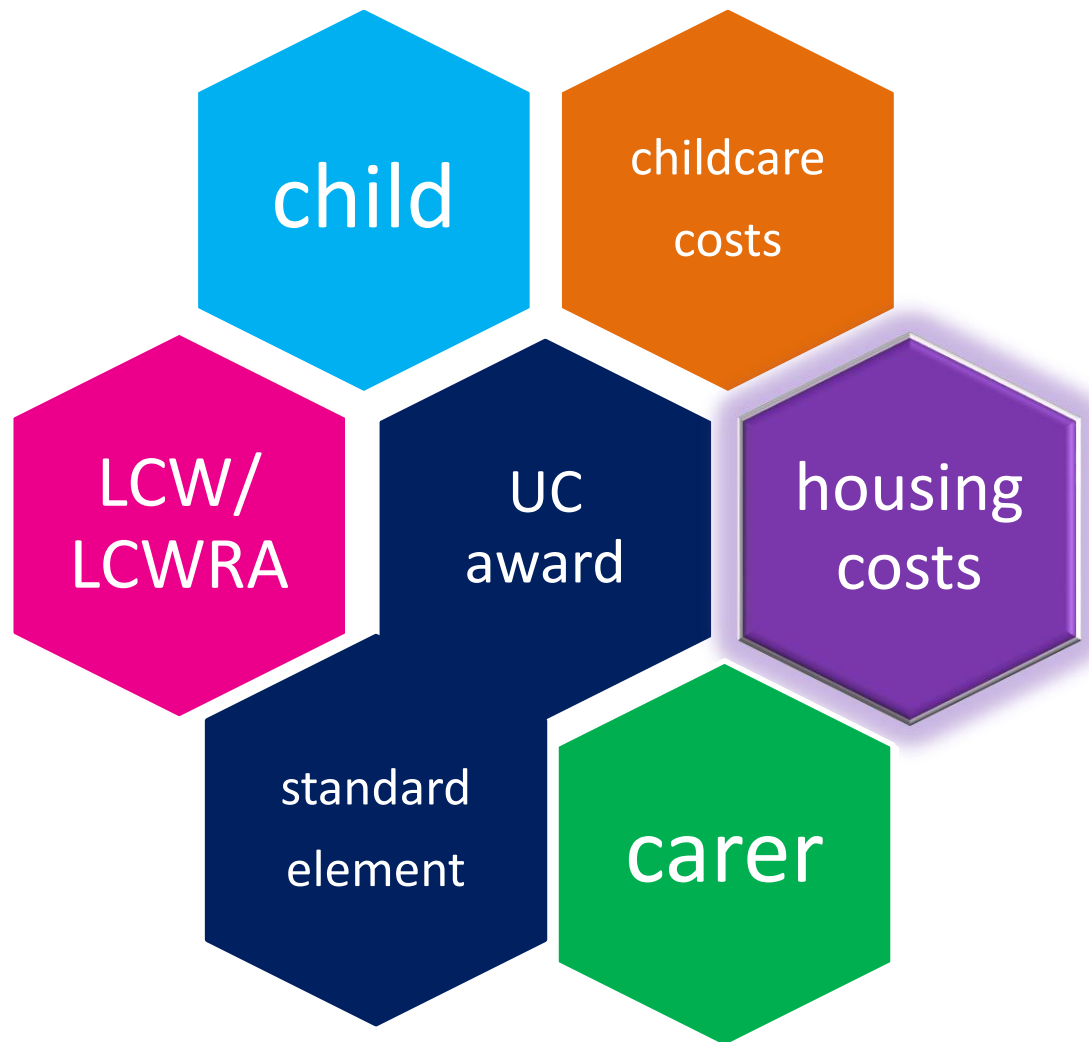


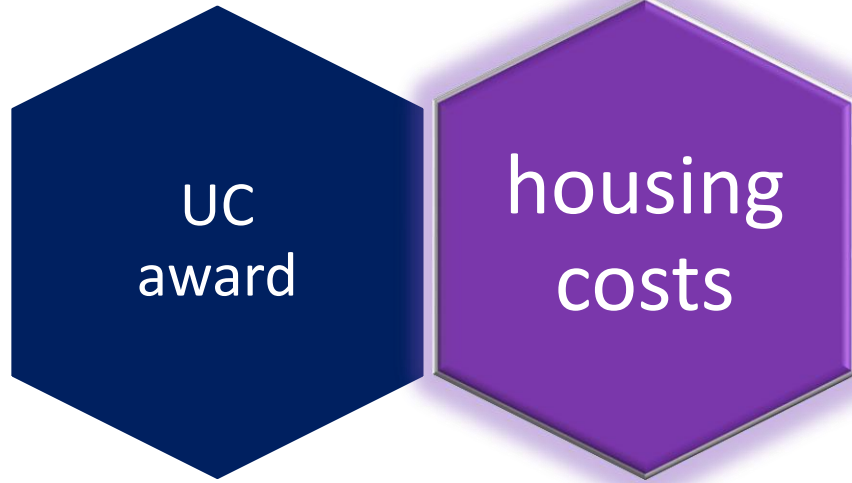


# Universal credit and housing

Kirsty McKechnie

11<sup>th</sup> March 2016





Renters

Owner occupiers

# Owner occupiers

- Loans secured on the home
- Paid directly to lenders
- Waiting period
- Any earned income – excluded from housing costs
- Repayable as a loan from April 18



# Private renters

- Local housing allowance
  - size criteria
  - LHA caps
- Shared accommodation rates for under 35s
- Paid direct to claimant



# Council/housing association tenants

- Payments direct to claimant
- Bedroom tax



# Difference between HB and UC

- 7 day waiting period
- Monthly assessment period
- Housing cost contributions
- Occupation prior to moving in
- Two homes payments
- Temporary absence

# Housing costs not included in UC

- Supported accommodation
- Refuges or domestic violence accommodation
- Local authority hostels



# GETTING HELP

Do you work with clients  
who have questions  
about **benefits**, **tax credits**  
or **welfare reform**?

Advice line for frontline advisers and support workers in Scotland

**0141 552 0552**

Monday – Thursday 10am – 4pm  
Friday 10am – 12 noon  
[advice@cpagscotland.org.uk](mailto:advice@cpagscotland.org.uk)

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