

Claiming Universal Credit

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

Universal Credit is a benefit for people:

- aged 18 or over and under State Pension age
- 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 who start claiming benefits will [claim Universal Credit](#).

To reach the office in charge of Universal Credit, call [0800 012 1331](tel:08000121331).

Getting help with housing costs

Universal Credit has six parts, called elements or allowances. One element is for housing costs. The amount you get is worked out based on your situation and [the Local Housing Allowance rate](#).

If you're a social tenant, Universal Credit pays the housing costs element to your landlord directly.

If you're a private tenant, Universal Credit can usually pay you or your landlord directly. You cannot get a direct payment if:

- you owe rent or have 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 your income changes and the difference between your housing costs element and rent also changes
- when your tenancy ends, to make sure you do not over or underpay your landlord

Universal Credit can help with rent, some service charges and lets you 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 application is long and can take a while. It's worth pushing through since the amount you get is calculated and paid from the date you finish all sections of the application. 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

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 amount of Universal Credit.

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 any qualification up to A level 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

If you're a part-time student, you can apply if you can show that you can meet the conditions in your 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

1. Create an account

You need an email address to apply and make an online account. If you are in a couple, each of you need 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, then submit 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](tel:0800 012 1331). Your work coach will work with you on your claim.

6. Get help while you wait for Universal Credit

If you're entitled to Universal Credit, 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](#).

After applying for Universal Credit, you'll automatically get two extra weeks' payment of your benefits if you're getting:

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

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 also check that this is paid to you or your landlord, depending on the option you've chosen.

Make sure to pay the remaining costs, or shortfall, that 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.

Local Housing Allowance

If you are a private rented tenant, your rate of Universal Credit will be calculated based on the local housing allowance (LHA) rate.

What is local housing allowance?

The [rate of LHA that you will get is set by the Housing Executive](#) and is based on:

- Your age
- Where you are living and
- How many people live with you. This will determine how many bedrooms you need.

The level of LHA will usually be less than the amount of rent that 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 that you are expected to share accommodation with other people. You will get the shared accommodation rate even if you live in the accommodation alone.

There are some exemptions to this rule. [Contact us for more information.](#)

Postcodes for local housing allowance

For LHA, Northern Ireland is divided into eight Broad Rental Market Areas. Each area covers a range of postcodes. The Housing Executive looks at the rent being 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 how many 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 10

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 outside the household regularly stays overnight to provide care

Apply for Rate Rebate if you're on Universal Credit

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

You can [claim Rate Rebate](#) and get payments backdated for up to three months after you start getting Universal Credit.

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

You are only assessed for Rate Rebate once a year. This means your situation on the day you submit your claim, and each anniversary after, is used to figure out how much you should get.

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 also needs to set up an account. When you apply, LPS will contact your landlord and ask them to create an account or log in to confirm your information.

If your landlord does not respond within 10 days, LPS will contact you. They'll ask you to provide evidence to show you're responsible for paying 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 Land & Property Services (LPS) will pay each month. The payment goes directly to the rates account, not to you or your landlord.

If you do not get the rebate, you can ask for a review, called a 'mandatory reconsideration', within four weeks of getting your decision. It's best to ask LPS for a review in writing.

Tell them what you disagree with and why their information 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'. Another staff member looks through and reconsiders your application. You must do this within four weeks of getting your decision.

If you think the second decision is also wrong, you still may 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](#)