

## Delays in Receiving Benefits Factsheet

If you have made a claim for a benefit but there has been a delay in the assessment or receiving your payment then you may find yourself struggling to manage your day to day finances.

This factsheet explains the options that may be available to you whilst you are waiting for your first benefit payment.

### Make a complaint

If there has been a delay in receiving a benefit, you may want to make a complaint to the government department or local authority which administers the benefit (e.g. the Department for Work and Pensions (DWP) about a delay in Personal Independence Payment (PIP), HMRC for a delay in tax credit payments and the local authority for a delay in housing benefit payment).

It is best to put your complaint in **writing** so that there is a record of what you have said. Complaining about the delay may speed up the time it takes for the issue causing the delay to be resolved.

Depending on the circumstances you may receive compensation.

**Visit the Citizens Advice website** to find more information on how to complain about the service you have received

### Short Term Benefit Advance section

An advance on the first benefit payment you receive may be available to you if you are in urgent financial need and have either

- made a new claim for a benefit (e.g. Jobseeker's Allowance (JSA), Income Support, Employment and Support Allowance (ESA), Carer's Allowance, Pension Credit, State Pension – means-tested) and are waiting for the first payment
- had a significant change in circumstances that means the benefit will go up by a large amount and you cannot wait until the next payment
- it is not possible to pay the benefit on its due date - this could, for example, be due to a technical problem in processing your claim or payment.

This is known as a **short term benefit advance**.

**Urgent financial need** means that if you do not get a short term benefit advance there is a serious risk of damage to the health and/or safety of you or your family.

The amount paid will depend on your circumstances. If you are awarded an advance payment it will need to be paid back out of future payments.

You can apply for a short term benefit advance either through the relevant contact centre or an advisor in your local Jobcentre Plus. A short term benefit advance request will then be sent to the relevant benefit centre to be decided.

You may find the following contacts numbers useful:

**Income support, ESA or JSA** (Monday to Friday, 8am to 6pm)

- 0345 608 8545
- 0345 600 3018 (Welsh language)
- 0345 608 8551 (Textphone)

**Carer's Allowance** (Monday to Thursday, 8:30am to 5pm. Friday, 8:30am to 4:30pm)

- 0345 608 4321
- 0345 608 4321 (Welsh language)
- 0345 604 5312 (Textphone)

**Pension Credit or State Pension** (Monday to Friday, 8am to 6pm)

- 0345 606 0265
- 0345 606 0275 (Welsh language)
- 0345 606 0285 (Textphone)

## **Universal Credit (How to apply for an Advanced Payment)**

If you have not already applied for Universal Credit but are thinking of doing so, you should seek advice on your individual circumstances first.

If you have already applied for Universal Credit, it will take at least 5 to 6 weeks from applying before you receive your first payment.

It will take at least **5 to 6 weeks** from applying for Universal Credit before you receive your first payment.

Therefore, at the Universal Credit interview you can ask for an advanced payment. This money will have to be paid back from your future Universal Credit payments.

You must give a breakdown of the things that you need the payment for (e.g. food, utility bills, petrol etc.) and why you need the advance (e.g. your health and safety will be put at

risk if you do not have the money for food and heat).

**Visit the Citizens Advice website** for detailed information on advance payments.

## Local Welfare Scheme

The housing benefit department should deal with your claim **within 14 days** of you making your claim.

If your claim takes more than 14 days to process and you are a private or housing association tenant, ask for a **housing benefit payment on account**. Payment on account is a temporary payment to help you keep up with your rent.

**Visit Shelter's website** for more information about payments on account.

If you are facing difficulty and need some help with paying your rent or Council Tax, you might be able to apply for a short-term **Discretionary Housing Payment** from your council. You must already be receiving Housing Benefit or the housing element of Universal Credit in order to be able to claim a Discretionary Housing Payment.

You'll need to **apply to your local council housing benefit department** to ask for a payment on account or to apply for a Discretionary Housing Payment.

## Help with food

If there has been a delay in your benefit payments and you do not have enough money to buy food then you may be able to get three days' worth of food from your local food bank.

Each foodbank works with different frontline professionals, such as doctors, health visitors, social workers and the Citizens Advice, who make referrals to the foodbank using a voucher.

The foodbank and referral agency use the voucher to gather some basic information about you. This will help them to identify the cause of the crisis, offer advice and prepare suitable emergency food for you.

Once you have been issued with a voucher, you can exchange this for a minimum of three days' emergency food at your nearest foodbank centre.

Find your local foodbank by entering your location on **The Trussell Trust website**.

## Help with utility bills

It is important that you do not fall behind with energy bills in order to avoid the risk of having your gas or electricity cut off.

If you are finding it difficult to pay your utility bills because of the delay in receiving your benefits you should contact your energy provider to let them know. They may be able to temporarily reduce your payments, give you a payment holiday or put you onto a cheaper tariff. In some circumstances, they may even be willing to reduce or write off your bill.

Most utility companies have a special fund which you can apply to for help with your energy bills. **Take a look at the Ofgem website** to find out more.

You may also be able to get a grant from another charity to help you with paying your utility bills. **Turn2us has a grants search tool** which you can use to see which grants you may be able to apply for.

## Applications to charitable funds

It may be possible to apply to a charitable fund if you are in financial need and require a grant.

Use the **Turn2us grant search tool** to see which grants may be available to you.

## Apply for a Budgeting Loan

Budgeting Loans are interest free loans available through the DWP to cover essentials such as clothing, footwear or furniture. They are available to people who receive means tested benefits (such as income-based Jobseeker's Allowance, Income Support or income related Employment and Support Allowance).

However, they are not available if you've just made a new claim for a means tested benefit. You need to have been claiming for at least 26 weeks.

Claiming a budgeting loan is a potential option if there is a delay in the payment of a disability benefit such as PIP or Attendance Allowance and you are already receiving a means tested benefit.

To make a claim you can ask an advisor at a Jobcentre Plus for an application form.

The loan repayments will be taken directly from your means tested benefit payments.

## Advice on budgeting and managing your debts

If you are struggling to cope with amount of money that you have to live on then you may find it useful to get advice on how to manage your money.

If you are struggling to keep up with payments and are getting into debt then you may benefit from speaking to a **debt specialist**.

You should **never** have to pay for debt advice or for help with negotiating repayments (although you may have to pay towards court costs depending on your circumstances).

If a debt advisor is asking for payment then you should go to another adviser as there are lots of organisations that provide debt advice and guidance for **free**.

**Visit the Money Advice Service website** for further information on budgeting and how to get debt advice.

## Apply to your local credit union

Credit unions offer loans at low rates and help credit union members who need financial help.

Some credit unions might lend money straight away to new members without having to save with them first. However, you will have to pay a higher interest charge than the rates offered to regular savers, but this rate is usually much lower than other high-cost credit, such as payday loans or doorstep loans.

Approval for a loan will depend on what the credit union offers and your personal circumstances.

The credit union will want to be sure you can afford to pay the loan back, but will work with you to make sure this is manageable.

**Taking out a loan should only be done as a last resort if none of the other options set out above are available to you.**

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We hope that you have found this factsheet useful. Whilst you are here, we have a small favour to ask. More people are using our service than ever before. We can't keep up with demand. We don't want to turn people away, and we want to keep on developing more information resources like this factsheet, but we don't have enough money to expand. So you can see why we need to ask for your help. We know that our information and advice can make a real difference to the quality of life of the people we support. If people using our service could help to support us, our future would be much more secure.

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