



Cost of Living

Support Session Notes

June
2023

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Overview & Introduction

As the UK's cost of living crisis continues, it is important that people in Northern Ireland receive the financial help that they are entitled to. This session is intended to highlight the benefits, grants, schemes and cost of living payments that are available to help people in Northern Ireland maximise their household income and deal with the financial difficulties.

Benefit Check

Many people in Northern Ireland don't claim the benefits that are entitled to. People assume that if they are working and/or own their own homes, they will not be eligible for extra financial support. However, that is not always the case. There are some benefits that can help people in lots of different situations. For example, you can get additional financial help if you have a long term disability or health condition, provide care for a family member or if you are a pensioner on low income.

If you are struggling, you should check to see if there are any benefits that you could be entitled to. You can do this with an online benefit calculator, like the one on [ENTITLED TO](#). However, if you are unsure about doing the check yourself, you can contact your local advice agency for help. [LOCAL ADVICE NI – SEARCH](#).

You are also able to contact the Department for Communities, as part of its '[Make the Call](#)' campaign on 0800 232 1271. By contacting the service, an advisor will check if you are getting all the benefits, services and support you're entitled to. Phone lines are open Monday to Friday from 09:00 to 17:00 (excluding bank holidays). The service is for Northern Ireland residents.

Help with Deductions and Overpayments

Deductions

A benefit award can be subject to a deduction to repay a benefit advance or a debt to another benefit agency or third party.

If your award is subject to a deduction and it has left you without enough money to live on, you can apply for a reduction or pause of the deduction on the grounds of financial hardship.

Speak to your local advice agency for help on benefit deductions.

Overpayments

If you have been overpaid Universal Credit or another benefit and the Department of Communities is seeking to recover the overpayment from you, you can apply for a Discretionary Waiver for all or part of the overpayment.

Generally, a Discretionary Waiver will only be given if the recovery of the overpayment would be damaging to the health and/or welfare of you or your family, or if it would cause you severe financial hardship.

Law Centre NI has had success in securing Discretionary Waivers where overpayments are caused by the Departments own error. You can also find additional guidance on our [website](#).

Cost of Living Support Payments

A cost of living support payment scheme has been created to help those on income related benefits, disabled claimants and pensioners. These one-off payments are intended to support people with the current cost of living crisis.

***Note:** You do not need to apply for these payments. If you are eligible, you will receive them automatically in the same way you receive your benefit or tax credit. If you get tax credits and no other low income benefits, you will get your Cost of Living Payment from HMRC.

The new payment schedule for cost of living payments has been released for 2023/24.

What you need to know:

You could be eligible for up to five payments to help with the cost of living crisis if you are getting certain benefits or tax credits.

You do not need to apply or take any action, instead, if you are eligible (or found to be eligible at a later date) you will be paid automatically in the same way you receive your normal benefit payments or tax credits.

The cost of living payments will be made separately from your normal payments. They are not taxable and will not affect any of the benefits or tax credits you get.

You can find more information by visiting [nidirect](#).

Types of Cost of Living Payments

Low Income (Means-Tested) Benefits and Tax Credits

You may be eligible for a cost of living support payment if you receive one of the qualifying low income (means-tested) benefits. You are eligible if you are entitled (or later found to be entitled) to the qualifying benefit during certain dates.

There will be three payments throughout the year:

- Spring 2023 (£301)
- Autumn 2023 (£300)
- Spring 2024 (£299)

Disability Payment

This payment is to support people who are receiving qualifying disability benefits. These include Attendance Allowance, Constant Attendance Allowance, Disability Living Allowance for adults or children, Personal Independence Payment, Armed Forces Independence Payment and War Pension Mobility Supplement.

To be eligible you must have received a payment (or later received a payment) for one of these benefits for 1 April 2023. You will likely receive this payment automatically between 20 June 2023 and 4 July 2023.

This will be one payment for the year:

- Summer 2023 (£150)

Pensioner Payment

If you are entitled to a Winter Fuel Payment for winter 2023 to 2024, you will receive an extra £150 - £300 with your normal payment in November 2023.

Your Winter Fuel payment (including the Pensioner Cost of Living Payment) depends on the date you were born and your circumstances during the qualifying dates.

You can receive Winter Fuel for 2023/2024 if you were born before 25 September 1957. You will receive a letter in October/November 2023 if you are eligible for Winter Fuel Payment.

Qualifying dates are yet to be published for the Pensioner Payment.

This will be one payment for the year:

- Winter 2023

You can find more information about the cost of living payments, the eligibility criteria and how to report a missing payment from 2022 by visiting [nidirect](#).

Cost of Living Payments: LCNI Policy Response

Law Centre NI was recently invited to submit a response to the Work and Pensions Committee Inquiry into the cost of living support payments.

You can read our response and the key points we raised by following the link to our [website](#).

Cost of Living Payment Scams

Unfortunately, there are scams surrounding the cost of living payments. As previously mentioned, the payments will be sent to you automatically if you are registered – normally to the account where you receive your benefit or tax credits.

You will not be asked for bank details by text or email and you will not be asked to follow a link in order to receive your payment. If you have had a message asking you to apply or contact someone about the payment, this might be scam.

You can find more information on [ScamwiseNI](#).

Finance Support

The Finance Support Service supports people who live in Northern Ireland and need short-term financial help. This can come in the form of a grant or interest free loan. To be eligible you must live in Northern Ireland and your need must be able to be met in Northern Ireland. A net annual income limit will apply and normally you must not have any other means of assistance.

You can find out more information by watching this [video](#).

We also want to highlight that you will have to repay a loan, however you will not have to repay a grant. You should know which you are being offered before accepting the short-term financial help your repayments can come out of your future benefit payments.

Universal Credit Contingency Fund – short-term living expenses grant

This fund can help with the cost of living (for example, to buy food, toiletries or cleaning materials or to top up your fuel meter) if you are in financial difficulty while you are waiting for your first full Universal Credit award to be paid.

You can find more information about the eligibility criteria and how to apply by following this [link](#).

Discretionary Support Self-Isolation Grant

You may be able to get help while you are self-isolating during the Covid-19 pandemic.

You may be able to get a Discretionary Support Self-isolation grant to help with the cost of living (for example to buy food, toiletries or cleaning materials or to top up your fuel meter) if, you or any member of your immediate family has either been diagnosed with Covid-19 or are self-isolating in line with the latest guidance published by the Regional Agency for Public Health and Social Well-being.

You can find more information about the eligibility criteria and how to apply by following this [link](#).

Discretionary Support

You may be able to get help towards short-term living expenses or household items.

If you are in an extreme or exceptional situation or you are in crisis you can apply for help from Discretionary Support. Depending on your personal circumstances, you could be offered either an interest-free loan or a grant that you would not have to pay back.

Some examples of what Discretionary Support can help with include:

- Short term living expenses (for example to buy food)
- The cost of buying, repairing or replacing basic household items (for example a cooker)
- Travel expenses (in limited circumstances)
- Rent you have to pay in advance to a landlord other than the NIHE (housing executive).

It is good to note that there are some limitations as to how much Discretionary Support you can receive within a 12-month period. The amount you are awarded will also depend on your ability to repay the loan and any other government debt that you currently need to repay.

It is also worth noting that you can apply for Discretionary Support if you are a full-time student and suffering from financial difficulties as a result of the Covid-19 pandemic.

You can find you more information about the eligibility criteria and how to apply by following this [link](#).

***Note:** We wanted to highlight that Discretionary Support has been cut by 75% as evidence by following this [link](#).

Short-Term Benefit Advance

You may be able to get help if you make a new claim to a qualifying benefit other than Universal Credit and are having money problems that could put your or your family's health, safety or well-being at immediate risk.

You may be able to get an advance benefit payment to help you out over the short term. However, you should note that an advance payment will need to be repaid and this is usually within 12 weeks of receiving the payment.

You can find you more information about the eligibility criteria and how to apply by following this [link](#).

Social Fund Budgeting Loan

You can get help if you need money for essential household items. Budgeting loans help with costs such as furniture or essential household equipment, clothing, footwear or home improvements. The loans are interest free.

You may be able to get a budgeting loan if you or your partner have been continuously receiving one, or more of the qualifying benefits for the 26 weeks.

Please note you cannot get a Budgeting Loan if you or your partner currently claims Universal Credit. *If you moved from Universal Credit to Pension Credit, any time you were getting Universal Credit will count towards the 26 weeks.

A Budgeting Loan does not count as income and will not affect other benefits you are getting. You can apply to borrow between £100 and £1,500.

You can find you more information about the eligibility criteria and how to apply by following this [link](#).

Social Fund Sure Start Maternity Grant

If you are receiving certain benefits or tax credits, you could get a Sure Start Maternity Grant. This is a one-off, tax -free payment to help towards the cost of maternity expenses and baby items. You do not need to pay it back. If you do not already have children a Sure Start Maternity Grant is £500.

To qualify for the grant, usually you must have no other children in your family, and you must get one of the qualifying benefits. You may also be eligible if you get Support for Mortgage Interest loan payments.

Generally, this grant is for households who are having their first child, however there are exceptions.

You can find you more information about the eligibility criteria, exceptions and how to apply by following this [link](#).

Additional Support

Adviser Discretion Fund

If you are unemployed and facing financial barriers to starting or returning to work or if you're in employment or self-employment and also face financial difficulties, your local Jobs and Benefits office may be able to help you through the Adviser Discretion Fund.

This is a non-repayable grant award of up to £1,500 (within a 12 month period) only available through a Work Coach in your local Jobs and Benefits Office. The grant is used to buy goods or services to remove a barrier to employment – this can sometimes include the cost of childcare.

You can find you more information about the eligibility criteria and how to apply by following this [link](#).

Community Family Support Programme

This programme supports families as they make life changing decisions to improve their everyday lives. It's delivered by family support organisations in the heart of the community.

The support provided on the programme is directly matched to your own needs and may include help with:

- accessing suitable education, employment and training opportunities
- developing skills to find work, creating CVs, job-searching and preparation for job interviews
- self confidence, motivation and social skills
- parenting skills
- encouraging better relationships within families
- improving your health
- money management and benefit advice

You can find more information and a link to a list of support organisations on [nidirect](#).

Universal Credit Highlight

Universal credit is a single means tested benefit paid to people of working age who are on low income or out of work. It has replaced other means-tested benefits to create one central means-tested benefit.

You can find you more information about the eligibility criteria, how to apply and stories of those who have already gone through the process by visiting [UC:Us](#).

It is worth noting that in certain circumstances you may be able to claim Universal Credit if you are in full-time training or if you are a full time student.

Universal Credit Managed Migration

We are currently about to see the start of Managed migration. Managed migration is the process of bringing those who have not experienced a relevant change in circumstances and are still receiving legacy benefits onto Universal Credit.

The Law Centre oversees many issues and queries relating to people's benefits after they are moved across and will be doing a separate training session on this in the coming weeks. The session will look at the Universal Credit Managed Migration 'Discovery Programme'; from the identification of claimants to be migrated, to the journey through to payment.

The 3-hour workshop will also look at Transitional Protection – entitlement criteria, calculation and changes of circumstances affecting entitlement. Lastly, it will discuss the importance of identifying complex needs and other related items that advisers should be aware of.

You can learn more about the session by visiting its registration [page](#).

Additional Help with Housing Costs

Discretionary Housing Payment

The Discretion Housing Payment Scheme allows the Housing Executive to provide extra help with your rent if your Universal Credit or Housing Benefit awards do not fully cover the cost of rent.

Each Discretionary Housing Payment is considered on a case-by-case basis and on its own merit. The payments are intended to help tenants living in the private rent sector sustain their tenancy and prevent / alleviate homelessness.

If you are finding it difficult to pay your rent then you can find more information online [here](#).

Rate Relief

You may qualify for Low Income Rate Relief (extra help with paying your rates bill) if:

- You will in Northern Ireland; and
- You're on a low income, you are of working age and you and your partner's total capital and savings do not exceed £16,000; or
- You are over Pension Credit age and have savings of up to £50,000

Rate Relief Scheme

You may qualify for 'rate relief', (extra help with paying your rates bills) if:

- You live in Northern Ireland; and
- You're on a low income, you are of working age and you and your partner's total capital and savings do exceed £16,000; or
- You are over 60 and have savings of up to £50,000

You can find more information about help with paying your rates by visiting the Northern Ireland Housing Executive [website](#).

Lone Pensioner Allowance (aged 70+)

If you are over 70 years old, you live alone and you pay rates you may be entitled to help with your rates. This could be up to 20% off your rates bill.

If someone else lives with you, you may still qualify for the allowance if they are providing care to you and they are not just a disqualified relative (partner or spouse). It is not means tested so you don't need to provide information about your income or savings to be eligible, and your social security benefits should not be affected.

If you are a tenant you can apply to the Housing Executive, however if you own your home you should apply to the Land & Property Services.

You can find more information about the eligibility criteria and how to apply by following this [link](#).

Disabled Person's Allowance

If a property has been suitably adapted or has additional features to accommodate a disabled person's special needs, you might be entitled to 24% reduction in your rates. The Scheme is run by the Land & Property Services and you can find more information on [nidirect](#).

Example of adaptations include:

- a room, other than a kitchen, bathroom or toilet, which is wholly used by the person with a disability for treatment or therapy
- an extra kitchen for the person with a disability
- an extra toilet for the person with a disability (including an ensuite)
- an extra bathroom (including extra toilets and an ensuite)
- enough floor space to use a wheelchair easily inside the property (wheelchairs for outdoor use only are excluded)

It is important to note that each of these features must be essential or of major importance to the well-being of the disabled person. Rearranging rooms is unlikely to make your home eligible for lower rates, for example, having a bedroom on the ground floor, rather than the first floor.

Other Grants

Macmillan Grants

These are a one-off payment of £350 to help with the extra costs that living with cancer can bring. They can be used to help with things like:

- Energy bills
- Home adaptations
- Cost of Travel to and from hospital
- Any extra costs you might have because of cancer

You can find out more information on [Macmillan](#) about their grants and other grants and loans to help people living with cancer.

Help with Heating & Energy

Community Bulk Buying Oil Club

There might be an oil stamp saving scheme or community oil club in your local area which can help you meet the costs of heating your home.

Causeway Coast & Glens and Mid & East Antrim Cluster produced a Toolkit for starting your own Community Bulk-Buying Club to help reduce the costs of home heating. You can view their guidance it by following this [link](#).

Northern Ireland Energy Advice

NI Energy Advice offers free independent and impartial energy advice to domestic householders in Northern Ireland – including advice about energy grants and other sources of help.

You can find more information by following this [link](#).

Northern Ireland Sustainable Energy Programme

This Programme funds a numbers of e for domestic and business customers to improve their energy efficiency. Household across Northern Ireland can benefit from the NISEP schemes with funding being used for the following:

- Boiler upgrade
- LED light bulbs
- Hot water tank jacket
- Water widget
- Remote smart heating controls
- Radiator panels
- Draught proofing

The majority of the funding (80%) has been targeted at vulnerable customers.

You can find more information and a list of their current schemes by visiting their [website](#).

Boiler Replacement Grant

The boiler replacement scheme is available in Northern Ireland only. It helps owner-occupiers to improve the energy efficiency of their homes.

The scheme is open to owner-occupiers whose gross household income is less than £40,000 and who have an inefficient boiler of at least 15 years old.

You will only be eligible to replace your existing gas boiler if the gas connection to your property was made at least 15 years ago.

The allowance does not apply to Economy 7 heating, stoves used only for cooking, back boilers or room heaters.

The grant of up to £1,000, dependent on total gross annual income, is available to help with

- replacing an inefficient boiler with a more energy efficient condensing oil or gas boiler
- switching from oil to gas
- switching to a wood pellet boiler

The amount of grant payable will depend on total gross income. For those earning less than £20,000 the grant is £700 to replace the boiler but will rise to £1,000 if controls are also installed.

For those earning over £20,000 but less than £40,000 the grant is £400 for the boiler but will rise to £500 if controls are installed.

You must receive written approval from the Housing Executive before you replace your old boiler.

You find more information about the eligibility criteria and how to apply by visiting nidirect.

Public Transport

If you're aged 60 or over, or you have a disability, you may be entitled to concessionary travel on bus and railway journeys within Northern Ireland. Translink and some other transport operators also offer half fare travel for children and young people up until 30 June following their 16th birthday.

There is also:

- Free travel for those fleeing domestic abuse
- Concessionary fare (bus passed) in Northern Ireland
- Free travel
 - everyone aged 60 and over
 - People who are registered blind
 - War disablement pensioners

- Half fare travel for people:
 - Who get the mobility element of PIP
 - Had their driving licence revoked or refused on medical grounds
 - Who have a recognised learning disability
 - Who are partially sighted (sight impaired)

- All Ireland Free Travel Scheme for senior citizens
 - Senior citizens are eligible for free travel on public transport throughout the island of Ireland.
 - Senior citizens resident in Northern Ireland can get all Ireland free travel at the age of 65.
 - Senior citizens resident in the Republic of Ireland can get all Ireland free travel at the age of 66.
 - The 60+ SmartPass does not entitle the holder to all Ireland travel.

Rail Services are different however, they have their own concessionary travel passes as well. There are different SmartPasses which offer discount for travel across Northern Ireland's trains. These include full discounts for older people, senior citizens, registered blind, and those with a war disability, and a range of eligible groups entitled to half fare discounts.

Help if you have a Disability

Access to Work NI – practical help at work

Access to Work (NI) can help people with disabilities who wish to take up employment or who are in work and experience difficulty related to their disability. It can also help employers who wish to recruit or retain people with disabilities in employment.

Access to Work (NI) can help towards the cost of:

- Communication support for deaf people or people who have a hearing impairment and need a communicator in the workplace or at interview.
- Provision of special aids and equipment to suit particular work needs arising from disability.
- Adaptations to premises and equipment in the workplace to help an employee with disabilities.
- Support if practical help is needed because of a disability, either at work or getting to and from work.
- Support when a person with a disability incurs extra costs in travelling to and from work because of disability.
- Support to assist employers where other additional costs arise because of disability - for example, extra 'in-work' travel costs, or provision of disability awareness training.

Help will be approved for as long as it is needed, up to a maximum of three years or longer depending on the programme after your duration ends.

You can find more information by following this [link](#).

Direct Payments

If you are disabled and Social Services has assessed that you need support with your personal care needs, it may offer you a care package. There are cases, however, where the Health Trust is unable to meet a person's care needs.

In such cases, you have the option of requesting Direct Payments from Social Services, which you can use to employ your own personal assistant or carer.

Direct payments are normally available if you have been assessed as needing services and you are a disabled adult, you are a carer for a disabled person or you are an older person.

For more information on Direct Payments and how to apply, visit: [Direct payments | nidirect](#).

The Centre for Independent Living Northern Ireland provides lots of information about Direct Payments. You can visit its site here: [The Centre for Independent Living NI – CILNI](#).

Disabled Facilities Grant

A Disabled Facilities Grant from the Northern Ireland Housing Executive (NIHE) helps to adapt the home of a person with a disability. It is based on the recommendation of an occupational therapist.

Owner occupiers, landlords or private tenants can get help to carry out adaptations if there is a person with a disability living in the house. Typical work can include:

- improving access to your bathroom, living room or bedroom
- adding extra bathroom facilities
- making the preparation and cooking of food easier - for example, by enlarging the kitchen or putting in low-level units
- adapting lighting or heating controls
- improving your heating system

However an occupational therapist will look at your circumstances and recommend the type of adaptations needed.

The amount of grant paid depends on the approved cost of the work and your financial circumstances. If you are on a low income, you may get grant aid up to a maximum of £25,000. In some cases NIHE may increase the award up to a maximum of £50,000. A calculation will be made to decide if you have to make a contribution.

Click [here](#) for more information.

Charitable Help

Food Banks

Food banks are available throughout Northern Ireland.

Most food banks require you to have a referral from a local advice agency before you can use their services.

Find the locations of food banks in Northern Ireland here: [Foodbank distribution in Northern Ireland \(niassembly.gov.uk\)](https://www.niassembly.gov.uk/foodbank-distribution-in-northern-ireland/).

Many of the food banks in Northern Ireland are operated by the Trussell Trust. You can find more information on its food banks here: [Find a Food Bank - The Trussell Trust](https://www.trusselltrust.org/food-banks/).

Charitable Support and Grants

There are a number of charities operating in Northern Ireland which support people in financial need.

Visit: [The Society of St. Vincent de Paul - Ireland - St Vincent De Paul \(svp.ie\)](https://www.svp.ie/), [Ireland | The Salvation Army](https://www.salvationarmy.org/) or [Get help | British Red Cross](https://www.britishredcross.org/) for more information.

You can find a list of grants available on [Turn2Us](https://www.turn2us.org/).

Help with Cost of Meals

You might be eligible for free school meals, free transport to and from school and/or a grant to help buy school uniforms.

You could be eligible for free school meals and a uniform grant if your child is in full-time education, and you receive a qualifying benefit.

Applications are not currently open on the website for 2023/24 but you are being asked to check back regularly.

You can find more information [here](#).

Help for Approved Childcare

If you work and your children are under 12, you might be eligible for Tax-Free Childcare. This can help pay for approved childcare.

If you're a working parent or self-employed with children under 12 (under 17 for children with disabilities), you can open an online account to pay for approved childcare. You can only get help paying the childcare provider if they're already in the Tax-Free childcare scheme.

The government tops-up the money you pay into the childcare account.

For every £8.00 you pay in, the government adds £2.00 to your account. You can receive up to £2,000 for each child - that's up to £500 every three months. You can receive up to £4,000 for a child with a disability- that's up to £1,000 every three months.

To get Tax-Free Childcare, you and your partner must be:

- working or getting parental leave, sick leave or annual leave
- earning at least the National Minimum Wage or Living Wage for 16 hours a week

You can't get Tax-Free Childcare if you or your partner earn £100, 000 or more in a year. You can't use Tax-Free Childcare at the same time as:

- Universal Credit
- tax credits
- childcare vouchers

You can find more information [here](#).

Debt Advice

Finally, if you are in debt, there are services in Northern Ireland that can help you manage your debt, speak to creditors on your behalf and assist you in drawing up a household budget. Find contact details for debt advisers at [Debt | Advice NI](#).

If you have a benefit debt, you might be able to get a reduction or pause in repayments or a Discretionary Waiver. Seek advice from your local advice agency on the options available to you: [Local Advice | Advice NI](#)

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