

Your benefits and tax credits are changing

Get ready for Universal Credit   
**Information for landlords**



Building a world-class city for everyone

# What is Universal Credit

Universal Credit is a new benefit which combines six existing benefits and tax credits into one **monthly** payment, paid direct to the claimant. It is run by the Department for Work and Pensions (DWP).

For most claimants, help towards paying the rent will now be part of their Universal Credit claim – this is called the housing costs element. This means that they will no longer be able to get housing benefit.

You can find more information about Universal Credit on our website at [www.oxford.gov.uk/uc](http://www.oxford.gov.uk/uc)



## Avoiding payment delays

To make sure their housing costs are paid promptly, your tenant will need to give details of their rent to the DWP when they claim, or if their rent changes. You should make sure that your tenant has an up to date tenancy agreement or that you give them a valid rent increase letter if you are putting up the rent.

## Universal Credit and rent arrears

If your tenant is on Universal Credit and falls into rent arrears, you can apply to the DWP for the housing costs element to be paid directly to you. This is a type of managed payment called an **alternative payment arrangement (APA)**.

You can apply for an APA if your tenant:

- Is two or more months in rent arrears or
- Has underpaid their rent consistently, and is a month or more in rent arrears

You may also be able to apply for any rent arrears to be paid to you straight from your tenant's Universal Credit claim. This is called a **third party deduction**.

Your tenant can also apply for an APA.



# Applying for an APA

You can apply for an APA online at

[directpayment.universal-credit.service.gov.uk](https://directpayment.universal-credit.service.gov.uk)

You can also ask for an APA using a UC47 Non-secure form. You can download this form from the **GOV.UK** website or get one by phoning the DWP free on **0800 328 5644**. You will need to email or post this to the DWP.

If you apply for an APA, you will need the following information:

- Your tenant's (and their partner's) **date of birth** or their **National Insurance number**
- **Proof of rent arrears** - this must show the balance on the rent account, including the amount of rent due each week or month and the amount of rent outstanding
- A full **breakdown** of how you have calculated rent arrears and the time over which they have built up
- **Your contact details** – your name and address, and your bank or building society account number and sort code



Once you have made an application for an APA, the DWP will tell you whether or not it has agreed to this. If the DWP agrees to an APA, this will not be indefinite and the DWP will set a period to review the APA decision.



## What to do if you are refused an APA

If the DWP refuses an APA application, you can ask for a review of this decision if you can give more information about why you need an APA.

[www.oxford.gov.uk/uc](https://www.oxford.gov.uk/uc)



## We can help

www.oxford.gov.uk



Universal Credit means that most claimants will no longer be able to get housing benefit. Your tenant will need to contact the DWP if there is a problem with their housing costs element.

Our free **Rent Guarantee Scheme** can offer you peace of mind and a promise that your rent will be paid. The Rent Guarantee Scheme includes:

- Guaranteed payment of rent to you throughout the length of the tenancy
- Up to three months' rent in advance
- A damages bond for up to two months' rent
- A choice of vetted tenants
- Free legal advice, tenancy and management agreements
- Quarterly property condition checks in the first year

## Contact the Rent Guarantee Scheme

**T** 01865 252501

**@** [rentguarantee@oxford.gov.uk](mailto:rentguarantee@oxford.gov.uk)

**W** For up to date information and advice, visit  
[www.oxford.gov.uk/rentguarantee](http://www.oxford.gov.uk/rentguarantee)

If you would like this information in large print or another format, please let us know.

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