

1
00:00:06,966 --> 00:00:08,800
Signing on to Universal Credit

2
00:00:08,800 --> 00:00:10,566
after finishing a temporary job

3
00:00:10,566 --> 00:00:12,900
was meant to be a stepping stone
to tide me over.

4
00:00:13,400 --> 00:00:15,566
Day I got a new job.

5
00:00:15,566 --> 00:00:18,966
that was before I got my first
payment with zero

6
00:00:20,166 --> 00:00:22,533
It was only when I rang
after five weeks wait

7
00:00:22,533 --> 00:00:25,100
to find out why I never
received anything

8
00:00:25,100 --> 00:00:28,033
to be told I had a tax credit
overpayment

9
00:00:28,033 --> 00:00:29,800
from 10 years previously,

10
00:00:29,800 --> 00:00:32,400
and it was taken out of the UC
straight away

11
00:00:33,066 --> 00:00:34,733
This was something
I didn't know.

12
00:00:35,300 --> 00:00:38,366
And by then, I couldn't make

a change for that payment.

13

00:00:40,200 --> 00:00:42,866

So I had to go nine weeks
without a penny

14

00:00:44,333 --> 00:00:46,500

leaving me almost destitute

15

00:00:47,066 --> 00:00:49,566

in a lot of debt.

16

00:00:51,233 --> 00:00:55,000

I think knowing this

17

00:00:55,000 --> 00:00:58,100

I would've possibly rang
tax credits to see

18

00:00:58,366 --> 00:01:01,466

if I had any overpayments
on my final statement.

19

00:01:01,933 --> 00:01:04,266

And if anything had to be owed,

20

00:01:04,266 --> 00:01:08,166

I could be prepared for what
that would mean to my payments.

21

00:01:14,100 --> 00:01:17,466

As an adviser, I'm beginning
to see more and more people

22

00:01:17,666 --> 00:01:19,366

being impacted by deductions

23

00:01:19,366 --> 00:01:20,900

from their Universal Credit
award.

24

00:01:21,633 --> 00:01:24,000
It can be really difficult
to figure out what it is

25
00:01:24,000 --> 00:01:25,166
that you should do,

26
00:01:25,166 --> 00:01:27,900
especially if the deduction
is for an overpayment

27
00:01:27,900 --> 00:01:29,900
that has happened
such a long time ago.

28
00:01:30,466 --> 00:01:32,633
We heard some really good advice
in that example

29
00:01:32,633 --> 00:01:36,633
about contacting HMRC
or DFC or DWP

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00:01:36,633 --> 00:01:40,233
to see if you do have any debt
attached to any of your

31
00:01:40,233 --> 00:01:42,166
social security accounts.

32
00:01:42,166 --> 00:01:43,466
However, there are some other

33
00:01:43,466 --> 00:01:45,900
top tips that I would like
to share with you.

34
00:01:45,900 --> 00:01:46,800
The first one is

35
00:01:46,800 --> 00:01:47,833
there is a maximum

36

00:01:47,833 --> 00:01:49,633
number of debts
that can be taken

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00:01:49,633 --> 00:01:50,766
from your Universal Credit

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00:01:50,766 --> 00:01:53,633
at any one time
This currently stands at three.

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00:01:54,133 --> 00:01:57,433
There is also a maximum amount
that can be deducted

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00:01:57,433 --> 00:01:59,833
from your Universal Credit
award at any time.

41

00:02:00,333 --> 00:02:03,300
This is around 25 percent
of the standard allowance.

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00:02:03,300 --> 00:02:05,833
So for most people, it's
going to be in and around

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00:02:05,833 --> 00:02:06,800
80 pounds a month

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00:02:07,800 --> 00:02:10,066
One of the key things
to clarify with a deduction

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00:02:10,066 --> 00:02:13,100
is why you have a deduction
being taken from

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00:02:13,100 --> 00:02:14,800
your Universal Credit award.

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00:02:14,800 --> 00:02:16,700

If it's for a benefit
overpayment, it's

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00:02:16,700 --> 00:02:20,200
really important to clarify
when the decision

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00:02:20,200 --> 00:02:23,100
was made in relation
to that overpayment,

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00:02:23,666 --> 00:02:26,066
if it was within
the last 13 months,

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00:02:26,066 --> 00:02:28,533
it may be possible
to challenge that decision.

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00:02:28,900 --> 00:02:30,300
So you may be able to engage

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00:02:30,300 --> 00:02:32,933
with a mandatory reconsideration
and appeal process

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00:02:33,633 --> 00:02:36,100
That is really important,
because you may be able

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00:02:36,100 --> 00:02:39,166
to actually show, firstly,
there is no repayment

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00:02:39,166 --> 00:02:41,766
because you are entitled
to that money, or secondly,

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00:02:41,766 --> 00:02:44,733
you'll be able to check
the amount of the overpayment.

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00:02:45,400 --> 00:02:46,500

However, if your decision is

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00:02:46,500 --> 00:02:48,333
made outside that
13 month window,

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00:02:48,333 --> 00:02:50,633
your options are
a lot more limited.

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00:02:50,633 --> 00:02:53,233
You should certainly contact
debt management and ask that

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00:02:53,233 --> 00:02:55,733
the amount of the deduction
be brought down.

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00:02:55,733 --> 00:02:58,466
And you can also ask
for a three month deferral.

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00:02:59,366 --> 00:03:02,300
A three month deferral
is quite rare, but it does mean

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00:03:02,300 --> 00:03:03,733
that no deductions will be taken

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00:03:03,733 --> 00:03:06,200
from your Universal Credit
award for three months

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00:03:06,200 --> 00:03:07,800
and you will have
a bit of breathing space.

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00:03:09,166 --> 00:03:12,766
A really good avenue to explore
is the discretionary waiver,

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00:03:13,366 --> 00:03:15,933
a discretionary waiver

is a written application

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00:03:15,933 --> 00:03:17,000
to debt management,

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00:03:17,000 --> 00:03:19,600
asking that the overpayment
no longer be recovered.

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00:03:20,400 --> 00:03:22,033
A discretionary waiver does
have to

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00:03:22,033 --> 00:03:24,200
be based on one of two
grounds

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00:03:24,700 --> 00:03:28,066
either financial grounds
showing that you have no money

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00:03:28,066 --> 00:03:30,100
to possibly pay back
the overpayment,

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00:03:30,566 --> 00:03:32,933
or secondly, on health grounds,

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00:03:32,933 --> 00:03:35,133
where you can show
that the continued recovery of

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00:03:35,133 --> 00:03:38,433
the overpayment is going to have
a detrimental impact on either

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00:03:38,433 --> 00:03:40,766
your health or the health
of a family member.

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00:03:41,866 --> 00:03:44,100
Not a lot of people know

about the discretionary waiver,

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00:03:44,600 --> 00:03:45,900

but it is really worth

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00:03:45,900 --> 00:03:47,166

speaking with an adviser

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00:03:47,166 --> 00:03:49,466

and exploring if that option
could apply to you

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00:03:50,000 --> 00:03:52,066

If you do want to know
a little bit more information

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00:03:52,066 --> 00:03:53,400

about the discretionary
waiver

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00:03:53,400 --> 00:03:56,700

Law Centre NI has a really
helpful briefing on our website.

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00:03:57,233 --> 00:04:00,033

The briefing takes you through
the law in a lot more detail,

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00:04:00,033 --> 00:04:02,833

but in a really accessible way
and also provides you

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00:04:02,833 --> 00:04:04,433

with a template letter
that you can use

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00:04:04,433 --> 00:04:06,700

to make your own request
for discretionary waiver.

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00:04:07,300 --> 00:04:11,533

You can also contact an advice
agency such as Law Centre NI

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00:04:11,533 --> 00:04:12,366
to speak with one of their

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00:04:12,366 --> 00:04:13,666
dedicated social security

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00:04:13,666 --> 00:04:16,733
advisers to get further
advice and support with this.