

Benefits Top Tips

Benefit claims can sometimes be confusing and very time consuming. It can seem like every few months something new goes wrong with your claim.

Here are our tips to prevent problems from cropping up, and to help sort them out quickly if they do occur:

- Benefits rules are sometimes very complicated and it is easy to miss help you are entitled to. Get your benefits checked by an advice agency to ensure you receive everything you can.
- Different benefits are dealt with by separate bodies and separate departments - for example, Housing and Council Tax Benefit are dealt with by your local council, Tax Credits and Child Benefit are dealt with by the HM Revenue & Customs, and most other benefits are administered by different departments within the Department for Work and Pensions (the Pensions Service, the Disability and Carers Service, and Jobcentre Plus). If you inform one department of a change in your circumstances do not assume that they will pass on this information to any other department. You must inform all of the offices you get benefits from. It is best to do this in writing.
- Keep all important letters together in a file. If you receive any letters that you don't understand phone the benefits office for an explanation or go to an advice agency.
- When you phone a benefits office, the Inland Revenue, or the council, always write down the name of person you spoke to, the date, the time, and what was agreed in case the problem is not sorted out straight away.
- Get a receipt when you hand in forms or evidence and keep it safe. If you are asked for the same information again you will be able to prove that you have already supplied it.
- If you do receive a letter asking for information you have already supplied don't assume that the benefits office will realise their mistake and continue processing your claim. You must respond, if only to show them your receipt, otherwise you may find that they have closed your claim.
- If there has been a delay with your benefit (or if you don't have enough money for food or heating for any reason) you can apply for a Crisis Loan at your local benefits office. You usually have to wait for a while, but if you can explain what the crisis is you'll usually receive a payment that day.
- If the council fail to process your Housing Benefit application within 14 days you can ask for a payment on account. Similarly, you can ask for an interim payment if your Tax Credits are delayed. If you are really struggling, or your landlord is kicking up a fuss, make use of this.