

1
00:00:04,200 --> 00:00:07,300
I kind of wish somebody had told
me about the discretionary

2
00:00:08,533 --> 00:00:10,566
grant, because I think

3
00:00:10,566 --> 00:00:13,900
that would have helped me
immensely, simply because,

4
00:00:14,733 --> 00:00:17,533
you know, I had well,
at that time

5
00:00:17,533 --> 00:00:20,700
I was one of the guinea
pigs for the Belfast area.

6
00:00:20,700 --> 00:00:24,900
And it was not five weeks
wait for me it was ten weeks

7
00:00:25,400 --> 00:00:28,700
And nobody had told me
about the discretionary fund.

8
00:00:29,100 --> 00:00:32,266
I had to apply for
an advance repayment.

9
00:00:32,700 --> 00:00:35,466
Now, when I did speak
to my caseworker at the time,

10
00:00:35,733 --> 00:00:37,500
and he was absolutely lovely

11
00:00:37,500 --> 00:00:38,866
and that he didn't realise

12
00:00:38,866 --> 00:00:41,000

that he could offer
me a lower amount.

13

00:00:41,466 --> 00:00:43,900
So he automatically gave me
the higher amount.

14

00:00:43,933 --> 00:00:46,100
And then when I discovered

15

00:00:46,100 --> 00:00:48,166
that I could have got
a discretionary fund,

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00:00:48,166 --> 00:00:50,300
I was begging him, please,
can I apply for this?

17

00:00:50,600 --> 00:00:52,933
And he said, it's too late
they've already put it through.

18

00:00:52,966 --> 00:00:54,900
And it was also too late

19

00:00:54,900 --> 00:00:57,566
to make the payment
that he had given me less

20

00:00:57,566 --> 00:00:59,066
than what he had given me.

21

00:00:59,066 --> 00:01:00,200
So then obviously

22

00:01:00,200 --> 00:01:02,900
coming up to Christmas,
you just go through the money.

23

00:01:03,433 --> 00:01:07,366
And then for like
nearly two years, I was in debt

24

00:01:07,833 --> 00:01:10,400

And, you know, that kind of
catapults you into like,

25

00:01:10,633 --> 00:01:11,900

you know, mental health

26

00:01:11,900 --> 00:01:14,700

and then poverty
and then child poverty.

27

00:01:15,133 --> 00:01:18,533

And it's...I honestly wish
now that I had known

28

00:01:19,066 --> 00:01:23,166

And now looking back
if I was to meet a new claimant

29

00:01:23,166 --> 00:01:26,833

I would say definitely
find out if you can get

30

00:01:26,833 --> 00:01:28,766

the discretionary funds.

31

00:01:28,766 --> 00:01:31,766

Definitely find out like

32

00:01:31,766 --> 00:01:33,200

Whether you can apply

33

00:01:33,200 --> 00:01:35,233

for the lower amount
or the higher amount.

34

00:01:35,233 --> 00:01:36,533

They didn't give me an option.

35

00:01:40,000 --> 00:01:42,200

In this example,
our expert by experience

36

00:01:42,200 --> 00:01:44,133
spoke about missing
out on the ability

37

00:01:44,133 --> 00:01:46,433
to get a discretionary grant
to help her during

38

00:01:46,433 --> 00:01:49,000
the first five weeks of her
Universal Credit claim

39

00:01:49,633 --> 00:01:51,600
This discretionary grant is
actually called

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00:01:51,600 --> 00:01:54,266
the Universal Credit
Contingency Fund

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00:01:54,266 --> 00:01:55,700
It is only available

42

00:01:55,700 --> 00:01:56,600
for people who are

43

00:01:56,600 --> 00:01:59,433
waiting on their first full
payment of Universal Credit

44

00:01:59,433 --> 00:02:01,700
So during the initial
five week wait

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00:02:02,333 --> 00:02:05,100
unlike with an advance payment,
a Universal Credit

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00:02:05,100 --> 00:02:08,400
Contingency Fund grant
does not have to be repaid.

47

00:02:08,400 --> 00:02:11,133
However, if you do get a grant
from a contingency fund,

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00:02:11,433 --> 00:02:13,266
it does mean that you
would be unable

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00:02:13,266 --> 00:02:16,433
to access a grant from
the discretionary support scheme

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00:02:17,433 --> 00:02:20,033
There are also additional
eligibility criteria

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00:02:20,033 --> 00:02:21,333
that need to be met in order

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00:02:21,333 --> 00:02:23,866
for a contingency fund
grant payment to be made

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00:02:24,766 --> 00:02:27,666
The hardest of these eligibility
criteria to prove

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00:02:27,666 --> 00:02:28,800
is that you need to show

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00:02:28,800 --> 00:02:32,533
that you are in an extreme,
exceptional or crisis situation

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00:02:32,533 --> 00:02:35,533
which places you or
your immediate family's health,

57

00:02:35,533 --> 00:02:38,066
safety or well-being
at a significant risk.

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00:02:38,900 --> 00:02:41,833
There are also some limits
on the annual income that

59
00:02:41,833 --> 00:02:43,700
you and your household can have.

60
00:02:43,700 --> 00:02:44,700
And also you do need

61
00:02:44,700 --> 00:02:47,000
to demonstrate that
you and the need

62
00:02:47,200 --> 00:02:49,000
has arisen within
Northern Ireland.

63
00:02:50,066 --> 00:02:51,466
What this example does show

64
00:02:51,466 --> 00:02:54,000
is that Universal
Credit can make mistakes.

65
00:02:54,300 --> 00:02:55,800
They can overlook something

66
00:02:55,800 --> 00:02:57,666
and they can forget about

67
00:02:57,666 --> 00:02:59,366
some of the additional
financial supports

68
00:02:59,366 --> 00:03:01,833
which are available to people
within Northern Ireland.

69
00:03:02,300 --> 00:03:03,633
It is therefore
really important

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00:03:03,633 --> 00:03:05,766
that you seek advice
at every stage of your

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00:03:05,766 --> 00:03:07,233
Universal Credit claim.

72

00:03:07,233 --> 00:03:09,533
Speak to an advisor
from an independent advice

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00:03:09,533 --> 00:03:12,066
sector who will be able to point
you in the right direction.