

Finance Support during COVID-19

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Overview

- We will consider
 - Discretionary Support Scheme
 - Universal Credit Contingency Fund
 - Discretionary Support COVID-19 Short-term Living Expenses Grant
 - Alternative financial supports

Context

- Part of a package of changes introduced in 2015/2016
- DS replaced existing Discretionary Social Fund – CCG and CL
- No changes to BL or regulated Social Fund

Discretionary Support Scheme

- Non-repayable grants
 - Generally, only get one in a rolling 12 month period (except if there's a disaster)
- Repayable, interest free loans
- DM role to determine if a loan or a grant is most suitable

Discretionary Support – eligibility criteria

1. Be in an extreme, exceptional or crisis situation, placing you/your family's health, safety or wellbeing at significant risk
2. Live in NI
3. Crisis must occur in NI
4. Be aged 18+ (some exceptions)
5. Combined annual income less than £20,405

Additional Eligibility Criteria

- Except in the case of a disaster, not eligible for DS if
 - living expenses for which an award has already been made;
 - claimed for the same item within a rolling 12 month period
- Claimant is not eligible to be awarded more than three loans or one grant in a rolling 12 month period

Excluded Persons

- a prisoner
- a resident in a residential care home, a nursing home or a hospital in-patient,
 - unless it is expected that the person will be discharged within the following 2 weeks;
- a member of a religious order

Unless arising from a disaster:

 Student in FT, 3rd level education;

- Trade dispute; or
- Subject to a sanction

Loan Eligibility

Included

- Short term living expenses;
- Provide, repair or replace a household item that has been stolen, broken or destroyed;
- provision of travelling expenses eg attend a funeral, visit a sick relative
- Rent in advance (other than NIHE)

Excluded (includes)

- 18 categories
- Work related expenses
- Legal costs
- Housing Costs (rates, home improvements)
- Funeral and maternity expenses
- TV Licences
- Holidays

Grant Eligibility

Included

- *Remain/begin living independently in the community; or*
- *Prevented from remaining in home; or*
- Living expenses (where over the acceptable debt threshold); or
- Cannot make repayment for a loan for living expenses;
- *COVID-19 grant*

Excluded (includes)

- 20 categories (similar to excluded items under loan)
- provision of travelling expenses eg attend a funeral, visit a sick relative
- Costs of fuel and associated charges

Annual Income Threshold

- Due to COVID-19, this has been increased to £20,405
 - **45** hours x 52 weeks x NMW for someone aged 25+
 - Regulations do not state if/when this increase will be reversed
- Calculated by taking the current income and multiply forward
 - Previous year income not counted

Disregarded Income

- Welfare Supplementary Payments
- Disability benefits
- Housing Benefit / DHPs
- Voluntary Expenses
- Any earnings from a child / young person

Award and Payment

- Entitlement to an award impacted by
 - a) the nature, extent and urgency of the need;
 - b) Existing income and capital
 - c) The possibility that some other person or body may wholly or partly meet the need;
 - d) For a loan, the amount is repayable, the repayment schedule and ability to repay;
 - e) Award does not exceed the budget allocation;
 - f) Take account of any general guidance issued by the Department.

Amount of award

- Variable, depending on previous slide
- Payable from date of application to day before next income due to be paid
 - Discretion to extend this
- Not possible to determine if loan/grant in advance of application
- Amount payable for living expenses has been increased to full daily Income Support personal allowance rate
- Maximum debt level of £1500

Recovery

- Loan must be repaid in 52 weeks
 - If can demonstrate exceptional circumstances, can extend to 78 weeks
- Grants can be recovered if failed to disclose or misrepresented a material fact
- Recovery yet to be suspended as a result of COVID-19

Review

- Requested within 28 days of the initial decision
- Contact Finance Support Service
- If remain unhappy, ask for a review by the Discretionary Support Commissioner

Universal Credit Contingency Fund

- Non-repayable grant
- Normally payable in first UC assessment period
- Need to demonstrate that you are experiencing financial difficulties
- Payable from date of application to the day before person's next income is due to be received
 - DM have discretion to extend this

UCCF - Eligibility

1. Be in an extreme, exceptional or crisis situation, placing you/your family's health, safety or wellbeing at significant risk
2. Live in NI
3. Crisis must occur in NI
4. Be aged 18+ (some exceptions)
5. Combined annual income less than £20,405

UCCF – Application Process

- Can use the online application form on NIDirect Website
- Contact Financial Support - 0800 587 2750

DS COVID-19 Short-term Living Expenses Grant

- Non-repayable grant
- Assist with short-term living expenses where a person / immediate family member, is
 - Diagnosed with COVID-19
 - Advised to self-isolate, in line with official guidance

DS COVID-19 Grant

- Eligibility and application process are same as UCCF

BUT

- Need to show impacted by COVID-19

Note...

- Only 1 grant for UCCF or DS Living Expenses can be paid in any 12 month period

COVID-19 Specific Changes

- COVID-19 Short-term Living Expenses Grant
- Extension of scheme to FT students suffering financial hardship as a direct result of C-19
- Increase in annual income threshold
- Increase in amount payable
- Suspend recovery (TBC)

Discretionary Housing Payments

- 13 week “income shock protection”
- Criteria:
 1. Applicant has lost their job or temporarily redundant or income has suffered a significant decrease; and
 2. No claim for HB or UC Housing Element in last 12 months; and
 3. Could afford rent liability when you took the tenancy.

Additional Financial Support

- Benevolent Grants
 - Turn2Us Grant Search Tool
- Sector Specific Grants
- University (for students)

Questions?





028 9024 4401

Law Centre (NI) advice line available weekdays
(closed 1pm – 2pm for lunch)

