



6. Where to Get Extra Financial Support

In this infosheet we will outline the different sources of financial support you could access in addition to your Universal Credit claim.

For people on a low income in the UK, Universal Credit is the primary source of support. However, you can get extra financial help if you know where to look.

As you're about to see, there is a range of lesser known, additional support packages that UC allows you to access. These can help you cover essential living costs.

"Everyone is entitled to some form of benefit at some point in their life."

UC:Us Team

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Universal credit and welfare supplementary payments

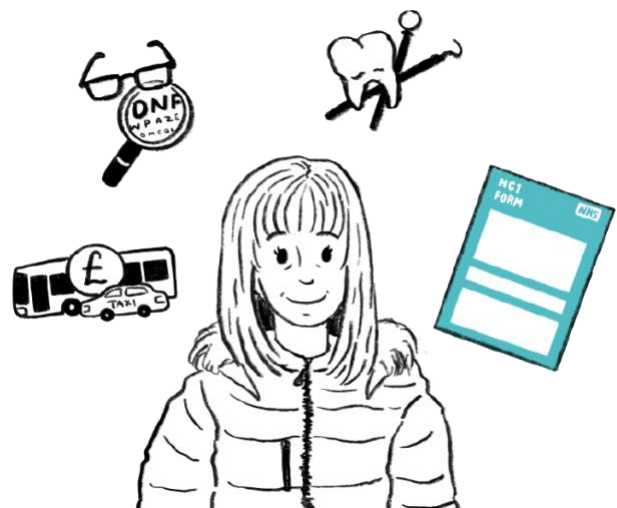
Welfare Supplementary Payments are additional payments made to many people in Northern Ireland who would otherwise lose money due to certain benefit rules. These include living in social housing with having more bedrooms than their family is deemed to need or the benefit cap. You may hear these payments referred to as 'welfare reform mitigations'. If you receive a Welfare Supplementary Payment and move to Universal Credit, your Welfare Supplementary Payment will normally stop. However, most people will get an 'administrative payment' of the same amount and for the same purpose.

[Link to more info - Northern Ireland](#)

Help with health and child-related costs

Health costs

You may be entitled to free sight tests, dental treatment, vouchers for glasses/contact lenses or help with travel to treatment. Watch our video to find out what you need to be aware of when applying for help with health costs.



Video transcript

“What I wish I’d known about support with health costs”

“There’s one thing if I had known when I started on Universal Credit was I should have applied for my HC form because I discovered six months after I signed on to Universal Credit when I was attending hospital appointments and had to isolate for quite a few of those

occasions that I could no longer afford to travel due to the loss of income. And I went to ask for the travel expenses that you normally get on your working tax credits, et cetera. But I wasn't entitled to it because I hadn't applied for the health support which is the HC form that I was not made aware of when I signed on to Universal Credit. And then when I did apply for the HC form I was not awarded the full amount because my monthly income in that particular month that I applied for the support was higher than my normal income due to me receiving self employment grants that month.

So it put me over the monthly income.

So, yeah, basically, if you're applying for the HC apply for it when you sign on to Universal Credit, because if you need emergency dental treatment or your eye test emergency you won't get it unless you have the HC form As we just heard, the way that you see claimants get their help with health costs is fundamentally different to how those in receipt of an older legacy benefit do If you were in receipt of working tax credits, income support or ESA you received a certificate in the post nearly automatically to entitle you to help with dental treatment and sight tests However, with universal credit, the responsibility is very much with you to make an application in order to access that same level of health."

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

"As we've heard the form that you need to complete it's called the HC form This form is freely available online through NI direct. And you can also pick it up at your local jobs and benefits office. Some GP surgeries, dental practices and opticians also have copies of the forms readily available.

So you can always ask when you're in there at your next appointment There are three key things that I'd like to highlight when it comes to the HC form Firstly, you don't actually have to wait until the Universal Credit award has been decided before you make your application through the see one scheme.

It is a means tested assessment. So you need to be able to provide income savings and capital, but you don't have to confirm that you are in receipt of Universal Credit Secondly, if your circumstances changed, you can get the level of help that you're getting through to help with health costs scheme reassessed.

As we heard in the example, because this person was receiving an additional pot of money, the help that they could get through the health costs scheme was reduced. If that does happen to you, you can ask through your Universal Credit journal to get the level of help that you're getting reassessed. This may mean that you get more help in the future And thirdly, if you have incurred any health care costs within the past three months, it may be possible for you to claim those back. There are loads of additional notes contained within the HC form explaining how to do this, but it will normally require you to complete an HC form and to provide receipts as confirmation of payment.

If you require any assistance with help with health costs, you can contact your local advice agency who will be able to help you complete the form or indeed help you negotiate with Universal Credit in order to get your level of help reassessed.”

Link to video: <https://vimeo.com/613451193>

[Get health care costs help - Northern Ireland info](#)

[Get health care costs help - across the UK](#)

Uniform grants

If you are on UC and your annual household income is less than £14,000 you may be eligible for a school uniform grant and/or a PE uniform grant.



[Uniform grants info - Northern Ireland](#)

[Uniform grants info - rest of UK](#)

Free School meals

If you are on UC and your annual household income is less than £14,000 your child may be eligible for free school meals.

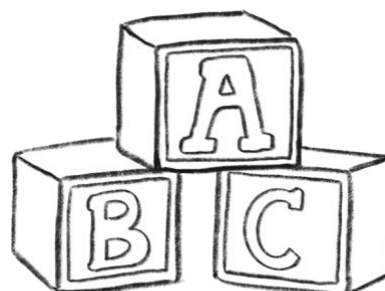


[Free School Meals info - Northern Ireland](#)

[Free School Meals info - rest of UK](#)

Priority nursery placements

Priority for places at a pre-school is given to children who have parents in receipt of benefits, including Universal Credit.



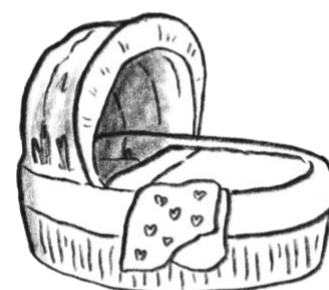
[Pre-School Info - Northern Ireland](#)

[Pre-School Info - England](#)

[Pre-School Info - Scotland](#)

Maternity Costs

Sure Start Maternity Grant is a one-off payment to help towards the costs of maternity and baby items. You must be on UC or another qualifying low-income benefit and have no other children in your family (unless you are expecting a multiple birth or have been caring for someone else's child that is not your partner's).



[Maternity support info - Northern Ireland](#)

[Maternity support info - England & Wales](#)

[Maternity support info - Scotland](#)

Funeral costs

If you are responsible for organising a funeral while on UC you are entitled to help with funeral costs, although this may need to be repaid from the deceased person's estate.



[Funeral costs support - Northern Ireland](#)

[Funeral costs support England & Wales](#)

[Funeral costs support - Scotland](#)

Universal Credit & childcare

You may be able to claim back up to 85% of your childcare costs. If you are claiming in Northern Ireland, from October 2021 a non-repayable grant (of up to £1500) will be available to cover upfront childcare costs for those entering employment.*



[Information on claiming back childcare costs - Great Britain](#)

*(for more information, see [Minister Hargey paves the way for upfront childcare costs](#))

Help with training and work search costs

Advisor Discretionary Fund (or Flexible Support Fund in England and Wales)

This grant may be available, at the discretion of your work coach, to cover the cost of travel expenses to interviews or the purchase of tools or clothing for work. The Flexible Support Fund can also be used to cover some upfront childcare costs provided that it helps you to find work. Ask your work coach for more information on how to apply.



Training costs

Depending on your circumstances and on what support is currently available at the time, you may be able to get access to free training and qualifications through your local Jobs and Benefits Office (or Jobcentre Plus office). It is always worth asking your work coach what training-related support is available to you when discussing what kind of work you are looking for and what steps you want to take to find work.

Help for home improvements

Disabled Facilities Grant

- You might be entitled to a Disabled Facilities Grant if you have a disability, you are on a low income, and you need adaptations carried out to make your home more suitable for your needs



- These grants are available to both private tenants and homeowners. If you are a social tenant and need adaptations you should speak to your housing officer about your needs and how they can be met.
- You can only get a Disabled Facilities Grant if an Occupational Therapist recommends it and your home can accommodate the recommended adaptations.

Grants for insulation and new heating systems

- Every year the NI Sustainable Energy Programme publishes a list of grants which are provided by private energy companies. The grants can help with the cost of insulation; new heating boilers and controls; and energy efficient lighting.
- Each grant has its own eligibility criteria and you need to be on a low income to qualify for many of them. The grants open in April each year. By December, the money is often all used up so you should apply as soon after April as you can.
- Your utilities provider may also provide incentives and offers for upgrading your boiler. You should check their websites for up to date information.

Boiler replacement Allowance

- Homeowners who have an oil heating boiler that is over 15 years old and inefficient can apply for a Boiler Replacement Allowance. You can apply if your annual household income is less than £40,000. The maximum allowance is £1,000.
- The amount of money that you will get depends on your income.
- NIHE manages applications for this allowance and you can contact them directly for more information.

Affordable Warmth Grant

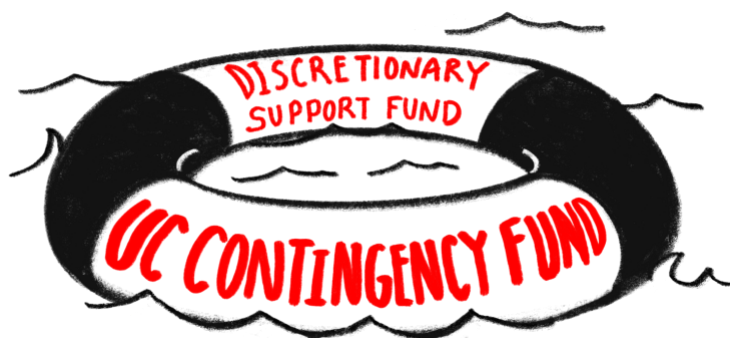
- Homeowners and private tenants living in areas with high levels of fuel poverty may be eligible for an Affordable Warmth Grant. Your council should write to you if you are eligible to apply for this scheme.
- If you haven't received a letter from the council, but think that your property should be included in the scheme, contact your local council

and ask to speak to the building control department about the Affordable Warmth Grant.

- To qualify for help under this scheme, you need to be earning less than £23,000 a year. If you rent privately, you will need your landlord's permission before any work can go ahead and your landlord will have to pay 50% of the cost of the work.

Crisis Support

In part 9 of this guide we outline the key support packages that are available for people who are living on a low income and are undergoing extremely difficult circumstances.



[Learn more about crisis support](#)

Access more of our infosheets

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

Download all the guides here!

[Helping you understand our guide](#)

[UC Lessons from Lived Experiences](#)

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

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[Before you apply](#)

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

[How to make an application](#)

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

[How to understand the UC elements](#)

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

[Where to get extra financial support](#)

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

[How to use the online journal](#)

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

[How to challenge a decision](#)

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

[Managing Overpayments & Deductions](#)

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

[Crisis support](#)

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

[Want to change things?](#)

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

[Important contacts](#)

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

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The Universal Credit Guide is a core output from a research collaboration between UC:Us participants, the universities of York and Ulster, Housing Rights and Law Centre NI. The research was funded by ESRC. Although it has not been involved in the production of this claimants' guide, UC:Us would also like to thank the Joseph Rowntree Foundation for funding the initial participatory research project that brought us together and for supporting our engagement with policymakers.