

Housing costs - Definitions

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Dual Liability (caravans, mobile homes and boats)

Caravans, mobile homes and houseboats are treated as non-standard housing. Evidence of the claimant's liability is needed to support the verification for the Social Rented Sector (SRS) and / or Private Rented Sector (PRS).

Housing costs include liability in respect of any site rent, mooring fees, and / or waterway license fees. The costs will be averaged across the year rather than met in full in the period in which they fall due.

A claimant's housing costs may be made up of both SRS and PRS (e.g. a caravan dweller may have rent and site rent, or a houseboat may have a mooring fee and a waterway licence).

Paying two landlords requires a manual calculation every assessment period. There can be separate alternative payment arrangement requests for each landlord

For examples of scenarios, see housing costs with dual liability spotlight

Mesne profits

When a former tenant remains in a property after the tenancy has been terminated, the landlord can charge for continued use of the premises. These payments are known as mesne profits.

The amount payable is generally the same amount of rent the former tenant paid. Mesne profits do not count as rent payments and as such the landlord is not creating a tenancy agreement by accepting the payments.

These claimants are treated as not liable for housing costs. Verification/evidence of the housing costs is still required.

Where a landlord grants permission they may do so by way of a licence.

See information on [use and occupation agreement](#).

Property guardian

A property guardian is someone who has entered into an agreement to live in an empty building or part of an empty building for the purpose of securing and safeguarding the property.

Generally, the properties are commercial or industrial buildings and not intended to be used as residential accommodation.

The cost of living in the building may be lower than the rent for a similar sized property and the license agreement provides less long term commitments as in a typical tenancy agreement.

The licence will set out the terms for paying rent and in Universal Credit these arrangements are treated as in the private rented sector.

Use and Occupation agreement

Use and occupation agreement is used where a person is occupying a property before a formal tenancy agreement is put in place. An example of this would be a claimant whose partner had died and they were the existing tenant.

The claimant is treated as having liability for the housing costs (rent).