



Independent Review Service Independent Review Service

Report for the period 28th November 2016 – 31st March 2017

Foreword



Dear Permanent Secretary 19 July 2017

As Discretionary Support Commissioner, I am required to present an Annual Report under the provisions contained in Article 136 (6) (d) of the Welfare Reform (Northern Ireland) Order 2015.

This my first Report covers a four month period from the commencement of Discretionary Support on 28th November 2016 to 31st March 2017.

Yours faithfully

Wetter bank

Walter Rader OBE MA Dip YCS Discretionary Support Commissioner

Since taking up post it is evident to me that Discretionary Support is making a vital contribution to the most vulnerable and those most in need across Northern Ireland.

This report sets out the context in which the Office of the Discretionary Support Commissioner operates and the work undertaken during the initial four month period.

Executive Summary

During the period covered by this Report – 28th November 2016 to 31 March 2017

- The Office of the Discretionary Support Commissioner (ODSC) has been established and is fully operational
- The Commissioner has visited the Antrim based Teleclaim Service Centre and Review Hub
- ODSC has carried out 79 Independent Reviews at the request of claimants
- Systems and processes have been refined, in light of use, to ensure that the review process is efficient and effective.
- Conclusions are set out



BACK ROW L TO R: Mark Rgan, Office Manager; Inspectors, Amy Lucas, Fiona Douglas, Gary Toner, Deboragh Quinn. FRONT ROW L TO R: Inspectors, Marc Williams, Darren Todd; INSET: Nuala Baxter, Administration

Introduction of Discretionary Support Arrangements

- Discretionary Support is administered by the Department for Communities (the Department). The Welfare Reform (Northern Ireland) Order 2015 makes provision for the Department to make payments by way of grant or loan to prescribed persons. These arrangements constitute the provision of Discretionary Support. This is a new provision available only in Northern Ireland. Arrangements came into operation on 28th November 2016.
- 1.1 To access Discretionary Support a person must have an extreme, exceptional or crisis situation which places them

or their immediate family's health, safety or wellbeing at significant risk. If eligible, the claimant may be offered a Discretionary Support loan or grant. If the claimant is unhappy with a Discretionary Support decision, they have the right to ask for a review within 28 days of the initial decision. The first review is carried out by a Departmental Review Officer (RO). If the claimant is unhappy with the outcome of the first review, they can ask for a further review by the Discretionary Support Commissioner who is independent of the Department. (see Diagram A Para 10)

Appointment of a Discretionary Support Commissioner

2. The Welfare Reform (Northern Ireland) Order 2015 makes provision for the appointment of a Discretionary Support Commissioner. The Commissioner is an independent statutory office holder appointed by the Minister for Communities. The independence of both the Commissioner and of his reporting is paramount to the role.

- 2.1 As detailed in the Welfare Reform (Northern Ireland) Order 2015, the Commissioner's role is:
- to monitor the quality of decisions of discretionary support inspectors and give them such advice and assistance as the Commissioner thinks fit to improve the standard of their decisions;
- to arrange such training of discretionary support inspectors as the Commissioner considers necessary;

- to carry out such other functions in connection with the work of discretionary support inspectors as the Department may require;
- to report annually in writing to the Department on the standards of reviews by discretionary support inspectors.
- 2.2 Under the Welfare Reform (Northern Ireland) Order 2015, the Department is required to publish the Commissioner's Annual Report.

Provision of Resources

- 3. The Commissioner appoints Discretionary Support Inspectors and other staff, from persons made available to him by the Department, so that his statutory duties can be discharged. This includes an Office Manager, appointed to support the Commissioner in the running of his office, Inspectors and administrative support. All staff are Northern Ireland Civil Servants and are subject to NICS Terms and Conditions.
- 3.1 The Department provides for the running costs of the Commissioner's office through the normal Departmental budget allocation process. Accommodation and services, for example IT support and internal audit, are provided by the Department.

Relationship Statement

4. A Relationship Statement between the Discretionary Support Commissioner and the Department has been agreed. This statement records the statutory basis for the post of Commissioner and sets out the functions of the office, together with planning and reporting arrangements operated by the Commissioner.

Context

- 5. I took up post as the first Commissioner on 1st September 2016. In the weeks following my appointment there was much to be done in terms of establishing the office, recruiting staff, developing and delivering training for Inspectors. The aim was to be operationally ready for the commencement of Discretionary Support on the 28th of November 2016. This was achieved.
- 5.1 I acknowledge staffing arrangements put in place by the Department and recognise my responsibility for both staff training and in supporting career development. I wish to encourage staff to realise their full potential,

including developing new skills which will be transferrable to their future roles. I also want to ensure the efficient and effective delivery of the independent review service.

5.2 I wish to express my thanks to Departmental Human Resources and the Facilities Management Team in James House for their help in establishing the structure and location of the office. My thanks also go to the members of the Discretionary Support Project Team, and the associated Training staff, for their support in ensuring our operational readiness.

Business Purpose, Objectives and Values

6. The Purpose, Objectives and Values, of the new statutory office of the Commissioner are set out below.

Business Purpose

7. To deliver an independent review service of Discretionary Support decisions made by Departmental, Review Officers.

Business Objectives

- 8. Deliver impartial, independent review decisions to published standards.
- 8.1 Make improvements in the standard of services provided and in doing so, seek and take into account the views of claimants and stakeholders.
- 8.2 Provide advice and information to the public, claimants and their advisers, to staff of the Department and stakeholders about the role and work of the Office of the Discretionary Support Commissioner (ODSC)

highlighting the right of claimants to seek an independent review of a Discretionary Support decision made by a Departmental Review Officer.

- 8.3 Support the Department to improve standards of Discretionary Support decision making and operational delivery through an annual report and advice.
- 8.4 Focus business resources to achieve efficient and effective outcomes delivering value for money.

Business Values

- Business values guide staff in the delivery of their work and focus the contribution made both individually and as a team.
- 9.1 The ODSC business values are to:
- place claimants at the centre of the review process;
- treat claimants, stakeholders and colleagues with respect and courtesy;
- respect and accept the differences of others in accordance with Section 75 obligations;

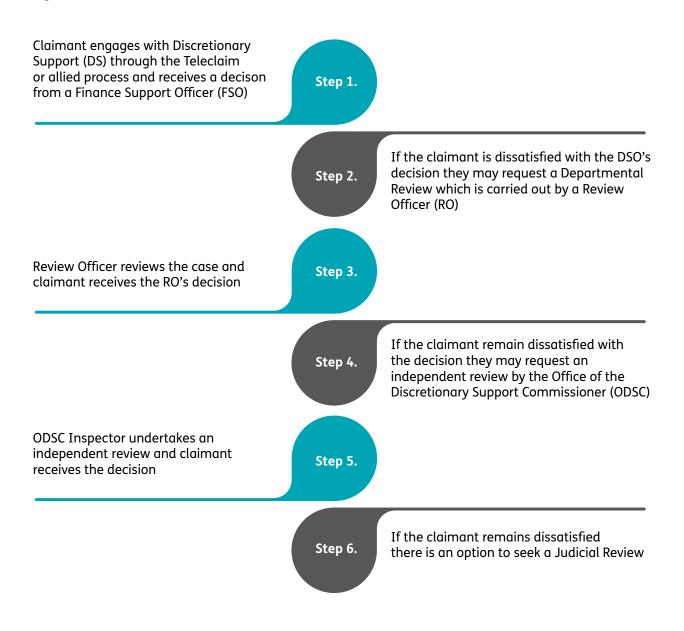
- work to improve standards of service provided for claimants of Discretionary Support;
- be receptive and responsive to the external environment and the way it influences and shapes our business future;
- engage in reflective learning and use this process to make improvements to the independent review service;
- recognise and value the members of our staff team for the contribution each makes in delivering efficient and effective services.

The Work of the Office of the Commissioner

10. The Office of the Discretionary Support Commissioner undertakes independent reviews, as requested by claimants, of decisions made by Departmental Review Officers.

The Discretionary Support Review Process

Diagram A



Claims and Reviews

 During the four month period covered by this report – 28th November 2016 to 31st March 2017, claims and reviews were as set out in Table 1 below:

TABLE 1

ITEM	NUMBER	CONTEXT
R1	30,785	the total number of Discretionary Support claims dealt with by the Department
R2	1,355	the number of reviews carried out by the Departmental Review process which represents 4.40% of the total claims in R1
R3	79	the number of independent reviews carried out by ODSC Inspectors which represents 5.8% of RO reviews at R2

Standard of Discretionary Support Inspectors' Decisions

- 12. As Commissioner, I have a statutory duty under Article 136 of the Welfare Reform (Northern Ireland) Order 2015, to monitor the quality of Inspectors' decisions and to give them advice and assistance to improve the standards of their reviews.
- 12.1 My team of Inspectors carry out reviews, as requested by claimants, of the decisions made by the Department's Discretionary Support, Review Officers.
 [Diagram A, Para 10 – Steps 4 - 6]

Case Reading

- 13. Case reading is the primary means by which I assess the standard of Inspectors' decisions. My findings and advice are fed back to individual Inspectors by the Office Manager, or through direct dialogue between myself as Commissioner and the Inspector. This process is augmented by training, staff meetings and peer review sessions.
- 13.1 Whilst there is statutory provision for the claimant to seek judicial review through the Courts, in practice thus far the Inspector's independent review tends to provide the final resolution. It is vital, therefore, that Inspectors deliver high standard decisions and that monitoring processes are robust.
- 13.2 In addition to complying with Discretionary Support Regulations and Guidance, Inspectors' decisions must be based on the evidence and the facts, to ensure justifiable decisions are reached in each case.
- 13.3 All those who use the independent review service have a right to know the reasons why the Inspector reached the decision, in 'their particular case'. Inspectors' decisions must be presented

in plain language and in a concise manner. During my reading of cases, I consider whether the decision is justified based on the evidence and facts of each case, and whether the decision is in keeping with DS Regulations and Guidance. In addition, I consider the clarity of explanation to ensure it avoids jargon and communicates the reasons for the decision clearly and concisely to the claimant.

It remains early days in the implementation of Discretionary Support. It should be noted, however, that it is a 'discretionary' scheme. Decision making officers are required to implement the DS Regulations and Guidance. In doing so they are both justified and indeed required to use their judgement and discretion in arriving at the decisions they make.

13.5 As Discretionary Support is a new scheme with new Regulations and Guidance, I decided to read 100% of the casework reviews received by my office. This enabled me to gain an overview of how the process was operating and to provide support for my Inspectors in their decision making.

13.6 I also wanted to have a clear understanding the Discretionary Support system and process end-to-end, in order to ensure that my Inspectors were delivering relevant and timely reviews. To this end I visited the staff and management in the Antrim Service Centre, which is one of the two hubs operating the Telephony and IT Teleclaim system for Discretionary Support claimants. Antrim also encompasses staff providing the Departmental Review process.

13.7 I have undertaken 79 case readings which represents all the cases dealt with by Inspectors during the reporting period. As a result of case reading I found that:

ITEM	NUMBER	CONTEXT
R4	72	decisions taken by Inspectors, were correct based on the evidence and facts of the cases, which represents 91% of all independently reviewed cases [R3 of Table 1 above]
R5	7	cases where the Commissioner required clarification by the Inspector as referenced at R6 – R8 below, which represents 9% of the total cases independently reviewed [R3 of Table 1 above]
R6	2	cases [of the 7 at R5] where the Commissioner required the Inspector to seek further clarification from the claimant in respect of the evidence / facts of the case, which represents 2.53% of the total cases independently reviewed [R3 of Table 1 above]
R7	2	cases [of the 7 at R5] where the Commissioner required the Inspector to explain in greater detail how, based on the evidence / facts available, DS Regulation10 (1) (a) had been satisfied, which represents 2.53% of total cases independently reviewed [R3 of Table 1 above]
R8	3	cases (of the 7 at R5) where the Commissioner highlighted to the Inspector that DS Regulation 21, is the filter in relation to the items being claimed, rather than DS Regulation 10, which represents 3.79% of the total cases independently reviewed [R3 of Table 1 above]

TABLE 2

Delivery Targets

14. Delivery targets had not been set inDS Regulations nor in DepartmentalGuidance for ODSC Inspectors casework.As Discretionary Support is unique to

Northern Ireland I, as Commissioner, set initial casework targets which mirrored those that had been in place for Social Fund as follows:

ITEM	NUMBER	CONTEXT
R9	2	Urgent case review process (following a disaster as detailed in the DS Regulations)
R10	12	Standard case review process
R11	21	Complex case review process

TABLE 3

Performance against casework targets - 28th November 2016 to 31st to March 2017

TABLE 4

ITEM	NUMBER	CONTEXT
R12	2	Urgent review cases cleared within the target [Target at R9 of Table 3 above]
R13	74	Standard review cases cleared within the target [Target at R10 of Table 3 above]
R14	3	Complex review cases cleared within the target [Target at R11 of Table 3 above]

14.1 The initial casework targets will be kept under review as we move forward into the first full reporting year period from 1st April 2017 to 31st March 2018.

ODSC Inspectors' Review Outcomes during the reporting period

TABLE 5

ITEM	NUMBER	CONTEXT
R14	9	Cases where Inspectors changed decisions from an ROs disallowance of DS, to an award of a DS Grant *, which represents 11.3% of total cases independently reviewed,
R15	4	Cases where Inspectors changed the decisions made by ROs from a Loan to a Grant *, which represents 5.6% of total cases independently reviewed, [*The total additional spend resulting from R14 & R15 was £8,188.97 in grants from the DS budget]
R16	5	Cases where Inspectors changed the decisions made by ROs not to award a DS loan, to the award of a DS loan #, which represents 6.3% of cases independently reviewed,
R17	1	Case where an Inspector increased the amount of the DS loan #, which represents 1.2% of total cases independently reviewed, [# The total additional loan spend resulting from R16 & R17 was £2,503.00 from the DS budget.] [*# Note: The ODSC does not hold a budget for the loan or grant decisions made by Inspectors, such awards come from the DS central budget, therefore in the reporting period Inspectors decisions resulted in additional spend from DS budget of £10,691.97]
R18	60	Cases where inspectors upheld the decisions made by the Departmental Review Officers, which represents 75.9% of the cases independently reviewed.

Actions

- 15. During the reporting period my office provided feedback to the Department on our findings and the trends we observed in relation to the cases reviewed by the Inspectors. During the period of this report ODSC has:
- Made improvements in the standard of our work, taking into account the views of our stakeholders and the reflective learning from the case reading process.
- Provided advice and information to the public, claimants and their advisers and to staff of the Department about

Resources

16. Starting with the appointment of the Commissioner on 1st September 2016, followed by the staffing of the office, ODSC was allocated funding by the Department for salaries of £175,000.00. In addition, there was funding for £17K to provide for Travel and Subsistence, Staff Training and Development, Computer charges, Postage and Stationery. Discretionary Support, the role and work of ODSC and the right of claimants to seek an independent Discretionary Support review.

- Supported the Department to improve standards of Discretionary Support decision-making and operational delivery through feedback and advice.
- Focused business resources to achieve the most efficient and effective outcomes delivering value for money.

16.1 I can confirm that ODSC has delivered the independent review service within budget for this interim period and will monitor closely the on-going spend as we move into the first full reporting year from April 2017 to March 2018

Conclusions

- 17. The Office of the Discretionary Support Commissioner independently reviews decisions made by the Department's Discretionary Support Review Officers in line with the Discretionary Support Regulations and Departmental Guidance.
- 17.1 Prior to the implementation of Discretionary Support (DS) on 28th November 2016, the DS Project Team had developed Departmental Guidance manuals, together with numerous draft documents & templates for the ODSC and the overall delivery of DS.
- 17.2 In addition, the Project Team had contributed to the development of a bespoke Northern Ireland Computer programme and Telephony system for the delivery of DS. This crucial and detailed work paid off from 'Go Live' day 1.
- 17.3 Indeed, such was the impact of introducing Telephony and IT based delivery that the first review requests were received by ODSC on 7th December 2016. That was just 10 days after 'go live', demonstrating that claimants adjusted well to Discretionary Support operating arrangements and that a prompt, two level review service was in place and functioning effectively.

- 17.4 Since the DS Project Team has completed its work a Departmental Change Board has been established. As Commissioner, I look forward to liaising with that Board to offer advice on matters where I consider changes may improve the implementation of Discretionary Support.
- 17.5 As Commissioner, I am privileged to have a unique, independent overview of Discretionary Support processes. In the coming period, I look forward to further developing arrangements, with both Departmental and external stakeholders, through which we can share operational experience and learning.
- 17.6 Discretionary Support is a new scheme, with new Regulations and Guidance which are not only new to staff operating the scheme, but also to claimants and their representatives.
- 17.7 I wish to encourage Finance Support Officers, Reviewing Officers and ODSC Inspectors to set out clear reasoning for the decisions they make, both during the Teleclaim (verbal) process and in their written records.
- 17.8I believe that clear, concise explanations of the decisions made are not only good

practice, but are also of assistance to the claimant and where appropriate their representative, in understanding the reason for the decision.

- 17.9 When undertaking reviews at the request of claimants, ODSC operates within the same Discretionary Support Regulations and Guidance which applies to the Teleclaim Centres. In Annex 1, to this Report I have set out the Discretionary Support Regulations 10, 11 & 12, together with Schedules 1 & 2. I have noticed a tendency for FSOs and ROs to give the reason for a decision as... ' Reg 10 not met'. This shorthand justification of a decision does little to explain –
- to the next officer engaging with the case/claimant, or
- to the claimant &/or their representative, or
- to the ODSC Inspector, the rational for the decision.
- 17.10Based on the cases which I have read, it is evident that there is a lack of understanding of 'why the decision was made' which then leads to a review request.

- 17.11Regarding Regulation 11, where there is currently a new £1,000.00 threshold in relation to outstanding loan debt (some claimants will be familiar with a previous threshold of £1,500.00), I would encourage FSOs, ROs and Inspectors to spell out the DS debt threshold, in clear terms, during both verbal and written communication with claimants, in the interests of clarity about the new debt limits.
- 17.12 Given the scale of the changes regarding Discretionary Support, I conclude that the implementation of the review process has gone smoothly. Claimants have responded well to the introduction of new Telephony and IT Teleclaim systems. There remains some confusion regarding the new Regulations and Guidance which will be assisted by the points I set out in Paras 17.7 – 17 11 above. My Office looks forward to the first full reporting year period.

Annex 1

Welfare Reform

The Discretionary Support Regulations (Northern Ireland) 2016

PART 3

Eligibility

Basic eligibility conditions

10.(1) A discretionary support award may be made where—

- (a) an extreme, exceptional or crisis situation presents a significant risk to the health, safety or well-being of the claimant or a member of the claimant's immediate family;
- (b) the need for discretionary support occurs in Northern Ireland;
- (c) the claimant's income does not exceed the annual income threshold;
- (d) the claimant is-
 - (i) at least 18 years old, except where child benefit is payable in respect of the claimant;

or

- a minimum of 16 years old in the case of a young person who is without parental support; and
- (e) the need must be satisfied in Northern Ireland.

(2) For the purposes of this regulation a person is not entitled to a discretionary support award unless the person—

- (a) is ordinarily resident in Northern Ireland; and
- (b) is present in Northern Ireland.

(3) Except in the case of a disaster, discretionary support shall not be awarded in respect of —

- (a) living expenses for which a discretionary support award has already been made;
- (b) a claim for the same or other items made within any rolling 12 month period from the date an award is made by the same claimant; or

- (c) any loan in relation to regulation 11(1)(c)
 or (d) which exceeds the 3 loan maximum as set out in sub-paragraph (d).
- (d) Subject to regulation 12 a claimant is not eligible to be awarded more than three loans or one grant in a rolling 12 month period.

(4) In this regulation "a young person is without parental support" means, where that person is not being looked after by an authority and—

- (a) has no parents;
- (b) has parents, but cannot live with those parents because-
- (i) the person is estranged from them; or
- (ii) there is a serious risk to the person's physical or mental health, or that person would suffer significant harm if the person lived with them; or
- (c) is living away from those parents, and neither parent is able to support the person financially because that parent-

- (i) has a physical or mental impairment; or
- (ii) is detained in custody pending trial or sentence upon conviction or under a sentence imposed by a court.

Loan eligibility

11.(1) Discretionary support may be awarded in the form of a loan as follows—

- (a) by the provision of immediate assistance with short term living expenses;
- (b) by the provision of household items, or assistance with the repair or replacement of household items that have been stolen, broken or destroyed;
- (c) by the provision of travelling expenses, to the claimant or one or more members of their immediate family, or an escort, including any reasonable charges for overnight accommodation in order to-
 - (i) visit a close relative who is ill;
 - (ii) attend a close relative's funeral;
 - (iii) ease a domestic crisis;

- (iv) visit a child who is with the other parent pending a family court decision;
- (v) move to suitable accommodation; or
- (d) by providing rent in advance to a landlord other than the Northern Ireland Housing Executive.
- (2) A loan shall not be awarded for any of the items and services specified in Schedule 1.
- (3) Where paragraph (1)(a) applies short term living expenses shall be limited to those expenses deemed, by a discretionary support officer, as necessary to support a basic standard of living.
- (4) Any award to which paragraphs (1)(c),
 (3), or (5) applies shall not in any case exceed the difference between any sum already repayable by the claimant and the claimant's partner and an assessment of their ability to repay and a level of debt for the time being acceptable to the Department.
- (5) Where paragraph (1)(d) applies the amount of rent to be provided shall not exceed a sum calculated in accordance with paragraph (4)(1) of Schedule 2

of the Housing Benefit Regulations (Northern Ireland) 2006(a).

(6) In this regulation "escort" means a person, who is not an immediate family member, who is permitted to accompany an individual.

Grant eligibility

12.(1) Discretionary support may be awarded in the form of a grant where the conditions in paragraph (2) are satisfied.

- (2) A grant will only be awarded where—
- (a) the grant is to provide assistance for a claimant or their immediate family to remain or begin living independently in the community; or
- (b) the claimant or their immediate family are prevented from remaining in their home; or
- (c) the grant is to provide assistance in the form of living expenses where the claimant is over the acceptable debt threshold; or
- (d) where the claimant is eligible for a loan for living expenses and cannot afford to make repayment.

- (3) For the purposes of paragraph 2, subparagraphs (a) and (b) only one grant may be awarded to a claimant in any rolling 12 month period from the date an award is made except in the event of a disaster.
- (4) For the purposes of paragraph 2, subparagraphs (c) and (d) only one living expenses grant may be awarded to a claimant in any rolling 12 month period from the date an award is made.
- (5) A grant shall not be awarded for any of the items and services specified in Schedule 2.
- (6) In this regulation "acceptable debt threshold" means the level of debt determined as acceptable to the Department.

SCHEDULE 1 Regulation 11(2) Discretionary support loans – excluded items and services

- 1. Any need which occurs outside Northern Ireland.
- 2. An educational or training need including clothing, tools, school uniforms or sports clothes, equipment for use at school, school meals and travel to and from school.
- 3. Work related expenses.
- 4. Expenses in connection with court or legal proceedings (including community service orders) such as legal fees, court fees, fines, costs, damages, subsistence or travelling expenses.
- 5. Domestic assistance and respite care.
- 6. Medical items or services including surgical, optical, aural and dental.
- 7. Mobility needs.
- 8. Funeral and maternity expenses.

- 9. Any expenses which the Trusts or Local Councils have a statutory duty to meet.
- 10. Housing costs, including repairs modifications and improvements to the dwelling occupied as the main home, including any garage, garden and outbuildings, and including deposits to secure accommodation, mortgage payments, rates, water rates, sewerage rates, service charges, rent and all other charges for accommodation except rent payable under regulation 11(1)(d).
- 11. Removal or storage charges where a claimant is re-housed following the imposition of a compulsory purchase order, or a redevelopment or closing order, or a compulsory exchange of tenancies, or pursuant to the Northern Ireland Housing Executive's statutory duty to the homeless under the Housing (Northern Ireland) Order 1988(a).
- 12. Costs associated with home or personal security measures including locks, bolts for outside doors or windows, door chains, door viewers, installation of

closed-circuit television, burglar alarms or security lighting.

- A television or radio and licence, aerial, cable, satellite or rental charges for a television or radio.
- 14. Costs of purchasing, renting, installing or maintaining a computer, telephone, mobile phone or internet including software, call or usage charges.
- 15. Garaging, parking, taxi use, purchase and running costs of any motor vehicle except travelling expenses payable to assist with an urgent crisis or emergency under regulation 11(1)(c).
- 16. Holidays.
- 17. Debts to government departments.
- 18. Investments.
- (a) S.I. 1988 No. 1990 (N.I. 23)

SCHEDULE 2 Regulation 12(5) Discretionary support grants – excluded items and services

- 1. Any need which occurs outside Northern Ireland.
- 2. An educational or training need including clothing, tools, school uniforms or sports clothes, equipment for use at school, school meals and travel to and from school.
- 3. Work related expenses.
- 4. Expenses in connection with court or legal proceedings (including community service orders) such as legal fees, court fees, fines, costs, damages, subsistence or travelling expenses.
- 5. Domestic assistance and respite care.
- 6. Medical items or services including surgical, optical, aural and dental.
- 7. Mobility needs.
- 8. Funeral and maternity expenses.

- 9. Any expenses which the Trusts or Local Government have a statutory duty to meet.
- 10. Housing costs, including repairs modifications and improvements to the dwelling occupied as the main home, including any garage, garden, outbuildings, and including deposits to secure accommodation, mortgage payments, rates, water rates, sewerage rates, service charges, rent and all other charges for accommodation, whether or not such charges include payment for meals or services except daily living expenses such as food and groceries where such expenses are incurred in caring for a prisoner or young offender on temporary release under Rule 27 of the Prison and Young Offenders Centres Rules (Northern Ireland) 1995(a).
- 11. Removal or storage charges where a claimant is re-housed following the imposition of a compulsory purchase order, or a redevelopment or closing order, or a compulsory exchange of tenancies, or, pursuant to the Northern

Ireland Housing Executive's statutory duty to the homeless under the Housing (Northern Ireland) Order 1988(b).

- 12. Costs associated with home or personal security measures including locks, bolts for outside doors or windows, door chains, door viewers, installation of closed-circuit television, burglar alarms or security lighting.
- A television or radio and licence, aerial, cable, satellite or rental charges for a television or radio.
- Costs of purchasing, renting, installing or maintaining a computer telephone, mobile phone or internet including software, call or usage charges.
- 15. Garaging, parking, taxi use, purchase and running costs of any motor vehicle.

- 16. Holidays.
- 17. Debts to government departments.
- 18. Investments.
- 19. Costs of fuel consumption and any associated standing charges.
- 20. Travel and any associated accommodation expenses required to visit a close relative who is ill, attend a close relative's funeral, ease a domestic crisis, and visit a child who is with the other parent pending a family court decision or to move to other accommodation.
- (a) S.R. 1995 No.8
- (b) S.I. 1988 No. 1990 (N.I. 23)



Available in alternate formats