

# Universal Credit: New choices for people living in Scotland

**Q** What are the new Universal Credit 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
- have the housing costs in their award of Universal Credit paid direct to their landlord

**Q** Who is eligible for the new Universal Credit choices?

**A** Anyone making a new Universal Credit claim in Scotland on or after 4 October 2017, who lives in an area where the full Universal Credit service is operating. Full service claimants are those who make and maintain their claim online. [Please use this link to determine areas where full service is in operation](https://www.gov.uk/guidance/jobcentres-where-you-can-claim-universal-credit) (<https://www.gov.uk/guidance/jobcentres-where-you-can-claim-universal-credit>).

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

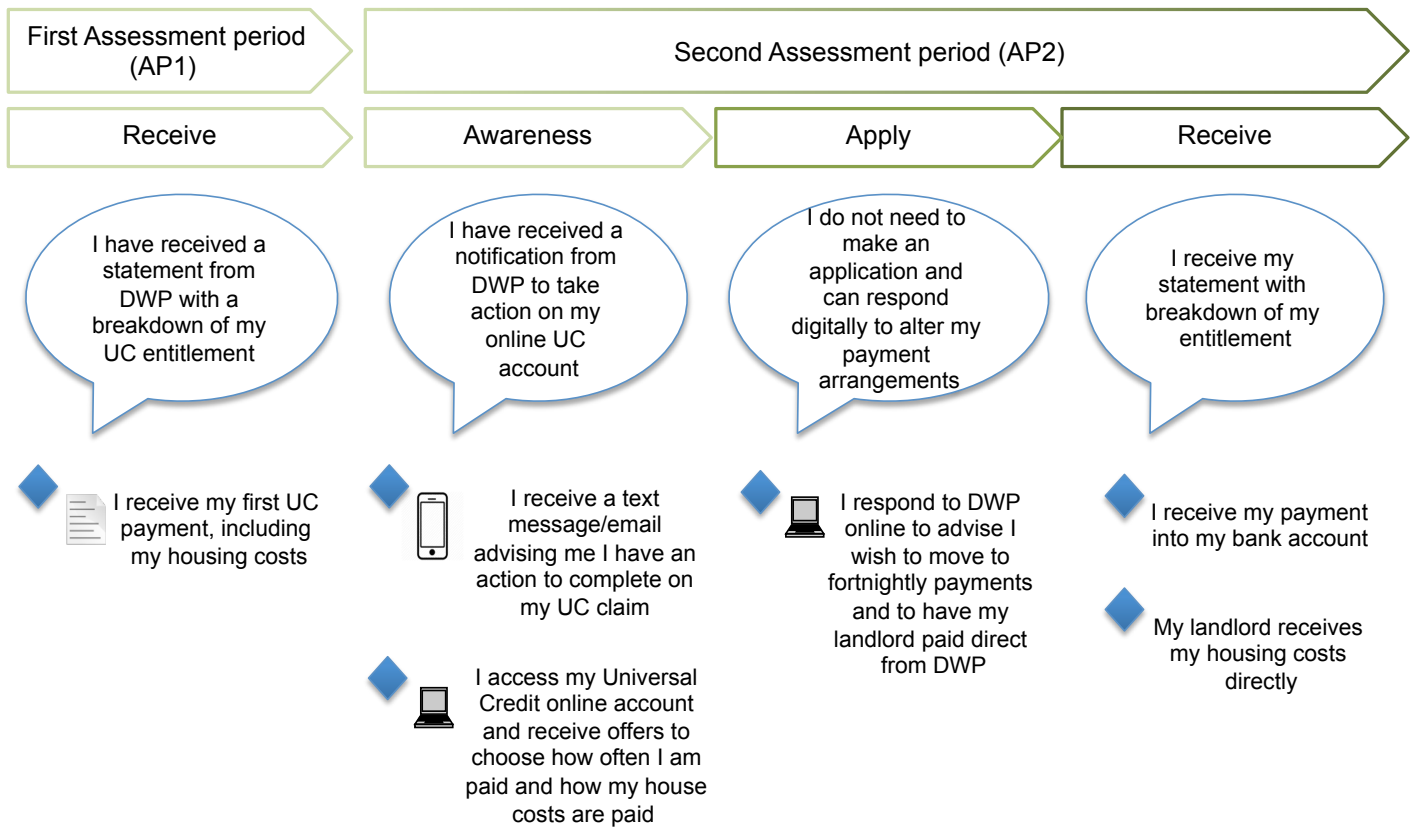
**A** The new Universal Credit choices will be available from early January 2018 to existing Universal Credit claimants in full service areas who applied before 4 October. You can keep updated on progress at the [Scottish Government website](https://beta.gov.scot/policies/social-security/) (<https://beta.gov.scot/policies/social-security/>).

If you are already getting Universal Credit and live in an area where the full Universal Credit service has not started, then you will not be able to take up the new choices until you transfer to the full service, and make and maintain your claim online.



**Q** How do I make the new Universal Credit choices?

**A** If you are eligible, you will be offered the new Universal Credit choices through your Universal Credit online account. You will be offered them following your first payment. The offer will include further details about the choices you have and how you can take them up.



**Q** Can I take up the new Universal Credit choices if I am already on an Alternative Payment Arrangement (APA) or Managed Payment to Landlord (i.e. my rent is already being paid direct to my landlord)

**A** No, although Alternative Payment Arrangements are time limited with the DWP intention that you will be paid monthly and manage your finances after a period of time. You may be able to take up the new Universal Credit choices when your Alternative Payment Arrangements ends and you should check with the DWP at that time.

**Q** What is the twice monthly payment?

**A** At the moment you get 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 and expenses in this period.

If you need budgeting or money advice, you can get help from your Citizens Advice Scotland, [Money Advice Services](https://www.moneyadviceservice.org.uk/en/tools/money-manager) (<https://www.moneyadviceservice.org.uk/en/tools/money-manager>) and others.

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.

**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 if I change my mind?

**A** You can ask to change at any time by contacting the DWP using your online journal.

**Q** What are my choices for my housing costs?

**A** Your housing costs are currently paid to you. You will now be able to choose to have your housing costs paid directly to your landlord instead.



**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 it 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 offer 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?

**A** If you ever want to change back and pay your landlord yourself contact the DWP using your journal.

