deductions-your-benefits

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Deductions from your benefits

This information is for people living in Northern Ireland.

There may be times when the government will deduct money from your benefits. A ‘deduction’ can occur for several reasons.

Non-dependant deductions

A non-dependant is anyone over 21 who is living with you. For example, a grown-up child who still lives at home. It does not include a spouse or partner. The government considers that non-dependants should contribute financially to their households. So, a deduction will be made from your benefits if non-dependants live with you. This will happen even if the non-dependant does not actually contribute financially.

Universal Credit non-dependant deductions

If you are getting help with your housing costs through Universal Credit:

- a set amount of £96.55 will be deducted for each non-dependant adult living with you

There are circumstances in which a non-dependant deduction will not be made.

A non-dependant deduction will not be taken if the non-dependant(s) is:

- under 21
- in custody
- responsible for a child under the age of five

- getting Carer’s Allowance
- getting a state pension credit
- getting Attendance Allowance
- getting the daily living component of Personal Independence Payment (PIP)
- getting the Disability Living Allowance (DLA) care component at the middle or higher rate

There also won't be a non-dependant deduction if you or your partner:

- is registered blind
- gets Attendance Allowance
- gets the daily living component of PIP
- gets DLA care component at the middle or higher rate

Housing Benefit non-dependant deductions

If you get Housing Benefit, it may be reduced if you have non-dependants living with you. The level of non-dependant deduction for Housing Benefit is not a set amount. The amount deducted will depend on your situation.

There are circumstances in which a non-dependant deduction will not be made.

A non-dependant deduction will not be made if you or your partner:

- is registered blind
- gets Attendance Allowance
- gets the care component of DLA
- gets the daily living allowance of PIP

There also won't be a non-dependant deduction if the non-dependant(s):

- is in custody
- is younger than 25 and gets certain benefits
- is living with you but has a main home somewhere else
- is a full-time student during term time, or a full-time student who is unemployed during study leave
- is getting pension credit
- is getting a youth training allowance
- were in hospital for more than 52 weeks

Deductions because of welfare reform

Bedroom tax

You may have money deducted from your benefits if:

- you rent from a social landlord (the Housing Executive or a housing association), and
- the government decides you have more bedrooms than you need – this is called the ‘bedroom tax’

The number of bedrooms in your home will be looked at when deciding how much help you get towards your rent. If you have too many bedrooms for the number of people in your household, you will have a deduction.

The law states that one bedroom is suitable for:

- you and your partner
- every other adult living in your home
- any two children younger than ten
- two children of the same gender, older than ten
- a non-resident carer, who is someone who stays regularly in your home to provide care
- two people who could usually share a room but cannot share because of a disability

If you have too many bedrooms for your household, your help with housing costs will be reduced:

- 14% is deducted if you have one bedroom too many or
- 25% is deducted if you have two or more bedrooms too many

There are special rules in Northern Ireland to help people affected by the bedroom tax. If the bedroom tax applies, you will get a ‘welfare supplementary payment’. This payment will essentially offset the bedroom tax deduction. So, in reality, you will not lose money because of the bedroom tax. You do not need to apply for this payment; it is automatically paid to your social landlord.

Benefit cap

The government has set out the maximum amount of benefits that a household can get. This is called the ‘benefit cap’ and it means that you may not get the amount you expect. There are some exceptions. Check if the benefit cap applies to you.

Savings or assets above the limit

Social Security benefits are designed to help people with a low income.

Your savings or assets (such as shares) are referred to as 'capital'. Benefits will have capital limits:

- you will not be able to get Housing Benefit or Universal Credit if you have over £16,000 in capital
- if you have between £6,000 and £16,000, you may still be able to get help, but it will be reduced
- if you're of State Pension age, your benefit will be reduced if you have between £10,000 and £16,000 in savings

Other deductions from your Universal Credit payments

There are other deductions that can be taken from Universal Credit. For example, you:

- are paying back an advance
- got a penalty for making a fraudulent benefit claim
- have a child maintenance arrangement
- were overpaid in benefits and must repay
- owe money to some creditors. This can include your landlord, Land and Property Services or utility companies
- have been sanctioned. This can happen if you don't follow the claimant commitment you made with your work coach

Universal Credit is only allowed to deduct up to 15% from your standard allowance payment.

More advice

- Claiming Universal Credit
- Housing Benefit
- Changes in your circumstances