

Behaviour Change Seminar

IRRV East Anglia
13/9/2016

Andrew Stevens - Assistant Director



Behaviour Change: MINDSPACE

MINDSPACE neatly summarises these nine key nudge techniques in behaviour change as it is used in public policy

Messenger - We are influenced by who communicates information

Incentives - People tend to avoid losses rather than seek gains

Norms - We are strongly influenced by what others do

Defaults - People will tend to go with the flow

Salience - We act on information that seems novel and relevant to us

Priming - Using sub-conscious cues to influence decisions

Affects - Emotions strongly influence decisions

Commitments - Public commitments are more likely to be honoured

Ego - People do things that make them feel good

ABOUT BEHAVIOUR CHANGE: MESSENGER

Messenger suggests we are influenced by who communicates information

Example scenario:

The EU referendum recently took place!

Who did you trust more on the impact to your own finances?



ABOUT BEHAVIOUR CHANGE: INCENTIVES

Incentives is the idea that people tend to avoid losses rather than seek gains

[The Speed Camera Lottery - The Fun Theory - YouTube](#)



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ABOUT BEHAVIOUR CHANGE: NORMS

Norms mean that we are strongly influenced by what others do

Example scenario:

- A hotel chain was encouraging visitors to re-use their towel to save the environment. They tried three interventions:
- Placed a sign up in the bathroom asking visitors to re-use their towel. 35% of visitors did so.
- When using *norms* they changed their sign to read ‘most guests re-use their towel’. This increased the number to 44% of visitors who did so.
- The third intervention was rewording their sign again to say ‘most previous occupants of this room re-used their towel during their stay’ the numbers rose to 49% compliance.



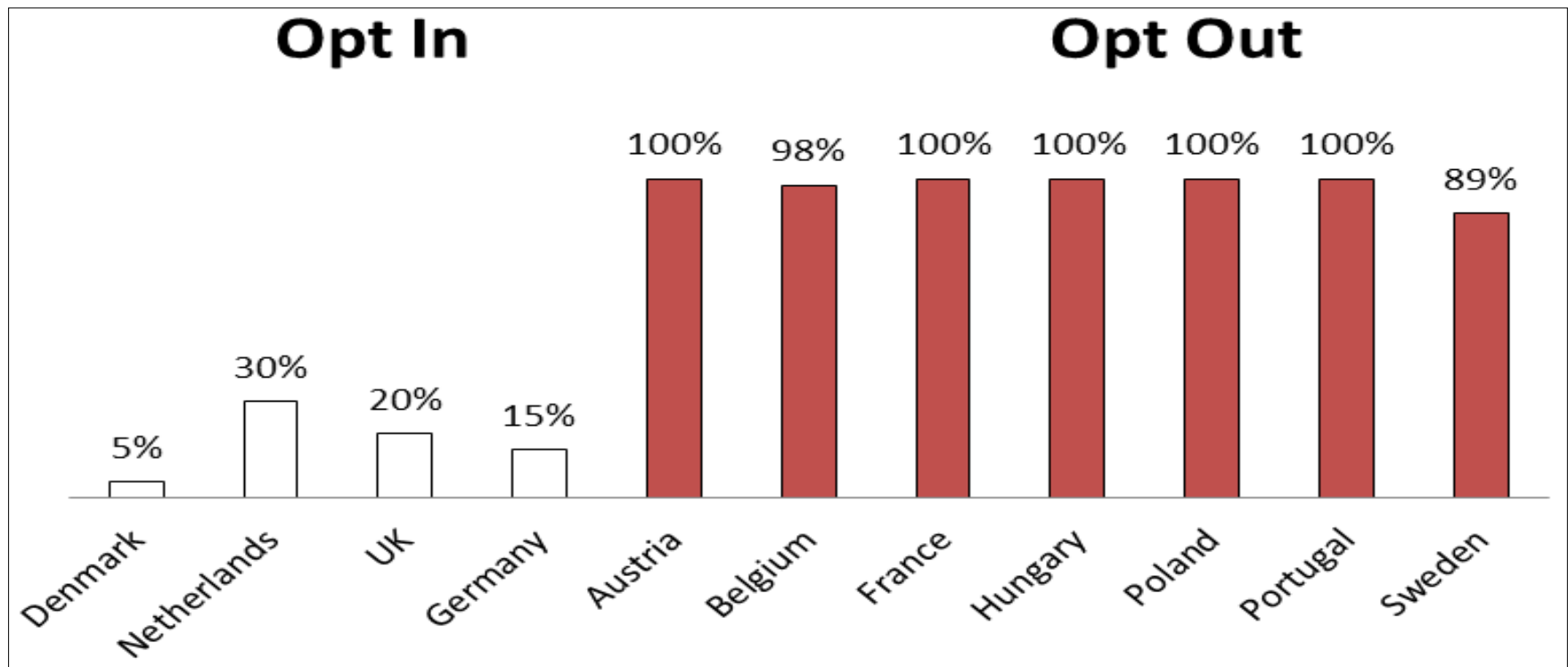
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ABOUT BEHAVIOUR CHANGE: DEFAULTS

Defaults suggest that people tend to go with the flow

Example scenario:

- This can be as simple as making people 'opt out' instead of 'opt in'.
- An example is comparing the Organ Donor Register from different countries that use opt in and opt out:



ABOUT BEHAVIOUR CHANGE: SALIENCE

Salience is the principle that we act on information that seems novel and relevant to us

Example scenario:

- Sutton council wanted to reduce litter in the borough
- The council embarked on a campaign which included a high impact public event to raise awareness of the issue
- For the event a team from the council created an 11 tonne pile of litter, representing 1 day's worth of dropped litter in Sutton, in the middle of the High Street
- Over the course of the anti litter campaign the amount of litter dropped on Sutton's streets fell by 8% during the campaign - a saving of £80,000



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ABOUT BEHAVIOUR CHANGE: PRIMING

Priming means using sub-conscious cues, like sights, words and smells, to influence decisions

The sight of a rainbow is always appealing.

You will be fitter by climbing the stairs.

People are primed to use the stairs – there are more of them so your journey is likely to be quicker.



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ABOUT BEHAVIOUR CHANGE: AFFECTS

Affects suggests that emotional associations strongly influence decisions

Example scenario:

Emotions can powerfully shape our behaviour.

A road sign to warn of workers in the road is expected to remind drivers to take care as they pass.

A more powerful road sign we have seen used recently:



ABOUT BEHAVIOUR CHANGE: COMMITMENTS

Commitments means that public commitments are more likely to be honoured

Example scenario:

Individuals were offered a savings account in which they deposited funds for six months, after which they took a test for nicotine.

If they passed the test (no presence of nicotine) then the money was returned to them, otherwise their money was forfeited.

Surprise tests at 12 months showed an effect on lasting cessation: the savings account commitment increased the likelihood of smoking cessation by 30%*.



*Gine, Karlan, Zinman (2008) Put your money where your butt is: A commitment contract for smoking cessation



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ABOUT BEHAVIOUR CHANGE: EGO

Ego is the idea that people do things that make them feel good

Example scenario:

We all have a tendency to associate ourselves with things we like, and disassociate ourselves from things we dislike.

Take football fans, for example.

An experiment was carried out, calling up fans after their team had played a match. What they said was interesting.



When their team had **won**, fans were happy, naturally, and told the interviewer - “**we were brilliant**”, or “**we played really well**”.

When their teams had **lost**, however, their language was different - “**they were rubbish**”, “**they threw it**” etc.

This understanding of how people define themselves influences choice.

This is why brands try to create an image of success, so people can feel personal connection to abstract ideas.



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What do you think of this message?



What do you think of this message?



What do you think of this message?



NHS
National Patient
Safety Agency

STOP **INFECTION**
IN ITS TRACKS

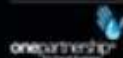
EVERY PATIENT
CONTACT NEEDS
CLEAN HANDS

MOST HEALTHCARE STAFF CLEAN
THEIR HANDS **LESS THAN HALF** THE
NUMBER OF TIMES THEY SHOULD

WHO Guidelines on Hand Hygiene in Health-Care (Updated Draft) April 2009

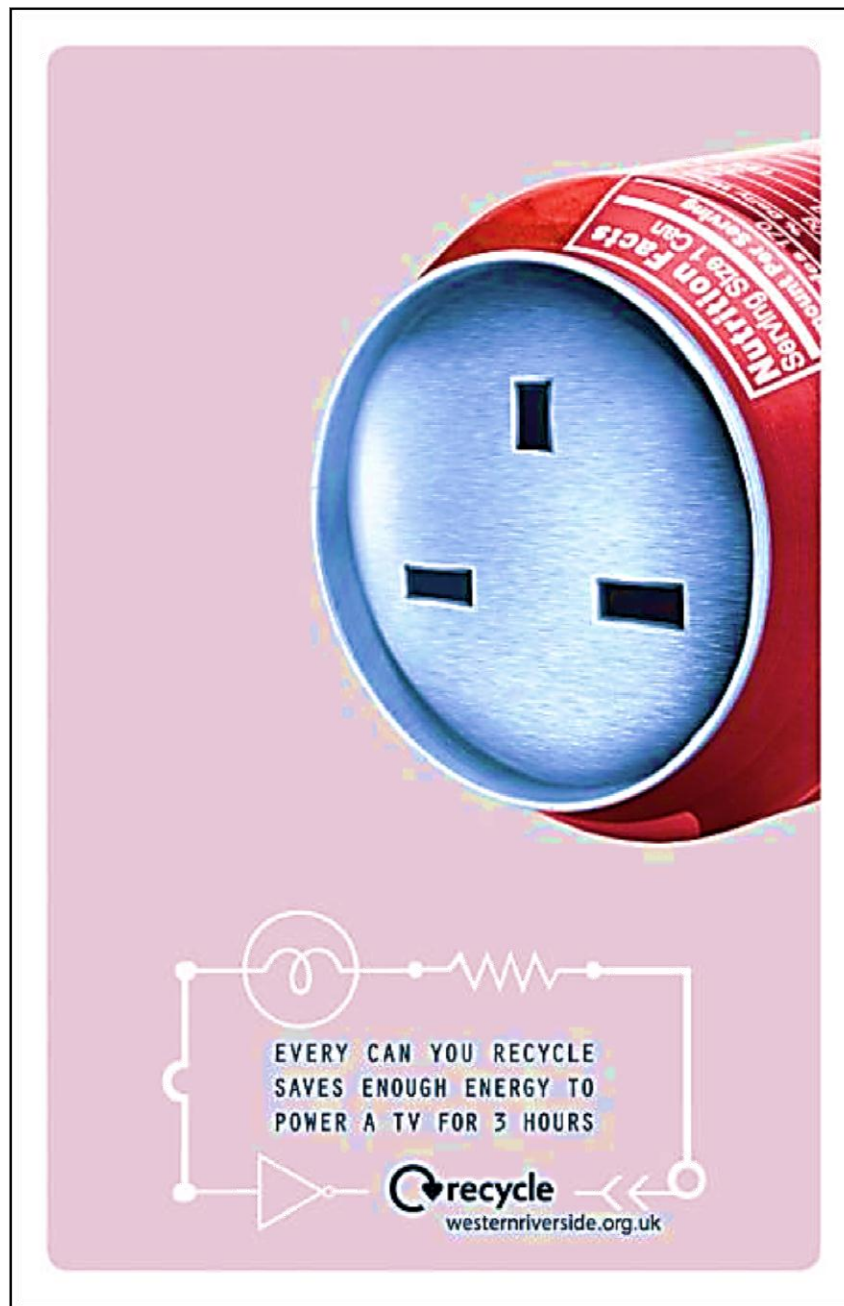


cleanyourhands®
campaign



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I see you like to recycle...

(wow, you drink a lot)

How much is too much?

Find out for yourself at drinkaware.co.uk



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Piano stairs - TheFunTheory.com - Rolighetsteorin.se - YouTube





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WHO IS THE BEST PLAYER
IN THE WORLD?

RONALDO

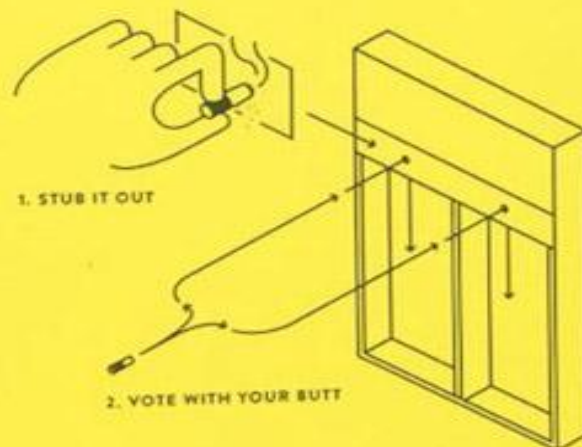
MESSI

STUB IT OUT

STUB IT OUT



THINK INSIDE THE BOX
AND VOTE WITH YOUR BUTT



LITTER IS IN OUR HANDS.
LET'S WISE UP AND BIN IT.

#NEATSTREETS

CASE STUDY 1 - COUNCIL TAX PILOT



COUNCIL TAX PILOT: CHANNEL SHIFT

Channel shift is based on the premise that online transactions are cheaper for the council than phone, post and face to face

Channel	Industry Standard Cost*
Face to Face (F2F)	£8.62
Phone	£2.83
Web	£0.15
Post	£15.00

- By encouraging customers to contact the Council online, the Council can save money
- During times of economic constraint, this type of cost saving can allow the Council to allocate resources elsewhere thereby preserving valuable front line services
- Council tax was chosen for the pilot because it is an area which generates high contact levels and is a good area for us to target with the behaviour change pilot

*Source: SOCITM. Cost to serve figures.

COUNCIL TAX PILOT: INTERVENTIONS

We suggested the following interventions:

1. Reduce the prominence of telephone numbers on correspondence and the Council website
2. Remove the prominence of email addresses on outward bound council tax correspondence and on the council tax pages of the website
3. Simplify the content, structure and layout of:
 - a) Council tax web pages
 - b) Outward bound correspondence
4. Change phone scripting for both the automated payment line and contact centre scripts to use the behaviour change technique of positive reinforcement
5. Send a Direct Debit application form in the post with every cheque receipt sent out

COUNCIL TAX PILOT: INTERVENTION

EK Services carried out an exercise to rewrite the content of their council tax correspondence

Further information to help you

Making your payment

Direct Debit – You can choose from five instalment dates either 1st, 7th, 15th, 20th or 26th of the month. All you have to do is call us on 01227 862 300 and we can make all the necessary arrangements while you are on the phone. Your bank or building society will make your payments each month, year on year. You will get at least 10 days notice of any change to your instalments. There is nothing more for you to do. Any refund can be paid directly into your account.

Credit/Debit Card by phone or by internet – We accept Maestro, Delta, Mastercard and Visa. Use our automated payment line 24 hours a day, 7 days a week by telephoning 0845 200 1784 or log on to www.canterbury.gov.uk. You will need your Credit/Debit card and your Council Tax account number. There will be a charge for payments made by Credit card.

At a PayPoint outlet – Use your plastic payment card to pay at any local shop displaying the PayPoint symbol. If you would like a payment card, please contact us on 01227 862 300.

Cash – If you wish to pay in person by cash you will need to use your plastic payment card at a local shop or Post Office. Payments over £200 should be made at a Post Office. If you would like a payment card, please contact us on 01227 862 300.

At the Post Office – Please use your plastic payment card to pay at the Post Office. If you would like a payment card please contact us on 01227 862 300.

Bank – To make payment by Standing Order you must arrange this directly with your bank. You will need the following details to set up a Standing Order:

Council's Bank: National Westminster Bank PLC
Sort Code: 62-13-48

Bank account number: 00000000

Payee: Canterbury City Council Head Office Collection Account – Please quote your Council Tax account number.

By Post – Make your cheque payable to 'Canterbury City Council', write your Council Tax account number, name and address on the reverse and send it to Canterbury City Council, Military Road, Canterbury, CT1 1YW. If you would like a receipt, please enclose a stamped addressed envelope.

Are you having difficulty making your payments?

If you need advice about making payment, it is important that you contact us immediately on 01227 862 300. The Council's officers are there to help you – we can discuss your circumstances with you and find suitable arrangements to pay any amounts owed.

If you are on a low income you may be entitled to Council Tax Support, more information can be found on our website www.canterbury.gov.uk

If you are of working age and in receipt of Council Tax Support, from 1 April 2013 you will have to pay something towards your Council Tax bill. If you are having difficulty meeting your instalments, please contact us.

Valuation Bands

If you think that your property band is wrong, you need to contact the Valuation Office Agency (VOA) and ask to have your band reviewed. Your local office can be contacted at csouth@voa.gsi.gov.uk or by phone on 03000 501 501.

Appealing against liability

If you do not think that you should be billed for Council Tax, or the Council has made a mistake in calculating your bill, you can appeal. Appeals should initially be made in writing to the Council. The Council will look at your appeal first and try to resolve any issues. If you are not happy with our answer, we will provide you with details of how to appeal to the Valuation Tribunal Service who are independent from the Council. You should keep paying your bill even if you have appealed.

How to contact us

By telephone – 01227 862 300

By email – council.tax@canterbury.gov.uk

Online – www.canterbury.gov.uk

In writing – to Council Tax, Canterbury City Council, Military Road, Canterbury CT1 1YW

In person – at the Council's enquiry offices as detailed on your bill.

How to pay your Council Tax

Direct debit

Over 40,000 of our residents pay their Council Tax by direct debit. It's safe, secure and the easiest way to pay.

- ✓ Safe
- ✓ Secure
- ✓ Easy



All you need to do is fill in the form sent with this letter and send it back to us. We will set up your direct debit. You don't need to do anything else.

Online or by phone

You can pay online or by phone 24 hours a day, 7 days a week.

You will need your card details and your Council Tax account number ready. There is a 1.5% charge for credit card payments which will be automatically added to your payments.

To pay online using our secure payment system, please go to www.canterbury.gov.uk/counciltax

To pay by phone please call our automated payment line on 0845 200 1784

If you can't pay by direct debit, online or by phone

If you can't pay any other way you can pay by cheque or cash. Please note these methods can be very slow and you need to make your payment up to a week before your instalment date.

Please make cheques payable to 'Canterbury City Council' and send to Military Road, Canterbury, CT1 1YW. You will need to write your account number, name and address on the back.

To pay by cash you need to take your payment card to any Post Office or shop displaying the PayPoint symbol.

Appeals

If you disagree with the Council Tax band that your property is in, you need to contact the Valuation Office Agency, not the council. Your local office can be contacted at csouth@voa.gsi.gov.uk or by phone on 03000 501 501.

If you think you shouldn't be billed for Council Tax, or that we have made a mistake in calculating your bill, you can appeal. This must be done in writing. Please see our website for more information www.canterbury.gov.uk/counciltax

Are you having difficulty paying your Council Tax?

If you owe Council Tax, you may be able to set up a special payment arrangement. If we agree a payment arrangement with you and you stick to it, we won't take further recovery action. To request a payment arrangement, please fill in the online form on our website www.canterbury.gov.uk/counciltax

If you are on a low income you may be entitled to Council Tax Support. More information can be found at www.canterbury.gov.uk/benefits. If you don't have access to the internet you can phone us 01227 862300.

III

<%ISSUE_DATE%>

Council Tax Account No:
<%ACC_NUMBER%>

<%ADDRESSEE%>
<%CORRES_LINE1%>
<%CORRES_LINE2%>
<%CORRES_LINE3%>
<%CORRES_LINE4%>
<%CORRES_LINE5%>

Property Address:
<%PROP_LINE1%>
<%PROP_LINE2%>
<%PROP_LINE3%>
<%PROP_LINE4%>
<%PROP_LINE5%>

COUNCIL TAX REMINDER NOTICE

Issued under Regulation 23 of The Council Tax (Administration and Enforcement) Regulations 1992 (as amended)

It appears from my records that as at <%ISSUE_DATE%> your monthly instalments for your current Council Tax Account are unpaid by £<%AMOUNT_DUE%>.
This includes any instalments due within the next 7 days, as permitted by Council Tax Regulations.

If you have not already made the appropriate payment then you must do so within 7 days of the date of this notice to avoid further action. If you think the amount is wrong, or your circumstances have changed, please let us know within seven days.

IMPORTANT INFORMATION – PLEASE READ

If you do not pay within 7 days, we may issue a summons for the whole sum due, which is detailed below.

If this happens, costs will be added and the total balance will be payable straightaway.
(This is the whole of the balance that remains to be paid by instalments, and excludes any amount due for earlier periods that may be subject to separate action).

Billing Year	Outstanding Debt
<%YEAR_MULTI_ROW%>	<%DEBT_OS_MULTI_ROW%>

If this is your second reminder and you pay the amount overdue now, but do not pay on a THIRD occasion, the whole balance becomes payable straightaway.

Please note that payments are only included up to the date the notice was prepared. If you make your payment through a bank or post office, please remember to allow sufficient time before the due date to ensure that your payment can be processed to arrive on your account on time. It can take up to four working days for your payment to reach us.

Please read the information overleaf

III



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Council Tax

Date of Issue
28-NOV-2013

Council Tax Account No:
10039452



COUNCIL TAX REMINDER NOTICE

You have not paid your monthly Council Tax instalment and you now owe **£6.00**. This amount includes any instalments due in the next 7 days.

Sometimes payments are received late. If you have paid your Council Tax and it is up to date please ignore this letter. It may be worth paying a little earlier to avoid these letters being sent or choose a date that is more convenient for you by paying by direct debit using the attached form.

If you haven't paid your latest instalment please do so within 7 days to avoid further action being taken. If you don't do this we will send you a court summons which will add extra costs of up to £100 to your account.

We will only send you two reminders in any one financial year. If you pay late a third time we will ask you to pay the rest of this year's Council Tax in one go.

Issued under the Council Tax (Administration and Enforcement) Regulations 1992 (as amended).



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We understand that many people prefer to do as much as possible online so from now on you'll receive your bills directly into your email box like most of the other companies you may deal with. If you would prefer to wait for a paper bill please phone our contact centre and we will return you to the old style scheme.

Thank you for helping us save you time, money and paper.



COUNCIL TAX PILOT: RESULTS

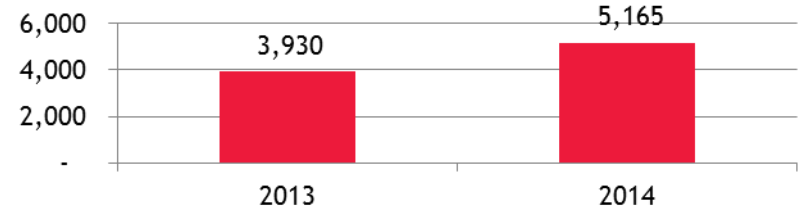
We used Messenger, Defaults and Ego to encourage customers to pay online

1

Promoted online as the best way to contact the council on their correspondence



Number of online payments made over pilot period

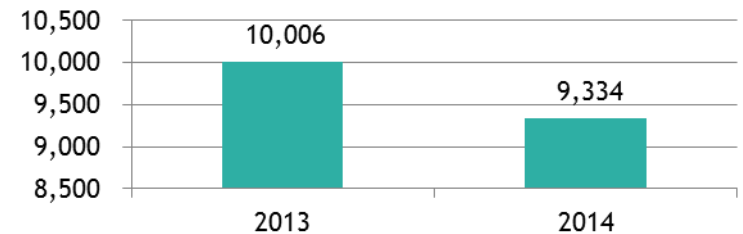


2

Provided telephone numbers only to customers having difficulty paying CT, or without internet access



Number of Phone Contacts over pilot period

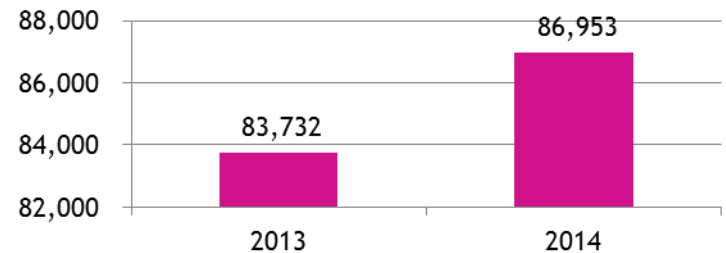


3

Changed phone scripting to promote direct debit as the main way to pay



Number of direct debit payments made over pilot period



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COUNCIL TAX PILOT: LESSONS LEARNED

One of the most unexpected soft outcomes of the project was the way it empowered staff at all levels to buy into channel shift

- **GROUP WORKING:** We set up an internal behaviour change task group which we used to brainstorm and implement changes
- **STAFF BUY IN:** We saw that staff had a renewed enthusiasm for channel shift founded in their understanding of behaviour change
- **TOOLS & TEMPLATES:** Once the interventions had been implemented in one area, e.g. council tax, these provided a best practice example for other services - we are now looking at our benefit letters

CASE STUDY 2 - REDUCING “DNAs” IN A BEDFORDSHIRE GP SURGERY



BEDFORDSHIRE GP SURGERY: THE ISSUE

Behaviour change techniques, if used appropriately, can have a major impact on the implementation of policy and initiatives

A study* was carried out with NHS Bedfordshire to try to reduce the number of patients that failed to turn up for an appointment (Did Not Attend, or DNAs)

- Over 6 million DNAs a year across the NHS
- Estimated direct cost to the NHS of £789m
- Contribute to lengthened waiting times, increased accident and emergency admissions and increased costs through the need to hire locum GPs

To try and tackle the problem, two GP surgeries tried to reduce DNA rate.

*Source: BDO.co.uk NHS Bedfordshire Study 2011

BEDFORDSHIRE GP SURGERY: INTERVENTION 1

In the case study example, a number of different interventions were used, each with a rationale for why it might have an impact.

Intervention 1

- Reception staff were to ask patients to write down a four digit code to bring to their appointment.

Rationale:

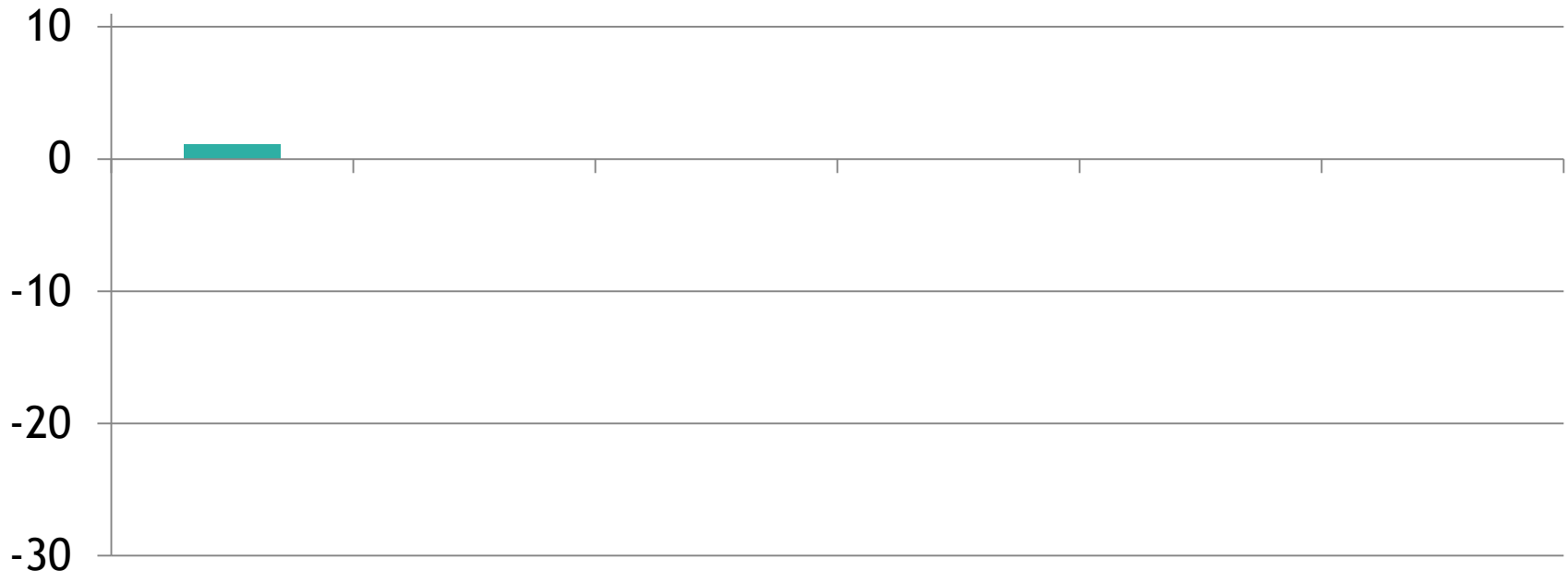
- **Salience** - it is new, and unexpected. Patient won't remember the number, but will remember the appointment
- **Commitment** - by involving the patient in noting down the appointment they are involved in making the commitment, so are more likely to attend

BEDFORDSHIRE GP SURGERY: IMPACT

Not all of the interventions may work and that it is why it is really important to have a carefully controlled and monitored pilot.

Intervention 1 - Effect

- 1.1% increase in DNA rate



BEDFORDSHIRE GP SURGERY: INTERVENTION 2

The interventions need to be specific and implemented effectively...

Intervention 2

- Patients were asked to verbally repeat back the time of their appointment.

Rationale:

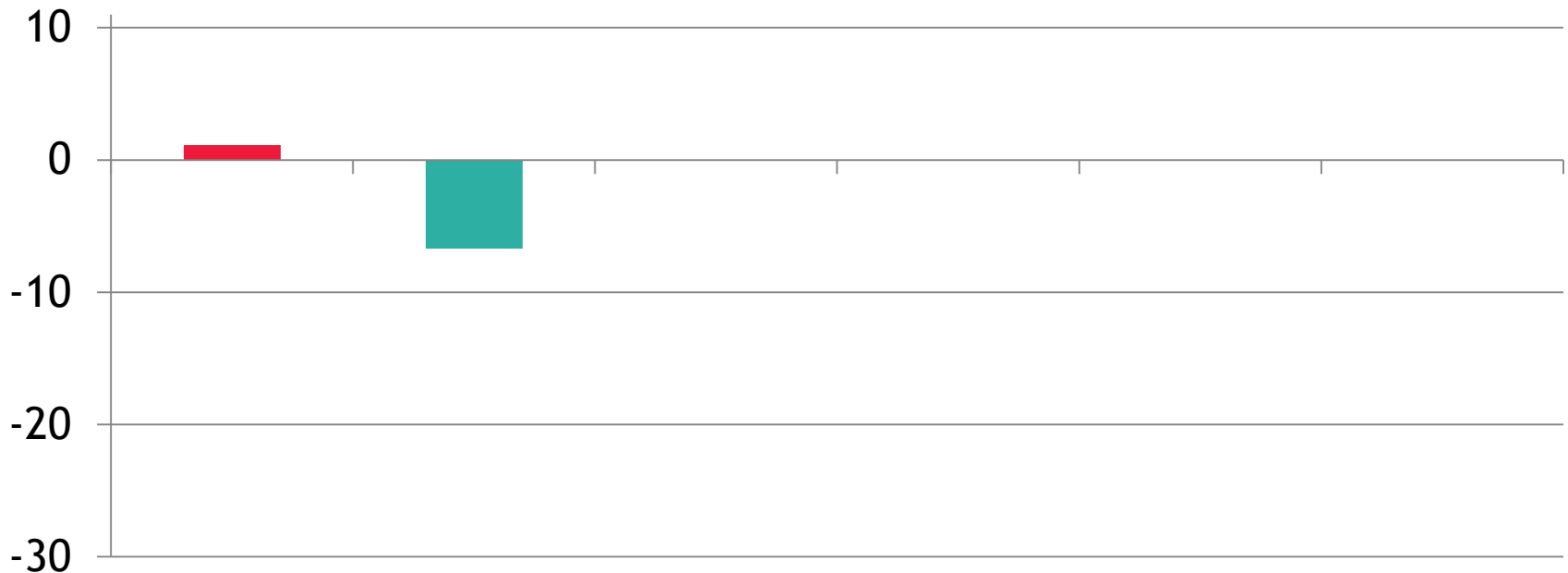
- Salience - people are more likely to remember having stated this out loud
- Commitment - stating appointment time aloud acts as a public commitment, which acts as a strong psychological motive to follow through on that commitment

BEDFORDSHIRE GP SURGERY: IMPACT

...and then monitored and tracked so that you are able to isolate the intervention that has had the desired impact

Intervention 2 - Effect

- 6.7% decrease in DNA rate



BEDFORDSHIRE GP SURGERY: INTERVENTION 3

Different interventions will have different levels of impact...

Intervention 3

- Get nurse's patients to write appointment cards themselves

Rationale:

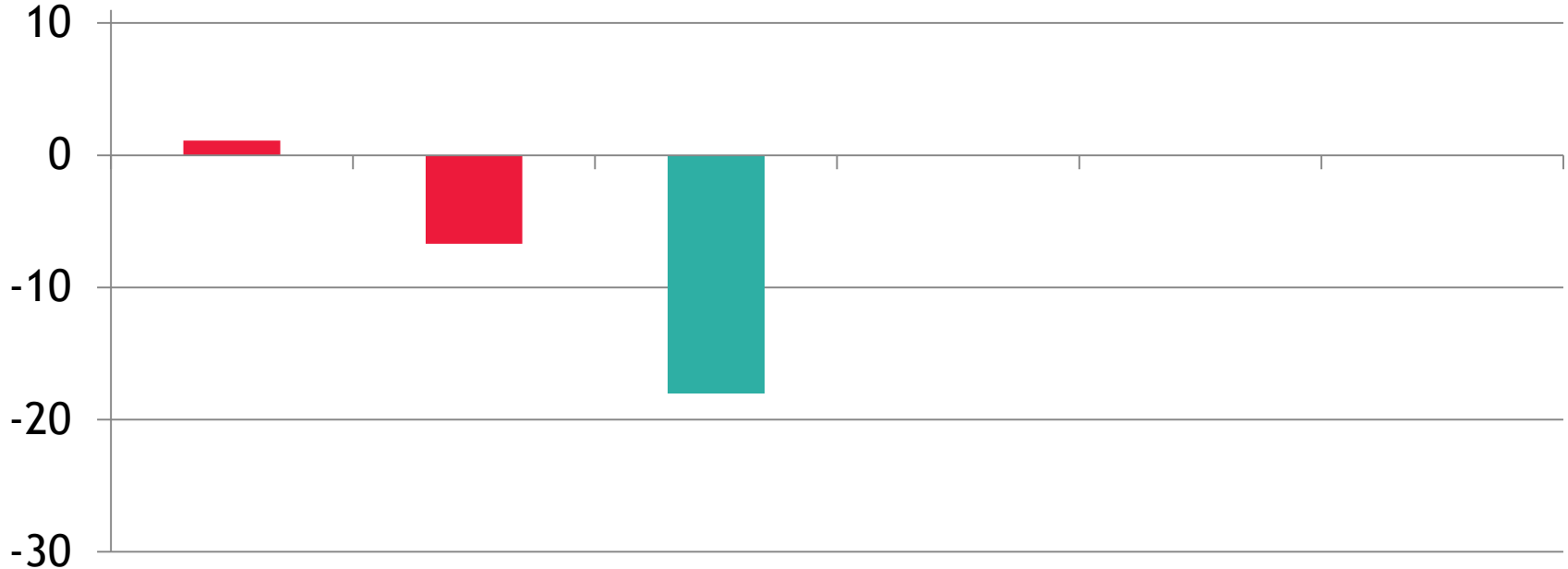
- Salience - people are more likely to remember things they have written
- Commitment - contract with the nurse, and not 3rd party reception staff
- Messenger - nurse is seen as more of an expert, so her message is more important psychologically

BEDFORDSHIRE GP SURGERY: IMPACT

...by analysing this it is possible to identify which intervention has the most positive impact for the least effort or cost

Intervention 3 - Effect

➤ 18% decrease in DNA rate



BEDFORDSHIRE GP SURGERY: TRIAL & ERROR

This sign was displayed in the waiting room. What is wrong with it?

**114 people did not turn
up for their
appointments last
month**

BEDFORDSHIRE GP SURGERY: INTERVENTION 4

You can also implement more than one intervention at the same time to see whether it has a cumulative effect...

Intervention 4

- Message changed to reinforce good behaviour, showing the true number of patients who did turn up for appointments on time

Rationale:

- Norms - Reinforcing good behaviour

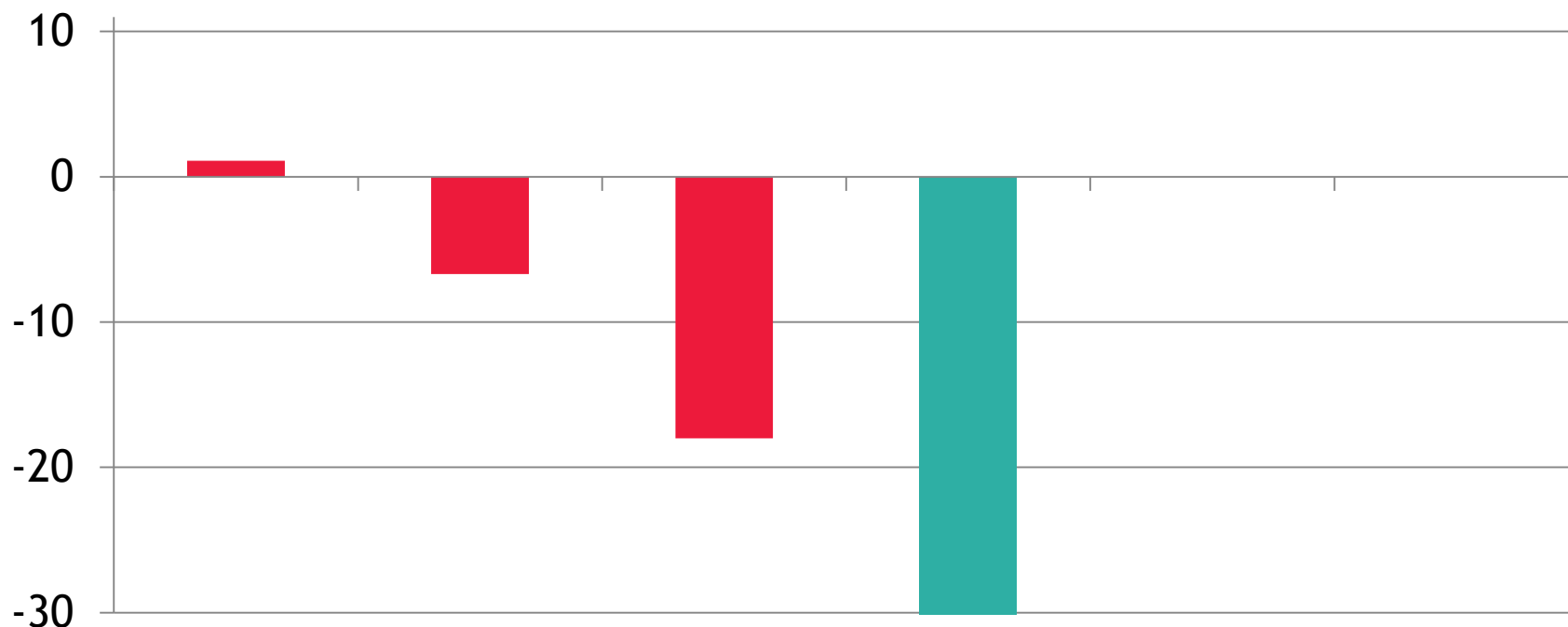
This was run in addition to the last two interventions, so all three were in place simultaneously.

BEDFORDSHIRE GP SURGERY: IMPACT

...this “norm” intervention had exactly that effect

Intervention 4 - Effect

➤ 31.4% decrease in DNA rate



Eye Tracking



Which image was male and female
results – we will take your votes...



And your votes again..?

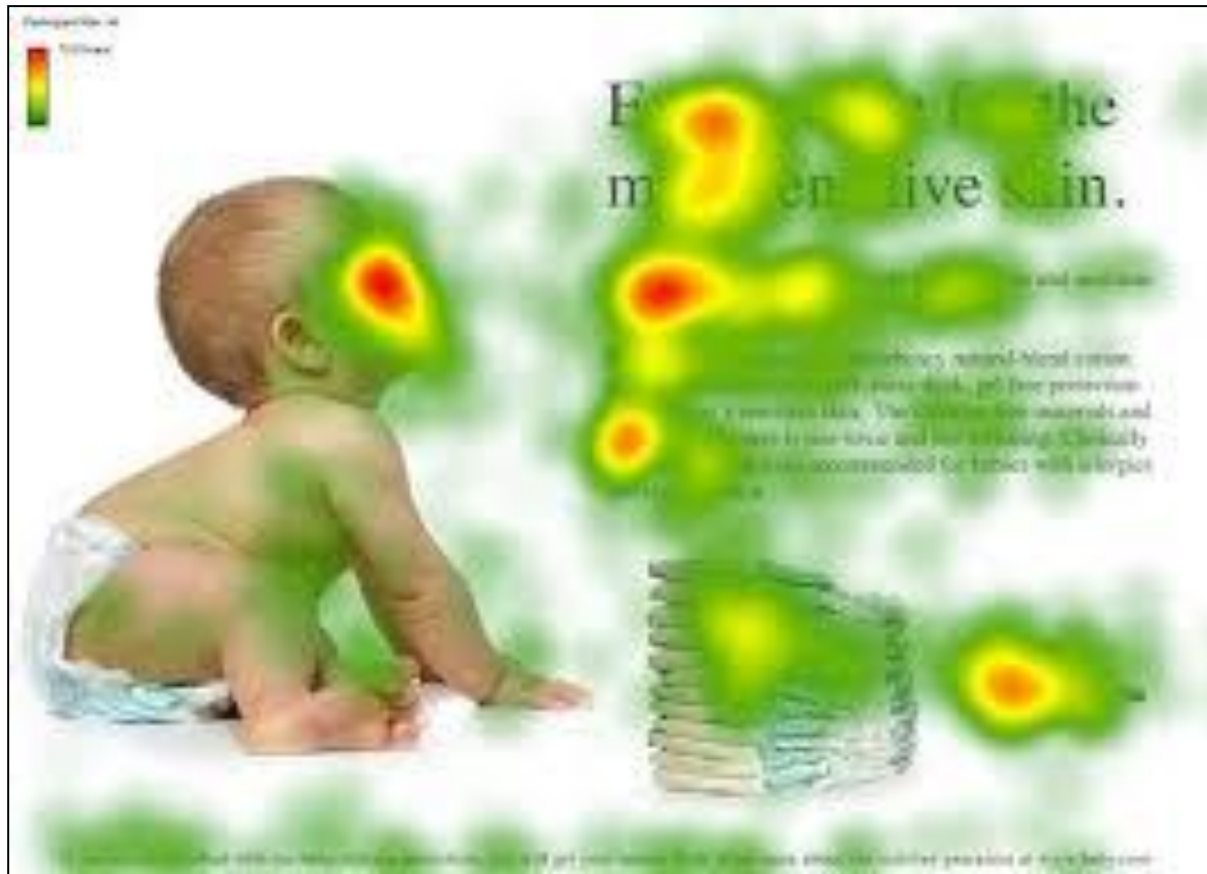


And finally was this a man or a woman's eye tracking results?





Now look at the different results – why do you think this is?



Here are some of our early results...

Payer account number: 6100007803 Hearing number: 291 Case number: 4

SUMMONS FOR NON-PAYMENT OF COUNCIL TAX

Address of property(s) giving rise to the tax:

I have received a complaint from Thanet District Council that you have not paid the Council Tax for the above property by the instalments you were given. The Council therefore intend to apply for a Liability Order against you at Canterbury Magistrates Court, Broad Street, Canterbury on 14/07/2015 at 10am. The Council Tax relates to the financial year(s) 2015/2016. The amount of outstanding Council Tax is:

(1) Council Tax	£75.22
(2) Costs	£50.00
(3) Total Due	£125.22


Please pay the total amount due 3 working days before the court date. If you do this, the case will not be heard.

Payments must be made direct to Thanet District Council, not the court. Details of how to pay can be found on their website.

If you are unable to do this, a Liability Order will be granted and a further £50.00 will be added to the total amount due. **What does this mean for you?** A Liability Order allows the Council to deduct money directly from your wages or benefit or ask Enforcement Agents (bailiffs) to collect the debt. You must take action immediately to avoid this:


- Complete a special payment arrangement request online at <https://secure.thanet.gov.uk/T-Forms/CTaxArrears> with an offer of payment to clear the balance including the costs. You must make sure ALL further payments are received by the Council by the dates specified to avoid further action. The Council will write to you to advise whether your payment proposal has been accepted.
- If you wish to discuss your account there will be specialist advisers available at the Thanet Gateway. Further information is enclosed.

You do not need to attend court unless you have a legal defence against the issue of the Liability Order.

Date of issue: 22/06/2015 Signed:  Clerk to the Justices

Council Tax

Date of Issue: Council Tax Account No: MR

Property Address: 

CANTERBURY CITY COUNCIL
 Military Road
 Canterbury
 CT1 1YW
 Tel: 01227 862 300
 Fax: 01227 862 020
 Email: council.tax@canterbury.gov.uk
www.canterbury.gov.uk
 DX 99713 CANTERBURY-3

COUNCIL TAX INSTALMENT REMINDER NOTICE

Our records show that you are in arrears with your Council Tax. You currently owe:

This includes any instalment due within the next 7 days, as permitted by Council Tax regulations.

Please pay in full within the next seven days. If you think the amount is wrong, or your circumstances have changed, please let us know within seven days.

Our Customer Services section will be pleased to discuss any query you may have with this notice.

REMEMBER – you can still pay by DIRECT DEBIT

All you have to do is:

- 1) Pay the instalments currently owing (shown at the top of this reminder)
- 2) Contact Customer Services and ask for a Direct Debit Instruction. Or, if one is enclosed, please complete and return it.

IMPORTANT INFORMATION – PLEASE READ THIS

If you do not pay or contact us, within 7 days, we may issue a summons for the balance below. If this happens, costs will be added and the total will be payable straightaway.

Billing Year: 2013 Outstanding: £125.22

If this is your second reminder and you pay the amount overdue now but do not pay on a THIRD occasion, the whole balance for the year becomes payable straight away.

This notice is issued in Accordance with Regulation 23 of the Council Tax Administration and Enforcement Regulations 1992 (as amended).

Return for Bill Request Bill

NON-DOMESTIC RATES BILL 2015/2016

Thanet District Council
Council Offices,
F.O. Box 9
Cecil Street, Margate
Kent CT9 1SZ



For correct details please see overleaf

Date Issued: 06/01/2016

Proceda Storm Ltd (56285031)
Finance Limited
Capital Ltd
69 Rye Road
Canterbury CT24 9NG

Addressed property giving rise to charge

Standard Rate Multiplier: 48p

Small Business Rate Multiplier: 48p

Property Reference: 3126501500

Account Reference: 790C264213

Description of Property: Shop and Premises

Current Rv £17,301.50

Details for period 01/04/15 to 31/03/16:

SDR Gross Charge (20,500 x 48p)

£17,301.50

SDR Supplement

£17,301.50

Occupied Property Rates

£17,301.50

Net Liability for Period

£17,301.50

Total Liability for Period

£13,127.50

Payments

Amount Payable Immediately or as detailed below

£4,374.00

Thank you for paying by Direct Debit. Your payments will be collected as follows:

20/04/2015	£1,458.00	20/05/2015	£1,458.00	20/12/2015	£1,458.00
20/05/2015	£1,458.00	20/06/2015	£1,458.00	20/01/2016	£1,458.00
20/06/2015	£1,458.00	20/08/2015	£1,458.00	20/02/2016	£1,458.00
20/07/2015	£1,458.00	20/11/2015	£1,458.00	20/03/2016	£1,458.00



EXCELLENCE IN
PARTNERSHIP
WORKING



Date: 17th December 2015
Our ref: HB 1138/00000530
Your ref: N6
Ask for: Benefits Service
Direct dial: 01843 577723

TEMP00000530



Mr Test Tester
10 Test Avenue
Mill Lane
Margate
CT9 1X2

Please let us if your circumstances change. If you do not, and we pay you too much benefit, we may take legal action against you.
You can tell us online at www.thanet.gov.uk/benefits

Dear Mr Tester,

Information I need for your Housing Benefit/ Council Tax Support

Thank you for telling me about a change in your circumstances. I need more information from you before I can make a decision.

Please supply the following as soon as possible;

- Proof of ID

Please supply original documents, however we can accept scanned or photographic images if they are clear and can be read easily.

I need this information by 31/12/2015 or any Housing Benefit may be suspended and any Council Tax Support may be stopped. If you are unable to provide this information please contact Customer Services.

Please keep this letter as no reminder letter will be sent.

Yours sincerely,

On behalf of

Senior Business Support Officer

CLOSE: ANY QUESTIONS?



andrew.stevens@ekservices.org