

Universal Credit: New choices for people living in Scotland

Q. What are the new Universal Credit Scottish choices for people living in Scotland?

A. People claiming Universal Credit and living in Scotland can choose to:

- be paid either monthly or twice monthly; and
- have the housing costs in their award of Universal Credit paid direct to their landlord.

Q. Who is eligible for the new Universal Credit Scottish choices?

A. Anyone in Scotland making a Universal Credit claim in an area where their claim is maintained online. This is sometimes known as Universal Credit full service.

People making a new Universal Credit claim in a Department for Work and Pensions (DWP) full service area have been able to access the choices since 4 October 2017.

[Follow this link to see when your local area becomes a full service area.](#)

Q. I am already getting Universal Credit - when can I take up the new choices?

A. From 31 January 2018, people with existing Universal Credit claims in full service areas who applied before 4 October 2017 are eligible for the new Universal Credit Scottish choices.

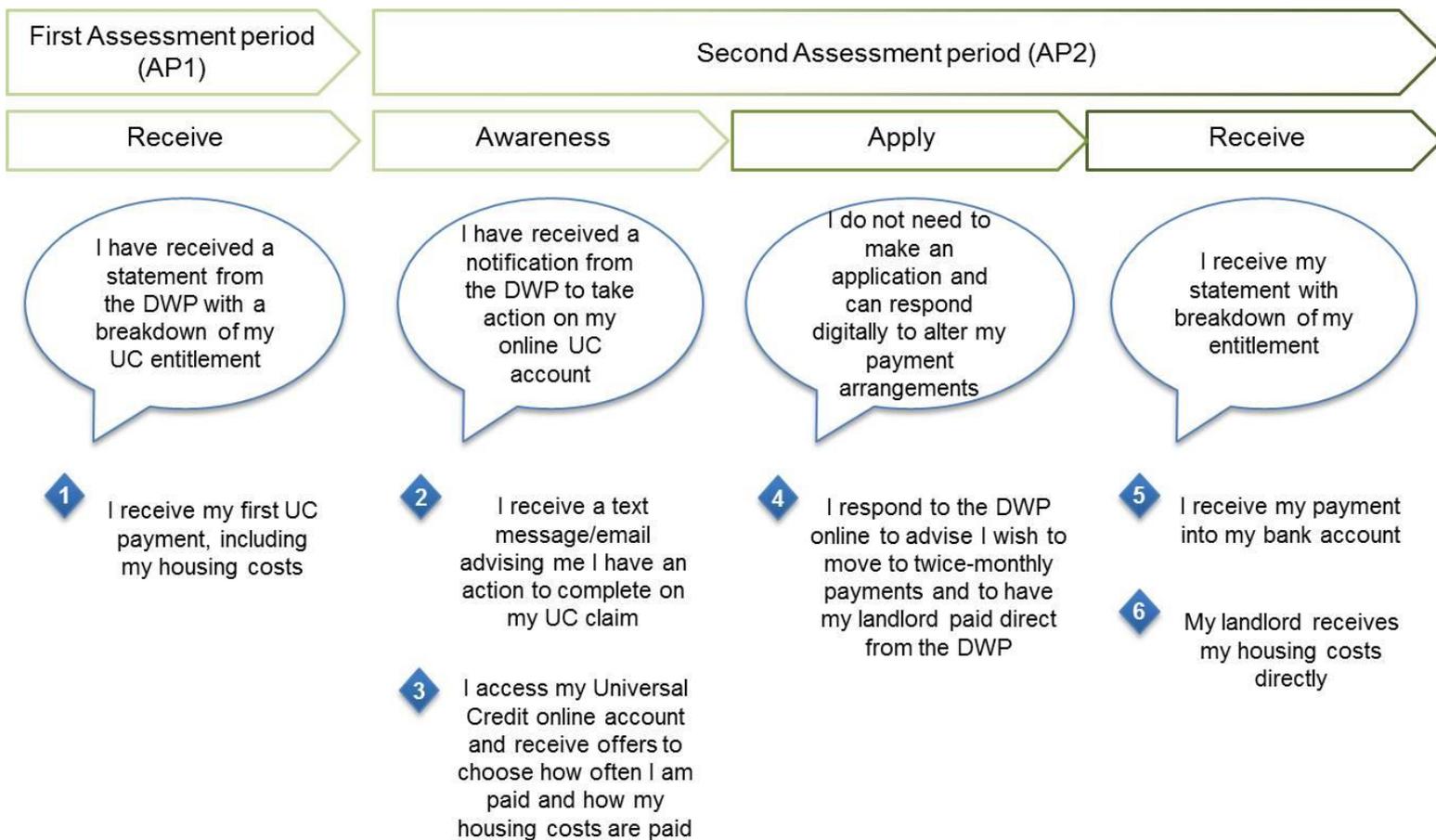
You will not be able to take up the new choices until you transfer to full service and maintain your claim online.

Q. How do I choose the new Universal Credit Scottish choices?

A. If you are making a new claim, or transferring from live to full service, you will be offered the new Universal Credit Scottish choices through your Universal Credit online account (journal). You will be offered them at the start of your second assessment period. The offer will include further details about the choices you have and how you can take them up.



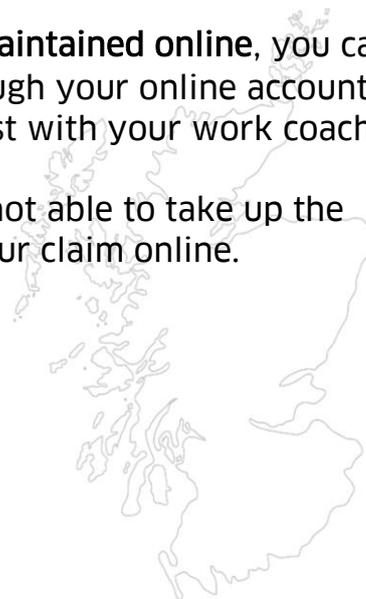
Choosing the new Universal Credit Scottish choices



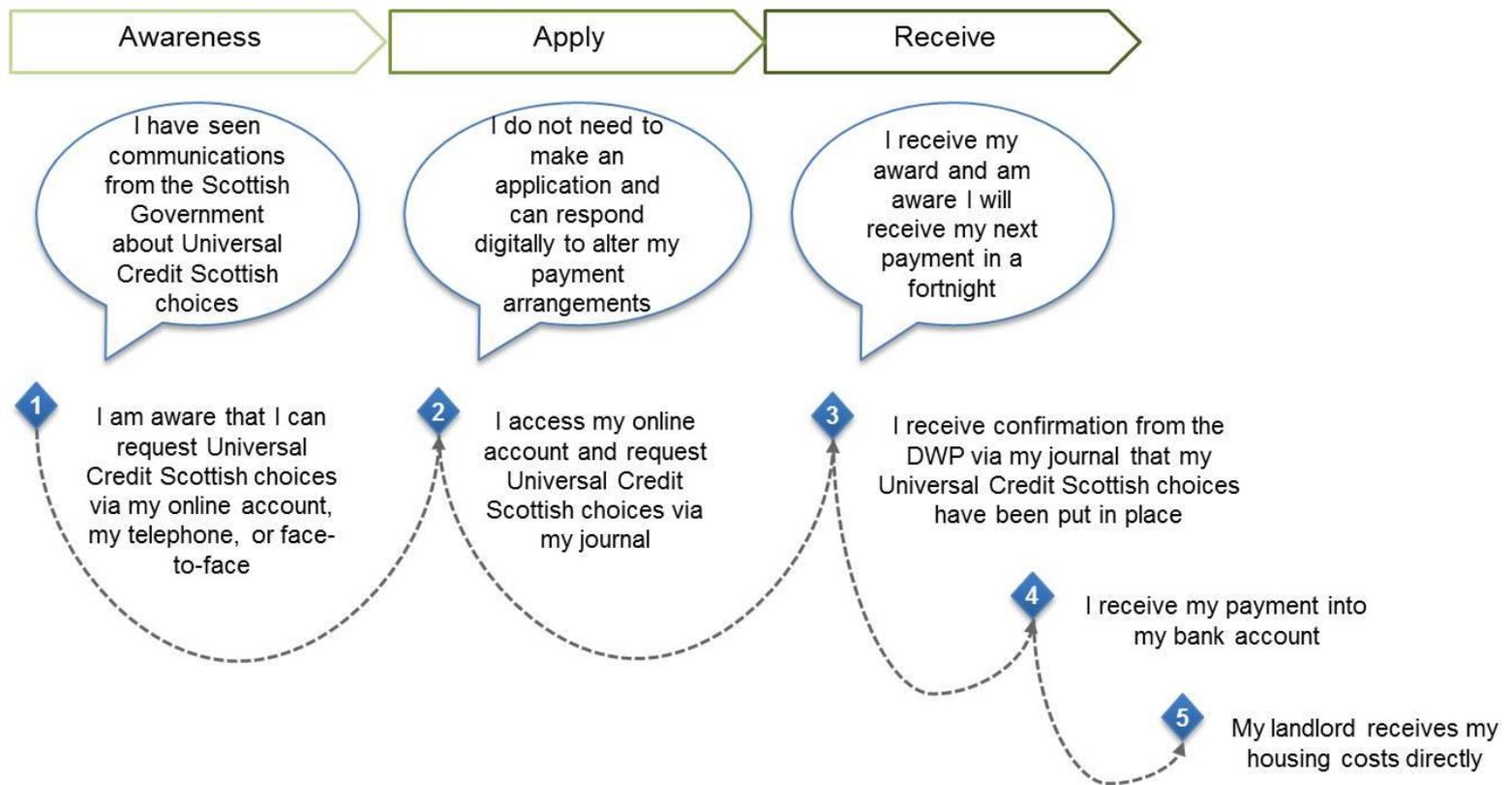
Q. How can I get the new Universal Credit Scottish choices if I am already receiving Universal Credit?

A. If you made your claim prior to 4 October 2017 and it is maintained online, you can request the Universal Credit Scottish choices at any time through your online account (journal), by phoning a DWP service centre or making a request with your work coach.

NB: If you live in a Universal Credit live service area you are not able to take up the new choices until you transfer to full service, and maintain your claim online.



Already receiving Universal Credit in a full service area



Q. What is the twice monthly payment?

A. At the moment, if you have been claiming Universal Credit since before 4 October 2017 you will be getting your Universal Credit as a single payment, once a month.

You will now be able to choose to have your Universal Credit payment split in half and paid twice a month, or roughly every fortnight. You will get the same amount overall.

However, you will only be paid half the monthly amount in your first twice monthly payment, receiving the other half in your next payment. You need to consider whether you will be able to manage your bills, rent and expenses in this period.

If you need budgeting or money advice, you may get help from your local council, a [Citizens Advice Bureaux](#), [Money Advice Services](#) and also your work coach in the Job Centre will be able to provide you with details of local agencies.

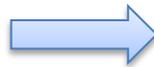
You can also get an advance on your Universal Credit payment if you are in urgent financial need and should contact the DWP service centre or local Jobcentre Plus to discuss.

How payments will be made – twice monthly

Example: A person who has made a new claim, or a person transferring from a live to full service area, receives their UC payment on the 20th of the month. A person who makes the choice to be paid twice monthly will receive payment following the process described below.



- Your payday is 20 March 2018. The full Universal Credit award is for assessment period 14 February 2018 to 13 March 2018.



- On 21 March you are offered the Universal Credit Scottish choices and choose to be paid twice monthly.



- **15 days later** on 5 May 2018, you will receive the second half of the award for assessment period 14 March 2018 to 13 April 2018. **This repeats for each assessment period.**



- **The next payday doesn't change** – On 20 April 2018. You will receive half of the award for assessment period 14 March 2018 to 13 April 2018.

Q. What happens once I choose a twice monthly payment?

A. You don't need to do anything. The DWP will process your request.

Q. How often will I receive my money if I choose the twice monthly payment?

A. You will be advised by the DWP online when your first half payment is due. If you chose twice monthly payments, but not direct payment of your housing costs to your landlord, you will need to ensure that you budget adequately so you have enough money to pay your rent at the end of the month. Failure to do so will build up rent arrears which could result in your landlord taking legal action to have you evicted from your home.

Q. What are my choices for my housing costs?

A. You will now be able to choose to have your housing costs paid directly to your landlord or continue to have them paid directly to you. It is your responsibility to ensure that your rent is paid in full and on time. It is important therefore that you choose the option that best suits you.

Q. What happens once I ask for my housing costs to be paid directly to my landlord?

A. The DWP will contact your landlord to arrange to pay them directly. If the housing cost element in your Universal Credit award is less than your full rent, then you must continue paying the difference to your landlord yourself.

Q. How will I know when the DWP has arranged to pay my landlord direct?

A. The DWP will leave a message in your journal and tell you that this has been set up or let you know if there are any problems.

It is important that you keep paying your housing costs as you do now until you hear from the DWP, otherwise you may build up rent arrears which could result in your landlord taking legal action to have you evicted from your home.

Q. What if I do not want my landlord to know I am in receipt of benefits?

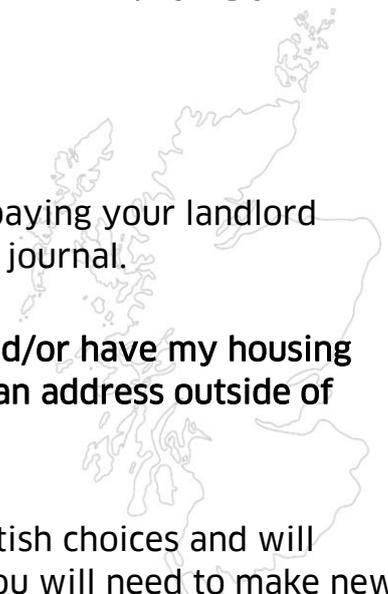
A. You will not be able to take up the new Universal Credit Scottish choice of direct payment of housing costs to your landlord. You will need to continue paying your rent to your landlord yourself.

Q. What if I change my mind about the choices?

A. You can ask to change back to monthly payments and/or paying your landlord yourself at any time by contacting the DWP using your online journal.

Q. What would happen if I chose to be paid twice monthly and/or have my housing costs paid direct to my landlord, and I subsequently move to an address outside of Scotland?

A. You will no longer be eligible for the Universal Credit Scottish choices and will revert to standard monthly Universal Credit payments, and you will need to make new arrangements about paying your rent directly to your landlord.





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This publication is available at www.gov.scot

Any enquiries regarding this publication should be sent to us at
The Scottish Government
St Andrew's House
Edinburgh
EH1 3DG

ISBN: 978-1-78851-590-0 (web only)

Published by The Scottish Government, February 2018

Produced for The Scottish Government by APS Group Scotland, 21 Tennant Street, Edinburgh EH6 5NA
PPDAS360546 (02/18)

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