



Department for

Communities

www.communities-ni.gov.uk



Changes proposed to the Discretionary Support Scheme

Public Consultation

October 2026



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This document is also available from our website at: www.communities-ni.gov.uk

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1. Introduction

1.1. This consultation sets out the Department for Communities (“the Department”) proposed changes to the Discretionary Support Scheme.

It is intended that the changes will deliver a Discretionary Support Scheme that is better designed to support the most vulnerable low-income households in need of emergency support.

1.2. Some proposals are based on the recommendations made by an Independent Review of the Discretionary Support Scheme; others will introduce additional mechanisms to strengthen the scheme.

1.3. The aim is to ensure that Discretionary Support will continue to support the most in need in a time of crisis, whilst providing assurance that appropriate safeguards are in place to protect the public purse.

2. About this consultation

2.1 Who this consultation is aimed at

This consultation is seeking views from anyone who could be affected by the policy changes. The consultation is open to all respondents who may have an interest: members of the public, voluntary and community sector organisations, political parties and elected representatives, including Members of the Legislative Assembly.

2.2 Purpose of the consultation

This consultation seeks views on the proposed policy changes to the Discretionary Support Scheme.

2.3 Scope of consultation

This consultation applies to Northern Ireland. The Discretionary Support Scheme is specific to Northern Ireland, and any need must arise and be met within Northern Ireland, except in specific circumstances

2.4 Duration of the consultation

The consultation will be open for eight weeks; beginning **7 October 2026** and closing **2 December 2026**.

The shortened period for the consultation is necessary to allow sufficient time for

the necessary legislation to be considered by the Northern Ireland Assembly before the end of the 2022 - 2027 mandate.

2.5. How to respond to this consultation

Early responses are encouraged but all responses should arrive no later than 23:59 on **2 December 2026**. Responses are requested through the preferred method of the online survey, which can be found at <https://www.communities-ni.gov.uk/consultations>

Alternatively, a hard copy of the consultation questionnaire can be obtained here and returned by email to DiscretionarySupportsspld@communities-ni.gov.uk, or by post to:

Social Security Policy, Legislation and Decision-Making Services

3rd Floor
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1-7 Bedford Street
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If responding in an alternative format, please state whether you are doing so as an individual or representing the views of an organisation. If you are responding on behalf of an organisation, please make it clear who the organisation represents by selecting the appropriate

interest group. Before you submit your responses, please read the separate Privacy Notice section, which gives guidance on the legal position.

2.6. Consultation response

The Department will consider the responses received and publish the consultation report on the departmental website.

2.7. Feedback on the consultation process

The Department values your feedback on how well we consult. If you have any comments about the consultation process (as opposed to comments about the issues which are the subject of the consultation), including if you feel that the consultation does not adhere to the values expressed in the Eight Steps to Good Practice in Public Consultation-Engagement or that the process could be improved, please address them to:

Social Security Policy, Legislation and Decision-Making Services

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Causeway Exchange
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BT2 7EG

Email: DiscretionarySupportsspld@communities-ni.gov.uk

3. Overview

3.1. This consultation sets out the Department's proposed changes to the Discretionary Support Scheme. Discretionary Support provides financial support to those on a low income, in times of an emergency or crisis. New legislation will continue

to deliver that policy intent.

The Department would welcome your views regarding the proposed changes to be introduced in relation to the specific questions set out at the end of this document.

4. Background

4.1. Discretionary Support was introduced on 28 November 2016 as a Northern Ireland specific scheme in response to the UK Government's package of Welfare Reforms, which included the abolition of elements of the Social Fund. Discretionary Support is currently delivered under the Discretionary Support Regulations (Northern Ireland) 2016.

annual income threshold. Support is available in the form of non-repayable grants or interest free loans. This is a unique approach across the UK.

4.2. Discretionary Support policy was developed by the Department. The overarching aim is to provide help, support and financial assistance to the most vulnerable in times of emergency or crisis. Discretionary Support is available to those on low incomes, both working and non-working, provided their income does not exceed a fixed

4.3. Discretionary Support awards are intended to:

- enable individuals to begin or remain living independently in the community;
- provide rent in advance to a landlord other than the Northern Ireland Housing Executive;
- bridge a gap with short term living expenses;
- provide assistance with travel expenses in specific circumstances; and

- provide support for the purchase and/or repair of items deemed necessary to support a basic standard of living.

4.4. An Independent Review of Discretionary Support was conducted in 2021¹. The review concluded that the Discretionary Support policy was broadly achieving its stated intent. However, a series of recommendations to improve the service were made; these ranged from minor grammatical errors in the legislation to major policy changes. Many of the recommendations required legislative changes and these have not yet been implemented. Some recommendations have already been implemented.

4.5. Some of the proposed Discretionary Support changes are based on the Review Panel's recommendations as part of a package of reform. Other changes are based on an assessment of the

scheme completed by the Department. The changes are intended to:

- make the Discretionary Support Scheme more focused on those on a low income;
- address the difference between single adults and families;
- extend elements of the Discretionary Support Scheme to align with the Department's Warm Healthy Homes and draft Anti Poverty Strategies;
- extend the Discretionary Support Scheme, in specific circumstances, to cover areas that were previously excluded;
- provide protections against potential fraudulent claims;
- protect the budget in a climate of financial constraint;
- provide clearer legislation that is more easily understood and interpreted by all users.

5. Proposed Changes to the Discretionary Support Scheme

Consideration of Boiler Repairs

5.1. Current legislation provides that an award to cover the costs of boiler repairs is prohibited. The proposed changes will remove this exclusion and allow for claims to repair a residential boiler to be considered as a Discretionary Support award. This is part of the wider departmental commitments set out in the Warm Healthy Homes Strategy.

Extending the Discretionary Support Scheme to include consideration of boiler repairs, combined with the priority removal of the exclusion for fuel as a grant, is a significant move forward. The loss of heating can create an immediate risk to health and safety, particularly during colder weather.

This proposal recognises that repair of an existing boiler is often the most cost-effective method of restoring heat to the household. The impact of a warm healthy home, especially during the winter months, is essential for physical and mental health. The impact is particularly significant for vulnerable groups such as older people, young children, and those with a disability or medical condition.

Shell Accommodation Awards

5.2. 'Shell' accommodation refers to unfurnished social housing, where basic floor covering may be provided in the bathroom and kitchen, with all other floors being either bare concrete or wood; where there are not likely to be any window coverings (blinds / curtains) provided; and where basic items such as a cooker and general white goods are not normally included in the tenancy arrangements.

Currently, grant awards for household items may be provided for items deemed necessary to meet a basic standard of living, for example, a washing machine, a bed, or a cooker. Other items may only be considered where there are exceptional circumstances, for example, a tumble dryer is necessary where there is a corresponding medical condition. Other items, such as a kettle or toaster, may only be considered where a disaster has occurred.

The proposed change will enable those leaving prison, hospital or care facilities, after a prolonged period of at least 52 weeks, who are tasked with

furnishing 'shell' accommodation, to avail of a Discretionary Support grant which can include consideration of **any** items that can be provided under the Discretionary Support Scheme in these exceptional circumstances.

The prioritisation of a grant will help provide the best start for the claimant with the potential to avoid immediately accruing debt while they attempt to reintegrate into society.

Claims from 16 and 17 year olds with parental responsibility

- 5.3. Currently, the legislation provides that claimants should be over 18 to apply for support from the Discretionary Support Scheme. Only those who are 16 and/or 17 years old and who are estranged from their parents may be considered for an award.

The proposal will enable qualifying young people (i.e. 16/17 year olds, including those in full time education) to apply for Discretionary Support if they have parental responsibility, regardless of them having parental support.

This should ease the pressure on those young parents by enabling them to provide for themselves and their

child/ren and become financially independent. It will also enable eligible young parents to continue with their education and achieve their full potential for their future.

Provision for Loans

- 5.4. Currently the loan repayment period is 52 weeks which can be extended, in certain circumstances, to a maximum of 78 weeks. The Department now proposes to **extend the repayment period up to a maximum of 78 weeks**, as default. There will be no opportunity to extend the repayment period further. The proposal will reduce weekly repayment amounts by spreading loan repayments over a longer period. The Department anticipates this may improve affordability and reduce the likelihood of financial hardship arising from loan recovery.

A claimant may currently avail of three loans in a 12-month rolling period. It is proposed to allow consideration of further loans within the same 12 month rolling period if the claimant has repaid all their Discretionary Support debt.

Direct Supply Delivery Model

- 5.5. The Department is considering alternative methods of delivering support, including the direct supply of goods and voucher-

based awards in certain circumstances. These approaches are intended to ensure support is used for its intended purpose and may provide better value for money. There is anecdotal evidence that the existing scheme is exposing people to financial abuse, therefore providing goods direct to claimants may help alleviate these concerns.

The Direct Supply Delivery Model will apply to household items for which a Discretionary Support grant has been awarded. This approach is intended to provide a more effective means of meeting the need by ensuring that approved items are sourced, delivered and, where appropriate, installed directly in the claimant's home. Items supplied through the Discretionary Support Scheme will meet agreed quality standards and include appropriate warranty protection. Delivery arrangements will be agreed directly with the claimant and may include the removal and environmentally responsible disposal of an existing appliance where applicable.

This model has the potential to: reduce the stress and practical difficulties associated with replacing essential household items during a crisis; ensure that items supplied are suitable and meet agreed quality standards; provide the reassurance of warranty protection;

and secure efficiencies through central procurement, enabling the Department to make best use of available resources in supporting vulnerable households.

Extend the Repeat Award Period

5.6. The restriction on repeat awards of Discretionary Support for the same items was extended from 12 to 24 months in July 2023 as part of emergency policy changes to sustain the Discretionary Support budget for the duration of the financial year. This change has remained in place. The Department now proposes to extend the repeat award period to 36 months.

It is reasonable to expect household items, such as a cooker or fridge, to last at least 36 months and such items can be covered by a manufacturer's warranty throughout this period. It is also expected that Discretionary Support grant awards will include a 36-month warranty period for items supplied and fitted.

Annual Income Threshold

5.7. The Annual Income Threshold is the financial threshold applied when determining a household's total annual income when considering a claimant's eligibility for the Discretionary Support Scheme. The calculation will consider all household income,

however, some income received, such as specified disability benefits or child benefit awards, is disregarded.

Currently, the Annual Income Threshold is up-rated annually according to any rise in the National Living Wage rate. The Department proposes an alternative approach with increases in the Annual Income Threshold made annually, in April, in accordance with the Consumer Prices Index annual rate of inflation from the previous September.

This change will align Discretionary Support with the approach applied to the annual uprating of social security benefits, such as Universal Credit. The Consumer Prices Index uprating provides a transparent and well-established mechanism that reflects changes in living costs.

The Annual Income Threshold has always been one single figure that is applied to all applicants regardless of any other immediate family members in the household. However, the Department recognises that households with dependent children typically face higher essential expenditure. It is therefore proposed to introduce new Annual Income Thresholds, which should

better reflect differences in household composition and financial pressures.

The Review Panel recommended introducing variable thresholds. After considering the complexity of delivering this recommendation the Department is proposing to introduce two Annual Income Threshold levels: one will be applied to households that include children; and the other will be applied to households that do not include children.

The proposed threshold for households that include children will be set at £25,571.65 for the year beginning April 2026. (This would be uplifted accordingly should changes be implemented.)

The proposed threshold for households that do not include children will be set at £16,621.57 for the year beginning April 2026. (This would be uplifted accordingly should changes be implemented.)

The proposed thresholds are above the current benefit cap levels.

The thresholds have been calculated on the basis of the recommendations made by the Independent Panel and increased

for each intervening year in accordance with the Consumer Prices Index rate.

Functions of a Discretionary Support Inspector

5.8. The Department proposes to include the functions of a Discretionary Support Inspector in the legislative framework for the Discretionary Support Scheme. This will include a requirement on an Inspector to consider the lawfulness of the Department's decision when reviewing a Discretionary Support award. In practice, this change will mean that when reviewing a decision, a Discretionary Support Inspector should consider

whether the Department's decision was made in accordance with the legislation. It will not be for an Inspector to re-examine the merits of the individual case.

A Discretionary Support Inspector's recommendation must be implemented by the Department unless there are considered to be exceptional reasons for not doing so.

The policy that a Discretionary Support award initially offered to the claimant cannot be reduced at award stage will remain unchanged.

6. How Would the Proposals Affect the Discretionary Support Scheme in Practice?

6.1. The Department anticipates that the proposed changes should ensure the Discretionary Support Scheme will be more targeted to the most vulnerable households that it is intended to support.

to ease the pressures on those struggling to sustain a basic standard of living.

The Discretionary Support Scheme should also be more closely aligned with other Departmental strategies, such as, Warm Healthy Homes 2026-2036, and the Department's commitment to the Executive's draft Anti-Poverty Strategy 2025-2035.

6.2. The package of reform for the Discretionary Support Scheme should help

7. Potential Impacts of the Changes to be introduced

7.1 **Annual Income Thresholds** are lower than the current threshold. Some households will no longer be eligible for the Discretionary Support Scheme; however, the Department is confident the scheme will continue to deliver support to the most vulnerable households. There is no ongoing entitlement for a Discretionary Support award, rather the scheme is intended for those in a crisis not as a regular form of support to be relied upon. All claims are considered in the context of eligibility, affordability, and the circumstances and extent of the need, at the date of claim.

Up-rating the annual income thresholds by the **Consumer Prices Index** rate will align the Discretionary Support Scheme with the wider social security system and make for a more equitable and consistent approach.

7.2. The **extended loan repayment period** will lengthen the period of debt recovery. However, the extended period will reduce the repayment amounts enabling a more manageable commitment.

7.3. The Department acknowledges the impact of extending the **repeat award period** means some claimants may have to wait longer before being eligible to receive support for replacement of the same item(s). However, this is balanced by expectations regarding durability, warranty protection and responsible use of public funds.

7.4. **Shell accommodation** awards will provide vital assistance to those leaving a prolonged period of at least 52 weeks in care, or prison, as they reintegrate into society. Prioritising these awards as a grant has the potential to help prevent these claimants from falling into debt.

Eligibility for the Discretionary Support Scheme will be extended to allow support for those young people who are aged **16 or 17** and have parental responsibility. This proposal should encourage young parents to continue their education thus providing the opportunity to achieve their full potential.

Functions of the Discretionary Support Inspector will be limited to a **lawfulness review**, and not a review based on merits. This proposal is expected to provide greater consistency in all review

decisions. The impact to claimants will remain low as the outcome of a review cannot reduce the amount of the award.

8. Timing

- 8.1. It is anticipated the new Discretionary Support legislation will be brought into operation during Spring / Summer 2027.

9. What we would like your views on

9.1. The Department's aim is to ensure that the Discretionary Support Scheme will continue to operate as intended, in that it should provide financial assistance to the most vulnerable in a time of crisis and should align with the Department's Warm Healthy Homes Strategy and the draft Anti-Poverty Strategy. The Department welcomes views and observations, particularly in relation to the following questions:

About You/Your Organisation

1. Are you responding as an individual or representing the views of an organisation?

☐ Individual (Please continue to Question 5)

☐ Organisation

2. If you are responding on behalf of an organisation, please state the type of the organisation:

☐ Statutory Advice Sector (Please Specify)

☐ Political Party / Elected Representative (Please Specify)

☐ Community Group (Please Specify)

☐ Advocacy Group (Please Specify)

☐ Other (Please Specify)

3. If you are responding on behalf of an organisation, please state the main area(s) of the organisation's work:

☐ Financial advice/support

☐ Welfare/benefits advice

☐ Community support

☐ Advocacy/policy

☐ Other (Please Specify)

4. If you are responding on behalf of an organisation, please provide your name and the name of your organisation along with a valid email address.

5. The Department proposes to allow claims for boiler repairs to be considered under the Discretionary Support Scheme.

Do you agree with this proposal?

☐ Yes, I agree with boiler repairs

☐ No, I do not agree with boiler repairs

☐ Not sure

6. The Department proposes to introduce two Annual Income Thresholds to be applied to specific types of households, these are (for 2026/27):

£25,571.65 for households that include a child/children; and

£16,621.57 for households that do not include a child/children

Do you agree with the proposed thresholds listed above?

- ☐ Yes, I agree with the proposed annual income thresholds
- ☐ No, I do not agree with the proposed annual income thresholds
- ☐ Not sure
- ☐ Other (Please Specify)

7. The Department intends to uprate the Annual Income Thresholds (above) in accordance with the Consumer Prices Index, annually.

Do you agree with the proposed uprating method?

- ☐ Yes, I agree with the proposed uprating method
- ☐ No, I do not agree with the proposed uprating method (please suggest alternative method of uprating in text box)

- ☐ Not sure
- ☐ Other (Please Specify)

8. The Department intends to extend the repeat period for household items from 24 to 36 months.

Do you agree with the proposal?

- ☐ Yes, I agree with the proposed extended period
- ☐ No, I do not agree with the proposed extended period
- ☐ Not sure
- ☐ Other (Please Specify)

9. The Department intends to provide specific support for claimants moving into 'shell' accommodation after a prolonged period, of at least 52 weeks, in prison, hospital or care, allowing a broader range of household items to be considered within existing entitlement rules for a grant.

Do you agree with the proposal?

- ☐ Yes, I agree with the proposal for shell accommodation grants
- ☐ No, I do not agree with the proposal for shell accommodation grants
- ☐ Not sure
- ☐ Other (Please Specify)

10. The Department intends to extend the Discretionary Support Scheme to include eligibility for qualifying young people with parental responsibility.

Do you agree with this proposal?

- ☐ Yes, I agree with the proposal for 16 and/or 17-year-olds with parental responsibility
- ☐ No, I do not agree with the proposal for 16 and/or 17-year-olds with parental responsibility
- ☐ Not sure
- ☐ Other (Please Specify)

11. The Department proposes to legislate that the function of the Discretionary Support Inspector is to conduct a lawfulness review.

Do you agree with the proposal to legislate the functions of the Discretionary Support Inspector?

- ☐ Yes, I agree with the proposal for the functions of the Discretionary Support Inspector
- ☐ No, I do not agree with the proposal for the functions of the Discretionary Support Inspector
- ☐ Not sure
- ☐ Other (Please Specify)

12. The Department is considering introducing a Direct Supply Delivery Model for household items awarded as a Discretionary Support grant. Under this approach, approved items would be sourced and supplied directly to claimants, rather than providing a cash payment for the purchase of the item.

Do you agree with this proposal?

- ☐ Yes, I agree with the Direct Supply Delivery Model
- ☐ No, I do not agree with the Direct Supply Delivery Model
- ☐ Not sure
- ☐ Other (Please Specify)

Equality and Human Rights Considerations

Section 75 of the Northern Ireland Act places a statutory obligation on public authorities to carry out their functions with due regard to the need to promote equality of opportunity and good relations in respect of religious belief, political opinion, gender, race, disability, age, marital status, dependants and sexual orientation.

13. Do you think the proposed changes to the Discretionary Support Scheme could have differential impacts on Section 75 groups?

- ☐ Yes
☐ No
☐ Not sure

If yes, please supply details of the potential impacts:

14. Do you have any evidence of impacts on a specific Section 75 group(s)?

- ☐ Yes
☐ No

If yes, please supply details:

Overall Views and Recommendations

15. What is your overall view on the proposed changes to the Discretionary Support Scheme?

- ☐ I agree with the proposals for the Discretionary Support Scheme
☐ I agree, in part, with the proposals for the Discretionary Support Scheme
☐ Neutral
☐ I oppose the proposals for the Discretionary Support Scheme

16. Do you have any additional comments or recommendations in relation to the proposed changes?

Comments are sought by online survey (via Citizenspace), email or postal response.

The Department welcomes comments on any proposals within this document. Interested parties are encouraged to make responses by 2 December 2026.

Accessibility

A range of alternative formats are available upon request from the Department.

Please contact the Department at:

sspld@communities-ni.gov.uk

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