Housing Rights

https://www.housingrights.org.uk/landlords/social-security-benefits/universal-credit-landlords

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Universal Credit for landlords

This information is for private landlords of properties in Northern Ireland.

If you are a tenant, you can find advice here.

If you are a landlord or letting agent in Northern Ireland seeking advice, you can:

- send a message to Landlord Advice, or
- call 028 90 245 640 (Option 1)

Your tenants may need help with paying their rent. Usually, this means applying for Universal Credit.

Some tenants will need to claim Housing Benefit instead of Universal Credit.

Applying for Universal Credit

This information only applies to Northern Ireland.

Tenants have to apply for Universal Credit online.

Universal Credit can also be contacted by phoning 0800 012 1331.

Your tenants can also ask an advice agency to check what benefits they might be eligible for.

You'll need to give your tenants:

- your name and email address

- a tenancy agreement which should include the rent amount. This will show that the tenant is liable for rent. Universal Credit can also accept other evidence of rent liability. This could be a tenancy information notice, or a letter from you
- your bank account details if you want direct payments made to you

Waiting for the first Universal Credit payment

It takes five or six weeks for Universal Credit to make the first payment from the application date. Sometimes it can take longer. For example, if Universal Credit need more information.

If tenants are moving from Housing Benefit to Universal Credit:

- they may be able to get a ‘run-on’ payment
- this is an extra two weeks' of Housing Benefit
- they receive this while they wait for their first Universal Credit payment

The tenants can also get a grant or loan while they’re waiting for their first payment.

Your tenants should get advice if they’re worried about paying rent.

How Universal Credit is paid

Universal Credit is paid once a month. The payment date depends on when your tenant started their claim. A tenant who claims on the 15th of a month will usually get their payment on the 22nd of the next month.

Universal Credit is paid in arrears. This means your tenant cannot make a claim until after they have moved into the property.

How much Universal Credit pays towards rent

Universal Credit makes one payment directly to a claimant for living costs. This can only be paid to your tenant.

A separate payment, called housing costs, is paid to help with rent. This can be paid to you or your tenant.

Universal Credit will only pay up to a maximum amount of housing costs:

- in most cases, it will not cover the full rent
- the tenant will have to make up any shortfall

When deciding how much to pay in housing costs, Universal Credit considers the tenant’s:

- personal circumstances
- income, savings and assets
- household or family, their income and circumstances

Extra help if Universal Credit doesn’t cover the full rent

If the tenant needs more help, they could apply for a Discretionary Housing Payment (DHP). This is a top-up which the Housing Executive can award. The Housing Executive will look at the tenant's financial situation. Housing Rights can give tenants advice on applying for this payment.

Help to pay rates

Universal Credit does not help with rates. Your tenants must apply for a Rate Rebate to receive help with rates.

A Rate Rebate is credited to the property’s rates account. The tenant cannot get a cash payment instead.

You’ll need to set up your own Rate Rebate account for the rebate to be credited.

Who Universal Credit pays

Your tenant can choose whether they or you receive the housing costs payment. Remember, their housing cost payment may not cover the full rent. So you will need to talk with them about how any shortfall will be covered

Sometimes the first payment can mistakenly go to the tenant even if they’ve been told it will be paid to you.

Make sure to check your bank account regularly. Speak to your tenant if you haven’t had a payment when you were expecting one.

Figuring out which payment is which

Some landlords may have lots of tenants claiming Universal Credit. It can be hard to know which payment is for which tenant.

You have to create a 16-digit tenancy ID when you set up a payment for each tenant. This will be used as the reference for your BACS payments.

Set up a direct payment if your tenant owes rent

You can ask Universal Credit to pay the housing costs part of your tenant's claim to you, instead of the tenant. They can only act against the tenant's wishes if they owe at least two months' rent.

Use this form to ask for payments to go to your bank account.

You can also ask for a deduction from your tenant's Universal Credit to go towards rent arrears. You can only do this if they are still claiming Universal Credit for your property.

Use the form in this booklet to apply for a deduction.

Tenants who move out during their assessment period

Universal Credit looks at the end of the assessment period to decide how much rent to pay.

This means there can be problems if:

- someone moves house, or
- they leave the property before the end of the assessment period

You should avoid this problem if the tenant paid the first month's rent in advance.

Contact Landlord Advice if you're worried that your tenant hasn't paid all they owe.

Getting help with Universal Credit problems

If you need to talk about specific payments, you can call Universal Credit on 0800 012 1331. This is the number for Northern Ireland.

Universal Credit normally only speaks to the tenant about their claim. But they can give permission to speak with you.

Universal Credit can speak to you about your tenant's claim if:

1. you have your tenant's date of birth and National Insurance number, and
2. your tenant tells Universal Credit that this can happen. They can do this by adding a note to their online Universal Credit journal.

More advice

- Getting help towards rent
- Issues with social security benefits