

10. Crisis Support

In this section, we outline the key support packages available for people who are living on a low income and undergoing extremely difficult circumstances.

We all know that life can be tough. Problems can strike you at any time, and make things difficult. But don't panic - there is some provision to help you if you're in trouble.

If you are experiencing a crisis which places you or your immediate family's health, safety or wellbeing at significant risk, then you could be eligible for additional support during this period. If so, this support comes in addition to your Universal Credit entitlement.

'I wish I'd known about the discretionary grant before I took out an advance. It left me in so much debt and impacted on my mental health. When my fridge broke I couldn't afford to get in any more debt and replace it.'

Video transcript

“What I wish I'd known about discretionary support in Northern Ireland”

“I kind of wish somebody had told me about the discretionary grant, because I think that would have helped me immensely, simply because, you know, I had well, at that time I was one of the guinea pigs for the Belfast area. And it was not five weeks wait for me it was ten weeks. And nobody had told me about the discretionary fund. I had to apply for an advance repayment.

Now, when I did speak to my caseworker at the time, and he was absolutely lovely and that he didn't realise that he could offer me a lower amount. So he automatically gave me the higher amount and then when I discovered that I could have got a discretionary fund, I was begging him, please, can I apply for this? And he said, it's too late they've already put it through. And it was also too late to make the payment that he had given me less than what he had given me.

So then obviously coming up to Christmas, you just go through the money. And then for like nearly two years, I was in debt And, you know, that kind of catapults you into like, you know, mental health and then poverty and then child poverty. And it's...I honestly wish now that I had known.

Now looking back if I was to meet a new claimant I would say definitely find out if you can get the discretionary funds. Definitely find out like Whether you can apply for the lower amount or the higher amount

They didn't give me an option

Some advice for claimants in Northern Ireland from Rachel Jeffers, Welfare Rights Advisor, Law Centre N.I.

In this example, our expert by experience spoke about missing out on the ability to get a discretionary grant to help her during the first five weeks of her Universal Credit claim This discretionary grant is actually called the Universal Credit Contingency Fund It is only available for people who are waiting on their first full payment of Universal Credit So during the initial five week wait unlike with an advance payment, a Universal Credit Contingency Fund grant does not have to be repaid

However, if you do get a grant from a contingency fund, it does mean that you would be unable to access a grant from the discretionary support scheme There are also additional eligibility criteria that need to be met in order for a contingency fund grant payment to be made The hardest of these eligibility criteria to prove is that you need to show that you are in an extreme, exceptional or crisis situation which places you or your immediate family's health, safety or well-being at a significant risk

There are also some limits on the annual income that you and your household can have And also you do need to demonstrate that you and the need has arisen within Northern Ireland What this example does show is that Universal Credit can make mistakes

They can overlook something and they can forget about some of the additional financial supports which are available to people within

Northern Ireland It is therefore really important that you seek advice at every stage of your Universal Credit claim.

Speak to an advisor from an independent advice sector who will be able to point you in the right direction.”

Link to video: <https://vimeo.com/613450940>

[Crisis support across the UK](#)

[Other emergency support available](#)

[Access more of our info sheets](#)

Crisis support across the UK

Northern Ireland: Discretionary Support

If you are in a crisis and need financial support you can apply for [Discretionary Support online](#). This can be a loan or a grant to help with things like living expenses, household items, rent in advance or travel expenses.

You might be eligible if:

You are currently a resident in Northern Ireland.

You are experiencing an extreme, exceptional or crisis situation which places you or your immediate family's health, safety or wellbeing at significant risk. This crisis must occur within Northern Ireland.

Your household income does not exceed the annual income threshold (equivalent to 45 hours at the National Living Wage).

You are at least 18 years old, or 16 years old if you do not have parental support.

Discretionary loans

You will receive a loan if you require additional support to:

- Provide immediate assistance with short term living expense, household items or repair of such items which have been stolen, broken or destroyed.
- Visit a close relative who is ill.
- Attend a funeral.
- Ease a domestic crisis.
- Visit a child who is living with their other parent or move to suitable accommodation.
- Provide rent in advance to a private landlord.

The loan should be repaid within 52 weeks (this can be extended to 78 weeks) and this will be deducted directly from your benefit payments.

If you and your partner have a combined debt of £1,500 or more from the Social Fund, Discretionary Support and Short-term Benefit Advance, you will not be able to get a Discretionary Support loan

Discretionary grants

You will receive a grant if the support is to:

- Assist you or a family member to remain or begin living independently.
- If you or a family member is prevented from remaining in your home.
- Assist with living expenses if you are already in debt at a level the Department considers unacceptable.
- Assist with living expenses if you are entitled to a loan but cannot afford repayments.
- Assist with living expenses if you or your immediate family is diagnosed with Covid-19 or advised to isolate by the Public Health Agency.

BE AWARE: you are only entitled to one grant and a maximum of three loans every 12 months. You cannot receive two awards for the same item in a 12-month period except in cases of disaster.

If you are not happy with the Department's discretionary support decision you can ask for an internal review by contacting the Finance Support Service within 28 days of the decision. If you are still unhappy after this review, you can request a review by the Discretionary Support Commissioner.

England: Local welfare funds

Local welfare funds

- Since April 2013 there has been no national scheme to help people on benefits in England with emergency need. This has been replaced by various local welfare funds.
- Local welfare funds are a source of support if you face a crisis or short-term unavoidable need. They are administered by local authorities in England. Some English local authorities no longer provide such schemes.
- Payments from these funds are discretionary. This means you do not have a right to a payment even if you meet the qualifying conditions.
- The qualifying conditions for schemes vary, but in general, you need to receive a means-tested benefit such as UC.
- Local authorities can limit the number of awards made in any 12-month period.

To find out about provision in your area you should contact your local council.

[Find your local council](#)

Types of welfare fund support

Where available, local welfare funds often takes the form of one or more of the following:

- Services delivered by the local authority.
 - Delivered by other organisations for the local authority.
 - Grants.
 - No interest loans.
 - Credit Union loans.
 - 'White goods', eg. fridges or cookers supplied directly instead of money.
 - Prepayment cards.
 - Vouchers
 - Payments made directly to a third party (e.g. an energy supplier).
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Scotland: Scottish Welfare Fund

The Scottish Welfare Fund helps people in Scotland who are on low incomes. There are three types of grant you can receive through the Scottish Welfare Fund:

Crisis Grant

A Crisis Grant can be given to cover the costs of an emergency. You can only apply for a Crisis Grant by contacting your local council. You can begin applying by following this link: [Scottish Welfare Fund | how-to-apply](#)

You could be eligible if you are on a low income and

- You are 16 or over.
- There's a fire or flood at your home.

- You've lost money.
- An unexpected crisis happens.
- You're a victim of domestic abuse and you need help with things like moving away from an abuser.
- You're a grandparent or other relative who has taken over caring for a child, and you're waiting on a transfer of benefits.
- You're facing a gap in your normal income because of a redundancy or change at work.

You do not have to be on benefits to be eligible for a crisis grant, but you do need to be on a low income. There is no figure that will be used to judge whether you have a low income. As a guide, if you're on one of the benefits below, or your income is about the same as someone who is, it's more likely you'll be able to get a Crisis Grant:

- Income Support.
- Pension Credit.
- Jobseeker's Allowance (JSA) - Income based.
- Employment and Support Allowance (ESA) - Income based.
- Universal Credit.

If you do get a Crisis Grant, your local council will look at helping you with your most urgent living costs. They may help you with the costs of

- Food.
- Heating costs.

Community care grant

A Community care grant can be given to help you or someone you care for to begin living or carry on living a settled life in the community. You can only apply for a Community Care Grant by contacting your local council. You can begin applying by following this link: [Scottish Welfare Fund | how-to-apply](#)

You might be eligible for a community care grant if you are on a low income and

- You are 16 or over.
- You are leaving care or imprisonment and need help to start a settled home.
- You have been homeless, or living an unsettled life, and need help to start a settled home.
- You need support to stay out of care.
- You are caring for someone who's been released from prison or a young offender's institution.
- You are experiencing great pressure and need help to keep a settled home.
- You are escaping domestic abuse.
- A child's health is at risk.
- You must be 16 or over and on a low income to apply for a Community Care Grant.

You do not need to be on benefits to get a Community Care Grant but you do need to be on a low income. There is no figure that will be used to judge whether you have a low income. As a guide, if you're on one of the benefits below, or your income is about the same as someone who is, it's more likely you'll be able to get a Community Care Grant:

- Income Support.
- Pension Credit.
- Jobseeker's Allowance (JSA) - Income based.
- Employment and Support Allowance (ESA) - Income based.
- Universal Credit.

- If you have savings of over £700, or £1,200 if you get a pension, you'll be less likely to get a Community Care Grant. Your local council will decide.

Self-Isolation Support Grant

If you are a low income worker and you have been asked to self-isolate by Test and Protect because of coronavirus (COVID-19) and will lose income as a result, you may be able to get a £500 Self Isolation Support Grant. You can only apply for this grant through your local council. You can do this any time during the 28 days from the date you start to self-isolate. You can begin applying by following this link <https://www.mygov.scot/self-isolation-grant/apply-through-your-local-council> To get the grant all of these 4 things must apply:

- You must be told by Test and Protect or the Incident Management Team to self-isolate, or you are:
 - The parent or carer of a child under 16 who has been told to self-isolate.
 - Caring for someone over 16 who has been told to self-isolate
 - You must be employed or self-employed.
 - You will lose income because you cannot work from home.

You must be on a low income or getting one of these benefits:

- Universal Credit
- Working Tax Credit
- Income-based Employment and Support Allowance
- Income-based Jobseeker's Allowance
- Income Support
- Housing Benefit
- Pension Credit

Wales: Discretionary Assistance Fund

If you are in a crisis and need financial support you can claim through the Discretionary Assistance Fund online through this link: [Discretionary Assistance Fund \(DAF\): How to apply | GOV.WALES](#)

There are two types of grant that you can claim:

The Emergency Assistance Payment (EAP)

This grant will help pay for essential costs, such as food, gas, electricity, clothing or emergency travel if you:

- Are experiencing extreme financial hardship.
- Have lost your job.
- Have applied for benefits and are waiting for your first payment.
- You cannot use it to pay for ongoing bills that you cannot afford to pay.

To be eligible for the Emergency Assistance Payment, you must:

- Be in extreme financial hardship. For example you've lost your job, applied for benefits and you are waiting for your first payment, or you have no money to buy food, gas and electricity.
- Be In a crisis situation and in need of immediate financial support.
- Live in Wales.
- Be over 16.
- Have no other money. For example, you must have no savings, and have considered all other legal and responsible lenders such as credit unions.

The Individual Assistance Payment (IAP)

This grant can help you or someone you care for live independently in their home or a property that you or they are moving into. You can use the grant to pay for:

- A fridge, cooker or washing machine and other 'white goods'.
- Home furniture such as beds, sofas and chairs.

To be eligible for the Individual Assistance Payment (IAP) you must:

- Only apply for a fridge, cooker or washing machine (white goods) and furniture through an approved partner.
- Live in Wales.
- Be over 16.
- Have no access to other money and tried all other affordable sources of funding for example credit union.
- Not be living in a care home (unless being discharged in 6 weeks).
- Not be in prison (unless being discharged in 6 weeks).
- Not be a member of a fully maintained religious order.

You must be getting one of the following:

- Income Support
- income based Jobseekers Allowance
- income related Employment and Support Allowance
- Guarantee Credit element of Pension Credit
- Universal Credit You must also meet one of the following:
 - You are leaving a care home or institution (hospital, prison or foster carer) after 3 months (minimum) to live independently.
 - You want to stay living in the community rather than having to go into an institution (hospital or care home).

- You are setting up home after an unsettled way of life.
 - You need to move home quickly due to a relationship breakdown or domestic violence.
 - You are going to care for a prisoner or young offender released on a temporary license.
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Other emergency support available

UC Contingency Fund

If you are in financial hardship during the 5 week-wait for first payment of UC you may be able to get a grant from the Universal Credit Contingency Fund to support you through this period. This may be preferable than taking out an Advance Payment (which will have to be repaid).

- This is a non-repayable grant.
- Once paid, another discretionary support grant for living costs cannot normally be paid for another 12 months.
- An application can be made by contacting Discretionary Support at nidirect.gov.uk/services/claim-discretionary-support or on 0800 5872 750.

COVID-19

- Financial support may be available for short-term living expenses if you have a positive Covid-19 diagnosis or you are in self-isolation. A non-repayable Discretionary Support Self Isolation Grant may be available to you if you are on a low income and are experiencing financial difficulties as a result of being told to self-isolate. This grant will include a specific amount for any children in your household and may be made for periods of more than 14 days. Check out if you are eligible for the Discretionary Support self-isolation grant at

<https://www.nidirect.gov.uk/articles/extra-financial-support#toc-2> and apply as soon as possible once you have started to self-isolate.

Hardship Payments

If you receive a sanction, you might be able to apply for a hardship payment. This payment is recoverable and should therefore be considered a loan.

- You can get a hardship payment if you (and your partner):
 - are 18 year old or over
 - have met any compliance condition specified by the Department
 - provide evidence to support your claim if asked.
 - accept that any hardship payment is recoverable
 - have met all your work-related requirements in the seven days before you applied for the hardship payment
 - are in hardship. This means that you cannot meet your immediate and most basic and essential needs of accommodation, heating, food and hygiene, or those of a child or qualifying young person you or your partner are responsible for, because of a sanction. This also means that you have made every effort to get alternative sources of support to help meet those needs and you have made every effort to stop spending money on anything that does not relate to those needs.
- You will not be entitled to a hardship payment if your 'daily reduction rate' is at the 40% reduced rate.
- The hardship payment period begins on the day you meet the conditions for payment and ends the day before your next UC payday. If you are still in hardship after this you must make another application.
- If you start paid work, recovery of your hardship payment may be suspended. It will be written off completely if recovery is suspended for six months.

- If you are denied a hardship payment you can challenge this decision. Contact an advice agency for support.

Budgeting Advance Loan

You may want to consider applying for this loan to deal with one-off emergency expenses.

- It is only available if you have been receiving UC for at least six months.
- You must have earned less than £2600 (for single claimants) or £3600 (for joint claims) in the six months preceding the date of application for the Budgeting Advance.
- It is not available if there is still any outstanding amount to be repaid from a previous Budgeting Advance, and the Department must be sure that you can repay it.
- The minimum amount is £100
- The maximum amount for a single claimant with no children is £348
- The maximum amount for a couple with no children is £464
- The maximum amount for a single parent or couples with children is £812
- The Budgeting Advance Loan will be recovered directly from your UC payments.

Alternative Payment Arrangements

Alternative payment arrangements (APAs) are available if you need additional help in managing your finances.

- APAs can be considered at any time and can be requested in your journal.
- There is no right of appeal if you are not granted an APA.
- You may be granted an APA if you need one of the following:

- Help paying your UC housing costs directly to your landlord (this will be done for most claimants in Northern Ireland anyway).
- You require your UC payment more frequently than every month (this will be done for most claimants in Northern Ireland anyway).
- You need to split the payment of an award between yourself and your partner.

Support for moving into your new home

Moving home can be expensive and there are lots of additional costs if you are setting up your home for the first time. You may be entitled to apply for discretionary support in the form of an interest free loan or grant.

- The amount you'll get depends on what you need help with.
- It's a good idea to make a list of the things you need and to check catalogues first so you know how much these cost.
- You need to provide measurements if you ask for help to buy floor or window coverings.
- Finance Support may not approve each item you've asked for. You may not get the exact amount you ask for each item. They will generally expect you to buy the cheapest available options.
- CHNI (Council for the Homeless Northern Ireland) may be able to provide you with a new home starter pack which contains small electrical appliances like a microwave and kettle, cutlery, crockery, towels, bedding and other essential household items.
- If you have been classed as homeless by the NI Housing Executive, you have never received a pack before, and you are about to move into a new home, you may be eligible for a starter pack. You can find more information here: [starter pack scheme](#)
- Members of the public cannot apply but NIHE and some other homelessness support agencies can make an application on your behalf.

- If you are claiming in England, Scotland or Wales, you may be able to receive support by applying for a Discretionary Housing Payment (DHP). Discretionary Housing Payments can be used to cover advance rent payments for your new accommodation. They can also be used to help with any removal costs.
 - For more information on applying for a Discretionary Housing Payment in England and Wales, see: [Home Applying for a Discretionary Housing Payment](#)
 - For more information on applying for a Discretionary Housing Payment in Scotland, see: [Apply for a Discretionary Housing Payment](#)
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Access more of our info sheets

This document is part of a series of info sheets that have been produced from content hosted on ucus.org.uk/ucguide. There are a number of guides in the series you can visit them here or view the guide in its original web form:

Download all the guides here!

[Helping you understand our guide](#)

[UC Lessons from Lived Experiences](#)

Key lessons our group have learnt from their lived experiences. Includes our “Talking Universal Credit: What I wish I’d known” videos

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[Before you apply](#)

Highlights key things that you need to know before making a claim for UC.

[How to make an application](#)

A checklist with all the information you need to have ready to make a claim online for Universal Credit.

[How to understand the UC elements](#)

Sets out all the different elements of Universal Credit to help you to understand more about the benefit.

[Where to get extra financial support](#)

Places where you may be able to seek financial help in addition to your UC claim.

[How to use the online journal](#)

Here we highlight some of the key do's and don'ts when using your online journal, which should help things run smoothly.

[How to challenge a decision](#)

A step by step guide to appealing decisions and lodging complaints along with details of help available.

[Managing Overpayments & Deductions](#)

Information on the reasons why overpayments and deductions occur and some options to manage them.

[Crisis support](#)

Find out support available for people living on a low income who are undergoing difficult circumstances.

[Want to change things?](#)

A quick run through of ideas for trying to change things and ways you can get involved.

[Important contacts](#)

Contacts for a number of free, independent advice agencies who can provide advice and assistance, free of charge.

Follow us on Twitter [@UcUs_Now](https://twitter.com/UcUs_Now) | #ucusguide | ucusguide@gmail.com

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