

Energy Companies Obligation (ECO)

Guidance note

www.ofgem.gov.uk

November 2014



Guidance note: the Affordable Warmth Group

documents to be made available on request

About this guidance note

This document aims to assist suppliers and the supply chain in evidencing Affordable Warmth Group (AWG) eligibility. It shows the requirements for the AWG eligibility routes, and what parts of each benefit letter can be used as evidence of eligibility. This guidance note addresses some concerns around eligibility claims.

The document is based on 18 months of AWG queries from suppliers, installers, managing agents, customers and feedback from an Ofgem audit of supplier AWG documents. We show some ways of proving AWG eligibility, but this does not encompass all possibilities. Suppliers must be able to provide evidence to us on request to prove AWG eligibility. AWG eligibility is specified in the ECO Guidance for Suppliers¹ and the Electricity and Gas (Energy Companies Obligation) (Amendment) Order 2014².

This document reflects legislation at the date of publication and is correct based on our knowledge at this time. It is the supplier's responsibility to ensure that the documents submitted to us as evidence of eligibility are in line with the legislation and the ECO Guidance for Suppliers.

For any more help and queries about the Affordable Warmth Group, please contact the ECO operations team at eco@ofgem.gov.uk

¹ <https://www.ofgem.gov.uk>.

² We adopt the definition of AWG from the 2014 amended order: <http://www.legislation.gov.uk>.

Contents

Introduction.....	p4
Outline of qualifying benefits.....	p8
Child Tax Credit.....	p10
Working Tax Credit.....	p14
State Pension Credit.....	p17
Income-related Employment and Support Allowance.....	p20
Income-based Jobseeker's Allowance.....	p20
Income Support.....	p20
Universal Credit.....	p26
Other frequently asked questions.....	p28
Guidance on redacting information.....	p31
Appendix 1: Example letters.....	p32

Introduction

The guidance note provides information that supports the existing [ECO Guidance for Suppliers](#). It provides further information on the documents which can be used to show Affordable Warmth Group eligibility.

Chapters are broken down into qualifying benefits. They describe various possible combinations and what documents should be made available upon request. They also provide examples of the wording on benefit letters that prove AWG eligibility. The chapters include frequently asked questions specific to those benefits.

The document also includes other frequently asked questions that aim to answer more general queries. Guidance on redacting information shows what information is relevant to us when proving AWG eligibility. Appendix 1 shows example letters with highlighted parts that prove AWG eligibility or show that a customer is not eligible.

This document focuses on:

- What to consider when submitting documents to us.
- The documents to be made available to us upon request.
- What needs to be visible on benefit letters to show eligibility.
- Frequently asked questions.
- How to redact information.



Top tips throughout the document are highlighted. They are there as a reminder and should be read in context with the rest of the document.



Side comments throughout the document highlight the key common errors and emphasise key messages. They are there as a reminder and should be read in context with the rest of the document.

AFFORDABLE WARMTH GROUP

The Home Heating Cost Reduction Obligation (HHCRO) focuses on low income and vulnerable householders³. It is aimed at residents who receive specific benefits and meet other conditions. One way of meeting the Carbon Saving Community Obligation (CSCO) rural sub-obligation is by delivering measures to premises in rural areas, to domestic energy users who meet the same set of requirements.

Those who meet these criteria are referred to as the "Affordable Warmth Group" (AWG).

A supplier can promote a qualifying measure to householders who:

- A are members of the Affordable Warmth Group
- B live in the same home as a member of the Affordable Warmth Group.

There are several things to consider when collecting documents showing AWG eligibility:

- Suppliers must ensure the measure being installed is at a property where an AWG member lives and there are appropriate letters to evidence this
- Suppliers must ensure benefit letters are from official organisations
- Suppliers must ensure relevant information is clearly visible
- Suppliers must ensure all documents showing AWG eligibility are dated within 18 months before the completion of the measure
- Suppliers can submit matched Energy Saving Advice Service (ESAS) or Home Energy Scotland (HES) reference numbers.

This chapter will outline what to consider when submitting documents showing AWG eligibility.

EVIDENCE THAT SHOWS WHO RESIDES AT THE PROPERTY

You must be able to provide evidence that the AWG member lives at the property where the measure is being installed. You can do this by showing us any official correspondence addressed to that person at that address, such as:

- a council tax letter or a letter from the council
- a utility bill, a phone bill or TV licence
- a mortgage statement or a bank statement
- an extract from the electoral or open register
- any other official documentation as agreed with us.

Same criteria for HHCRO AWG and CSCO rural sub-obligation

AWG member must live in the house where the measure is being installed



³ For a definition of 'householder' please refer to section 7.15-7.23 of the ECO Guidance for Suppliers at <https://www.ofgem.gov.uk>

If householder is not AWG member - do you have evidence that the 'householder' also lives there?

Matched ESAS / HES number = AWG eligibility

Do not submit unverified ESAS / HES referral numbers

You should only provide the relevant pages



In most cases this condition is satisfied by the benefit letter⁴. All pieces of evidence need to be dated within 18 months before the completion of the measure.

If the person has recently moved into the property, and the benefit letter to the AWG member is addressed to somewhere else, you will need to show us evidence of official correspondence to the AWG member at the address where the installation took place.

If the householder is not the member of the AWG (but both reside at the same property), suppliers must be able to provide the evidence listed above for the householder. This is to prove that the person is residing in the property and not letting or sub-letting it to others.

ESAS AND HES

Suppliers can submit a matched seven-digit Energy Saving Advice Service (ESAS) or eight-digit Home Energy Scotland (HES) reference number as evidence of AWG eligibility. These reference numbers are provided directly to suppliers by ESAS and HES. Suppliers can provide this as part of any Ofgem audit of HHCRO measures without any other documents to demonstrate eligibility for the AWG.

However, ESAS and HES provide both matched and unverified reference numbers to suppliers. Only matched referrals will be accepted as evidence of eligibility, as only in these cases has the Department for Work and Pensions (DWP) confirmed that a person is receiving an AWG benefit.



ESAS and HES reference numbers that are unverified will not satisfy us that someone is a member of the AWG. In these cases, the supplier must be able to evidence AWG eligibility by another method, and should not include the ESAS or HES reference number when notifying us of the measure.

EVIDENCE OF AWG BENEFITS

Only official HMRC, DWP/Jobcentre Plus, Pensions Service and HM Government documents are acceptable (plus bank statements to prove receipt of Child Benefit). Use of any other documents must be agreed with us in writing before undertaking any activity.

RELEVANT INFORMATION

We do not require full 'proof of benefit' letters or award notices. To evidence eligibility under HHCRO, we only need the page(s) that show:

- that the person receives the relevant benefit(s) and qualifying components
- their relevant income (if required)
- the address
- the person's name

⁴ Benefit letters can be 'proof of benefit' letters, award notices, annual review award notices, or amended award notices, depending on the benefit.

- the letterhead from HMRC, DWP/Jobcentre Plus, HM Government or the Pension Service
- the date of the letter or the date when the benefit starts or finishes.

DATES

To prove AWG eligibility, documents must:

- i) show that the person was a member of the AWG at some point during the promotion of the measure, and
- ii) be dated within 18 months before the completion of the measure.

If the documents are older, suppliers must be able to provide updated evidence. The promotion of the measure begins from the supplier's (or agent's) first engagement with the domestic energy user about the installation. This could be a letter from the landlord to the tenant announcing the proposed work or a home energy assessment. The promotion ends when the installation of the measure is completed.

We take 'dated' to be the date the letter was sent or the date of the home energy assessment. Sometimes this may not correspond with the date the benefits started, in which case:

- A If the benefit letter is sent before the benefit starts, we will accept the letter from that date if the person will receive the benefit at some point during the course of the promotion.
- B If the benefit letter confirms the end of entitlement, it can only evidence AWG eligibility when either the date of the letter or the end date of the award falls within the period of promotion.

Outline of qualifying benefits

A person living in a domestic premises will be a member of the AWG if they receive:

Standalone benefit (one of the following):

- » State Pension Credit
- » Child Tax Credit with relevant income below £15,860.

Or one of these combinations:

Combination 1:

Receive one of the following:

- » Income-related Employment and Support Allowance
- » Income-based Jobseeker's Allowance
- » Income Support

Plus one of the below:

- A are responsible for a child under the age of 16 who resides with them
- B are responsible for a child 16 or over but under the age of 20 who resides with them and is in full-time education or approved training
- C receive a disabled child premium
- D receive a disability premium, enhanced disability premium or severe disability premium
- E receive a pensioner premium, higher pensioner premium or enhanced pensioner premium
- F are in a work related activity or receive a support component (only with Income-related Employment and Support Allowance).

Combination 2:

- » Receive Working Tax Credit with relevant income below £15,860

Plus one of the below:

- A are responsible for a child under the age of 16 who resides with them
- B are responsible for a child 16 or over but under the age of 20 who resides with them and is in full-time education or approved training
- C receive a disability or severe disability element
- D are aged 60 or over

Combination 3:

» **Receive Universal Credit with a net monthly income of £1,167 or less in any assessment period in the previous 12 months**

Plus one of the below:

- A are responsible for a child under the age of 16 who resides with them**
- B are responsible for a child 16 or over but under the age of 20 who resides with them and is in full-time education or approved training**
- C have limited capability for work, or limited capability for work and work-related activity**
- D receive Disability Living Allowance**
- E receive Personal Independence Payment**



In accordance with the current legislation, full-time education must be other than higher education within the meaning of section 579(1) of the Education Act 1996. We consider approved training to be as defined in regulation 2 of the Child Tax Credit Regulations 2002. For more information please see 'Other frequently asked questions'.



An individual may qualify as a member of the AWG under more than one route. It is important to determine all routes when checking eligibility. The following sections of this document highlight some of the alternative routes.

Child Tax Credit

CTC + relevant income is below £15,860 = AWG eligibility

CTC notice can be used to show other benefits / qualifying components for other AWG routes

Have you checked the dates on the letter(s)?



✓ Who is eligible?

Child Tax Credits (CTC) are available for each child if the claimant is responsible for a child under 16 or under 20 and in full-time education or approved training⁵. A recipient does not need to be employed to claim CTC. CTC does not affect Child Benefit: one person can receive both.

Award notices are issued by HMRC. They are reissued annually (called 'annual review award notices') and can be amended at any point.

A CTC can count as evidence of AWG membership in one of two ways:

1 Child Tax Credit with a relevant income of below £15,860

The award of a credit is based on an assessment of relevant income. This is calculated by HMRC and should appear on the award, amended or annual review award notice.


2 Other AWG benefits and responsibility for a qualifying child

Receipt of other benefits is sometimes shown on CTC award notices. If it shows an eligible AWG benefit, eg Income-related Employment and Support Allowance, then this document can be used as evidence of both the benefit and the qualifying child.


The age groups or dates of birth of children may appear on this evidence to demonstrate that the child is a qualifying child.

The following documents should be made available on request (as relevant):

These must be dated within 18 months before the completion of the ECO measure:

-  An HMRC Child Tax Credit, Working Tax Credit or Tax Credit award notice, or an amended or annual review award notice showing that they receive Child Tax Credit and have a relevant income under £15,860, or that they receive the maximum amount of Tax Credits

OR

-  A DWP/Jobcentre Plus 'proof of benefit' letter showing that they receive Child Tax Credit and have a relevant income under £15,860, or that they receive the maximum amount of Tax Credits.

It is possible for these documents to be dated within 18 months before the completion of the measure, but not show relevant income or receipt of maximum Tax Credits. In that case, they must be accompanied by the most recent award notice or 'proof of benefit' letter that confirms the relevant income.

⁵ See 'Other frequently asked questions' for more information.



The presence of a means tested benefit (ie Income Support) on a CTC award notice does not automatically provide evidence that the relevant income is under £15,860. However, if this is one of the other eligible AWG benefits then it is likely that the person would be eligible through another route (AWG benefit showing responsibility for a qualifying child).



What is required on the letter for the purposes of ECO?

The table below states the expected wording on the relevant **HMRC letters**. The statements may vary slightly between letters.

See Appendix 1 for example letters

Relevant income	
Child Tax Credit award or amended award notice, or Tax Credit award or amended award notice	This can be found in the 'Other help you may get' section: 'The income we have used to calculate your tax credits is £xxxx.xx' OR 'You receive the maximum amount of Tax Credits'.
CTC annual review award notice	This can be found in the 'Step B – Your income' section: 'Earned income £xx,xxx' OR the 'Other help you may get' section: 'You receive the maximum amount of Tax Credits'.

Where CTC relevant income is above £15,860, a customer could use the award notice to evidence AWG eligibility under another route.

Responsible for a qualifying child	
CTC/Tax Credit award notice, review or amended award notice	If the notice shows receipt of CTC it can be used as evidence of responsibility for a qualifying child.
Other AWG benefits	
CTC/Tax Credit award, annual review or amended award notice	A Tax Credit award notice can also be used to evidence when the individual: <ul style="list-style-type: none"> - has a disability element - has a severe disability element This can be found in the 'Working Tax Credit (WTC) elements (other than childcare)' section in Part 2 of the award notice: eg 'WTC [severe] disability'.

What wording should you be looking for in the benefit letters?



Frequently asked questions

Relevant Income

There are two incomes stated in the letter. Which do I use?

The two incomes may be for two separate tax years. However, only one of these is used as evidence to calculate the Tax Credit award; this is the relevant income. It's shown in the 'Other help you may get' section. It may say: 'The income we have used to calculate your tax credits is £xxxx.xx'.

It could look like this:

Other help you may get:

Receiving tax credits may mean you can get other benefits that are not provided by us.
For more information, please phone the Helpline.
The information below may help you apply.
The income we have used to calculate your tax credits is £15035.00.

Can I use the previous tax year's income?

Yes. We will accept a document in which HMRC has used the relevant income for the previous year, as circumstances may not have changed. The document simply needs to state the income used to calculate the award of that Tax Credit. The letter may state: 'The income we have used to calculate your tax credits is £xx,xxx.xx'.

We use this income to establish whether the recipient receives less than the £15,860 threshold. Other sections may also have a breakdown of how the income is calculated.

Do I look at the individual's income or the household income?

If a couple has claimed Tax Credit jointly, then you must look at the aggregate income of the household. The aggregate income must be £15,860 or less, as stated on the award notice.

For example, the cover page of the Tax Credit award notice may say:

Tax credits award for 06/04/2014 to 05/04/2014

MR JOHN SMITH	National Insurance number ABC1234D
MISS JANE SMITH	National Insurance number ABC1234E

Or the following in the 'Personal Circumstances' section of the Tax Credit award notice:

MR JOHN SMITH
You work 50 hours a week.
MISS JANE SMITH
You claimed tax credits jointly with the person named above.

What if the award notice only states that I am on Income Support or another benefit and does not show an income?

The Tax Credit award might not state the relevant income but instead state that you receive the maximum amount of tax credits. This is enough to show that the relevant income is below £15,860.

If the document does not state the relevant income but states that you are on Income Support or another benefit, then you are not eligible under this route.

In this scenario you should claim under the route of receiving Income Support or another qualifying benefit, and show relevant qualifying components received where applicable.

For Employment and Support Allowance and Jobseeker's Allowance the 'proof of benefit' letter will need to state whether the benefit is income or contribution-based. For the purposes of ECO, the benefit must be income-based. Only income related ESA or JSA is eligible.

Qualifying Children

How do I prove responsibility for a qualifying child?

If you receive Child Tax Credit (CTC) you will not have to provide further evidence of a qualifying child.

If you have a Tax Credit award notice, or amended or annual review award notice (ie not a CTC), the 'Personal circumstances' section may state that you are responsible for a qualifying child.

For example, you may see the following in the 'Personal circumstances' or the 'How we work out your Tax Credits' sections of your Tax Credit award notice:

Qualifying children and young people

1 aged under 16

This section will often state the date of birth of the qualifying children but this information is not necessary for the purposes ECO.

For example, you may see:

Qualifying Children and young people

John Smith

Date of birth: 28/04/2013

Other ways of proving responsibility for a qualifying child can be found in 'Other Frequently Asked Questions'.

Am I responsible for a qualifying child if I am fostering a child through a council?

No, because the child's accommodation or maintenance is borne by local authority funds.

They are also not a qualifying child if they are being looked after by a local authority, and that authority has placed them in the home of someone proposing to adopt them.

Working tax credit

WTC + relevant income below £15,860 + qualifying component = AWG eligibility

Have you checked the dates on the letter(s)?

Receipt of CTC or Child Benefit = responsible for a qualifying child



✓ Who is eligible?

Recipients get Working Tax Credit (WTC) if they are aged 16 or over, work a certain number of hours a week, get paid or expect payment for the work they do and have an income below a certain level⁶. The amount people receive depends on their circumstances. Recipients receive a basic amount and additional amounts called 'elements', such as disability or severe disability elements.

Award notices are issued by HMRC when a person claims WTC. They are reissued annually (called "annual review award notices") and can be amended at any point ("amended award notice").

The award of a credit is based on an assessment of relevant income. This is calculated by HMRC and should appear on the award notices. Where a person receives both WTC and Child Tax Credit (CTC), these will appear on the same award notice. The CTC part may be used as evidence of responsibility for a qualifying child.

📄 The following documents should be made available on request (as relevant):

One of the following dated within 18 months before the completion of the ECO measure:

- 📄 An HMRC Working Tax Credit or Tax Credit award notice (or an amended or annual review award notice) showing that they receive a Working Tax Credit and have a relevant income under £15,860, or that they receive the maximum amount of Tax Credits⁷.

OR

- 📄 A DWP/Jobcentre Plus 'proof of benefit' letter showing that they receive Working Tax Credit and have a relevant income under £15,860, or that they receive the maximum amount of Tax Credits.

It is possible for these documents to be dated within 18 months before the completion of the measure, but not show relevant income or receipt of maximum Tax Credits. In that case, they must be accompanied by the most recent award notice or 'proof of benefit' letter that confirms the relevant income.

These documents must be accompanied by proof of one of the following:

- A A Child Tax Credit (CTC) or Child Benefit award notice is evidence of a qualifying child. No further evidence will be required. Receipt of CTC should also appear on the document evidencing WTC. In some cases suppliers may have other documents that are evidence of responsibility for a qualifying child⁸.
- B The benefit recipient receives a disability or severe disability element.

⁶ Further details can be found at <https://www.gov.uk/>

⁷ An HMRC award notice confirming receipt of the maximum amount of tax credits is sufficient evidence that the claimant has a relevant income of less than £15,860.

⁸ Further information is available in 'Other frequently asked questions'.

- C The benefit recipient is aged 60 or over. If the document does not show this, valid proof of age is needed as well (driving licence, passport, NHS medical card or birth certificate).



What is required on the letter for the purposes of ECO?

The table below states the expected wording on the relevant **HMRC letters**. The statements may vary slightly between letters.

See Appendix 1 for example letters.

Relevant income	
Working Tax Credit (WTC)/Tax Credit award notice, or amended award notice	This can be found in the 'Other help you may get' or 'Personal circumstances' sections: 'The income we have used to calculate your Tax Credits is £xx,xxx.xx'.
WTC annual review award notice	This can be found in the 'Step B – Your income' section: 'Earned income £xx,xxx.xx' OR The 'Other help you may get' section: 'You receive the maximum amount of Tax Credits'.
Responsibility for a qualifying child	
Child Tax Credit (CTC)/Tax Credit award, annual review or amended award notice	A CTC or a Tax Credit award notice stating you are in receipt of CTC can be used as evidence of a qualifying child.
Child Benefit award notice	A Child Benefit award notice which states the name of the parents OR A bank statement evidencing receipt of Child Benefit The Child Benefit number starts with 'CHB' and is made up of 8 numbers and 2 letters, eg CHB12345678 AB ⁹ .
Disability Element and Severe Disability Element	
WTC/Tax Credit award, amended or annual review award notice	In Part 2 the Tax Credit award: 'Working Tax Credit elements (other than childcare)' 'WTC [severe] disability....from 06/04/13 to 28/09/13 (176 days....£xxx.xx'.
Aged 60 or over	
CTC/Tax Credit award, review or amended award notice	Date of birth or age
Driving licence, passport, NHS medical card or birth certificate	Date of birth

What wording should you be looking for in the benefit letters?



⁹ Further guidance on how to evidence Child Benefit can be found at <https://www.gov.uk>

Frequently asked questions

How do I provide evidence that the claimant is over 60?

A copy of a driving licence, passport, NHS medical card or birth certificate is sufficient proof of age. These do not need to be dated within 18 months before the completion of the measure.

Other documents may be provided as proof of age but this should be agreed with us in writing before relying on them.

- For questions about relevant income or responsibility for a qualifying child in relation to Tax Credits, please see the chapter on Child Tax Credits.
- For further information on showing responsibility for a qualifying child, see 'Other frequently asked questions'.

State Pension Credit

✓ Who is eligible?

Pension Credit is an income-related benefit made up of two parts: Guarantee Credit and Savings Credit. It is referred to as State Pension Credit in the ECO Order and our Guidance for Suppliers. It is **not** the same as state pension.


Guarantee Credit tops up weekly income if it is below a certain level. Savings Credit is an extra payment for people who have saved towards their pension. The amount people receive depends on their circumstances. A person may only receive one of these; but, both are eligible for the AWG.

Letters for matched (and deceased matched) Warm Home Discount (WHD) Core Group recipients can be used as evidence of AWG eligibility. The WHD Core Group receives a set discount from their electricity bill. This is **not** the same as a Cold Weather Payment or Winter Fuel Payment.


Letters are sent annually between September and March telling people whether they will receive the discount automatically (if they match the requirements) or must apply for it (if their situation is unverified). These are distinguished by different letters at the start of their reference numbers: 'M' matched, 'U' unmatched, 'DU' deceased unmatched or 'DM' deceased matched.

The following documents should be made available on request:

One of the following documents dated within 18 months before the completion of the ECO measure:

-  Pension Credit award notice or 'proof of benefit' letter from DWP/Jobcentre Plus/The Pension Service confirming receipt of State Pension Credit

OR

-  Warm Home Discount (WHD) core group 'matched' notice from HM Government. The reference number on this notice should start with 'M' or 'DM'.

State Pension Credit
= AWG eligibility

Matched WHD Core
Group recipients = AWG
eligibility

Have you checked the
dates on the letter(s)?





What is required on the letter for the purposes of ECO?

This table shows the expected wording on the relevant letters from **DWP/ Jobcentre Plus, Pensions Service or HM Government letters**. The statements may vary slightly between letters.

Please see Appendix 1 for example letters.

Pension Credit	
Pension Credit award, amendment or annual review award notice or 'proof of benefit' letter from the Pensions Service or DWP/Jobcentre Plus	<p>This letter is sufficient evidence of eligibility.</p> <p>To ensure that this is a State Pension Credit and not state pension, the letter should include:</p> <p>'Pension Guarantee Credit of £xxx.xx per week'</p> <p>OR</p> <p>'Pensions Savings Credit of £xxx.xx per week'.</p>
WHD Core Group 'matched' Notice	<p>A letter with a reference number beginning with M or DM indicates a matched notice. It may include the following text:</p> <p>'You meet the scheme conditions and will receive £xxx.xx towards your electricity costs'</p> <p>OR</p> <p>'Information held by the Department for Work and Pensions (DWP) shows that you qualify for a discount of £xxx.xx to help with electricity costs'.</p> <p>It is not sufficient to provide a letter from HM Government saying the customer '... may be entitled to £xxx.xx towards your electricity costs'.</p>

What wording should you be looking for in the benefit letters?



Frequently asked questions

Am I eligible if I am on Pension Credit or State Pension?

If you receive Pension Credit, you are eligible. State Pension is not acceptable.

Am I eligible if I am on either guarantee credit or savings credit?

Yes. Receiving either of these means you receive State Pension Credit, thus you are eligible.

I only receive a very small amount of savings credit, am I still eligible?

Yes. Eligibility for the AWG does not distinguish between how much or which type of pension credit you receive. Some people may receive only a few pounds in savings credit, but will still be eligible for the AWG.

Income-related Employment and Support Allowance; Income-based Jobseeker's Allowance; Income Support

Income-related ESA or income-based JSA or Income Support + qualifying component = AWG eligibility

✓ Who is eligible?

Income support

People can receive Income Support if they have low or no income, work fewer than 16 hours a week and have not signed on as unemployed. They will receive a basic payment and additional payments called 'premiums'. People receiving Income Support will not be receiving Jobseeker's Allowance or Employment and Support Allowance.

Income-related Employment and Support Allowance (ESA)

People can receive this if they are ill or disabled. It may provide support if they are unable to work or need personalised help at work if they are able to work. How much people get depends on their circumstances. There are two types of ESA: income-related and contribution-based.

If a person has contributed enough national insurance in a preceding period then they will receive contribution-based ESA. This is **not** eligible for the AWG.

If a person has not contributed enough national insurance or is on a low income they may receive income-related ESA. This **is** eligible for the AWG.

Initially, claimants receive a lower rate while they are awaiting their Capability for Work assessment. Following this, people on ESA will be put in either the work-related activity or support group. Receiving either of these is a qualifying component for income-related ESA.

Income-based Jobseeker's Allowance (JSA)

People can receive JSA if they are over 18 and able to work. How much people get depends on their circumstances. There are two types of JSA: income-based and contribution-based.

If a person has contributed enough national insurance in a preceding period then they will receive contribution-based JSA. This is not eligible for the AWG.

If a person has not contributed enough national insurance they may receive income-based JSA. This is eligible for the AWG.

All benefit types

Benefits can be issued by DWP/Jobcentre Plus at any point in the year when a person claims. They can be amended at any point.





The following documents should be made available upon request:

One of the following documents dated within 18 months before the completion of the ECO measure:

- ☒ 'Proof of benefit' letter from DWP/Jobcentre Plus confirming receipt of one of the benefits mentioned above

OR

- ☒ A Tax Credit, Working Tax Credit or Child Tax Credit award notice (or amended or annual review award notice) confirming receipt of one of the benefits mentioned above.

These documents must be accompanied by proof of one of the following criteria:

- A The benefit recipient is responsible for a qualifying child who resides with them and is under 16 or aged 16 and over but under 20 and in full-time education or approved training
- B The benefit recipient receives a disabled child premium
- C The benefit recipient receives a pensioner premium, a higher pensioner premium or an enhanced pensioner premium
- D The benefit recipient receives a disability premium, an enhanced disability premium, a severe disability premium or a disability income guarantee
- E For Income-related Employment and Support Allowance only: the benefit recipient receives a work-related activity or support component.

Have you checked the dates on the letter(s)?

You may find evidence of ESA, JSA or Income Support on Tax Credit, WTC or CTC award notices





What is required on the letter for the purposes of ECO?

This table shows the expected wording on the relevant **DWP/Jobcentre Plus 'proof of benefit' letters or HMRC Tax Credit award notices** to evidence qualifying elements. The statements may vary slightly between letters.

Please see Appendix 1 for example letters.

Responsibility for a qualifying child	
Tax Credit award, amended award or annual review award notice	This can be found in the 'Personal circumstances' or the 'How we work out your Tax Credits' sections: 'Qualifying children and young people: - under sixteen - between sixteen and twenty'.
Child Tax Credit award, amended award or annual review award notice	A CTC award notice stating receipt of CTC can be used as evidence for a qualifying child.
Child Benefit award notice	A Child Benefit award notice which states the name of the parents OR A bank statement evidencing receipt of Child Benefit The Child Benefit number starts with 'CHB' and is made up of 8 numbers and 2 letters, eg CHB12345678 AB ¹⁰ .
ESA, JSA, Income Support 'proof of benefit' letter	This can be found in the section 'How your ESA/JSA/Income Support has been worked out': 'For the children in your household' 'For a child aged under 16' 'For a child aged 16 or over' 'Because you have children' 'Because you have children with special needs' 'We take away £xxxx.xx This is because you are getting Child Maintenance'.
Disabled child premium	
ESA, JSA, Income Support 'proof of benefit' letter	This can be found in the section 'How your ESA/JSA/Income Support has been worked out': 'Because you have children with special needs'.

What wording should you be looking for in the benefit letters?



¹⁰ Further guidance on how to evidence Child Benefit can be found at <https://www.gov.uk>

Disability premiums	
ESA, JSA, Income Support 'proof of benefit' letter	<p>This can be found in the section 'How your ESA/JSA/Income Support has been worked out':</p> <p>'Extra money because you are [severely] disabled'</p> <p>'Extra money because your partner is [severely] disabled'</p> <p>'Extra money because both you and your partner are [severely] disabled'.</p>
ESA, JSA, Income Support 'proof of benefit' letter	<p>This can be found in the section 'How your ESA/JSA/Income Support has been worked out':</p> <p>'Extra money because of the Disability Income Guarantee'.</p>
Pensioner premiums	
ESA, JSA, Income Support 'proof of benefit' letter	<p>This can be found in the section 'How your ESA/JSA/Income Support has been worked out':</p> <p>'Extra money because of your age'</p> <p>'Extra money because of your partner's age'</p> <p>'Extra money because of you and your partner's age'.</p>
Work-related activity or support component	
Income-related ESA, 'proof of benefit' letter	<p>This can be found in the section 'How your ESA/JSA/Income Support has been worked out':</p> <p>'Limited capability for work addition'</p> <p>'Work capability component'</p> <p>'Extra money because you are in the Work Related Activity Group'</p> <p>'Extra money because you are in the Support Group'.</p>

You can also use CTC or Tax Credit award notices to evidence Income-related ESA, Income-based JSA or Income Support. The statements may vary slightly between letters.

Please see Appendix 1 for relevant example letters.

Income-related ESA, Income-based JSA, Income Support	
Child Tax Credit or Tax Credit award, amended award or annual review award notice	<p>This can be found in the 'How we work out your Tax Credits' section:</p> <p>'You receive Income-related Employment and Support Allowance'</p> <p>'You receive Income-based Jobseeker's Allowance'</p> <p>'You receive Income Support'.</p>

What wording should you be looking for in the benefit letters?



Frequently asked questions

What is the difference between income and contributory-based ESA?

ESA is split into income-related and contributory-based. Only income-related ESA is eligible.

You will usually get income-related ESA if you are on a low income or you do not have enough National Insurance contributions.

You will usually get contribution-based ESA if you have enough National Insurance contributions.

In a joint claim, if one individual receives income-related ESA and the other contribution-based, they would still be eligible because there is income-related ESA within the claim.

What if my letter says I receive both income and contributory based ESA?

Some 'proof of benefit' letters will state two incomes where you receive income-related ESA, but are also entitled to contribution-based ESA.

Your eligibility is set by whichever of the two is higher. For example, where you receive an income-related amount of £106 and a contribution-related amount of £110, you will not be eligible for the AWG. On the other hand, if you receive an income-related amount of £110 and a contribution-related amount of £106, you will be eligible.

Where the two incomes are the same, you will not qualify: you will be classified as receiving contribution-based ESA.

Disability premiums

What is a disability premium?

A disability premium is an extra amount added to your benefit if you qualify. It will be stated as being either a disability element or a severe disability element. Some 'proof of benefit' letters will not state 'disability' or 'severe disability' but instead may say, for example, '... because you are severely disabled'.

Is Disability Living Allowance a disability premium?

No. However, it's possible for someone receiving DLA to receive a disability premium as well.

DLA is a qualifying component if a person receives Universal Credit with a net monthly income of £1,167 or less in any assessment period in the previous 12 months.

Is Personal Independence Payment a qualifying component?

Yes, as long as a person receives Universal Credit with a net monthly income of £1,167 or less in any assessment period in the previous 12 months.

If they receive another benefit, someone receiving PIP may also receive a qualifying component, such as a disability premium, a severe disability premium or an enhanced disability premium.



For further information on evidencing responsibility for a qualifying child, please see FAQs in the Child Tax Credits section and 'Other frequently asked questions'.

Universal credit

Universal Credit with net monthly income of £1,167 or less + qualifying component = AWG eligibility

Have you checked the dates on the letter(s)?



Universal Credit (UC) is replacing certain benefits in parts of the UK. It replaces:

- Jobseeker's Allowance
- Housing Benefit
- Working Tax Credit
- Child Tax Credit
- Employment and Support Allowance
- Income Support

There are no limits to the number of hours a person can work in a week if they receive Universal Credit.

Letters are received through a DWP/Jobcentre Plus Universal Award Notification¹¹.



The following documents should be made available on request (as relevant):

Evidence of the following criteria from a Universal Credit award notification:

- ☑ Confirmation of receipt of Universal Credit through a DWP/Jobcentre Plus Universal award notification. This should show that the recipient had a net earned income that did not exceed £1,167 in any one of the 12 months before the point when they are assessed as eligible for the AWG.

Accompanied by evidence of one of the following criteria from a Universal Credit award notice dated within 18 months before the completion of the ECO measure:

- A The benefit recipient has responsibility for a qualifying child (a child or disabled child element on the Universal Credit award notification)
- B The benefit recipient has limited capability for work, or limited capability for work and work-related activity (a limited capability for work element or limited capability for work and work-related activity element on the Universal Credit award notification)

OR

Evidence of one of the following criteria from an official DWP/Jobcentre Plus 'proof of benefit' letter dated within 18 months before the completion of the ECO measure:

- C The benefit recipient receives Disability Living Allowance
- D The benefit recipient receives Personal Independence Payment.

¹¹ Further information on Universal Credit can be found at <https://www.gov.uk>



What is required on the letter for the purpose of ECO?

The table below states the expected wording if using **HMRC Tax Credit award notices or DWP/Jobcentre Plus 'proof of benefit' letters** to evidence qualifying elements. The statements may vary slightly between letters.

See Appendix 1 for example letters.

Net monthly income	
Universal Credit Award Notification	This can be found in section 3: 'Then we take account of your take-home pay': 'Your take-home pay for this period is £xxx.xx'.
Responsibility for a qualifying child	
Universal Credit Award Notification	This can be found in section 1: 'First we bring together the basic parts of Universal Credit that apply to you': 'Child element..... £xxx.xx' 'Disabled child element.....£xxx.xx' 'Childcare element.....£xxx.xx'
Child Benefit award notice	A Child Benefit award notice which states the name of the parents OR A bank statement evidencing receipt of Child Benefit: The Child Benefit number starts with 'CHB' and is made up of 8 numbers and 2 letters, eg CHB12345678 AB ¹² .
Limited capability for work, or limited capability for work and work-related activity	
Universal Credit Award Notification	This can be found in section 1: 'First we bring together the basic parts of Universal Credit that apply to you': 'Limited Capacity for Work element.....£xxx.xx'.
Disability Living Allowance (DLA)	
DWP 'proof of benefit' letter	A DWP letter stating receipt of DLA.
Personal Independent Payment (PIP)	
DWP 'proof of benefit' letter	A DWP letter stating receipt of PIP.

For further information on evidencing responsibility for a qualifying child, please see 'Other Frequently Asked Questions'.

What wording should you be looking for in the benefit letters?



¹² Further guidance on how to evidence Child Benefit can be found at <https://www.gov.uk>

Other frequently asked questions

How can a customer confirm eligibility under HHCRO?

Households in England and Wales should first contact the Energy Saving Advice Service (ESAS), an independent helpline set up by the Energy Saving Trust on behalf of the government. Households in Scotland should contact Home Energy Scotland (HES). These services provide impartial energy saving advice for homes. Both services can check whether a customer meets the benefits criteria to be eligible under HHCRO. They can then make a referral to an electricity supplier to make an appointment for a no obligation assessment of the property.

The ESAS helpline is available on 0300 123 1234 and on the [Energy Saving Trust website](#).

The HES helpline is available on 0808 808 2282 and on the [Energy Saving Trust website](#).

What can the customer do if ESAS or HES say they are not eligible but they think they are?

ESAS and HES check with DWP directly to confirm people's eligibility for the AWG against the qualifying benefit criteria. The customer should double-check their benefit letters and compare them with the online eligibility tool at <https://www.gov.uk/>. If the individual still believes they are eligible, they should call ESAS again to discuss this.

Can a matched ESAS or HES number be used to evidence receipt of qualifying benefits?

Yes, a matched ESAS or HES reference number can be submitted in place of evidence of the AWG. Where a matched seven-digit ESAS or eight-digit HES number is provided, suppliers can rely on this at audit and no other documents will be needed to demonstrate AWG status.

Tenant or landlord: who is the main beneficiary?

AWG eligibility is based on the tenant's status rather than the landlord's. This is because in most cases, the person who pays the energy bill is usually the tenant, which means that they would see the benefits of any bill savings created by the installation of the measures. It will also be the tenant who risks harm by living in the cold, and who, after the installation of the measures, will take advantage of living in a potentially warmer home. Homeowners who meet the qualifying benefit criteria and can prove they are the householder residing at the property are also included in the AWG.

Is a birth certificate enough to evidence responsibility for a qualifying child?

No, as the parent may no longer be responsible for that child (eg if parents have divorced or separated, and the child lives with one parent).

How else can I evidence responsibility for a qualifying child?

A qualifying child is a child living with you who is under 16 or aged 16 and over but under 20 and in full-time education or approved training.

You could provide one of the following:

A copy of a 'proof of benefit' letter stating that you receive:

- disabled child premium
- family premium, or
- family premium (lone parent).

You can also use a letter dated within 18 months before the completion of the measure with the following information stated clearly on headed paper:

- child's name
- child's age or date of birth
- claimant's address
- confirmation that the child lives with named parent or guardian at the mentioned address
- for children aged 16 and over or under 20, confirmation that the child is in full-time education or approved training as stated in the next question.

This letter will be accepted as proof of being responsible for a qualifying child if it comes from one of following health, education, local authority and support services professionals:

- Child and Adolescent Mental Health Services (CAMHS)
- teacher
- social services worker
- health visitor
- support worker
- physio-, speech and language, or occupational therapist
- GP
- probation officer
- consultant paediatrician
- community nurse
- NHS Continuing Health Care professional.

The letter must include the professional's name, title and contact details. We may consider other professionals appropriate, but this must be agreed in writing before installing a measure.

Who can write a letter to state you are responsible for a qualifying child?



What is full-time education or approved training for a person aged 16 or over but under the age of 20?

Full-time education

Education must be full-time (more than an average of 12 hours a week supervised study or course-related work experience) and can include:

- A levels or similar, eg Pre-U, or the International Baccalaureate
- Scottish Highers
- NVQ up to level 3.

Full-time education that is not approved includes:

- that provided by the child's employer or as part of a role they hold – eg part of a role as a scout leader
- an advanced course – eg a BTEC Higher National Certificate or Diploma, or a higher education course like a university degree.

Approved training

Approved training should be unpaid and can include:

- traineeships
- some apprenticeships
- Training for Success: Professional and Technical Training
- Pathways for Success: Pathways for Young People
- Get Ready for Work
- Skillbuild+ or Skillbuild
- Employability Fund programmes – Scotland only.

Courses that are part of a job contract are not approved¹³.

¹³ For more information please visit <http://www.legislation.gov.uk>.

Guidance on redacting information

The document(s) that should be made available to us upon request should contain a minimum amount of information to prove eligibility under the AWG. This would be a letter-headed document that states the customer's name and address, and shows receipt of the qualifying benefit(s). It is not necessary to provide the entire document, only the relevant pages.

Letters that include other pieces of personal information not relevant to ECO should be redacted. What can be redacted depends on the customer's AWG qualification route. Consider the following when submitting documents to us:

- The amount the customer receives from their benefit. You only need to show that they receive that benefit
- For AWG routes which are not means tested (eg Income Support or State Pension Credit), you do not need to show the customer's income or savings
- National Insurance numbers should not be visible. These are often shown on the front page, and should not be used as a unique identifier
- Bank account number and other irrelevant information when using bank statements as proof of Child Benefit.

As per the Data Protection Act¹⁴ (Principle 5), "Personal data processed for any purpose shall not be kept for longer than is necessary for that purpose or those purposes."

We may need to audit suppliers' compliance with their legislative requirements up to and after the end of the scheme. Suppliers must ensure that they retain information up to the date stated in the ECO Guidance for Suppliers. It is the suppliers' responsibility to keep up to date with any changes of requirements.

Have you redacted all irrelevant information?

How long do suppliers need to retain information?



¹⁴ <http://www.legislation.gov.uk>

Appendix 1: Example letters

These are examples of different types of letters that you may encounter.

We have tried to indicate whether or not the documents are compliant. We have highlighted certain parts of these documents that need to be considered when determining eligibility.

This is not an exhaustive list of the eligible benefits or the combinations of elements and components. This is a sample of some of the letters that may be provided.

For further clarification about whether or not a document is eligible, please refer to the ECO Order, the [ECO Guidance for Suppliers](#) or contact the ECO team at Ofgem on eco@ofgem.gov.uk.

Example letters

- A Child Tax Credit/Working Tax Credit: award notice
- B Child Tax Credit/Working Tax Credit: amended award notice
- C Child Tax Credit/Working Tax Credit: annual review award notice
- D Income-based Jobseeker's Allowance (JSA): 'proof of benefit' letter
- E Income Support: 'proof of benefit' letter
- F Income-related Employment and Support Allowance (ESA): 'proof of benefit' letter
- G Disability Living Allowance (DLA): 'proof of benefit' letter
- H Warm Home Discount (WHD) Core Group notice: 'Matched'
- I Warm Home Discount (WHD) Core Group notice: 'Unmatched'
- J Warm Home Discount (WHD) Core Group notice: 'Deceased Matched (deceased recipient)'
- K Warm Home Discount (WHD) Core Group notice: 'Deceased Unmatched (deceased recipient)'
- L The Pension Service: 'proof of benefit' letter
- M Universal Credit: award notification

Example A: Child Tax Credit/Working Tax Credit: Award notice (4 pages)

This document shows a joint claim of WTC, CTC with relevant income below £15,860 and qualifying child component



Helpline 0345 300 3900
Minicom/Textphone 0345 300 3909
For our opening hours go to
www.hmrc.gov.uk or phone us.

Name and address must be clear and match where measure was installed

MR JONATHAN SMITH
MRS JANE SMITH
1 EXAMPLE STREET
CAMBRIDGESHIRE
CA1 AAA

TCO Liverpool 3
TCO
GOVERNMENT BUILDING
PRESTON
LANCASHIRE
PR1 0YP

Date within 18 months before completion of the measure

Date 28 November 2013

Tax credits award for 06/04/2013 to 05/04/2014

MR JONATHAN SMITH
MRS JANE SMITH

National Insurance Number AB 12 34 56 C
National Insurance Number AB 12 34 56 D

Summary

Tax credit for the period - see Part 2

Working Tax Credit	£4038.80
Child Tax Credit	£5993.30

Amounts still to be paid to you for the period shown above - see Part 3

Working Tax Credit to MISS JANE SMITH	£3140.79
Child Tax Credit MISS JANE SMITH	£4853.28

Tax credits are based on your personal circumstances and income for the whole tax year. After the end of the tax year, when all the information is known, we make a final decision about how much you are entitled to receive.

Part 1 shows your circumstances, including your income. Please check this part and tell us immediately if anything is wrong, missing or has changed.

Part 2 is for information. It shows how we calculate your tax credits

Part 3 gives details about any payments we will make for the period shown above.

Your rights and obligations

Your Charter explains what you can expect from us and what we expect from you. For more information go to www.hmrc.gov.uk/charter

Why we are writing to you

Thank you for the information you gave us about your tax credits claim. This award notice gives details of your tax credits award for the period 06/04/2013 to 05/04/2014.

Receipt of qualifying benefit

What to do now

Please check the details on this award notice and tell us if anything is wrong, missing or incomplete.

If your payments have gone down

If you cannot meet your essential living expenses because your payments have gone down, please contact us. We may be able to make extra payments.

Other help you may get

Receiving tax credits may mean you can get other benefits that are not provided by us. For more information, please phone the Helpline.

The information below may help you apply.

The income we have used to calculate your tax credits is £8000.00

Relevant income below £15,860

Part 1 Personal circumstances

Your tax credits are based on your personal circumstances. We hold the following details on 16/06/2013. Please tell us immediately if anything is wrong, missing or incomplete because if you receive more money than you are entitled to, you will have to pay the money back.

Claimants

Your tax credits are based on you being part of a couple. If you have separated, please tell us. You may be able to make a new claim to tax credits, either on your own or as part of a new couple.

Tax credits take account of the hours you work. We need to know whether you work

- less than 16 hours a week
- between 16 - 23 hours a week
- between 24 - 29 hours a week
- 30 hours a week or more.

Tell us if your hours change so you move from one of the above groups into another. For couples with children it is your joint working hours that count, but one particular partner must work at least 16 hours a week.

MR JOHNATHAN SMITH

You work 50 hours a week.

MRS JANE SMITH

You claimed tax credits jointly with the person named above.

Qualifying child component

Qualifying children and young people

2 aged under sixteen

Childcare costs

You have no qualifying childcare costs. If you start to pay for childcare and you qualify for Working tax Credit you may be able to claim the childcare element of Working Tax Credit. Contact us for details.



Tax credits award for 06/04/2013 to 05/04/2014

MR JONATHAN SMITH
MRS JANE SMITH

National Insurance Number AB 12 34 56 C
National Insurance Number AB 12 34 56 D

Continued

Income

This is the information we have about your income. Please contact us immediately if it is not correct.

Your income for the year 6 April 2012 to 5 April 2013

This income is based on an estimate provided by you.
Please tell us your actual income as soon as you know what it was.

MR JONATHAN SMITH		
Income from self-employment	<u>£8000.00</u>	
Your total income		£8000.00
MRS JANE SMITH		
Total income for the year from 6 April 2012 to 5 April 2013		<u>£8000.00</u>

Names
of joint
claimants

Relevant aggregate
income below
£15,860

Has your income changes?

Please tell us if your income goes up or down. This helps us to keep your payments on the right track.

Income gone down? - tell us now, you may be due more tax credits

If you are due more tax credits, we will increase your remaining payments straight away. After 5 April 2014 we will send you a Renewal Pack. Once you have told us your actual income for the year from 6 April 2013 to 5 April 2014, we will check your whole award. If we owe you any money we will pay it.

Income gone up? - tell us now to keep your payments on the right track

This does not usually affect your tax credits payments for this year. They will stay the same until 5 April 2014 as long as there are no other changes in your income or circumstances.

From 6 April 2014 your payments will be based on income of £8232.00. If your income is more and you do not tell us until you complete your Renewal Pack, you may be paid too much from 6 April 2014 onwards. If you are overpaid, we will reduce your payments to collect back any overpaid amount.

Thank you for the information you gave us about your tax credits claim.
This award notice gives details of your tax credits award for the period 06/04/2013 to 05/04/2014.

Your right to appeal

If you think that something on your notice is wrong or missing then contact us straight away and we will try to put it right without the need for an appeal.

If we cannot resolve your problem and you are not satisfied you still have the right to make an appeal.

Appeals must be made in writing within 30 days of the date of the award notice.

For more information:

- go to www.hmrc.gov.uk and under *quick links* select *Complaints & Appeals*, or
- if you do not have access to the internet, phone our Helpline and ask for our leaflet *What to do if you think our decision is wrong (WTC/AP)*.

Part 2 How we work out your tax credits

The amounts shown in this Part are provisional until your actual income and personal circumstances are known and we make a final decision after 5 April 2014.

Tax credits are made up of elements. The elements you receive and the periods you receive them for are shown below. Your income may reduce the amount of tax credits you receive. We show any reductions below.

Working Tax Credit elements

Basic	£1923.55
Second Audit	£1971.00
30-hour element	£792.05
Total Working Tax Credit elements (other than childcare)	£4686.60
Reduction due to your income	£647.80
Amount for the period	<u>£4038.80</u>

Child Tax Credit elements

A child element may be paid for a child from birth until the day before 1 September following their 16th birthday.

After that, a child element may be paid for a young person under 20 who is studying for a qualification up to and including A level, NVQ level 3 or Scottish national qualifications at higher or advanced level or equivalent, or who is on an approved training course. This does not include studying for a university degree or similar qualification.

A child element may also be paid for 20 weeks after a young person leaves full-time non-advanced education, provided they are still under 18 and have registered for work or training with a careers service, Connexions or equivalent. To claim this, you must tell us about that registration within 3 months of the date they leave full-time non-advanced education.

Contact us if a child (over 16) enters or leaves full-time non-advanced education or training, or if you want more information.

Child elements for children

JOSEPH SMITH, JULIA SMITH

2 qualifying children from 06/04/2013 to 05/04/2014 (365 days) £5445.80

Qualifying
child
component

Example B: Child Tax Credit/Working Tax Credit: Amended award notice (4 pages)

This document shows WTC, CTC with relevant income below £15,860 and qualifying child component



Helpline 0345 300 3900
Minicom/Textphone 0345 300 3909
For our opening hours go to www.hmrc.gov.uk or phone us.

MR JONATHAN SMITH
MRS JANE SMITH
1 EXAMPLE STREET
CAMBRIDGESHIRE
CA1 AAA

Name and address must be clear and match where measure was installed

TCO PRESTON
TCO
GOVERNMENT BUILDING
PRESTON
LANCS
PR1 0YP

Date within 18 months before completion of the measure

Date 28 November 2013

Amended tax credits award for 06/04/2013 to 05/04/2014

MR JONATHAN SMITH

National Insurance Number AB 12 34 56 C

Summary

Tax credit for the period - see Part 2

Table with 2 columns: Tax credit type and Amount. Includes Working Tax Credit (£1154.45), Child element of Working Tax Credit (£2074.80), and Child Tax Credit (£3270.40).

Receipt of qualifying benefit

Amounts still to be paid to you for the period shown above - see Part 3

Table with 2 columns: Amount type and Amount. Includes Working Tax Credit to MR JOHN SMITH (£441.30) and Child Tax Credit and Working Tax Credit (childcare) to MR JOHN SMITH (£2057.15).

Tax credits are based on your personal circumstances and income for the whole tax year. After the end of the tax year, when all the information is known, we make a final decision about how much you are entitled to receive.

Part 1 shows your circumstances, including your income. Please check this part and tell us immediately if anything is wrong, missing or has changed.

Part 2 is for information. It shows how we calculate your tax credits

Part 3 gives details about any payments will make for the period shown above.

Your rights and obligations

Your Charter explains what you can expect from us and what we expect from you. For more information go to www.hmrc.gov.uk/charter

Why we are writing to you

Your work circumstances have changed.

What to do now

Please check the details on this notice and tell us if anything is wrong.

If your payments have gone down

If you cannot meet your essential living expenses because your payments have gone down, please contact us. We may be able to make extra payments.

Other help you may get

Receiving tax credits may mean you can get other benefits that are not provided by us. For more information, please phone the Helpline.

The information below may help you apply.

The income we have used to calculate your tax credits is £15035.00.

Relevant income
below £15,860

Part 1 Personal circumstances

Your tax credits are based on your personal circumstances. We hold the following details on 26/11/2013. Please tell us immediately if anything is wrong, missing or incomplete because if you receive more money than you are entitled to, you will have to pay the money back.

Claimant

You claimed tax credits as an individual. You must tell us if you marry or enter into a civil partnership, or start to live with someone as if you are married or in a civil partnership. This award will then end, and you will need to make a new claim with your partner, if appropriate.

Tax credits take account of the hours you work. We need to know whether you work

- less than 16 hours a week
- between 16-23 hours a week
- between 24-29 hours a week
- 30 hours a week or more.

Tell us if your hours change so you move from one of the above groups into another.

For couples with children it is your joint working hours that count, but one partner must work at least 16 hours a week.

MRS JANE SMITH

You work 30 hours a week.

Qualifying
child
component

Qualifying children and young people

1 aged under sixteen.

Childcare costs

The number of qualifying children cared for by a registered or approved childcare provider is 1. You told us your average weekly childcare costs are £57.00.

You must tell us within one month if you have been claiming childcare costs and

- you stop using a registered or approved childcare provider
- your childcare costs reduce to zero
- your average weekly childcare costs reduce by £10.00 a week or more for at least 4 weeks in a row.

Please also tell us if your childcare costs increase by £10.00 or more a week, or you change your childcare provider.



Amended tax credits award for 06/04/2013 to 05/04/2014

MR JONATHAN SMITH

National Insurance Number AB 12 34 56 C

Continued

Income

This is the information we have about your income. Please contact us immediately if it is not correct.

Your income for the year 6 April to 5 April 2013

MR JONATHAN SMITH

Earnings as an employee

£15035.00

total income for the year from 6 April 2012 to 5 April 2013

£15035.00

Relevant income
below £15,860

Has your income changed?

Please tell us if your income goes up or it goes down. This helps us to keep your payments on the right track.

Income gone down? - tell us now, you may be due more tax credits

If you are due more tax credits, we will increase your remaining payments straight away. After 5 April 2014 we will send you a Renewal Pack. Once you have told us your actual income for the year from 6 April 2013 to 5 April 2014, we will check your whole award. If we owe you any money we will pay it.

Income gone up? - tell us now to keep your payments on the right track

This does not usually affect your tax credits payments for this year. They will stay the same until 5 April 2014 as long as there are no other changes in your income or circumstances.

From 6 April 2014 your payments will be based on income of £15471.01. If your income is more and you do not tell us until you complete your Renewal Pack, you may be paid too much from 6 April 2014 onwards. If you are overpaid, we will reduce your payments to collect back any overpaid amount.

Your rights and obligations

If you think that something on your notice is wrong or missing then contact us straight away and we will try to put it right without the need for an appeal.

If we cannot resolve your problem and you are not satisfied you still have the right to make an appeal.

Appeals must be made in writing within 30 days of the date of the award notice.

For more information:

- go to www.hmrc.gov.uk and under *quick links* select *Complaints & Appeals*, or
- if you do not have access to the internet, phone our Helpline and ask for our leaflet
- *What to do if you think our decision is wrong (WTC/AP)*.

Part 2 How we work out your tax credits

The amounts shown in this Part are provisional until your actual income and personal circumstances are known and we make a final decision after 5 April 2014

Tax credits are made up of elements. The elements you receive and the periods you receive them are shown below. Your income may reduce the amount of tax credits you receive. We show any reductions below.

Working Tax Credit elements (other than childcare)

Basic	from 06/04/2013 to 05/04/2014 (365 days)	£1923.55
Lone parent	from 06/04/2013 to 05/04/2014 (365 days)	£1971.00
30-hour element	from 06/04/2013 to 05/04/2014 (365 days)	£792.05
Total Working Tax Credit elements (other than childcare)		£4686.60
Reduction due to your income		£3532.15
Amount for the period		<u>£1154.45</u>

Childcare element of Working Tax Credit

Childcare element	from 06/04/2013 to 05/04/2014 (365 days)	£2074.80
Total childcare element of Working Tax Credit		£2074.80
Reduction due to your income		£0.00
Amount for the period		<u>£2074.80</u>

Child Tax Credit elements

A child element may be paid for a child from birth until the day before 1 September following their 16th Birthday

After that, a child element may be paid for a young person under 20 who is studying for a qualification up to and including A level, NVQ level 3 or Scottish national qualifications at higher or advanced level or equivalent, or who is on an approved training course.

This does not include studying for a university degree or similar qualification.

A child element may also be paid for 20 weeks after a young person leaves full-time non-advanced education, provided they are still under 18 and have registered for work or training with a careers service, Connexions or equivalent. To claim this, you must tell us about that registration within 3 months of the date they leave full-time non-advanced education.

Contact us if a child (over 16) enters or leaves full-time non-advanced education or training, or if you want more information.

Child elements for children

JULIA SMITH

1 qualifying child	from 06/04/2014 to 05/04/2014 (365 days)	£2722.90
--------------------	--	----------

Family elements

Basic	from 06/04/2014 to 05/04/2014 (365 days)	£547.50
Total Child Tax Credit elements		£3270.40
Reduction due to your income		£0.00
Amount for the period		<u>£3270.40</u>

Example C: Child Tax Credit/Working Tax Credit: Annual review award notice (2 pages)

This document shows Income Support and qualifying child component



Helpline 0345 300 3900
Minicom/Textphone 0345 300 3909
For our opening hours go to
www.hmrc.gov.uk or phone us.

Name and address must be clear and match where measure was installed

MR JONATHAN SMITH
1 EXAMPLE STREET
CAMBRIDGESHIRE
CA1 AAA

TCO Liverpool 3
TCO
GOVERNMENT B
PRESTION
LANCASHIRE
PR1 0YP

Date within 18 months before completion of the measure

Date 25/04/2013

Check before 31/07/2013

Please keep this for your records

Tax credits - Annual Review for year ended 05/04/2013

Your tax credits award for 06/04/2012 to 05/04/2013

MR JONATHAN SMITH

National Insurance Number AB 12 34 56 C

We told you that we would be contacting you to review your tax credits award. We want to:

- make sure we paid you the correct amount for the award period shown above, and
- ask you to make a tax credits claim for 2013-2014.

We need you to review your personal circumstances during the whole award period shown above and check if you received any income.

If you need to tell us about anything once you have completed your Annual Review, **please phone us straight away**, if you do not have anything to tell us you need to do nothing more and you will not receive another notice from us this year. This *TC603R Tax Credits Annual Review* is also your Award Notice and the amount of your award is shown below.

We will decide on 31/07/2013 that:

- The final amount of your tax credits award for the period 06/04/2012 to 05/04/2013 is £8880.45.
- Your tax credits award for 2013-2014 will be as shown in the Payments section.

If later, you think those decisions are wrong, you will have 30 days from 31/07/2013 to appeal.

If you do not think something is wrong, you do not have to wait until then to contact us.

Changes that could affect you

Tax credits will gradually be replaced by a new Universal Credit by 2017. For more information go to www.gov.uk/uc.

Step A

Check your personal circumstances at the start of your award period were correct and complete

The notes tell you what to look for when you are checking and who can get extra amounts of tax credits.

At the start of your award period, 06/04/2012:

You claimed tax as an individual

MR JONATHAN SMITH

Date of birth: 01/01/1984

Lived in the United Kingdom

Received Income Support

Qualifying benefit

Qualifying child component

Your qualifying children and young people

JOSEPH SMITH

Date of birth: 01/01/2005

Received disability Living Allowance or personal Independence Payment, or was registered blind (or was taken off the register in the 26 weeks before your claim).

JULIA SMITH

Date of birth: 01/01/2009

Your childcare costs - childcare providers must be registered or approved, see the Notes. You had no qualifying childcare costs.

Step B

Check that the changes in your personal circumstances listed below, are correct and complete

The notes tell you the changes in your personal circumstances that may affect your award.

You have not told us about any changes in your personal circumstances that may have affected your award. The information we held throughout the award period from 06/04/2012 to 05/04/2013 is as shown in Step A.

Example D: Income-based Jobseeker's Allowance (JSA): 'proof of benefit' letter (2 pages)

This document shows Income-based JSA and disability premium component

Name and address must be clear and match where measure was installed

Date within 18 months before completion of the measure

It does not say here they receive JSA. See rest of letter

**Your reference is AB123456C
Please tell us this number
if you get in touch with us**

**Birkenhead Benefit Centre
Jobcentre Plus
Jupiter Drive
Chester
CH70 8BP**

**Phone 0845 6088529
TEXTPHONE for the deaf/hard of
hearing ONLY 0845 6088551**

01234

MR JONATHAN SMITH
1 EXAMPLE STREET
CAMBRIDGESHIRE
CA1 AAA

Date 23 May 2013

Dear Mr Smith

YOUR CLAIM FOR JOBSEEKER'S ALLOWANCE

I am pleased to tell you that we can pay you Jobseeker's Allowance from 21 May 2014. You will get £102.70 a week. We have used the tax years ending 5 April 2002 and 5 April 2003 to assess your claim.

If you are claiming for a partner

Your partner may be required to take part in a Work Focused interview with a Personal Advisor once you have been claiming benefit for more than 26 weeks. Your partner will be notified if they are required to attend.

The attached sheet shows how we worked this out. If you want more information please get in touch with us. Our phone number and address are at the top of this letter.

This assessment is based on how much the law says you need to live on. You have not paid, or been credited with, enough Class 1 National Insurance Contributions for them to be used in this assessment.

HOW YOU WILL GET YOUR MONEY

Your money will be paid every two weeks while you are still entitled to Jobseeker's Allowance.

Bank/Building society: Post Office (TM)
Post office card account

We also hold your account number/sort code but for security reasons they have not been included in this letter.

We will pay your Jobseeker's Allowance into the above account.

PAYMENT TO YOUR BANK/BUILDING SOCIETY

These notes are about allowance payments into a bank or building society account. Please make sure you read them.

Page 01 of 04

23 May 2013

MR JONATHAN SMITH

REF: AB 12 34 56 C

HOW YOUR JOBSEEKER'S ALLOWANCE WAS WORKED OUT

This payment of Jobseeker's Allowance is based on the amount the law says you need to live on. We call this income-based Jobseeker's Allowance.

The amounts on this page apply from 21 May 2013

.....
How much money the law says you need to live on each week £102.70

.....
Your living expenses £71.70

.....
Extra money because you are disabled £31.00

.....
This is also the amount of Jobseeker's Allowance that you will get because you do not have any money coming in.


Yours sincerely
Manager

Qualifying benefit

Disability premium component

Example E: Income Support: 'proof of benefit' letter (2 pages)

This document shows Income Support and various components (see below)



Website: www.jobcentreplus.gov.uk

Name and address must be clear and match where measure was installed

Mrs J Smith
1 Example Street
Cambridgeshire
CA1 AAA

It does not say here they receive income support. See rest of letter

If you get in touch with us, tell us this reference number AB123456C

Our address Walsall Benefit Centre
Post Handling Site B
Wolverhampton
WV99 1

Date within 18 months before completion of the measure

Our phone number 0345 608

If you have a textphone 0845 6088

Date 7 July 2014

Dear Mrs Smith

About your Income Support

I am writing to tell you that your recent change in circumstances does not affect the amount of Income Support we pay you, however there may be future changes in your entitlement.

This may be because of future changes you have told us about, the uprating of benefit or changes in deductions from your benefit.

This means you will continue to get £244.89 a week.

The way this has been worked out is shown on the page called **How your Income Support was worked out.**

How to get your money

We will pay your Income Support into the account that you have told us you wish to use. The money will be in the account requested every fortnight by the day Income Support is due.

If you want a further explanation of this decision, please see the final page of this letter. it explains what to do if you disagree with this decision.

What you should do if your circumstances change

If your circumstances change, it may affect the amount of benefit you get. You must tell us about any changes in your circumstances.

Yours sincerely

Ms
Manager



How your Income Support was worked out

1 How much the law says you need to live on For the adults in your household

For you		£72.40
Because you are caring for someone or were caring for someone until recently		£34.20
For interest on a mortgage or loan	£38.44	
Less the deduction for the people who live with you	£14.15	£24.29
Because of the: Disability Income Guarantee		£24.08
Amount		£154.97

Disability
premium
component

For the children in your household

For a child aged under 16		£66.33
For a child aged 16 or over		£66.33
Because you have children		
Because you have children with special needs		
Amount		
Total amount		£364.58

Qualifying
child
component

Disabled child
premium
component

Part 2 shows the money you already have coming in. This is deducted from How much the law says you need to live on

2 Income you told us about

Disability Living Allowance(Care) for Jenny Smith	£0.00	Note: £81.30 is not counted
Carer's Allowance for Jane Smith	£61.35	
Child Benefit for Jane Smith	£34.05	
Disability Living Allowance(Mobility) for Jenny Smith	£0.00	Note: £56.75 is not counted
Total Amount	£95.40	

Qualifying
child
component

Part 3 shows the money we will pay out directly from your entitlement

3 Money we will pay out for you

For housing	£24.29
Total amount	£24.29

Part 4 shows how your weekly benefit is worked out

4 The weekly amount you will receive

The amount the law says you need to live on	£364.58
Less the income you told us about	£95.40
Less the money we will pay out for you	£24.29
Total amount of income Support	£244.89

Qualifying
benefit

We will pay you £244.89 a week from 26 June 2014.

Example F: Income-related Employment and Support Allowance (ESA): 'proof of benefit' letter (2 pages)

This document shows income-related ESA and qualifying components (see below)

Jobcentre Plus
Website: www.jobcentreplus.gov.uk

02631
MR JONATHAN SMITH
1 EXAMPLE STREET
CAMBRIDGESHIRE
CA1 AAA

Your reference is NE11223344
Please tell us this number
if you get in touch with us

Glasgow Northgate Scotland
Baird Street
Glasgow
G90 8BJ

Date 4 June 2013

Dear Mr Smith

0845 6088590
0845 6088551

Your benefit is changing to Employment and Support Allowance

We will pay Employment and Support Allowance from 27 June 2013. This will replace your Incapacity Benefit, Income Support on the grounds of illness or disability or Severe Disablement Allowance. We will pay your previous benefit up to the day before your entitlement to Employment and Support Allowance starts.

You will get £122.63 a week.

You are entitled to income-related Employment and Support Allowance. This assessment is based on how much the law says you need to live on.

We will continue to credit you with National Insurance contributions while you get Employment and Support Allowance. These credits can help you to qualify for benefits in the future, including your State Pension.

You have been placed in the support group because your illness or disability restricts the possibility of working. This means you do not have to take part in any work-related activity, but you can volunteer to see a personal advisor if you want to. There is more information about this included in this letter.

The attached sheet shows how we worked out your money. If you want more information please get in touch with us. Our phone number and address are at the top of this letter.

HOW THE MONEY WILL BE PAID

The money will be paid every two weeks for as long as you are still entitled to Employment and Support Allowance.

We will pay your Employment and Support Allowance into your account. (Your account details are known to us but have not been stated in this letter for security reasons). Any payments made to you will be paid into this account. Tell us straightaway if your account details change.

37/56/2479 988870247900550511 Page 01 of 04

4 June 2013
MR J SMITH

REF: NE11223344

How Employment and Support Allowance has been worked out
The Employment and Support Allowance Award

The payment of Employment and Support Allowance is based on your National Insurance Contribution records and any additional amount the law says you need to live on.

Disability
premium
component

Your living expenses	£71.70
Extra money because of the Disability Income Guarantee	£15.15
Extra money towards your housing costs	£0.98

Support
component

Limited capability for work addition

Extra money because you are in the Support Group	£34.80
Which gives a total income-related amount	£122.63

Income and Benefits

DLA - MOB/L COMP for you
is not counted as income towards Employment and Support Allowance.

DLA - Care Comp for you
is not counted as income towards Employment and Support Allowance.

No income will be taken off your Employment and Support Allowance.

Your income-related amount is £122.63 less total income of £0.00

Confirms
receipt of
income-
related ESA

So your income-related entitlement is	£122.63
The amounts on this page apply from 27 June 2013	

Example G: Disability Living Allowance (DLA): 'proof of benefit' letter (1 page)

This document shows DLA qualifying component. Not eligible on its own

DWP Department for Work and Pensions

Disability and Carers Service
Website: www.direct.gov.uk/disability

Mr Jonathan Smith
1 Example Street
Cambridgeshire
CA1 AAA

Date within 18 months
before completion of
the measure

Date 01 Feb 2013

Dear Mr Smith

Disability Living Allowance

Your reference is AB123456C
Please tell us this number
is you get in touch with us
Disability Living Allowance
Unit 4
Warbreck House
Warbreck Hill
Blackpool
FY2 0YE
Phone 08457 123456
TEXTPHONE for the deaf/hard
hearing ONLY 08457 224433

Helpline Opening Hours
07:30 - 18:30 Monday - Friday

The purpose of this letter is to give you:

- Proof of entitlement to your benefit
- Information about Disability Living Allowance rates
- Information about changes you must tell us about
- Important information about how Disability Living Allowance is being replaced by a new disability benefit called Personal Independence Payment. There is more information at the end of this letter - please read it carefully.

Please read all this information carefully.

Keep this letter safe because it is proof of your entitlement to benefit.

Disability Living Allowance Entitlement

You are entitled to:
lower rate mobility component for help with getting around, indefinitely.

It does not matter which component or rate they get - as long as they receive DLA

Disability Living Allowance Rates

Benefit rates are reviewed every year.

How much money we can pay you

The current weekly rate is
Mobility component: lower £20.55
Total each week £20.55
The weekly rate from 08/04/13 will be
Mobility component: lower £21.00

Page 01 of 08

Name and address must be clear and match where measure was installed

DLA qualifying component

Example I: Warm Home Discount (WHD) Core Group notice: 'Unmatched' (1 page)

This document shows Warm Home Discount (WHD) Core Group notice: 'Unmatched'.
Not acceptable as proof of eligibility

Name and address must be clear and match where measure was installed

Mr Jonathan Smith
1 Example Street
Cambridgeshire
CA1 AAA

HM Government

Warm Home Discount Team,
Pink Zone, 1st Floor, Peel Park
Brunel Way, Blackpool, FY4 5ES

Reference number:
U11223344

'U' means
'unmatched'

Don't miss out on £135 help with your electricity costs - Call by 14 March 2014

Dear Mr Smith

You may be entitled to £135 towards your electricity costs this winter. The Government has teamed up with energy suppliers to help some older people with their energy costs through the Warm Home Discount Scheme Core Group.

Information held by the Department for Work and Pensions (DWP) shows that you may be eligible for this scheme.

What to do next

If you or your partner are named on your electricity bill call the Warm Home Discount Scheme Helpline on 0800 917 1003. When you call **you must have:**

- a copy of this letter, and
- your electricity bill or statement.

You must call before 14 March 2014 or you will not get the discount.

The Helpline will tell you if you can get the £135. They will then pass your details to your electricity supplier who will apply the discount.

There is some more information on the back of this letter to answer any questions you may have.

Yours sincerely

HM Government
working in partnership with your energy supplier

Warm Home Discount Scheme information

Go online at www.gov.uk/the-warm-home-discount-scheme

Does not confirm receipt of WHD. Not eligible for the AWG

0845 606 0285

Call charges

Calls to 0800 numbers are free from BT land lines but you may have to pay if you use another phone, or if you are calling from abroad.

Textphones

Our textphone numbers are for people who cannot speak or hear clearly. If you don't have a textphone, you could check if your local library or citizens advice bureau has one. Textphone don't receive text messages from mobile phones.

WHDS2

Ensure the letter is about WHD Core Group

Example J: Warm Home Discount (WHD) Core Group notice: 'Deceased Matched (deceased recipient)' (1 page)

This document shows Warm Home Discount (WHD) Core Group notice: 'Matched (deceased recipient)'.

This is eligible for the AWG

The image shows a letter from HM Government regarding a Warm Home Discount (WHD) Core Group notice. The letter is titled '£135 Discount from electricity suppliers' and is addressed to Mr Jonathan Smith. The letter explains that the discount is automatic and will be applied to the electricity account by 31 December 2013. It also provides contact information for HM Government, including a helpline and textphone numbers.

Keep Warm Keep Well

Mr Jonathan Smith
1 Example Street
Cambridgeshire
CA1 AAA

Reference number:
DM112233445

'DM' means
'deceased
match'

£135 Discount from electricity suppliers

Dear Mr Smith

Information held by the Department for Work and Pensions (DWP) shows that you qualified for a discount of £135 to help with electricity costs through the Warm Home Discount Scheme Core Group. We are writing to let you know how the discount will be made.

This discount is automatic. You do not need to claim it.

We have checked the information held by the Department for Work and Pensions and the electricity supplier. The eligibility conditions have been met as your partner was getting the relevant Pension Credit on the qualifying date of 20 July 2013. The £135 discount will be made to the electricity account.

What happens next

Your electricity supplier will automatically apply the discount to your electricity account by 31 December 2013. This will be shown as a Warm Home Discount on the bill.

There is some more information on the back of this letter to answer any questions you may have.

Yours sincerely

HM Government
working in partnership with energy suppliers

Warm Home Discount Scheme information

You don't need to call us to claim this discount. For any queries:

Go online at www.gov.uk/the-warm-home-discount-scheme

or call the helpline on **0845 603 9439** from 8:30am to 4:30pm Monday to Friday

If you have speech or hearing difficulties call textphone **0845 606 0285**

Call charges

Calls to 0845 numbers from BT land lines should cost no more than 4p a minute with a 15p call setup charge. You may have to pay more if you use another phone company or a mobile phone, or if you call from abroad.

Textphones

Our textphone numbers are for people who cannot speak or hear clearly. If you don't have a textphone, you could check if your local library or citizens advice bureau has one. Textphone don't receive text messages from mobile phones.

WHDS3

Name and address must be clear and match where measure was installed

Ensure the letter is about WHD Core Group



Confirms receipt of WHD

Example K: Warm Home Discount (WHD) Core Group notice: 'Deceased Unmatched (deceased recipient)' (1 page)

This document shows Warm Home Discount (WHD) Core Group notice: 'Unmatched (deceased recipient)'.
Not acceptable as proof of eligibility

Name and address must be clear and match where measure was installed

Does not confirm receipt of WHD. Not eligible for the AWG



Mr Jonathan Smith
1 Example Street
Cambridgeshire
CA1 AAA

WHDS, PP18, 1st Floor,
West Wing, Peel Park,
Brunel Way, Blackpool,
FY4 5ES

Reference number:
DU112233445

'DU' means
'deceased
unmatched'

£135 Rebate from electricity suppliers

Dear Mr Smith

Information held by the Department for Work and Pensions (DWP) shows that you may be entitled to £135 towards electricity costs this winter through the Warm Home Discount Scheme Core Group are your partner was getting the relevant Pension Credit on the qualifying date of 20 July 2013.

We are writing to explain how you could still get the discount

What to do next
If you (or your partner) were named on the electricity bill call the Warm Home Discount Scheme Helpline on 0800 917 1003. When you call you must have:

- a copy of this letter, and
- an electricity bill or statement

You must call before 14 March 2014 or you will not get the discount.

Once the Helpline has taken information they will confirm whether you could get a discount. They will then pass the details to the relevant electricity supplier who will apply the discount.

There is some more information on the back of this letter to answer any questions you may have.

Yours sincerely

HM Government
working in partnership with energy suppliers

Warm Home Discount Scheme information
Go online at www.gov.uk/the-warm-home-discount-scheme
or call the helpline on **0800 917 1003** from 8:30am to 4:30pm Monday to Friday
If you have speech or hearing difficulties call textphone **0845 606 0285**

Call charges
Calls to 0800 numbers are free from BT land lines but you may have to pay if you use another phone company, a mobile phone, or if you are calling from abroad.

Textphones
Our textphone numbers are for people who cannot speak or hear clearly. If you don't have a textphone, you could check if your local library or citizens advice bureau has one. Textphone don't receive text messages from mobile phones.

WHDS3

Example L: The Pension Service: 'proof of benefit' letter (1 page)

This document shows receipt of Pension Credit

Name and address must be clear and match where measure was installed

Confirms receipt of Pension Credit

If the date of the letter is different from the date of the benefit, either can be used – as long as it is within 18 months before the completion of the measure

Date within 18 months before completion of the measure

This is about the Pension Credit you will receive from April 2013.

31 December 2012

AB123456789

**The Pension Service
PO Box 19013
Motherwell
ML1 3**

0845 6 265

0845 60 265

31 December 2012

Dear Mrs S

This letter is for your information regarding your Pension Credit entitlement for the following people:

Mrs Jane Smith

This is about the Pension Credit you will receive from April 2013.

From April the rates of some benefits may change.

Your Pension Credit will be £2.81 from 8 April 2013. The Pension Service will pay you £2.81 a week.

Your Pension Credit award consists only of the savings credit. Although you have not been awarded the guarantee credit, you may still be able to get help with health benefits to cover things like dental treatment. If you want to know more about this, ask us for leaflet **HC11 Are you entitled to help with health costs?** and form **HC1 Help with health costs**.

Other Benefits

You will be contacted separately about any increased to other benefits you receive. These letters are issued over a number of weeks so do not worry if you do not receive one immediately or if your friends or neighbours have already received theirs.

Your Assessed Income Period

You have an Assessed Income Period from 15 August 2011 to 14 August 2016. During this time you do not need to tell us if there is a change in your Retirement Income. Enclosed is the leaflet INF4(PC) which has a section about the Assessed Income Period. Reading this leaflet should answer any questions you may have.

Housing Benefit or Council Tax Benefit

If you receive **Housing benefit/Council Tax Benefit** you still have to report to your Local Authority any changes to Savings/Capital if the amount ever exceeds £16,000.

For customers who reside in **Northern Ireland** and are in the receipt of **Housing Benefit**, any changes to Savings/Capital resulting in the amount exceeding £16,000, must still be reported to the Northern Ireland Housing Executive/Land and Property Service.

Example M: Universal Credit award notification (2 pages)

This document shows Universal Credit with a net monthly income of £1,167 or less and qualifying components (see below)

SG_01_(V1.0)_UC Decision next payment confirmation



Building/Office location
Office Type
Street
Town
County
Postcode

www.gov.uk/universalcredit

Telephone: 0845 6000 723
Textphone: 0845 6000 743

If you contact us, use this reference:
<NINO>
<NSG date>

Name and address must be clear and match where measure was installed

Mr Jonathon Smith
1 Example Street
Cambridgeshire
CA1 AAA

Dear Mr J Smith

Confirms receipt of Universal Credit

Your Universal Credit monthly payment is £<xxx.xx>

This will be paid on <next payment date>. You'll receive this amount each month unless your circumstances change.

The amount may have changed since the last payment calculation we sent you. This can happen if:

- we've received new information about your circumstances or earnings
- sanctions or other deductions have been applied

The table below explains how we worked out your payment. If you need more information, contact us using the phone number or address at the top of this letter.

To keep receiving Universal Credit you must do all the things set out in your Claimant Commitment.

If your circumstances change, you must tell us straight away by phoning 0845 6000 723. If any changes affect your Universal Credit, we'll write and let you know.

Because you receive Universal Credit you may be eligible for other benefits. For more information about this, please go to www.gov.uk/universalcredit

Yours Sincerely

Office Manager

Universal Credit is operated by the Department for Work and Pensions.

www.gov.uk/universalcredit

Page 1 of 3

How your Universal Credit payments are worked out

This is based on your circumstances between <start date of assessment period> and <end date of assessment period>

1. First, we bring together the basic parts of Universal Credit that apply to you.	
Standard allowance for you Housing element Child element <this is based on x children> Disabled child element Childcare element Carer element Limited Capability for Work element	£xxx.xx £xxx.xx £xxx.xx £xxx.xx £xxx.xx £xxx.xx
Qualifying child component Qualifying component	
Amount	£xxx.xx
2. Next, we take account of any non-work income and other benefits you receive, as well as your savings and capital	
<type of income> £xxx.xx. Income from £xxx.xx savings and capital. We take £1.00 into account for every £250 you have over £6000.	£xxx.xx £xxx.xx
The total we take off for these items is:	£xxx.xx
3. Then we take account of your take-home pay	
Take-home pay is what's left after tax, National Insurance contributions have been deducted. Your take-home pay for this period is £xxx.xx The first £xx.xx of your take-home pay doesn't affect your monthly amount. Every £1.00 you earn in take-home pay over this amount reduces your Universal Credit by 65 pence.	Net monthly earned income must be £1,167 or below £xxx.xx
The total we take off for take-home pay is:	£xxx.xx
4. Lastly, we take account of any loans, advances, sanctions, penalties, deductions, overpayments or third party payments you have.	
<reason for deduction>	£xxx.xx
The total we take off for these items is:	£xxx.xx
Total adjustments	£xxx.xx
Your Universal Credit monthly payment for this period	£xxx.xx



Universal Credit is operated by the Department for Work and Pensions.

www.gov.uk/universalcredit

London

9 Millbank
London SW1P 3GE
Tel: 020 7901 7000

Scotland

Cornerstone
107 West Regent Street
Glasgow G2 2BA
Tel: 0141 331 2678

Wales

1 Caspian Point
Cardiff Bay
CF10 4DQ
Tel: 029 2044 4042

www.ofgem.gov.uk