

## Deductions from your benefits

This information is for people getting Universal Credit or Housing Benefit.

Certain amounts are taken from your Universal Credit payments. These are called 'deductions' and can happen for a few reasons, usually based on your situation.

### Non dependants living in your home

You get a deduction for each non-dependant adult living in your home. This includes anyone over age 21, aside from your partner.

### Universal Credit

£85.73 is deducted from your Universal Credit housing costs for each non-dependent adult living in your home. It is called a 'non-dependent deduction.'

You are exempt from this deduction if any of your non-dependants:

- are under 21
- are in custody
- are responsible for a child under the age of 5
- get Carer's Allowance
- get a state pension credit
- get Attendance Allowance
- get the daily living component of Personal Independence Payment (PIP)
- get the Disability Living Allowance (DLA) care component at the middle or higher rate

You are exempt from this 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**

You get a [deduction from your Housing Benefit](#) if there are non-dependant adults living in your home. It is not a set amount; it will depend on your situation.

You are exempt from this deduction if you or your partner:

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

You are exempt from this deduction if any of your non-dependants:

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

This deduction is to try and encourage all the adults in your home who can, to contribute to your housing costs.

## **Renting from social landlords**

You get a deduction if:

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

You are allowed to have a bedroom for:

- you and your partner
- every other adult living in your home
- any two children younger than 10
- two children of the same gender older than 10
- a non-resident carer, if you can show that you need someone else to stay regularly in your home to care for you or someone in your household
- two people who could usually share a room but cannot share because of a disability

Your landlord decides how many bedrooms are in your home. If you have two living rooms, one can be called a bedroom even if you do not use it as one.

If you have more bedrooms than what is allowed, 14% is deducted for one bedroom and 25% for two or more.

If you have a bedroom tax, you get a 'welfare supplementary payment' to make up the difference in your rent. You do not need to apply for this payment, you get it automatically. If you're a social tenant, it's paid directly to your landlord.

## **Savings or assets above the limit**

There's a deduction if your savings and assets (sometimes called, 'capital') are worth between £6,000 and £16,000.

If you're State Pension age, there's a deduction if you have between £10,000 and £16,000 in savings or capital.

## **Benefit cap**

There is a maximum amount of benefits that each 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.

## **Other deductions from your Universal Credit payments**

There are other reasons your Universal Credit payment may be less than you expect. For example, if 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 (such as your landlord, Land and Property Services or your utility companies)
- were sanctioned for not sticking to your claimant commitment (meaning, the contract you made with your work coach)

## More advice

- [Claiming Universal Credit](#)
- [Housing Benefit](#)
- [Changes in your circumstances](#)

## Footnotes