



Mike Bolton Benefits Trainer

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2025/26: Working when you live in a hostel, refuge or supported accommodation

This information is about people who are single, childless and fit-and-well.

Universal Credit includes help with rent, unless you live in a hostel, refuge or supported accommodation.

In this accommodation you can claim Universal Credit for yourself and Housing Benefit for your rent.

The UC and HB systems are linked.

While you are getting Universal Credit, you automatically get *Maximum Housing Benefit*.

If you earn money, your Universal Credit is reduced by £0.55 for every pound that you earn, but so long as you still get some Universal Credit, you still get Maximum Housing Benefit.

If you earn too much to get Universal Credit, you get reduced Housing Benefit and you have to make a contribution to the rent.

The system is confused because Universal Credit is awarded by assessment periods of one calendar month but Housing Benefit is assessed on weekly rates.

Earnings Limits for Universal Credit

Aged 16-24

The monthly amount that you can earn and still get some Universal Credit and also Maximum HB is £576.31

In a four-pay-day month this equals £144.07 per week

In a five-pay-day month this equals £115.26 per week

Aged 25 – 65

The monthly amount that you can earn and still get some Universal Credit and also Maximum HB is £727.51

In a four-pay-day month this equals £181.87 per week

In a five-pay-day month this equals £145.50 per week

Weekly rent contribution if you do not get UC

Weekly take home pay	Your weekly contribution	
	Aged under 25	Aged 25+
70	0.00	0.00
80	1.37	0.00
90	7.87	0.00
100	14.37	1.92
110	20.87	8.42
120	27.37	14.92
130	33.87	21.42
140	40.37	27.92
150	46.87	34.42
160	53.37	40.92
170	59.87	47.42
180	66.37	53.92
190	72.87	60.42
200	79.37	66.92
210	85.87	73.42
220	92.37	79.92
230	98.87	86.42
240	105.37	92.92
250	111.87	99.42
260	118.37	105.92
270	124.87	112.42
280	131.37	118.92
290	137.87	125.42
300	144.37	131.92
310	150.87	138.42
320	157.37	144.92
330	163.87	151.42
340	170.37	157.92
350	176.87	164.42
360	183.37	170.92
370	189.87	177.42
380	196.37	183.92
390	202.87	190.42
400	209.37	196.92

Extra rules apply to people who have children, or people whose illness or disability means that they have *Limited Capability for Work*. Also, there are different amounts for couples.