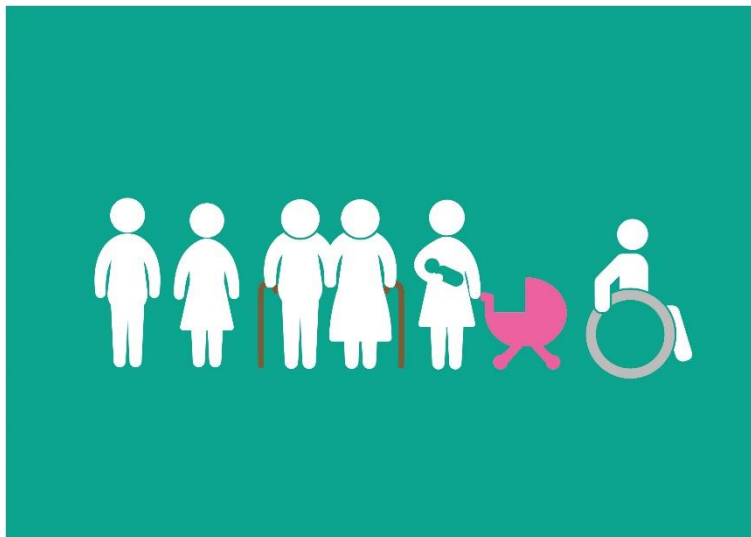




Welfare Benefits Handbook of References



June 2021

Instructions for Use

This document is a collection of links to relevant online information sources relating to welfare benefits, which should assist you in answering the majority of questions clients will have. It is compiled and updated by the Advice NI Information Officer but the majority of the information is produced by other agencies.

In making use of this document you should be mindful of your advice training and the quality standards that apply within the independent advice sector. If you are unsure about how these relate to your role you should speak to your supervisor or advice services manager.

Navigation

Content is grouped by common theme, as outlined in the [table of contents](#). In addition, an [index](#) is provided to allow swift navigation to specific benefits. Both the contents page and the index are hyperlinked to avoid the need for scrolling.

At the bottom left of each page you will find the [▲](#) and [▼](#) symbols. Clicking [▲](#) will return you to the table of contents, while clicking [▼](#) will navigate to the index.

Content

With the exception of AdviserNet, all the information sources linked here are freely accessible to the general public. Other subscription-only information sources, such as AskCPAG+ or rightsnet, have not been included on the basis that access to them is not uniformly available to advisers in the sector.

Each section includes an introduction with simple contextual information and details of specialist services which offer additional support to clients.

All front-line Advice NI or council-funded advisers should have their own login for [AdviserNet](#). If not, they should speak to their line manager about access and the manager can then contact the [Advice NI Information Officer](#) for assistance. We advise caution when using AdviserNet as the content held is specific to the GB rather than the NI context and therefore some information will not be relevant to our clients.

Review legislation carefully and only advise on this if you are sure your interpretation is accurate and relevant. Wherever possible, work from the published guidance and in both cases check that the information is current as publication of amendments and changes can be delayed.

Other sources are limited to those providing NI-relevant content and, unless there is a good reason, those produced by official or independent agencies.

In the event that you find a broken link, it would be greatly appreciated if you could report this to the [Advice NI Information Officer](#).

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Bereavement Benefits

Bereavement benefits provide support with meeting the costs related to the death of a close relative or friend.

[Bereavement Service](#) offers relatives a single point of contact for reporting a death to the Department for Communities and helps them access any other benefits they may be entitled to.

The HSC Bereavement Network provides a list of [Bereavement Support Organisations](#), [Resources](#) and information on [Understanding Grief](#).

[Cruse Bereavement Care](#) offer support, advice and information to children, young people and adults when someone dies.

Bereavement Support Payment

Anyone under State Pension age may be able to get a Bereavement Support Payment to help with costs caused by the death of a spouse or civil partner where the date of death was on or after 6 April 2017. Those whose partner died before that date may be eligible for [Widowed Parent's Allowance](#).

nidirect	Bereavement Support Payment Bereavement Support Payment application form
AdviserNet	Claiming Bereavement Support Payment
Guidance	Decision Makers Guide - volume 10 (Chapter 59)
Legislation	Bereavement Support Payment (No. 2) Regulations (Northern Ireland) 2019
Other sources	Age NI Department for Communities Macmillan Marie Curie Money Advice Service Rights 4 Seniors Turn2us Welfare Rights Bulletin

Funeral Expenses Payment

A Funeral Expenses Payment can be paid out of the Social Fund to support those on certain low-income benefits that need help to pay for a funeral of someone close to them. Some or all of the payment may subsequently have to be repaid from the deceased person's estate.

nidirect	Funeral Expenses Payments Funeral Expenses Payment application forms
AdviserNet	Funeral Payments (not strictly equivalent, but some overlap)
Guidance	Advice for Decision Making - Chapter L3
Legislation	The Social Fund Maternity and Funeral Expenses (General) Regulations (Northern Ireland) 2005 (amendments)
Other sources	entitledto Marie Curie Money Advice Service Quaker Social Action Rights4Seniors Turn2us

Carer's Benefits

Carer's benefits are for the carer in recognition of their caring role and the impact this has on their lives. The person who is being cared for may be entitled to [disability benefits](#).

Carers have certain [rights](#), including employment rights, having an assessment and receiving direct payments.

To request a carer's assessment the carer can contact the **Carer Coordinator** in their local [Health and Social Care trust](#).

Carers NI offer [help and advice](#) and run [support groups](#) in the Northern Health and Social Care Trust area. They have also produced some [factsheets](#) and a [self-advocacy guide](#) for carers.

Carers Trust run a [Carers Support Service](#) in the Southern Health and Social Care Trust area, which can help with advice on personal wellbeing, benefits and support, and can signpost for assistance with finance.

Crossroads Care offer [support for children and young people](#) who are carers.

Carer's Allowance

Carer's Allowance may be payable to anyone aged 16 or over that spends at least 35 hours a week caring for someone who is in receipt of certain [disability benefits](#). Additional criteria apply in respect of income and residency.

nidirect

[Carer's Allowance](#)

[Apply for Carer's Allowance online](#)

[Carer's Allowance: report changes online](#)

[Disability and Carers Service](#)

AdviserNet

[Carer's allowance](#)

Guidance

Decision Makers Guide - [volume 10](#) (Chapter 60)

Legislation

[Social Security Contributions and Benefits \(Northern Ireland\)](#)

[Act 1992](#)

[Social Security \(Invalid Care Allowance\) Regulations \(Northern Ireland\) 1976](#) ([1995](#) and [1996](#) amendments)

Other sources

[Age NI](#)

[Money Advice Service](#)

[Carers UK](#)

[Rights 4 Seniors](#)

[Marie Curie](#)

[Turn2us](#)

Contribution-Based Benefits

Due to the roll-out of Universal Credit it is no longer possible to submit a new claim for [legacy benefits](#). However, because [Universal Credit](#) does not include contribution conditions the contribution-based elements of the two main old-style out of work benefits have been retained, although [Universal Credit conditionality](#) will apply.

It is possible to claim Universal Credit alongside either of the contribution-based benefits to access help with childcare or housing costs.

New-Style Employment & Support Allowance

Employment and Support Allowance is an income-replacement benefit for those unable to work because of illness or disability. Claimants will need to complete a medical assessment to continue receiving the benefit in the long-term and may also have to engage in work-focused activity.

nidirect	Employment and Support Allowance Claim New Style Employment and Support Allowance Capability for work questionnaire ESA50 Permitted work (Permitted work form PW1) Employment and Support Allowance Centre
AdviserNet	Eligibility for ESA Amount of ESA The ESA National Insurance conditions
Guidance	Advice for Decision Making , especially sections U (entitlement and conditionality) and V (awards)
Legislation	Welfare Reform Act (Northern Ireland) 2007 Welfare Reform (Northern Ireland) Order 2015 Employment and Support Allowance Regulations (Northern Ireland) 2016
Other sources	Border People Macmillan Department for Communities Marie Curie Disability Rights UK Turn2us entitledto wcainfo

New-Style Jobseeker's Allowance

Jobseeker's Allowance is an unemployment benefit payable for up to 182 days to anyone that meets the contribution conditions. Claimants will be required to make regular reports to their Work Coach about job search activities.

nidirect	Jobseeker's Allowance Claim New Style Jobseeker's Allowance Jobs & Benefits offices
AdviserNet	Jobseeker's Allowance (JSA) Check if you can get 'new style' JSA
Guidance	Advice for Decision Making , especially sections R (entitlement and conditionality) and S (awards and sanctions)
Legislation	Jobseekers (Northern Ireland) Order 1995 Welfare Reform (Northern Ireland) Order 2015 Jobseeker's Allowance Regulations (Northern Ireland) 2016
Other sources	Disability Rights UK entitledto Macmillan Turn2us

Decision Making & Appeals

There are shared principles of administration and [decision making](#) across many welfare benefits, particularly with regard to the process of challenging decisions made by the Department for Communities (DfC).

In addition, an [appeals system](#) provides a means of independent adjudication of disputes.

In addition to [legislation.gov.uk](#), which is managed by The National Archives on behalf of HM Government, the law relating to Social Security in Northern Ireland is also available online in the [Blue Volumes](#).

Appeals

Benefit appeals follow a two-stage process: first, the claimant must dispute the decision with the office responsible for making it (this is known as a **mandatory reconsideration**); if they are still unhappy with the decision they can then pursue an independent adjudication via an **appeal** to the relevant tribunal.

Specific procedures and time-frames apply to the appeals process and it will usually be advisable for those pursuing an appeal to obtain representation to assist them in making their case.

In addition to the primary and secondary legislation appeals will often refer to case law to assist in adjudicating individual cases. Decisions of the Northern Ireland [Social Security Commissioners](#) (held at [NIDOC](#)) are binding on both administrators and tribunals at lower levels. Decisions of the [Upper Tribunal \(Administrative Appeals Chamber\)](#) in Great Britain can inform administrators, tribunals and commissioners in Northern Ireland but are not binding.

nidirect	Appeal a benefits decision Benefit appeal hearings Mandatory reconsideration request form MR2(NI) Appeal form NOA1(SS) Appeals Service (benefits appeals)
AdviserNet	Challenging a benefit decision Benefit appeals: what happens after you've appealed
Guidance	Advice for Decision Making - A Advice for Decision Making Memos Decision Makers Guide - volume 1 Decision Makers Guide memos

cont'd over...



Legislation	Social Security (Northern Ireland) Order 1998 Social Security Administration (Northern Ireland) Act 1992 (Part II) UC, PIP, JSA and ESA (Decisions and Appeals) Regulations (Northern Ireland) 2016 Social Security and Child Support (Decisions and Appeals) Regulations (Northern Ireland) 1999 (amendments) Northern Ireland Digest of Case-law (NIDOC)
Other sources	Changes to medical records procedures (DfC) Upper Tribunal (Administrative Appeals Chamber) decisions (2016 onwards) (2015 or earlier) (gov.uk) Carers UK Mental Health & Money Advice Turn2us

Claims

Most benefits will only be paid to someone that makes a valid claim. If the person is entitled to any of these benefits, they will need to claim them from the right place and by providing the right information to make sure they get their benefit as quickly as possible.

nidirect	How to claim benefit Unclaimed benefits? Make the call
AdviserNet	Backdating benefits
Guidance	Advice for Decision Making - A (Chapter A2) Decision Makers Guide - volume 1 (Chapter 02)
Legislation	Social Security Administration (Northern Ireland) Act 1992 (Part I) UC, PIP, JSA and ESA (Claims and Payments) Regulations (Northern Ireland) 2016 Social Security (Claims and Payments) Regulations (Northern Ireland) 1987 (amendments)
Other sources	Department for Communities

Payment of Benefit

Benefits are usually paid straight into a bank, building society or credit union account according to a timetable specific to the benefit in question and usually set out in legislation. Claimants can normally only get paid in some other way if they have some mitigating reason – for example, if they have problems opening or managing an account.

nidirect	How benefits and pensions are paid What are Direct Payment and 'direct payments'
AdviserNet	Payment of benefits, state pension and tax credit into accounts Third party deductions Help to collect your benefits or pension
Guidance	Advice for Decision Making - B Decision Makers Guide - volume 3 (Chapter 08)
Legislation	Social Security Administration (Northern Ireland) Act 1992 (Part I) UC, PIP, JSA and ESA (Claims and Payments) Regulations (Northern Ireland) 2016 Social Security (Claims and Payments) Regulations (Northern Ireland) 1987 (amendments)
Other sources	Money Advice Service

Overpayments

An overpayment is an amount of benefit that a claimant has received due to a miscalculation of their entitlement. There are a number of reasons why these miscalculations occur and legislation establishes when the benefit paying office is able to recover these sums. The introduction of Universal Credit includes major changes to the recoverability of overpayments.

It is best to report any change in circumstances to the relevant benefit paying office as soon as possible and hopefully prevent an overpayment from arising.

nidirect	Overpayments of benefits and financial support Benefit debt deductions from your pay Debt Management (enquiry form)
AdviserNet	Overpayment of benefit Overpayments of housing benefit and council tax benefit
Guidance	Advice for Decision Making - D See Decision Makers Guide - volume 3 (Chapter 09)
Legislation	Social Security Administration (Northern Ireland) Act 1992 (Part III) Social Security (Overpayments and Recovery) Regulations (Northern Ireland) 2016
Other sources	Department for Communities NIHE Turn2us

Disability Benefits

Disability benefits are designed to support disabled people with extra costs arising from their disability. As these are not income-replacement benefits they are not means-tested, although a medical assessment may be required.

The main disability benefits passport entitlement to other benefits, elements and premiums.

It is important to be aware that a permanent or temporary stay in a residential care or nursing home can affect [certain disability and related benefits](#).

[Disability Action](#) works with disabled people with various disabilities across Northern Ireland by providing advice, advocacy and training.

[Mencap Northern Ireland](#) provides a number of [services](#) to support people with learning disabilities, from early years through to support in adult life with living independently, finding a job and getting involved in their local community.

The [Cedar Foundation](#) deliver a range of services that enable people with disabilities, autism and brain injury to get the most out of life and to be fully included in their communities.

A wider range of specialist [disability support services](#) can be accessed via NICVA.

Attendance Allowance

Attendance Allowance (AA) provides financial support with the costs of personal care arising from a physical or mental disability to people of State Pension age. It is not taxable nor means-tested, so it won't affect the claimant's State Pension.

nidirect	Attendance Allowance Attendance Allowance claim form and guidance notes Disability and Carers Service
AdviserNet	Attendance Allowance
Guidance	Decision Makers Guide - volume 10 (Chapter 61)
Legislation	Social Security Contributions and Benefits (Northern Ireland) Act 1992
Other sources	Age NI Marie Curie Carers UK Rights4Seniors Macmillan Turn2us

Blue Badge scheme

A Blue Badge allows those with severe mobility problems to park close to where they need to go by allowing them to access on-street parking concessions and free on-street parking. It can be used both as a driver and a passenger. The scheme can also provide access to accessible parking bays.

nidirect	Blue Badge eligibility criteria Apply for or renew a Blue Badge Apply to replace a lost, stolen or damaged Blue Badge Rights and responsibilities of Blue Badge holders Accessible parking bays Blue Badge Unit (Department for Infrastructure)
AdviserNet	Applying for a Blue Badge Using your Blue Badge
Other sources	Disability Rights UK National Careline

Disability Living Allowance

Disability Living Allowance (DLA) helps with disabled people's mobility or care costs. Adults between 16 and State Pension age must now claim [Personal Independence Payment](#). DLA is not taxable or means-tested but medical assessment is required.

nidirect	Disability Living Allowance for adults Disability Living Allowance for children DLA child claim form and guidance notes Disability and Carers Service
AdviserNet	Disability living allowance (DLA) Disability Living Allowance for children
Guidance	Decision Makers Guide - volume 10 (Chapter 61)
Legislation	Social Security Contributions and Benefits (Northern Ireland) Act 1992
Other sources	Autism NI Macmillan (adults) (children) Disability Rights UK Marie Curie entitledto Turn2us

Disabled Facilities Grant

If adaptations are required to a property to help a person with a disability, the owner occupier, landlord or private tenant can apply to the Northern Ireland Housing Executive (NIHE) for a Disabled Facilities Grant. Any adaptations will need to be approved by an occupational therapist, the local health trust or NIHE.

nidirect	Disabled Facilities Grants Health and Social Care trusts
AdviserNet	Disabled facilities grants
Guidance	
Legislation	Housing (Northern Ireland) Order 2003 Housing Renovation etc. Grants (Grant Limit) Order (Northern Ireland) 2003
Other sources	Age NI Carer's UK Disability Rights UK entitledto Housing Advice NI Housing Help (NIHE) How to Contact us (NIHE) Radius Housing Veterans' Gateway

Disabled Person's Allowance

Where a property has been suitably adapted or has additional features to accommodate a disabled person's needs, the householder might be entitled to 25 per cent rates discount.

nidirect	Disabled Person's Allowance Disabled Person's Allowance application form Getting a rates refund
Legislation	Rates (Northern Ireland) Order 1977 (per amendment)
Other sources	entitledto

Industrial Injuries Scheme

The Industrial Injuries scheme provides compensation in the form of benefits for disablement due to an industrial accident while at work or training, or one of over 60 prescribed diseases accepted as a particular risk of occupation.

Industrial Injuries Disablement Benefit is the main benefit in the scheme. It provides financial compensation to people who suffer a loss of faculty because of an industrial accident or prescribed industrial disease.

nidirect	Industrial Injuries Disablement Benefit Constant Attendance Allowance Diffuse Mesothelioma Payment Download a form Industrial Injuries Branch
AdviserNet	Industrial injuries benefits
Guidance	Decision Makers Guide - volume 11
Legislation	Social Security Contributions and Benefits (Northern Ireland) Act 1992
Other sources	House of Commons Library Macmillan RNID Turn2us

Personal Independence Payment

Personal Independence Payment (PIP) recognises the extra costs due to a long-term health condition or disability. The condition must be expected to last for at least 12 months. It is not means-tested, so won't be affected by income or savings. However, entitlement to PIP is subject to a medical assessment, which considers the impact the claimant's condition has on their day-to-day life rather than the condition itself – it is usually a good idea to seek advice about the assessment process before making a claim for PIP.

nidirect	Personal Independence Payment (PIP) Personal Independence Payment leaflet and Easy Read Guides PIP information videos (British Sign Language and subtitles) (Irish Sign Language and subtitles) (via YouTube) Personal Independence Payment (PIP) Centre
AdviserNet	Personal Independence Payment
Guidance	Advice for Decision Making - P
Legislation	Welfare Reform (Northern Ireland) Order 2015 Personal Independence Payment Regulations (Northern Ireland) 2016 (amendments)
Other sources	Autism NI Carers UK Department for Communities Disability Rights UK Housing Advice NI Law Centre NI Macmillan Marie Curie Money Advice Service pipinfo Rights4Seniors RNIB Second Independent Review (DfC) Turn2us

Extra Financial Support

The [Finance Support Service](#) provides support to anyone living in Northern Ireland that needs **short-term financial help**.

All claimants have the right to ask for a **review** from the Finance Support Service. If they are unhappy with the review outcome they can ask the [Discretionary Support Commissioner](#), who is independent from the Department, to look at their case.

Universities and colleges in Northern Ireland may be able to provide extra financial support to **students** in genuine financial hardship through their [Support Funds](#).

Cold Weather Payment

A Cold Weather Payment is extra money payable to those on certain qualifying benefits for each week there is very cold weather recorded in the area they live. The Cold Weather Payment scheme runs from 1 November to 31 March. Each Cold Weather Payment is £25 and should be paid automatically with the relevant benefit. It will not impact on entitlement to other benefits.

nidirect	Cold Weather Payment Cold Weather Payment checker
AdviserNet	Cold weather payments
Guidance	Advice for Decision Making - Chapter L4
Legislation	Social Fund (Cold Weather Payments) (General) Regulations (Northern Ireland) 1988 (amendments)
Other sources	Age NI Carers UK Rights4Seniors Turn2us

Discretionary Support

Discretionary Support provides financial assistance to people in an extreme, exceptional or crisis situation to address an immediate, short-term need. Applications can be made [online](#) or by [phone](#). Although the scheme allows decision makers to use their judgement, taking account of the personal circumstances of the claimant, specific restrictions do still apply. An award from Discretionary Support can be made either as an interest free loan or non-repayable grant.

nidirect	Extra financial support Discretionary Support self-isolation grant Universal Credit Contingency Fund Short-term Living Expenses Grant
AdviserNet	Scheme is NI-specific
Guidance	Not yet published by the Department
Legislation	Discretionary Support Regulations (Northern Ireland) 2016
Other sources	Housing Advice NI Law Centre NI Office of the Discretionary Support Commissioner Rights4Seniors

Short-term Benefit Advance

People on certain benefits can request an advance if there is an urgent financial need. The person will need to demonstrate that there will be a serious impact on the health, safety or wellbeing of themselves or their family if that need is not addressed. Advances must be repaid within 12 weeks.

nidirect	Extra financial support Universal Credit: advance payments
AdviserNet	Advance payments of benefit Advance payments of Universal Credit Budgeting advances on Universal Credit
Legislation	Social Security (Payments on Account of Benefit) Regulations (Northern Ireland) 2016
Other sources	Rights4Seniors Turn2us

Social Fund Budgeting Loan

A Budgeting Loan is an interest-free, repayable loan from the Social Fund to help with certain important costs encountered by people on a low income. It is possible to borrow between £100 and £1,500 and an agreement will be made at the application stage about how the loan is to be repaid.

nidirect	Budgeting Loans Extra financial support Budgeting Loan form SF500
AdviserNet	Budgeting loans
Guidance	The Social Fund Guide - Budgeting Loans
Legislation	Social Security Contributions and Benefits (Northern Ireland) Act 1992 Social Security (Northern Ireland) Order 1998 Social Security Administration (Northern Ireland) Act 1992
Other sources	Rights4Seniors Turn2us

Family Benefits

Until the introduction of [Welfare Reform](#), [Child Tax Credit](#) was the main form of financial assistance for low-income families. Over time, the majority of these claimants will now find themselves falling under the [Universal Credit](#) regime, which includes support with the costs of childcare for working parents.

Information on a wide range of **family support services** and **registered childcare provision** in Northern Ireland is available from [Family Support NI](#).

The [Family Benefits Advice Service](#) provides free, impartial and confidential **advice to parents** on the financial support available with childcare as well as other help that may be available.

Full-time higher education **students** with dependent children may be able to get [extra financial support](#) to help with childcare costs' and costs related to their course, while parents aged between 16 and 20 studying at a further education college could get help towards childcare costs through the [Care to Learn \(NI\) Scheme](#).

Child Benefit

Child Benefit is paid to those responsible for bringing up a child under the age of 16, or under 20 if the child remains in approved education or training. Only one person can get Child Benefit for a child, and receipt of Child Benefit is often a determining factor for receipt of related benefits.

nidirect	Claim Child Benefit (via gov.uk)	
	Child Benefit when your child turns 16 (via gov.uk)	
	High Income Child Benefit Tax Charge (via gov.uk)	
	Child Benefit tax calculator (via gov.uk)	
	Child Benefit: general enquiries (via gov.uk)	
AdviserNet	Child benefit	
Guidance	Child Benefit Technical Manual	
Legislation	Social Security Contributions and Benefits (Northern Ireland) Act 1992	
	Child Benefit (General) Regulations 2006 (amendments)	
	Child Benefit and Guardian's Allowance (Administration) Regulations 2003 (amendments)	
Other sources	Border People	Revenue Benefits
	Employers For Childcare	Turn2us
	Money Advice Service	Working Families

Maternity Allowance

Maternity Allowance is a weekly amount for expectant and new mothers that do not qualify to receive Statutory Maternity Pay. Claims can be made from the 26th week of pregnancy. Entitlement can start 11 weeks before the baby is due and last up to 14 or 39 weeks depending on circumstances.

nidirect	Maternity Allowance Maternity Allowance form, notes and test period table Maternity Allowance contacts
AdviserNet	Maternity allowance
Guidance	Decision Makers Guide - volume 10 (Chapter 62) A guide to Maternity Benefits
Legislation	Social Security Contributions and Benefits (Northern Ireland) Act 1992 Social Security (Maternity Allowance) (Earnings) Regulations (Northern Ireland) 2000 (amendments)
Other sources	Border People Money Advice Service Gov.uk Turn2us

Sure Start Maternity Grant

Maternity Grants are one-off, tax-free payments to help new parents on a low income buy maternity and baby items. Claimants must be in receipt of certain qualifying benefits

nidirect	Sure Start Maternity Grant Extra financial support Sure Start Maternity Grant form SF100
AdviserNet	Maternity grants
Guidance	Advice for Decision Making - Chapter L2
Legislation	The Social Fund Maternity and Funeral Expenses (General) Regulations (Northern Ireland) 2005 (amendments)
Other sources	Employers For Childcare Turn2us

Tax-Free Childcare

Parents with children under 12 and working more than 16 hours per week can open an account to access Tax-Free Childcare from HMRC. Parents pay money into this account to pay for [approved childcare](#) and the government tops up 20% of the amount paid in.

- nidirect** [Help paying for approved childcare](#)
[Get Tax-Free Childcare: step by step](#) (via gov.uk)
- Legislation** [Childcare Payments Act 2014](#)
[Childcare Payments Regulations 2015 \(amendments\)](#)
[Childcare Payments \(Eligibility\) Regulations 2015 \(amendments\)](#)
[Childcare Payments \(Appeals\) Regulations 2016](#)
- Other sources** [Childcare Choices](#)
[Employers For Childcare](#)
[Family Support NI](#)
[Revenue Benefits](#)
[Turn2us](#)

Housing Costs

New claims for core housing costs (rent and service charges) must now be made as part of a claim for [Universal Credit](#). However, as Universal Credit does not include an amount in respect of rates a separate claim for [Rate Rebate](#) is required.

The Northern Ireland Housing Executive ([NIHE](#)) is the **public housing authority** responsible for providing access to decent, affordable housing and is often the gatekeeper for relevant support services.

Information on the **independent social housing** sector is available via the Northern Ireland Federation of Housing Associations ([NIFHA](#)).

[Housing Rights](#) provide a wealth of locally-relevant independent information on housing matters through the [Housing Advice NI](#) website.

Discretionary Housing Payment

Discretionary Housing Payments give tenants extra financial help towards rent if the amount of Universal Credit or Housing Benefit they receive does not cover the full amount they have to pay their landlord.

nidirect	Application for Universal Credit claimants (via NIHE) Application Form - Housing Benefit (via NIHE)
AdviserNet	Discretionary Housing Payments (DHPs)
Guidance	HB Memo 5/08
Legislation	Discretionary Financial Assistance Regulations (Northern Ireland) 2001 (2008 and 2017 amendments)
Other sources	Housing Advice NI Housing Help (NIHE)

Housing Benefit and Rate Relief

Renters and home owners on a low income might be entitled to Housing Benefit, Rate Relief or both to help pay housing costs. Applications are made to NIHE. Anyone entitled to [Universal Credit](#) can no longer make a claim for Housing Benefit for rent or rates and must claim the new benefit instead.

nidirect

[Housing Benefit and Rate Relief for tenants](#)

[Housing Benefit and Rate Relief for homeowners](#)

[Apply for Housing Benefit and Rate Relief as a homeowner](#)

[How much Housing Benefit and Rate Relief a homeowner can get](#)

[Housing Benefit Rate Relief claim form for owner occupiers](#)

[Housing Benefit and Rate Relief guidance notes for owner occupiers](#)

[Housing Benefit and Rate Relief for students](#)

[Extended payment of Housing Benefit/Rate Relief](#)

[Change of circumstances and suitable evidence](#)

AdviserNet

[Housing Benefit](#)

Guidance

[Housing Benefit Decision Makers Guide](#)

Legislation

[Housing Benefit Regulations \(Northern Ireland\) 2006 \(amendments\)](#)

[Housing Benefit \(Persons who have attained the qualifying age for state pension credit\) Regulations \(Northern Ireland\) 2006 \(2021 amendment\)](#)

[Housing Benefit \(Decisions and Appeals\) Regulations \(Northern Ireland\) 2001](#)

[Rate Relief \(General\) Regulations \(Northern Ireland\) 2007 \(amendments\)](#)

Other sources

[Carers NI](#)

[Housing Advice NI](#)

[Housing Help \(NIHE\)](#)

[Turn2us](#)

[Housing Benefit calculator](#)

Lone Pensioner Allowance

Lone Pensioner Allowance is a 20% discount for ratepayers aged 70 or over who live alone. The allowance is not means-tested and should not impact on other benefits.

nidirect	Lone Pensioner Allowance Lone Pensioner Allowance application form
AdviserNet	Separate regime in GB
Legislation	Rate Relief (Lone Pensioner Allowance) Regulations (Northern Ireland) 2008
Other sources	Housing Help (NIHE) Housing Advice NI

Rate Rebate

Rate Rebate is a reduction in rates liability for homeowners and tenants receiving Universal Credit. It is paid in different ways depending on whether the claimant is a homeowner, housing association, NIHE or private tenant, but is never paid direct to the claimant. To get Rate Rebate, tenants and homeowners must [apply online](#) to Land & Property Services (LPS).

nidirect	Homeowners and tenants applying for Rate Rebate Rate Rebate factsheet Getting help with your Rate Rebate claim Create or log in to a Rate Rebate account Landlord Rate Rebate account Report a change in circumstances for Rate Rebate
AdviserNet	Separate regime in GB
Guidance	Not yet published by LPS
Legislation	Rate Relief Regulations (Northern Ireland) 2017
Other sources	Housing Advice NI Independent review (DoF) Radius Housing

Support for Mortgage Interest

Support for Mortgage Interest (SMI) is a loan offered to homeowners on some income-related benefits to help with mortgage interest payments. It is paid direct to the mortgage lender. SMI must be repaid with interest when the homeowner sells or transfers ownership of the property, providing there is enough money left from the sale to cover the loan.

nidirect	Support for Mortgage Interest Help with housing costs form MI12 Mortgage Interest Run On
AdviserNet	Deciding if you should apply for SMI Check if a change affects your SMI
Guidance	ADM 4/18 - Loans for Mortgage Interest ADM 3/21
Legislation	Loans for Mortgage Interest Regulations (Northern Ireland) 2017 (2021 amendment)
Other sources	Housing Advice NI Money Advice Service Turn2us

Legacy Benefits

Due to the roll-out of [Universal Credit](#) it is no longer possible to submit a new claim for any of these benefits (with the exception of cross-border claims for [Tax Credits](#)). However, many claimants will remain on these benefits until they reach a natural migration point or the Department for Communities (DfC) commences the Managed Migration programme.

Employment & Support Allowance

Employment and Support Allowance (ESA) is a means-tested income-replacement benefit for those unable to work because of illness or disability. Old-style ESA could be claimed either as a contribution-based or income-related benefit, or both. Claims are subject to a Work Capability Assessment (WCA) and claimants may be required to undertake work-related activity.

nidirect	Employment and Support Allowance Capability for work questionnaire ESA50 Permitted work (Permitted work form PW1) Employment and Support Allowance Centre
AdviserNet	Eligibility for ESA Amount of ESA
Guidance	Decision Makers Guide - volumes 8 (entitlement and claims) and 9 (income and awards)
Legislation	Welfare Reform Act (Northern Ireland) 2007 Employment and Support Allowance Regulations (Northern Ireland) 2008 (amendments)
Other sources	Border People Macmillan Department for Communities Marie Curie Disability Rights UK Turn2us entitledto wcainfo

Income Support

Income Support (IS) is a low income benefit for people in certain groups who cannot sign on as unemployed, such as those with caring responsibilities or disabilities. Changes to the benefit system have significantly reduced the number of people eligible for IS.

nidirect	Income Support Income Support with dependant's allowance - two child limit
AdviserNet	Income Support - how much you can get Calculating Income Support entitlement Check if a change affects your Income Support
Guidance	Decision Makers Guide - volumes 4 (entitlement), 5 (income) and 6 (other issues)
Legislation	Social Security Contributions and Benefits (Northern Ireland) Act 1992 Income Support (General) Regulations (Northern Ireland) 1987 (numerous amendments)
Other sources	entitledto Focus on Disability Marie Curie Turn2us

Jobseeker's Allowance

Jobseeker's Allowance (JSA) was the main unemployment benefit prior to the introduction of Universal Credit. Like ESA, it could be claimed as both a contribution and income-based benefit. To continue to receive JSA jobseekers have to be working less than 16 hours per week and both available for and actively seeking employment.

nidirect	Jobseeker's Allowance Jobs & Benefits offices
AdviserNet	Jobseeker's Allowance (JSA) Calculating income-based JSA entitlement Check if a change affects your JSA
Guidance	Decision Makers Guide - volumes 4 (entitlement), 5 (income) and 6 (other issues)
Legislation	Jobseekers (Northern Ireland) Order 1995 Jobseeker's Allowance Regulations (Northern Ireland) 1996 (amendments)
Other sources	Turn2us

Tax Credits

Tax Credits are means-tested benefits for workers or families on a low income. They are administered and paid by Her Majesty's Revenue and Customs (HMRC). They are being replaced by [Universal Credit](#).

It is now only possible to make a claim for Child Tax Credit or Working Tax Credit if the claimant already receives the other type of Tax Credit. Claimants can update their existing Tax Credit claim by reporting a change in circumstances [online](#) or by [phone](#).

Cross-border workers living abroad (i.e. the Republic of Ireland) but working in the UK can still make a claim to Tax Credits because they are unable to claim Universal Credit (UC), although they will first need to get evidence from the Department for Communities to show they are ineligible for UC.

nidirect

[Working Tax Credit](#) (via gov.uk)

[Child Tax Credit](#) (via gov.uk)

[Tax credits: your payment dates](#) (via gov.uk)

[Report changes that affect your tax credits](#) (via gov.uk)

[Tax credits if you have a baby](#) (via gov.uk)

[How to renew tax credits](#) (via gov.uk)

[Tax credits overpayments](#) (via gov.uk)

[Tax credits: general enquiries](#) (via gov.uk)

[Tax credits: appeals and complaints](#) (via gov.uk)

AdviserNet

[Check if you can get Working Tax Credits](#)

[Working tax credits - how much you can get](#)

[Check if you can get child tax credits](#)

[Child tax credits - how much you can get](#)

[How to claim working and child tax credits](#)

[Renewing your working and child tax credits](#)

[Check if a change affects your tax credits](#)

[If HMRC says you've had a tax credits overpayment](#)

Guidance

[Tax Credits Technical Manual](#)

[Tax Credits Manual](#)

[Claimant Compliance Manual](#)

cont'd over...



Legislation	Consolidated Tax Credit Acts and Regulations Tax Credits Act 2002 Child Tax Credit Regulations 2002 (amendments) Working Tax Credit (Entitlement and Maximum Rate) Regulations 2002 Tax Credits (Claims and Notifications) Regulations 2002 Tax Credits (Definition and Calculation of Income) Regulations 2002
Other sources	entitledto LITRG Money Advice Service (CTC & WTC) Revenue Benefits Turn2us (CTC & WTC)

Widowed Parent's Allowance

Widowed Parent's Allowance may still be paid to some parents whose husband, wife or civil partner died on or before 5 April 2017. They must have at least one child for whom they receive Child Benefit.

nidirect	Widowed Parent's Allowance
AdviserNet	Widowed parent's allowance
Guidance	Decision Makers Guide – volume 10 (Chapter 63)
Legislation	Social Security Contributions and Benefits (Northern Ireland) Act 1992 (§39A and §39C)
Other sources	Turn2us Welfare Rights Bulletin

Retirement Benefits

The welfare system is different for those who have reached State Pension age and there are certain benefits that are exclusively available to retired or older people.

Reaching State Pension age can also affect claims for other benefits and it is worth reviewing the rules of those other benefits to see what the impact may be.

If an older person needs advice, information or practical support on a wide range of issues, including welfare benefits, community care, housing and health they can contact the [Age NI Advice Service](#) to speak to a specialist advisor in confidence.

Pension Credit

Pension Credit is a means-tested benefit that tops up the income of pensioners. Benefits, earnings, pension income and savings over £10,000 will be taken into account when calculating entitlement to Pension Credit.

nidirect	Understanding Pension Credit DfC Pension Credit (via YouTube) Get a Pension Credit estimate Applying for Pension Credit Apply for Pension Credit online Pension Credit application form Income, benefits and Pension Credit Pension credit and assessed income periods Northern Ireland Pension Centre
AdviserNet	Pension credit Calculating pension credit Pension credit and housing costs
Guidance	Decision Makers Guide - volumes 13 (entitlement) and 14 (income)
Legislation	State Pension Credit Act (Northern Ireland) 2002 State Pension Credit Regulations (Northern Ireland) 2003 (amendments)
Other sources	Age NI Rights4Seniors Department for Communities Turn2us

State Pension

The State Pension is the main retirement benefit and is based on a person's National Insurance record. Which rules will apply depends on whether they reached State Pension age before or after 6 April 2016.

nidirect	Understanding and qualifying for new State Pension State Pension before 6 April 2016 Check your State Pension age Early retirement - effect on your pension Ways to claim State Pension Get your State Pension Deferring State Pension and what you will get Deferring State Pension if you get benefits or tax credits Claiming or inheriting a deferred State Pension Living or working overseas and the State Pension Northern Ireland Pension Centre
AdviserNet	The new State Pension State retirement pension for people who reach state pension age before 6 April 2016 Additional pension and graduated pension for people who reach state pension age before 6 April 2016 State pension age
Guidance	Decision Makers Guide - volume 12
Legislation	Pensions Act (Northern Ireland) 2012
Other sources	Money Advice Service Pensions Advisory Service Turn2us Which?

Winter Fuel Payment

Winter Fuel Payment is an annual award of between £100 and £300 to help older people born before a certain date pay heating bills. Those in receipt of State Pension or certain social security benefits will get this automatically, while anyone else that is eligible will need to make a claim.

nidirect	Winter Fuel Payment Who qualifies for Winter Fuel Payment Making a claim for Winter Fuel Payment Winter Fuel Payment application form Notes to help you fill in the Winter Fuel Payment application form Winter Fuel Payment - payments and rates Winter Fuel Payment - report a change in circumstances Winter Fuel Payment Centre
AdviserNet	Winter Fuel Payment
Guidance	Not published
Legislation	Social Fund Winter Fuel Payment Regulations (Northern Ireland) 2000 (amendments)
Other sources	Age NI Rights4Seniors

Universal Credit

[Universal Credit](#) is a payment for people over 18 but under State Pension age who are on a low income or out of work. It includes support for the cost of housing, children and childcare, and financial support for people with disabilities, carers and people too ill to work.

If someone needs **help, advice or support** with a Universal Credit claim, they can use their [Universal Credit online account](#), go to their [local Jobs & Benefits office](#) or phone the [Universal Credit Service Centre](#).

The **Law Centre NI** have published an [adviser guide](#) which aims to ensure advisers have an understanding of the changes brought in by the introduction of Universal Credit.

Eligibility

The main eligibility criteria for Universal Credit are that the claimant is aged 18 or over, under State Pension age, not in full-time education or training and with no more than £16,000 in savings, although certain exceptions also apply. Anyone living with a partner as a couple will need to make a joint claim.

nidirect	Who can claim Universal Credit Universal Credit if you're employed Universal Credit if you're self-employed Universal Credit if you're unemployed Universal Credit if you have a health condition or disability
AdviserNet	What Universal Credit is Eligibility for Universal Credit Limited capability for work on Universal Credit Universal Credit housing element
Guidance	Advice for Decision Making – E (Entitlement); E (Elements); G (Work Capability)
Legislation	Welfare Reform (Northern Ireland) Order 2015 (Articles 8-11) Universal Credit Regulations (Northern Ireland) 2016 (Part 2: Entitlement and Part 4: Capability for Work)
Other sources	Revenue Benefits universalcreditinfo Turn2us wcainfo

Claims

Universal Credit claims are made [online](#). The claimant will also use their online account to provide information to the Department for Communities, including about work-related requirements. Those who cannot manage their claim for themselves will need help from a representative.

nidirect

[How you make a claim for Universal Credit](#)

[What to do after you have claimed Universal Credit](#)

[Universal Credit if you're claiming other benefits or tax credits](#)

[You want to claim Universal Credit again](#)

[Tell Universal Credit if your circumstances change](#)

[Unable to manage your Universal Credit claim by yourself](#)

[Universal Credit - Sharing your information with others](#)

AdviserNet

[Starting a Universal Credit claim](#)

[Applying for Universal Credit](#)

[Reapplying for Universal Credit](#)

[Moving to Universal Credit from legacy benefits](#)

[Going to the Universal Credit interview](#)

Guidance

Advice for Decision Making – [M](#) (Claims)

Legislation

[Welfare Reform \(Northern Ireland\) Order 2015](#) (Article 7)

[UC, PIP, JSA and ESA \(Claims and Payments\) Regulations \(Northern Ireland\) 2016](#)

Other sources

[Department for Communities](#)

[Housing Advice NI](#)

[Revenue Benefits](#)

[Turn2us](#)

[universalcreditinfo](#)

Payments

Universal Credit is calculated over a monthly Assessment Period. First payments are made about five weeks after claiming and payments are made twice a month. The amount of Universal Credit paid in each Assessment Period can vary according to the claimant's circumstances and their income.

nidirect	How and when you get paid Universal Credit How much Universal Credit you will get What will affect your Universal Credit payments How work will affect your Universal Credit payments Changes that may affect your Universal Credit Help while waiting for a Universal Credit payment
AdviserNet	How Universal Credit payments work Calculating Universal Credit payments How the minimum income floor works if you're self-employed Debt and rent arrears on Universal Credit Universal Credit hardship payments
Guidance	Advice for Decision Making – H (Income); L (Extra financial support)
Legislation	Welfare Reform (Northern Ireland) Order 2015 (Articles 12-17) UC, PIP, JSA and ESA (Claims and Payments) Regulations (Northern Ireland) 2016 (Regulation 42: Payment of universal credit) Universal Credit Regulations (Northern Ireland) 2016 (Part 3: Awards) (Part 4: Elements) (Part 6: Capital and Income) (Part 7: Benefit Cap)
Other sources	Housing Advice NI Revenue Benefits Turn2us universalcreditinfo

Conditionality

Universal Credit claimants need to agree a commitment to establish what they will do to prepare for work, look for work or increase their earnings, depending on their circumstances. Failing to adhere to this commitment can lead to sanctions, which reduce benefit payments.

nidirect	Agree your Universal Credit Commitment Looking for work Travel to Interview scheme Benefit sanctions
AdviserNet	Universal Credit work-related activity groups Changing a Universal Credit claimant commitment Universal Credit sanctions overview Sanction causes on Universal Credit Challenging Universal Credit sanctions
Guidance	Advice for Decision Making – J (Commitments); K (Sanctions)
Legislation	Welfare Reform (Northern Ireland) Order 2015 (Articles 18-35) Universal Credit Regulations (Northern Ireland) 2016 (Part 8: Claimant Responsibilities)
Other sources	Department for Communities Disability Rights UK entitledto Public Law Project Revenue Benefits (Claimant commitment) (Work conditions) Turn2us universalcreditinfo Welfare Rights Bulletin

Deductions

There are a number of reasons why money can be deducted from Universal Credit payments, including to repay loans or overpayments and because of sanctions. Deductions can also now be taken to repay third parties, like a landlord or energy supplier

nidirect	When money can be taken from your Universal Credit payments How much can be taken from your Universal Credit payments Find out who to contact about money taken off your Universal Credit payment Who you can talk to about your debts
AdviserNet	Reductions and overpayments of Universal Credit
Guidance	Advice for Decision Making – D Guidance on Third Party Payments
Legislation	UC, PIP, JSA and ESA (Claims and Payments) Regulations (Northern Ireland) 2016 (Part 5: Third Parties) (Schedule 5: Deductions from benefit and direct payment to third parties) (Schedule 6: Deductions from benefit in respect of child support maintenance and payment to persons with care)
Other sources	universalcreditinfo

Welfare Changes

A number of changes have been introduced by the [Welfare Reform \(Northern Ireland\) Order 2015](#), including the replacement of a number of [legacy benefits](#). There have also been a number of changes to the way the benefit system is managed.

Specialist advice on these issues is available directly from the independent [Welfare Changes helpline](#) run by Advice NI, with local support provided by Advice NI [members](#) in each of the council areas across Northern Ireland.

Benefit Cap

The Benefit Cap sets a limit on the total amount of benefit payable to a household. It applies to anyone of working age but there are exceptions for certain groups and [mitigations](#) for those affected.

nidirect	The Benefit Cap
AdviserNet	Check if the Benefit Cap applies to you
Guidance	Advice for Decision Making – E5: Benefit cap HB Memo 1/16
Legislation	Welfare Reform (Northern Ireland) Order 2015 Benefit Cap (Housing Benefit) Regulations (Northern Ireland) 2016 Benefit Cap (Housing Benefit and Universal Credit) (Amendment) Regulations (Northern Ireland) 2016
Other sources	Department for Communities Disability Rights UK Housing Advice NI Turn2Us

Direct Earnings Attachment

A Direct Earnings Attachment allows the government to recover overpayments or loans from wages. The deductions are based on the person's net earnings.

nidirect	Benefit debt deductions from your pay Debt Management
AdviserNet	Overpayment of benefit
Guidance	Direct Earnings Attachment: a guide for employers
Legislation	Social Security Administration (Northern Ireland) Act 1992 Welfare Reform (Northern Ireland) Order 2015
Other sources	NI Business Info

Sanctions

Benefit sanctions reduce the amount of certain income-replacement benefits a claimant receives because they have not adhered to the rules of the benefit. The introduction of Universal Credit has changed the rules around benefit sanctions.

nidirect	Benefit sanctions
AdviserNet	Universal Credit sanctions overview Sanction causes on Universal Credit Challenging Universal Credit sanctions
Guidance	Advice for Decision Making – K (UC Sanctions); S4-7 (JSA Sanctions); V7 (ESA Sanctions) Decision Maker's Guide – 34 (Jobseeker's Allowance sanctions) and 53 (Employment and Support Allowance) DMG Memo 9/38 – Employment and Support Allowance: sanctions and work-related activity and hardship
Legislation	Welfare Reform (Northern Ireland) Order 2015 (Articles 31-35 , 52 and 63) Welfare Reform Act (Northern Ireland) 2007 (Section 11J) Relevant benefit regulations
Other sources	Turn2us Welfare Changes Advice Service

Social Sector Size Criteria (Bedroom Tax)

Social Sector Size Criteria (also known as the Bedroom Tax) limits the amount of Housing Benefit and Universal Credit Housing Costs Element paid to tenants in social housing if they have more bedrooms than they are considered to need. [Mitigations](#) are available for people on Housing Benefit affected by the Bedroom Tax.

nidirect	Changes to Housing Benefit How much Universal Credit you will get
AdviserNet	Size restrictions for social housing tenants
Guidance	Advice for Decision Making – F3: Housing Costs Element: Support for renters ADM Memo 16/17 HB Memo 2/17
Legislation	Housing Benefit (Amendment No. 2) Regulations (Northern Ireland) 2016 Universal Credit Regulations (Northern Ireland) 2016 – Sch. 4
Other sources	Disability Rights UK Housing Advice NI Housing Help (NIHE) Housing Rights Radius Housing Rights4Seniors

Two-Child Limit

Since 6 April 2017 families are generally only able to claim support through Universal Credit, Child Tax Credit or Income Support for a maximum of two children. They will not be paid an additional amount for more than two children, unless the children were born before 6 April 2017 or an exception applies.

nidirect	Universal Credit: two child limit Income Support with dependant's allowance - two child limit Form NCC1NI(IS) Child Tax Credit: support for a maximum of 2 children
AdviserNet	See relevant benefits
Guidance	Advice for Decision Making – F1: Child Element DMG Memo Vol 4/139 TCTM02281 & TCTM02282 Guidance for approved third parties
Legislation	Welfare Reform (Northern Ireland) Order 2015 Social Security (Restrictions on Amounts for Children and Qualifying Young Persons) (Amendment) Regulations (Northern Ireland) 2017 Tax Credits Act 2002 Child Tax Credit (Amendment) Regulations 2017
Other sources	entitledto LITRG Welfare Rights Bulletin (257 & 260)

Welfare Supplementary Payments

Welfare Supplementary Payments soften the impact of certain welfare changes in Northern Ireland. Anyone who has lost out due to the relevant changes should automatically receive a mitigation payment. It is important to inform the Welfare Supplementary Payments Team about any change in circumstances to avoid an overpayment.

nidirect	Support if you're affected by welfare changes Welfare Supplementary Payments Team
AdviserNet	Scheme is NI-specific
Guidance	Not published by DfC
Legislation	Welfare Supplementary Payments Regulations (Northern Ireland) 2016 Welfare Supplementary Payment (Loss of Carer Payments) Regulations (Northern Ireland) 2016 Welfare Supplementary Payment (Loss of Disability Living Allowance) Regulations (Northern Ireland) 2016 Welfare Supplementary Payment (Loss of Disability-Related Premiums) Regulations (Northern Ireland) 2016 Housing Benefit (Welfare Supplementary Payment) Regulations (Northern Ireland) 2017
Other sources	Department for Communities NIHE Turn2Us

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[Budgeting Loan](#)

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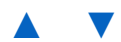
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