

Universal Credit and your home

Universal Credit is paid monthly, the way most people's salaries are paid and may include an amount towards your rent or mortgage costs.

You will receive one monthly payment directly into the account you have chosen. Ideally your account should allow you to pay your bills, such as rent, gas and electricity by direct debits or standing orders.

Paying your rent

If you are on benefits such as Jobseeker's Allowance or Income Support you may have your rent paid directly to your landlord at the moment. Universal Credit will be different. The money for your rent, known as the housing element, will be paid to you as part of your monthly Universal Credit payment. You will be responsible for using this money to pay your landlord.

Most people who are in work are responsible for paying their own rent. Paying the Universal Credit housing element to you rather than your landlord will help you get used to making these payments. This will make it easier for you to start work or increase your hours.

Your Universal Credit payment may include an amount for your rent. You will need to manage your money carefully, so that you can pay your landlord on time. You should speak to your landlord to agree the best way to pay them.

Service charges

Universal Credit may include an amount towards service charges that you need to pay your landlord. Landlords can identify which charges are supported by Universal Credit and will be able to tell you the total amount you can get support for. It is the intention that all service charges that are covered by the current system will still be covered with Universal Credit.

Paying your mortgage

If you and/or your partner own the home you live in, your Universal Credit payment may include Support for Mortgage Interest (SMI). The amount you receive will be based on a set rate of interest applied to your outstanding mortgage. It will be paid direct to your mortgage lender. Once you or your partner are receiving earned income, SMI will no longer be part of your Universal Credit.

If your house is leasehold you can also receive help with some service charges.

Getting ready for Universal Credit

Universal Credit is being introduced in stages. When it affects you will depend on where you live and any benefits you currently claim. To find out if you can make a claim, and for the latest information, visit www.gov.uk/universalcredit.

The Universal Credit [Personal Planner](#) can help you prepare for the changes that the new service brings. You provide the answers to some basic questions and it will tell you how ready you are for Universal Credit. It provides advice on what you need to do and the best sources of help. It will not tell you how much Universal Credit you will get as this will depend on your circumstances when you claim.

You can prepare for Universal Credit by doing things such as:

- opening a bank account
- finding out where you can access the internet
- improving your internet skill