



**Advice NI
Briefing Paper**

Finance Support

June 2019

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Finance Support is the unit responsible for managing the new social welfare financial support funds and are based at three locations: Dungannon, Antrim and Lisburn. This info-note will cover two of the funds Finance Support is responsible for: Discretionary Support and the Universal Credit (UC) Contingency Fund.

Note

Based on information available on NI Direct, the impression is given that only one Discretionary Support Grant is available in a rolling 12 month period <https://www.nidirect.gov.uk/articles/extra-financial-support> .

Background

Advice NI has sought clarification from DfC and can confirm the following:

Subject to meeting the eligibility criteria, it is possible to receive a Discretionary Support Grant for items and a Discretionary Support Grant for living expenses in a rolling 12 month period.

A Universal Credit Contingency Fund (UCCF) Grant is categorised as a Discretionary Support Grant for living expenses. There is no longer a requirement for claimants to have received at least a 50 per cent advance payment of their universal credit award (as little as £0.01 of a UC Advance can be taken in order to access the UCCF).

Discretionary Support

Discretionary Support (DS) replaced Social Fund Community Care Grants and Crisis Loans in November 2016 as per the Welfare Reform Order 2015 and the Discretionary Support Regulations 2016.

Eligibility Criteria:

- Extreme, exceptional or crisis situation which places you or your immediate family's health, safety or well-being at significant risk;
- Need has occurred in Northern Ireland;
- Under the Annual Income Threshold – (national minimum wage for a person aged 25+; currently £17,076.80);
- Claimant over 18 years old – 16 by exception;
- Need must be satisfied in Northern Ireland;
- Claimant must be ordinarily resident and present in Northern Ireland (note: the criteria for being ordinarily resident are more flexible than those for habitually resident).



Discretionary Support



Note:

Subject to meeting the eligibility criteria, it is possible to receive a grant for items and another for living expenses.

While there is no specific legislation clearly stating this, Finance Support has provided clarification regarding how these rules are interpreted by the Department:

“Discretionary Support Regulations (NI) 2016 Part 3, Reg 10(3)(d) states that subject to Reg 12 a claimant is not eligible to be awarded more than 3 loans or 1 grant in a rolling 12 month period.

Operationally we have interpreted this as allowing scope for the award of more than 1 grant in a rolling 12 month period subject to Reg 12.

Reg 12(1) Discretionary support may be awarded in the form of a grant where the conditions in paragraph (2) are satisfied.

(2) A grant will only be awarded where-

- (a) the grant is to provide assistance for a claimant or their immediate family to remain or begin living independently in the community; or
- (b) the claimant or their immediate family are prevented from living in their home; or
- (c) the grant is to provide assistance in the form of living expenses where the claimant is over the acceptable debt threshold; or
- (d) where the claimant is eligible for a loan for living expenses and cannot afford to make repayment.

(3) For the purposes of paragraph (2), sub-paragraphs (a) and (b) only one grant may be awarded to a claimant in any rolling 12 month period from the date an award is made except in the event of a disaster.

(4) For the purposes of paragraph (2), sub-paragraphs (c) and (d) only one living expenses grant may be awarded to a claimant in any rolling 12 month period from the date an award is made.

Given the specific split in paragraphs (3) and (4) between (2)(a) and (b) and (2)(c) and (d) operationally this has been interpreted to mean that 1 grant is available for items to enable someone to live independently and 1 separate grant available for living expenses in any 12 month rolling period.

How it's awarded:

- DS can be awarded either as a grant or a loan:
- Grants are awarded for a maximum of:
 - 1 Grant in a rolling year for Items or Services; and
 - 1 Grant for Living expenses;
- By exception, grants are also payable as a consequence of a disaster;
- Loans are awarded for a maximum of 3 loans in a rolling year provided the claimant has not exceeded their debt threshold of £1K.

Universal Credit Contingency Fund

UC claimants who continue to experience financial difficulties after receiving a UC Advance payment can make an application for a UC Contingency Fund Payment.

Eligibility Criteria:

- The claimant will have made a new claim to UC and are currently in their UC assessment period; and
- They are able to demonstrate that they're experiencing financial difficulties; and
- The claimant will need to have secured a UC Advance (UCA) prior to making their application for a UC Contingency Fund payment; and
- A DS grant for living expenses has not been awarded to the UC claimant in the previous 12 months; (note: the claimant is eligible if they've been awarded a DS grant for goods/services); and
- The UC claimant's income does not exceed the DS income threshold of £17,076.80. This amount is equivalent to the national minimum wage for a person age 25.

How it's awarded:

- The period of the payment is from the date of application to the day before the claimant's next income is due provided that income, or any subsequent income, is deemed sufficiently adequate to meet the claimant's needs up to the first UC payday;
- The amount will be calculated as 50 % of the appropriate UC standard allowance and will, where applicable, include the full child element for each child;
- The service centre aim to clear applications within one day of receipt;
- Claimants have their application taken and receive an outcome decision as part of a single call/intervention;
- An appointment-based service is available to vulnerable claimants in each of the 35 Jobs and Benefits offices i.e. for claimants who may find it difficult to access telephony because of learning difficulties, mental illness or difficulty communicating

DS Freephone Support Line

- A Freephone Support Line is available and is open
Monday to Friday - 8.00am to 6.00pm
0800-587-2750 or Text Number 0800-587-2751
- The lines are at their busiest from 11am into the late afternoon
- Appointments can be booked in advance where DS staff will ring the claimant and take the application.

Independent Welfare Changes Helpline

For help and support, contact Advice NI's Independent welfare changes Helpline 0808 802 002 or email welfarechanges@adviceni.net



Contact information:

Advice NI Policy Team
Kevin Higgins (Head of Policy)
Advice NI
1 Rushfield Avenue
Belfast
BT7 3FP
Tel: 028 9064 5919

Advice NI Policy Team:

Name :

Kevin Higgins
Charlotte Brennan
Bridget Meehan

Email:

kevin@adviceni.net
charlotte@adviceni.net
bridget@adviceni.net

www.adviceni.net
@AdviceNI

