Contact: Benefits Section
Telephone: 03000 262000
Fax: 01207 218876
Web: www.durham.gov.uk/benefits
Email: benefits@durham.gov.uk

Durham County Council

5231

Mrs M Gray
24 Aged Miners Homes
Blackhall Colliery
Hartlepool
Cleveland
TS27 4HG

Claim Reference: 90492819
NI Reference: YL893329D
Rent Reference: GRAM024
Council Tax Account:3303404326

09/10/2024

Dear Mrs Gray

Council Tax Account 3303404326

Housing Benefit

The amount of Housing Benefit you are entitled to is as follows:

From 08/07/2024 your Housing Benefit is £80.95 a week.

Housing Benefit Payment Details

We will send payments direct to Durham Aged Mineworkers Homes Assoc.. We will pay your benefit four weekly in arrears by BACS transfer.

We will pay your next benefit payment of £1,052.35 for 08/07/2024 to 06/10/2024 on 13/10/2024.

The government's rules for housing benefit allow the Council to claim back overpaid housing benefit from the person it was paid to. So if that person is a landlord, I can recover overpaid benefit for one tenant by making deductions from the benefit of a different tenant. I will only do this if I cannot recover it by reducing benefit for the person whose benefit was overpaid.

It may sometimes happen that I have to recover an overpayment of someone else's benefit by making deductions from your benefit that I pay to your landlord. If I do this, the law says that your

own housing benefit and tenancy will not be affected by this action. Your landlord cannot treat deductions relating to another tenant as arrears of rent.

Notification of Council Tax Reduction

The amount of council tax reduction you are entitled to is as follows:

£24.24 per week from 08/07/2024

How You Will Be Paid

Your council tax reduction award for 2024/25 has not changed. The total amount of council tax reduction for that year is £924.42.

Other benefits and tax credits

Many people do not claim all the benefits and tax credits they are entitled to. Did you know that some benefits are not based on what other money you have coming in? Please contact the benefits section on 03000 262000, your local Citizens Advice Bureau, or other advice agency, for further information about general entitlement and how to claim. If you have a friend or relative you think might be entitled to help, please ask them to get in touch.

Change in Your Circumstances

The amount of housing benefit and/or council tax reduction shown in this letter has been worked out using the information that you have given. You should read this letter very carefully to make sure it is correct. If you think there is anything wrong, you must tell us immediately in writing.

If any of this information changes, including information about the people living with you, this may change the amount of benefit and/or reduction you get. You must tell us immediately in writing about these changes. A phone call or asking someone else to tell us about the change is not enough.

If you are in receipt of housing benefit and the change means that you would get more benefit, and you do not tell me within one month, we will not usually be able to backdate the change.

If you are in receipt of council tax reduction you have a duty to tell us about any changes within 21 days. Failure to do this may result in a penalty.

If you deliberately fail to tell us about changes which result in too much housing benefit and/or council tax reduction being paid, you are committing an offence and you may be prosecuted.
Examples of changes in circumstance include:

>Changes to your or your partner's income, capital or savings, including qualifying for a new benefit or a benefit ending
>Changes to the income of any other adults or children living with you, including qualifying for a new benefit or a benefit ending

>You, your partner or any other adults in your household stop receiving income support or jobseeker's allowance
>Any changes in the number of people living with you
>Any of your children leave school or college
>You or someone in your household starts work
>You move to different accommodation - this includes a change of room within the same property
>You are likely to be away from your home for 13 weeks or more.

Please note: These are only examples. There are other changes that may affect your housing benefit and/or council tax reduction. If you are not sure please phone the benefits section on 03000 262000.

Please note. Any changes to your income or circumstances you must also tell the Pension Service.

Yours sincerely,

Victoria Murray
Head of Transactional Services

Claim Reference: 90492819

NI Reference: YL893329D

How Your Housing Benefit Has Been Worked Out

From 08/07/2024, your Housing Benefit is £80.95 each week.

The rent you are being charged is £88.02 each week.
Housing Benefit can not pay for some services which are included in your rent. If the actual amount of each of the services is not known, standard amounts have been used. The following amounts for services must be taken off your Maximim Benefit

Actual amount for DAMHA Water Rates - Ineligible	£7.07
Total Deductions for Services	£7.07

Your Maximum Benefit of £88.02 must therefore be reduced by £7.07, to £80.95 each week.

The Maximum Housing Benefit which can be awarded is therefore £80.95 each week.

Total Weekly Benefit

Since you are receiving the Guarantee Element of Pension Credit, you are entitled to the Maximum Housing Benefit of £80.95 each week.

Claim Reference: 90492819

NI Reference: YL893329D

How Your Council Tax Reduction Has Been Worked Out

Based on your circumstances I have decided to assess your claim using the Pensioner scheme.

From 08/07/2024, your council tax reduction is £24.24 each week.

The maximum council tax reduction you could get

Your council tax liability for the year is £1,263.72 which for this period is £24.24 each week.

The maximum council tax reduction you could get is therefore £24.24 each week. This figure is used when working out 'your total weekly council tax reduction'.

Your Total Weekly Council Tax Reduction

As you get the guarantee element of state pension credit, I can pay you your maximum council tax reduction of £24.24 each week.

DURHAM AGED MINEWORKERS HOMES ASSOCIATION

DIRECT Debit

ALLSRT

MRS M GRAY
24 AGED MINERS HOMES
COAST ROAD
BLACKHALL
CLEVELAND
TS27 4HG

Date: 21/10/2024

On behalf of: DURHAM AGED MINEWORKERS ASSOCIATION

Dear Mrs M Gray,

Important: Advance notice of a change to your Direct Debit Instruction.

With effect from the payment date shown below, Direct Debit payments due in respect of the following Direct Debit Instructions will now be for the amount shown and collected on or immediately after the due date.

Account Name: **MRS M GRAY** DD Reference Number: **A02288819** Client Reference: **GRAM024**

For information this is your payment schedule to be collected.

Payment Date(s)	Collection Day	Frequency	Amount	Remaining Payments
15/11/2024	15th	Monthly	£35.45	Ongoing

Please check that the information above, including your payment schedule, is correct. allpay Limited will collect payments on or immediately after the due date.

Should you have any queries in respect of this notification, please contact DURHAM AGED MINEWORKERS ASSOCIATION on 08000 432642 or alternatively contact allpay Limited otherwise the Direct Debit collection will be amended as detailed above.

You have the right to cancel your Direct Debit at any time.

Yours sincerely,

The Direct Debit Team
allpay Limited

Corporate Director of Resources
PO Box 238
Stanley
Co Durham
DH8 1FP

Council Tax Bill 2024/2025
Durham County Council

Tel 03000 264 000
www.durham.gov.uk/counciltax

Durham County Council

Issue Date: 16/10/2024

Account Reference: 3303404326

Reason for Bill: Council Tax Reduction Award
Property Valuation Band A
Address of property giving rise to charge:
24 Aged Miners Homes
Blackhall Colliery
Hartlepool Cleveland

TS27 4HG

Mrs M Gray
24 Aged Miners Homes
Blackhall Colliery
Hartlepool
Cleveland
TS27 4HG

Council Tax For Your Property Valuation Band	**2024/2025**	**% Change**
Durham County Council	£1,099.45	3.0
Adult Social Care Precept*	£190.00	2.0
Durham and Darlington Fire and Rescue Authority	£78.75	3.0
Durham Police and Crime Commissioner	£178.83	5.1
Monk Hesleden Parish Council	£137.93	2.0
Annual Charge for your Property Valuation Band	£1,684.96	4.7%

Council Tax for period 01/04/24 to 31/03/25	
	£1,684.96
(25%) Single Person Discount	£421.24 CR
Local Council Tax Reduction Scheme	£924.42 CR
Payments	£633.72 CR
Refunds	£294.42

*The Council Tax attributable to Durham County Council includes a precept to fund adult social care.
This is in line with Government guidance to help cover the rising costs of social care services provided to vulnerable adults. Further information on the Council's spending plans can be found at www.durham.gov.uk/counciltaxleaflets

Amount Payable **£0.00**

Payable by Monthly Direct Debit. Payments will be collected by Durham County Council.
This notice is for information only. No payment is necessary.

IMPORTANT

Tell your local authority at once if any of the information is wrong or has changed since you last told us, as it may affect your claim. You must also tell them promptly of any change in your circumstances which might affect your claim.

You can contact your local authority on 03000 260 000, quoting the reference number on this letter, or you can write to them. Their address is:

DURHAM COUNTY COUNCIL
MILLENNIUM PLACE
DURHAM
COUNTY DURHAM
DH1 1WA

What happens next

Your local authority will write to tell you about the decision on your claim for Housing Benefit. The decision on your entitlement is based on information provided by you and information that is already held by your local authority. If their decision is based on incorrect information they will look at the decision again and may revise the amount paid to you. If the amount is decreased, you may have to pay back any money you should not have had.

Reduction in Council Tax

Reductions in Council Tax are dealt with by local authorities, not DWP. The information we have collected for your Pension Credit claim will, however, be shared with your Local Authority and they may use it if you apply to them for a reduction in your Council Tax.

If you wish to apply for a reduction in your Council Tax, or find out more about it, please contact your Local Authority.

Yours sincerely,

Office Manager

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Treating people fairly

We are committed to the Equality Act 2010 and treating people fairly. To find out more about this law, search 'Equality' on **www.gov.uk**

Call charges

Calls to 0800 numbers are free from UK personal mobiles and landlines.

Why DWP needs personal information and how we treat it

We treat personal information carefully. We may use it for any of our purposes. To learn more about information rights and how we use information, please visit our DWP Personal Information Charter at **www.gov.uk/dwp/personal-information-charter**

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Statement of Details

About you

We asked for some details about you and these are shown below.

Title	MRS
Forenames(s)	MAY
Surname or family name	GRAY
Any other names you have used	
National Insurance number	YL893329D
Date of birth	15 May 1951
Daytime phone number	- 01915866351
Address	24 AGED MINERS HOMES BLACKHALL COLLIERY HARTLEPOOL Blackhall Colliery Cleveland TS27 4HG
You moved to this address on	23 March 2022

You told us that you have not lived somewhere other than England, Scotland, Wales, Northern Ireland, Ireland, the Channel Islands or the Isle of Man in the last two years.

You told us that you are not getting Pension Credit at the moment.

No one gets Carer's Allowance or Carer Support Payment for looking after you.

You told us that you are not getting Carer's Allowance.

About your partner

We use partner to mean:

- a person you are married to or a person you live with as if you are married to them, or
- a civil partner or a person you live with as if you are civil partners.

We do not need any of your partner's details if:

- either you or your partner are permanently in a care home, or
- your partner lives permanently abroad.

This is because, in these circumstances, your partner details do not affect your entitlement to Housing Benefit or Council Tax reduction, or both.

We asked for details of your partner and you told us:

You do not have a partner.

Please turn over

About where you live

We asked for details about where you live and these are shown below.

You have not previously claimed Housing Benefit or Council Tax reduction.
You told us that you pay the Council Tax bill for your home.
You told us that you are liable to pay rent at your property.
You don't know if you pay rent to your council.

About children/young persons who live with you

We asked you about children/young persons who live with you and you told us:

No children/young persons live in your household.

About people who live with you

We asked you about people who live with you (other than joint or sub-tenants, co-owners or landlords) and you told us:

No one lives in your household apart from you.
None of the other people who live in your household are in hospital and have been there for more than 52 weeks.

About any other people who normally live with you

We asked you if any of the people who normally live with you are a joint or sub-tenant, co-owner, landlord or are in legal custody and you told us:

There are no joint tenants, sub-tenants, co-owners or landlords living in your household with you.
No-one in your household is in legal custody.

About boarders who live with you

We asked you if any of the people who live with you are a boarder and you told us:

There are no boarders living in your household with you.

About time in hospital

We asked for details of time spent in hospital as an inpatient and you told us:

You are not in hospital as an inpatient.

How we collect and use information

When we collect information about you we may use it for any of our purposes. These include dealing with:

- social security benefits and allowances
- child support
- employment and training
- financial planning for retirement
- occupational and personal pension schemes.

We may get information about you from others for any of our purposes if the law allows us to do so. We may also share information with certain other organisations if the law allows us to.

To find out more about how we use information, visit our website **www.dwp.gov.uk/privacy-policy** or contact any of our offices.

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Department for Work & Pensions

MAY GRAY
24 AGED MINERS HOMES
BLACKHALL COLLIERY
HARTLEPOOL CLEVELAND
TS27 4HG

00295
055815\330

Winter Fuel Payment Centre
Mail Handling Site A
Wolverhampton
WV98 1LR

Important Information about changes to Winter Fuel Payment

If you would like braille, British Sign Language, a hearing loop, translations, large print, audio or something else, telephone 0800 731 0160 or textphone Relay UK on 18001 then 0800 731 0160.

Dear MAY GRAY

We are writing to tell you that from this winter 2024/25 there are changes to who can get a Winter Fuel Payment. This payment is to help with heating costs. From this winter it will be paid to pensioner households getting Pension Credit or other qualifying benefits.

Who may be eligible for Winter Fuel Payment from winter 2024/25

You may be eligible for Winter Fuel Payment for winter 2024/25 if you were born on or before 22 September 1958.

You must also live in England and Wales and get a qualifying benefit for at least one day between 16 and 22 September 2024. The qualifying benefits are:

- Pension Credit
- Universal Credit
- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)
- Income Support
- Working Tax Credit
- Child Tax Credit

For further information about the Winter Fuel Payment, visit **www.gov.uk/winter-fuel-payment** or call **0800 731 0160**.

Please turn over

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What to do next

- If you received a qualifying benefit during the week of 16 September to 22 September 2024, you do not need to do anything. Your Winter Fuel Payment should be paid automatically. You will get a letter in October or November to tell you how much you will get.
- If you get Working Tax Credit or Child Tax Credit you will get a letter from DWP telling you when to claim Pension Credit or Universal Credit as Tax Credits are ending in April 2025. It is important that you do not claim before you get this notification as it could affect how much Universal Credit or Pension Credit you will get. If you have not claimed Universal Credit or Pension Credit yet or are still waiting to get your notification to move, you will still be eligible for a Winter Fuel Payment if you got Working Tax Credit or Child Tax Credit for any day between 16 and 22 September 2024.
- If you do not get a qualifying benefit now, you may still be eligible for Pension Credit. It is easy to check if you could be eligible for Pension Credit. You can do this by visiting **www.gov.uk/pension-credit-calculator** or contact a benefit advice service such as Citizen's Advice or Age UK.

  The information you put into the calculator cannot be used to identify you. It will never be used for anything else and is not stored after you have finished using the calculator.

  Pension Credit is not awarded automatically. If the calculator suggests you may be eligible, you can claim online, by telephone or by post. Go to **www.gov.uk/pension-credit/how-to-claim** to apply online. You can phone to claim Pension Credit on **0800 99 1234**. A friend or family member can call for you if you cannot use the phone.

  Do not worry if you did not claim Pension Credit by 22 September 2024. We can backdate your claim for up to 3 months providing you meet the Pension Credit qualifying conditions for the entire period.

More information

If you get Pension Credit you may also get help with housing and Council Tax costs, energy bills, health costs and a free TV licence for those over 75.

You may be eligible for other help with heating bills such as a Cold Weather Payment or Warm Home Discount. Go to **www.gov.uk/cold-weather-payment** and **www.gov.uk/the-warm-home-discount-scheme** for more information.

Treating people fairly

We are committed to the Equality Act 2010 and treating people fairly. To find out more about this law, search 'Equality Act' on **www.gov.uk**

Call charges

Calls to 0800 numbers are free from personal mobiles and landlines.

Why DWP needs personal information and how we treat it

We treat personal information carefully. We may use it for any of our purposes. To learn more about information rights and how we use information, please visit our DWP Personal Information Charter at **www.gov.uk/dwp/personal-information-charter**

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Department for Work & Pensions

MRS MAY GRAY
24 AGED MINERS HOMES
BLACKHALL COLLIERY
HARTLEPOOL
Blackhall Colliery
Cleveland
TS27 4HG

The Pension Service 6
Mail Handling Site A
Wolverhampton
WV98 1AJ

Account Holder:
MRS MAY GRAY

Your reference:
YL893329

4 October 2024

Pension Credit

About your application

Pension Credit Award Notice and Statement of Details

We have many different ways we can communicate with you.

If you would like braille, British Sign Language, a hearing loop, translations, large print, audio or something else please tell us using the phone number below.

www.gov.uk
Telephone: 0800 731 0469
Textphone: 0800 731 0464

Dear MRS GRAY,

Thank you for contacting The Pension Service and making an application for Pension Credit.

We are pleased to tell you that **you are entitled to** Pension Credit of £17.01 a week from 27 March 2024.

Pension Credit is always paid in arrears.

Your first payment for the total sum of £495.77 is for the period from 27 March 2024 to 01 October 2024, both dates included.

The payment is due on 09 October 2024 and may include any arrears that we owe you.

Your second payment is for the total sum of £73.88. This will be due on 29 October 2024.

The amounts stated above are based on the information we currently hold. These may be affected by changes in your circumstances.

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Pension Credit is made up of two parts:

Guarantee Credit

Guarantee Credit may be paid to you if you have reached the minimum qualifying age. It tops up weekly income to a guaranteed minimum level.

Savings Credit

Savings Credit is for those who have saved some money towards their retirement such as savings or a second pension. You may be able to get it if you are 65 or over. People can get Savings Credit as well as Guarantee Credit.

Changes to Savings Credit from 6 April 2016

The Savings Credit part of Pension Credit has been removed for people reaching **State Pension age on or after 6 April 2016** and for some couples where one member reaches State Pension age on or after that date.

State Pension age before 6 April 2016 - Those reaching State Pension age before 6 April 2016 can still get Savings Credit, depending on their circumstances, regardless of when they apply.

Couples where one person reaches State Pension age before 6 April 2016 and the other reaches State Pension age on or after 6 April 2016 - There will be no new awards of savings credit for these couples.

They will only get Savings Credit if one member of the couple:

- reached State Pension age before 6 April 2016;
- was entitled to Savings Credit immediately before 6 April 2016; and
- has been entitled to Savings Credit at all times since 6 April 2016.

You can find more information about this in the enclosed leaflet Changes you must tell us about.

Health costs

Because you have been awarded Guarantee Credit, you are entitled to help with health costs to cover things like dental treatment. Please see the enclosed leaflet Other help you may be entitled to which tells you more about this. You need to show this letter to your health service provider to prove you get Guarantee Credit.

Money we will pay you

From **27 March 2024** your total payment will be £17.01 a week (your Pension Credit amount is £17.01).

The payment is made up of:

Pension Credit Guarantee Credit	£2.68
Pension Credit Savings Credit	£14.33

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Total	**£17.01**

We have taken all your relevant income into account to work out your entitlement to Pension Credit.

Changes to the amount we will pay you

From **10 April 2024** your total payment will change to £18.47 a week (your Pension Credit amount is £18.47).

- There has been a change in the amount of State Pension you receive.
- Pension Credit and social security benefits are increasing.
- There has been a change to other benefits.

Your new payment will be made up of:

Pension Credit Guarantee Credit	£3.65
Pension Credit Savings Credit	£14.82
Total	**£18.47**

Christmas Bonus

If you are entitled to Pension Credit Guarantee Credit for the first full week in December, we will pay you a £10.00 Christmas Bonus unless your Christmas Bonus is already paid with another benefit or allowance.

About the money we owe you

If we owe you any arrears we will make a further payment to you. This payment may be issued separately to you or added to your next payment. We will pay any arrears by your chosen payment method.

What to do now

The decision on your entitlement is based on information provided by you or your representative and information that is already held by us. Please check carefully the Statement of Details in this letter and tell us at once if any of the information is wrong as it may affect your entitlement. You must also tell us promptly of anything that may affect your entitlement to Pension Credit or the amount payable. Tell us immediately if:

- any of the information is wrong
- any of the information has changed since you last told us
- any of the information changes in the future. Please read the paragraph **Changes you must tell us about** for more information.

You can contact us on the numbers shown on the front of this letter.

If our decision is based on incorrect information we will look at the decision again and may revise the amount we are paying you. If we increase the amount, we will pay any money owed to you. If

Please turn over

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we decrease the amount, you may have to pay back any money you should not have had. We will write to you separately about this.

Further information about what to do if you think our decision is wrong is included under the heading **If you want to know more about this decision or if you think it is wrong** at the back of this letter.

Changes you must tell us about

If your circumstances change, the amount of Pension Credit you get may be affected. This means you must tell us about all changes in your circumstances. You must read the enclosed leaflet Changes you must tell us about which explains more about income from annuities, work related or personal pensions and the types of changes you need to report. You should also keep the leaflet in a safe place for future reference.

If the information you have given is incorrect or you fail to notify the Department of a change in circumstances, you may be liable to prosecution or other action.

Housing Benefit and Council Tax Reduction

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

If you are a Self Assessment taxpayer

The amount of your State Pension affects the amount of Pension Credit we can pay you. State Pension is taxable and it is important that you advise us of either your actual or forecast income tax liability so that we can make sure you are getting the correct amount of Pension Credit. You can find out more about income tax at www.hmrc.gov.uk or by contacting the Tax Office. The telephone number can be found in The Phone Book under HM Revenue and Customs.

Yours sincerely,

Office Manager

Treating people fairly

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Call charges

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Why DWP needs personal information and how we treat it

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Please turn over

Statement of Details

Part 1 About you

Title	MRS
Forenames	MAY
Surname or family name	GRAY
National Insurance number	YL893329D
Date of birth	15 May 1951
Daytime phone number	Home - 01915866351
Permanent address	24 AGED MINERS HOMES BLACKHALL COLLIERY HARTLEPOOL Blackhall Colliery Cleveland TS27 4HG

You told us that you are not registered blind.
You told us that you are a UK National.
You told us that your nationality is BRITISH.
You told us you have the right of abode in the United Kingdom.

Part 2 About your partner

We use partner to mean:

- a person you are married to or a person you live with as if you are married to them, or
- a civil partner or a person you live with as if you are civil partners

We do not need any of your partner's details if:

- either you or your partner are permanently in a care home, or
- your partner lives permanently abroad

This is because, in these circumstances, your partner details do not affect your entitlement to Pension Credit.

We asked for details of your partner and you told us:

You do not have a partner.

Part 3 When you want to apply from

You told us that you want to apply from: 24 March 2024
The reason you think you qualify from this date is because:

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Backdated claim

Part 4 About where you live

We asked for details about where you live and you told us:

You rent the property.
You are responsible for paying the rent or council tax for the place where you live. The name of your council is DURHAM COUNTY COUNCIL.
You have claimed or are about to claim Housing Benefit.
You have claimed or are about to claim a reduction in Council Tax.

Part 5 About benefits

We asked for details of any benefits that you are entitled to, receiving, or have claimed and are waiting to hear about and you told us:

You are receiving the following benefits:

- Retirement Pension

No one gets Carer's Allowance or Carer Support Payment for looking after you.

Part 6 About people who live with you

We asked you about people who live with you and you told us:

No one lives in your household apart from you.

Part 7 About time in hospital

We asked for details of time spent in hospital as an inpatient and you told us:

You are not in hospital as an inpatient.

Part 8 About care homes

We asked whether you were staying in a care home and you told us:

You are not staying in a care home.

Part 9 About non-state pensions

We asked you about your non-state pensions. By this we mean private pensions, money from a place where you used to work, or any other pension.

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If you have given us details of your non-state pension provider, we may have shown this more than once. This is to take into account all changes used to assess your entitlement to Pension Credit.

You told us:

You have not paid into a pension scheme.
You do not expect to get a pension in the next 12 months.
You do not get a non-state pension.

Part 10 About savings and investments

We asked you about savings and investments and you told us:

The total amount of your savings or investments is £8,047.37
You do not own any other property or land in this country or abroad, other than the place where you live.

Other money

Other money also includes the total value of any National Savings Certificates held.

You have told us you have £8,047.37 other money.

Part 11 About current earnings

We asked you about current earnings and you told us:

You have no current earnings.
You do not get Child Benefit.

Part 12 About other money coming in

We asked you about other money coming in and you told us:

You do not have any other money coming in.

Part 13 About making payments to you

You have not agreed to combine your State Pension and Pension Credit payments.

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YL893329 MRS MAY GRAY

Backdated claim

Part 4 About where you live

We asked for details about where you live and you told us:

You rent the property.
You are responsible for paying the rent or council tax for the place where you live. The name of your council is DURHAM COUNTY COUNCIL.
You have claimed or are about to claim Housing Benefit.
You have claimed or are about to claim a reduction in Council Tax.

Part 5 About benefits

We asked for details of any benefits that you are entitled to, receiving, or have claimed and are waiting to hear about and you told us:

You are receiving the following benefits:

- Retirement Pension

No one gets Carer's Allowance or Carer Support Payment for looking after you.

Part 6 About people who live with you

We asked you about people who live with you and you told us:

No one lives in your household apart from you.

Part 7 About time in hospital

We asked for details of time spent in hospital as an inpatient and you told us:

You are not in hospital as an inpatient.

Part 8 About care homes

We asked whether you were staying in a care home and you told us:

You are not staying in a care home.

Part 9 About non-state pensions

We asked you about your non-state pensions. By this we mean private pensions, money from a place where you used to work, or any other pension.

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If you have given us details of your non-state pension provider, we may have shown this more than once. This is to take into account all changes used to assess your entitlement to Pension Credit.

You told us:

You have not paid into a pension scheme.
You do not expect to get a pension in the next 12 months.
You do not get a non-state pension.

Part 10 About savings and investments

We asked you about savings and investments and you told us:

The total amount of your savings or investments is £8,047.37
You do not own any other property or land in this country or abroad, other than the place where you live.

Other money

Other money also includes the total value of any National Savings Certificates held.

You have told us you have £8,047.37 other money.

Part 11 About current earnings

We asked you about current earnings and you told us:

You have no current earnings.
You do not get Child Benefit.

Part 12 About other money coming in

We asked you about other money coming in and you told us:

You do not have any other money coming in.

Part 13 About making payments to you

You have not agreed to combine your State Pension and Pension Credit payments.

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Payment details

Your chosen payment method details are known to us but have not been stated in this letter for security reasons.

Please tell us straight away if your chosen payment method details change.

Payments to be made every 4 weeks in arrears

What to do if you think this decision is wrong

We have made a decision about your entitlement to Pension Credit. If you want to know more about this decision or if you think it is wrong, please follow the guidelines below.

If you think the decision is wrong, please get in touch with us by telephone or in writing, within one month of the date of this letter. If you do not contact us within one month of the date of this letter we may only be able to change the decision from the date you contact us. Our telephone number and address are on the front page of this letter.

You can appeal against this decision, but you cannot appeal until we have looked at the decision again. We call this a **Mandatory Reconsideration**.

You, or someone who has the authority to act for you, can:

- ask us for an explanation of the decision, or
- ask for a written statement of reasons for the decision, if we have not already sent one
- ask us to look at the decision again, to see if it can be changed. There may be some facts you think we have overlooked, or you may have further information that affects the decision.

When we have looked at the decision again, we will send you a letter explaining what we have done. We call this a **Mandatory Reconsideration Notice**. This will include the information you need to be able to appeal.

Important - changes you need to tell us about

You must tell us promptly of anything that may affect your entitlement to State Pension or Pension Credit, or both if you receive them, or the amount(s) payable. If you fail to promptly notify the Department of a change in circumstances, you may be liable to prosecution or other action.

The easiest way to tell us about something that has changed is to phone us on the number shown on the front of this letter. If you do not want to use the telephone you can write to us at the address on the front of this letter.

Please turn over

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How we collect and use information

When we collect information about you we may use it for any of our purposes. These include dealing with:

- social security benefits and allowances
- child support
- employment and training
- financial planning for retirement
- occupational and personal pension schemes.

We may get information about you from others for any of our purposes if the law allows us to do so. We may also share information with certain other organisations if the law allows us to.

To find out more about how we use information, visit our website **www.dwp.gov.uk/privacy-policy** or contact any of our offices.