



Welfare Rights Conference 2025

Housing costs – increasing support and reducing rent arrears

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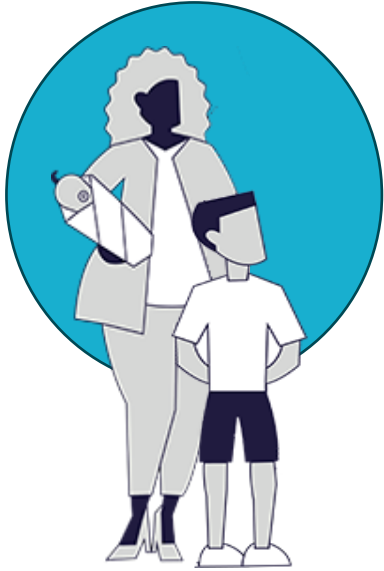


"A stitch in time..."

What costs and debts arise when people move home?

What financial support is available to meet these costs?

Two homes: universal credit



UC HCE available for two homes when...

- Larger accommodation needed (number of children)
- Waiting for disability adaptations
- Fear of violence or abuse

If in temporary accommodation while repairs are being carried out on your home - UC for ONE home only.

Universal credit before you move in

You can be *treated* as occupying your new home for up to one month before you moved in where:

- you met the liability and payment conditions immediately before you moved in, and *either*
 - You are waiting for disability adaptations (need not be to structure/fabric, but must be reasonably required and clearly connected to needs, or
 - You became liable while in hospital or a care home



Kerry

Kerry, who is a lone parent with two sons aged 7 and 4. Kerry gets UC including a housing costs element (HCE). She is liable for rent in her current property until the end of June. Her monthly rent is £378. Her assessment period runs from the 14th to the 13th of every month. She signed for a new (unfurnished) tenancy - a larger property with monthly rent of £430, on 16th May. She hasn't moved in yet.

Can she get a UC HCE for both properties?

Financially, is it better for her to move sooner or wait till the end of June?

Can you suggest ways to help her meet the cost of moving?

Two homes: housing benefit

Four weeks

- Moved and couldn't avoid liability for rent in two homes
- Delayed move for disability adaptation

52 weeks

- Fear of violence

Indefinitely

- Larger families
- Member of couple + student/trainee



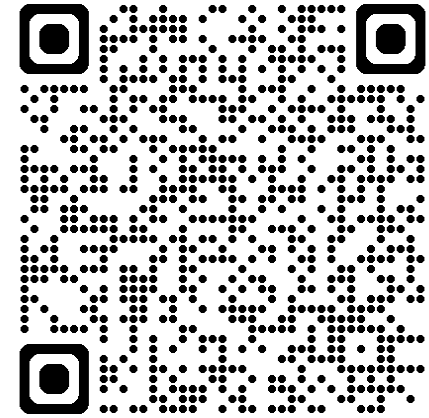
Agnesa and Pavel

Agnesa and Pavel have spent the last 6 months in temporary accommodation, getting UC and HB. Pavel gets adult disability payment, daily living component. They have just signed a tenancy agreement for a housing association flat, but don't want to move in until the HA has finished modifying the bathroom for Pavel.

- What help can they get with their housing costs?

Scottish welfare fund

- Accommodation costs only for hostel/emergency (SWF Guidance [para 7.3](#))
- Crisis grants - including fuel meter debt (check new award rates based on UC Essentials Guarantee)
- Community care grants for removal/storage expenses and (in some cases) electricity/gas connection charges (SWF Guidance [paras 8.8 and 8.39](#))



Essentials Guarantee: weekly rates

Essential	Single	Couple
Food and non-alcoholic drinks	£40	£73
Electricity and gas	£26	£35

- Responsible for rent/mortgage/utilities, or without accommodation: the food and non-alcoholic + electricity and gas rates, pro-rated for the respective number of days.
- NOT responsible for rent/utilities: the food and non-alcoholic + electricity and gas rates, pro-rated for the respective number of days.
- Each dependent child: full (born pre-2017) UC child rate (= m£339) pro-rated for the respective number of days.

New and improved crisis grants

14 day award	Couple, 2 children, responsible for rent
Old Guidance SWFG 2021 para 7.24	512.54
New Guidance SWFG 2025 para 7.23	527.94

"[UC Essentials Guarantee](#)" method ([para 7.23](#) of the revised SWF guidance) should result in higher crisis grant awards for most applicants. Councils can increase these amounts.

Discretionary Housing Payments

New guidance published April 2024, updated May 2025

What's new?

- 'bedroom tax' mitigation incorporated
- benefit cap mitigation

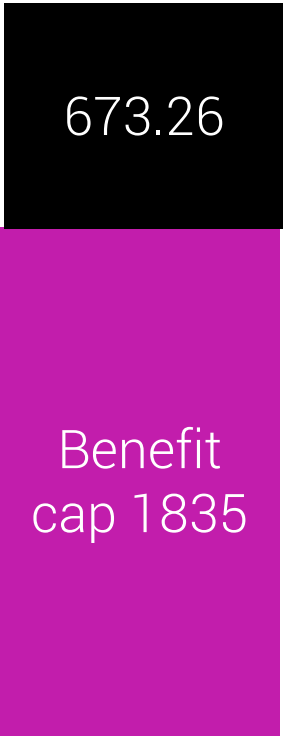
DHP guidance – benefit cap

8.2 'In benefit cap cases a DHP award can be made above the eligible rent up to either the total amount removed by the cap, or **total housing costs**, whichever is lower. Housing costs are those which can be reasonably incurred in connection with housing.'

Other costs associated with housing

3.2 '.....Any costs considered to be reasonably incurred in connection with housing to ensure the accommodation is habitable can be considered. For example, but not limited to, housing costs such as electricity, gas, heating bills, and service charges may be paid, in combination with rent, up to the level of the capped amount....'

Example – lone parent, 4 children



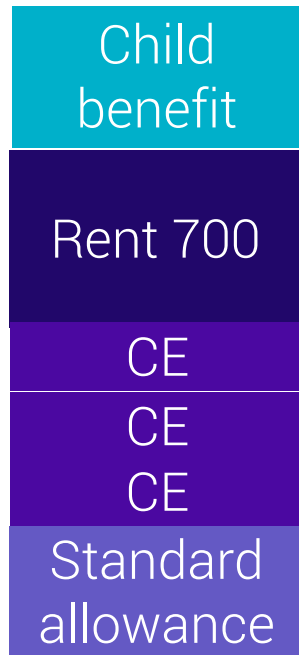
Two-child limit mitigation?

- Top-up payment
- Equivalent to child element
- Regs soon?
- Payments early Spring 2026?



Two child limit and benefit cap

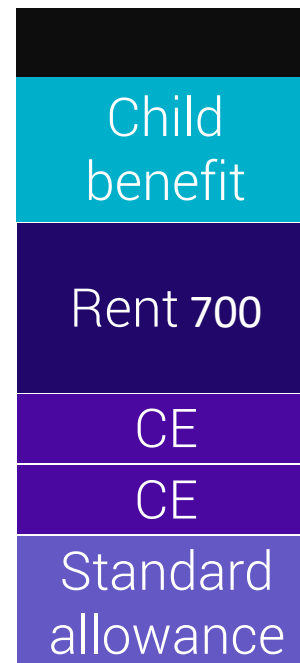
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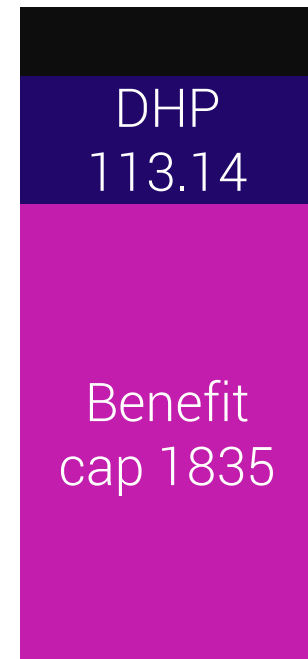
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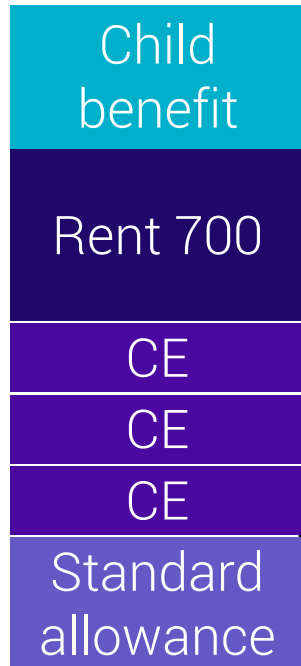


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Two child limit mitigation

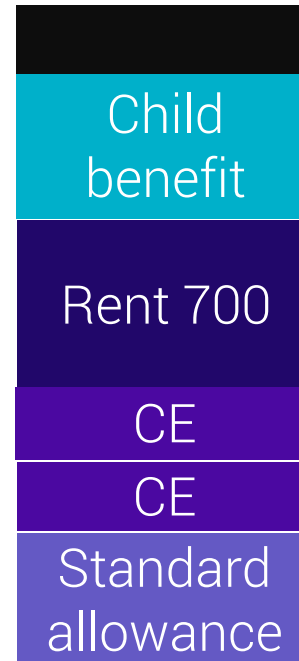
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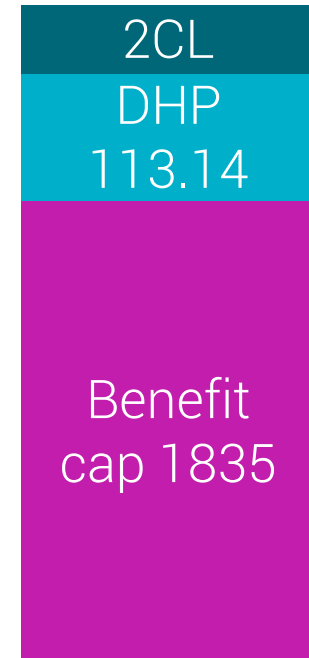
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For discussion

- What strategies do you employ to reduce housing debt and maximise income when someone is moving home?
- How do you demonstrate priority when helping someone to apply for a grant from the SWF?

Help for advisers in Scotland



Advice by telephone:
0141 552 0552

Monday to Thursday, 10am - 4pm,
Friday 10am - 12 noon

Advice by email:
advice@cpagscotland.org.uk

Free, independent, expert, up-to-date advice and information to frontline advisers and support staff on all aspects of the benefits and tax credits system.

More resources for advisers can be found at **cpag.org.uk/welfare-rights**

2025/26 Courses

Now available to book

- Online courses until March 2026
- Experienced tutors
- Small training groups

cpag.org.uk/scotland/training



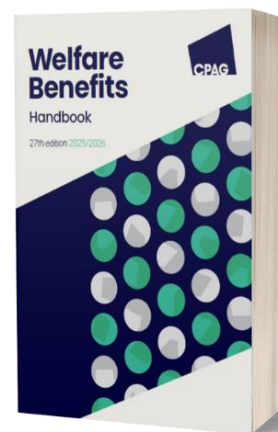
New Welfare Benefits Handbook

The structure of this edition reflects that, in 2025/26, income support, income-based jobseeker's allowance and tax credits are due to be fully replaced by universal credit. It covers transitional protection for people who get less money on universal credit and the special rules for pensioners who were getting tax credits.

Written by a team of over 20 experts, our flagship handbook is an essential guide to navigating the social security system. It equips you with the knowledge to maximise your clients' income, conduct thorough benefits checks, assist with claims, and confidently handle challenges when things go wrong.

We've also produced a wall chart (available in A2 and A4) which give quick and handy access to the benefit rates for 2025/26.

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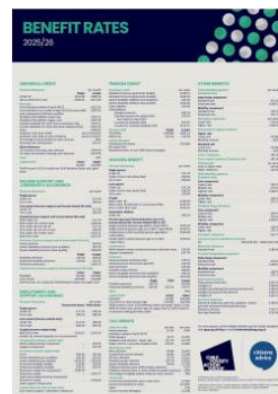
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Handbook

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