

## **BENEFITS/FAMILY**

### **Am I eligible for Benefits?**

Each benefit has its own set of eligibility criteria. This means you need to meet certain conditions in order to qualify for the benefit.

For some benefits you will need to have paid National Insurance contributions in the past in order to be paid the benefit now - these are called contributory benefits. Some benefits will only be paid if you and your family are on a low income and with savings of less than a certain amount - these are called means-tested benefits. These are just basic criteria and each of the benefits has other conditions which have to be met as well before they can be paid. Some benefits, like DLA (Disability Living Allowance), can be paid in full even if you have never worked and they are not affected by any other income or savings you might have.

### **When can I claim?**

Once you know which benefits to claim complete and send in the claim form to the right office straight away. This is because it is difficult to get benefits backdated and for some benefits a payment cannot be made to cover a period before the date you made the claim no matter what the circumstances, for example, DLA. Even if you are not sure if you will qualify it is often best to claim now as you may miss out if you delay claiming. A local Citizens Advice Bureau (CAB) or Welfare Rights unit should be able to carry out a full benefits check for you.

### **How are benefits paid?**

Some benefits are now paid as tax credits. This means any payment is made by the Inland Revenue. For working people these are paid through their wages, but any amounts for children and to help with childcare costs are paid to the person with the main responsibility for the children. These payments are usually paid directly into the parent's bank account. Most other benefits are administered by different offices of the Department of Work and Pensions and are paid either directly into your bank account, or by order book which can be cashed at a local Post Office, or by Girocheque. Girocheques can be paid into a bank account or cashed at a Post Office. Eventually the government wants to move from paying benefits via order book and Girocheques, to making payments directly into claimants' bank accounts.

### **What to do if you have been turned down for benefit**

#### **Getting a letter**

If you make a claim for benefit, or ask for your benefit claim to be looked at again, you should be notified of the decision in a letter from the office dealing with that claim. For some benefits the full reasons for the decision are not included in the letter. If you ask for this within a month you should receive a reply within 14 days.

#### **What next?**

If you are unhappy about the outcome and have not got what you wanted, you can ask for the decision to be reconsidered. You have one month from the date of the letter to ask for your claim to be reconsidered. The office which dealt with your claim must then look at it again and issue a new decision. If you are unhappy with any new decision you can then appeal. Again, you have only **one month** to appeal against the new decision from the date of the letter. An appeal must be made in writing and you can get a form from the Benefit Office or a local CAB.

You should be aware that, with a few types of decision, there is no right of appeal. In these cases, you can usually ask for the decision to be reconsidered. The letter telling you the decision should tell you if you could appeal against it.

**Do I have to ask for my claim to be reconsidered before I can appeal?**

No. You do not have to ask for your claim to be reconsidered and can appeal straight away if you prefer. A local CAB or Welfare Rights unit should be able to help with your request to have a decision reconsidered or an appeal.

**TAX CREDITS**

Similar rules apply to the new tax credits. However the time limit for appealing a tax credit decision is 30 days from the date of the decision letter.

**Useful Websites**

**[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)**

**[www.dwp.gov.uk](http://www.dwp.gov.uk)**