The Benefit Fraud Inspectorate

Designing claim forms – A good practice guide

SECURING • THE SYSTEM •

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BENEFIT FRAUD INSPECTORATE

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Clarity approved by Plain English Campaign

Some general guidelines

Paper

Use paper that doesn't allow "showthrough", (when you can see what is printed on the back of the page you are looking at). Showthrough makes forms difficult to read and fill in. Paper does not have to be either thick or heavy to cut down on showthrough, although we recommend paper over 70gsm. There are a number of processes that can reduce showthrough on thin and light papers. If you use pre-sealed mailers, discuss the most effective paper options with your printers.

It is best not to use coloured paper as it changes the appearance of any colour printed on it. Use plain white paper and print colour onto it. Printing colour onto white paper also means you can have white boxes standing out from the background.

Gloss paper makes bright colours brighter, and can create reflections that make it difficult to read the text. Matt paper tends to tone down colours.

If you intend to photocopy, fax or scan the form, consider colour carefully. Some systems can be adjusted to pick up only the solid black parts of the form, such as text and box frames. Make sure this setting also picks up handwriting.

Colour

Use colour to make your form easier to read. Many local authorities have a corporate style that sets the colour of all external products. However, it is important to consider a number of factors specific to forms and leaflets.

A light tinted background is better than plain white because it causes less glare. A tinted background makes white answer boxes stand out, especially if the boxes have a dark frame. It is the contrast between colours that improves legibility.

The more colours you use, the more expensive the form will be to print. (Remember that black counts as a colour). So using a number of different shades of the same colour can be very cost effective. The model form in this guide uses only one colour (Pantone 286). Printers use thousands of colours created by accurately mixing together standard inks. Printers have match books, like paint colour charts, so you can pick the exact shade you want. A form designer can give you advice on what colours work best as background and what colour text will stand out. Here are some basic guidelines, but remember that a light tint of a colour is better than white as a background as it produces less glare.

Good legibility
Black text on white or a light tint
Dark green text on white or a light tint
Dark blue text on white or a light tint
Brown text on white or a light tint

Bad legibility
Red text on green
Green text on red
Blue text on yellow
Green text on blue
Red text on blue
White text on black
Black text on a tint of grey or black darker than 20%

Remember that colours look different under artificial light, and colours on a computer screen or from a colour laser printer never accurately match the final printed colour.

This is dark blue text on a light blue background. Both are Pantone 286. The text is 100% and the background is 10%.

This is black text on a 10% Pantone 286 background.

This is 100% Pantone 186 text on a 10% Pantone 286 background.

This is 100% Pantone 186 text on a 100% Pantone 286 background.

Some general guidelines – *continued*

Text

We realise that many local authorities have corporate typefaces (fonts), but in general we recommend a simple, clear font. We recommend "sanserif" fonts because they look modern and are easier to read in short blocks. "Serif" fonts might help readers with large blocks of text, such as in newspapers and books, but can look rather formal and 'official'. Sanserif fonts are less intimidating and easier to read in the small blocks of text used in forms. Some commonly-used fonts are shown opposite.

Do not use more than 2 fonts in a form. It can be effective to use one font for headings and another for regular text. More than 2 fonts in a form can confuse people and make the form difficult to read.

Do not use "script" fonts. These are very difficult to read for people with poor sight and are tiring to read for everyone.

Type is measured in "points". A point is about 1/72 of an inch. The Royal National Institute for the Blind (RNIB) recommends a minimum type size of 12 point. But typefaces can look bigger or smaller even though they are the same size. For example:

This is 12 point Helvetica

This is 12 point Times New Roman.

We recommend that you do not use type of less than 10 point. It is better to use 11 or 12 point type if you can.

You can also improve legibility by making sure the lines of text are not too close together. The space between lines of type is called "leading" and is also measured in points. It is best to have at least 2 extra points of leading. Some examples are shown opposite.

RNIB recommends using a "medium-weight" typeface. This is a typeface between ordinary and bold. Designers, typesetters and printers will give you advice on this.

Emphasis

Emphasising key words, phrases or sentences can help claimants understand what they have to do. To emphasise key words, phrases or sentences use a **bold** version of the main font.

You can use *italic* to highlight words used in a special way, and once the word has been defined, use it without italic. But only use italic in this way. Depending on the font you use, italic text can look messy or be difficult to distinguish from normal text. Italic text is not easy for people with poor sight to read.

You can use colour to emphasise sections of text, either by changing the colour of the type or by creating a box with a different coloured background for the text. Use these techniques carefully or the form becomes overpowering and the content is lost beneath the presentation.

Examples are shown opposite.

Do not use BLOCK CAPITALS or <u>underlining</u> to emphasise text. Both these techniques make text very difficult to read and will have the opposite effect to the one you want. Many readers will simply skip over text that is in block capitals or underlined.

If you overuse emphasis it loses its effect. For example, if a whole paragraph is in bold, it is difficult to decide which words are most important. To make a word or phrase stand out, it has to contrast with the surrounding type. If there is no contrast, nothing stands out. In fact, if there is a whole paragraph in bold, most people will skip over it to find the next block of text in ordinary type.

Sanserif fonts
This is 12 point Helvetica
This is 12 point Arial
This is 12 point Optima
This is 12 point Univers

Do not use unusual or script fonts like:
Comic sans
Fraktur
Dom casual
Artistik

Serif fonts
This is 12 point Garamond
This is 12 point Times New Roman
This is 12 point Courier
This is 12 point Century Schoolbook

This is 12 point type on 11 point leading. This is called "negative leading" – it saves space, but it is very hard to read.

This is 12 point type on 12 point leading. This sort of line spacing means the text is described as "set solid".

This is 12 point type on 14 point leading. This is easier to read than type which is set solid because there is a clear space between the lines.

This is 12 point type on 15 point leading. This is even easier to read than the other examples

This is 12 point type on 20 point leading. This can be difficult to read because the lines are too far apart and don't seem to belong together.

You **must** send us proof of your earnings.

Even if you cannot send the proof we need at the moment, send this form back. **If you wait, you could lose benefit.**

Do you have a partner?
By *partner*, we mean someone of the opposite sex you are married to or live with as if you are married.

We need to see proof of your and your partner's earnings. We have to see original documents, not photocopies. We need to see the last **5** weeks' payslips, the last **3** fortnights' payslips or the last **2** months' payslips, depending on how often you and your partner are paid.

We need to see proof of your and your partner's earnings. We need original documents, not photocopies. We need to see the last 5 weeks' payslips, the last 3 fortnights' payslips or the last 2 months' payslips, depending on how often you and your partner are paid.

Some general guidelines – *continued*

Language

It is important to use language that everyone can understand. Plain English is essential to clear communication. In June 1998, the Government set up a working party, led by Sir Claus Moser, to report on literacy and numeracy levels in England. Its report, published in February 2000, revealed that one in 5 adults has low literacy skills, ranging from complete inability to read or write to being able to read slowly but with little understanding. However, it is important that language used in forms and leaflets is not patronising or childish. Plain English means using clear, understandable words in a clear, understandable way.

There are a number of organisations that can help you produce forms in plain English. The Plain English Campaign and the Plain Language Commission can endorse forms they consider to be clearly written and designed. These organisations can also supply training to staff involved in external communications.

There are a few simple rules that help make sure language is easy to understand. Remember that many people read by "saying" a word in their heads or out loud, and recognising the sound of the word to discover its meaning. If it is difficult to work out how to say a word, it will be a difficult word to understand.

Contractions

Do not use contractions such as **don't**, **can't**, **shan't**, **won't**, **haven't** or **couldn't**. Although contractions are common in spoken English, poor readers have difficulty working out what they mean.

Obliques

Do not use obliques (also known as "slashes" or "strokes") such as **I/we**, **you/your partner**, **benefits/allowances**, **landlord/lady** or **landlord/agent**. There is no spoken equivalent of these phrases. If these "words" are said out loud, we replace the oblique by saying "slash" or even "or". The obliques can always be replaced in written English as well, which saves people having to translate them.

If you use personal pronouns such as **I/we** or **you/your partner**, it can be difficult to use correct grammar in the rest of the sentence.

Foreign abbreviations

Do not use foreign abbreviations such as **i.e.**, **e.g.**, **etc.**, **op.cit** or **q.v.** Many people do not know what these mean. There are plain English alternatives.

The passive voice

Do not use passive phrases such as **A form has been sent to you, Your benefit will be calculated, A cheque was sent.** All these phrases leave out information about who is responsible for the action. Say **We have sent you a form, We will work out your benefit, We have sent you a cheque.** The passive voice is not as immediate or simple as the active voice and can confuse people who are not used to hearing it. It can also sound very "official" and pompous.

Unnecessary capital letters

Do not use unnecessary capital letters such as those at the start of **Benefit**, **Council**, **Landlord**, **Student** or **Registered Blind**. Capital letters make readers hesitate, especially if they appear unexpectedly. This slows down reading and reduces comprehension. Only use capital letters for proper nouns and at the start of sentences and headings.

Unnecessary punctuation

Keep punctuation simple and accurate.

Long sentences

Try to use sentences with between 15 and 20 words. Although you should vary the length of sentences to avoid the text sounding hesitant or abrupt, aim for a single idea in each sentence.

Use simple words, not complicated words.

For example:

Instead of	Use
additional	more, extra
advise	tell
alleviate	ease, reduce
ascertain	find out
assist	help
calculate	work out, decide
cease	end, stop
commence	begin, start
concerning	about
determine	decide, work out
dispatch	send
endeavour	try
enquire	ask
facilitate	help
failure to	if you do not
if this is not the case	if not
in lieu of	instead of
in order to	to
monies	money
obtain	get, receive
persons	people
plus	and
prior to	before
regarding	about
reimburse	pay back, repay
remuneration	pay, salary, wages
retain	keep
sufficient	enough
verify	check, prove
whilst	while

Using a grid

All forms should use an invisible underlying grid pattern to make sure that the different elements of the form (such as questions, answer boxes, headings and explanatory text) all appear in the right place on the page.

Once you have set the pattern and conventions for laying out the page, the person filling in the form knows what the different elements are, even if this isn't clear from the text. A consistent layout helps people read the form more quickly because they know where to look for the next relevant part of the form.

Some standard grids are shown on the opposite page. The more complex a grid is, the less likely it is to be effective.

Once you have set up a grid, try to keep to it as much as possible. It doesn't matter if text slightly overruns the borders of the grid as long as it doesn't stray too far into other areas of the grid.

Section headings should run across the page to show a complete break from the previous section. Try and start sections on a new page.

You may need to create more than one grid to take account of special elements of the form on some pages. For example, you may want to ask about 5 adults living at the same address. You may be able to avoid this by rethinking how you ask the question or lay out the answer boxes.

This part of the grid is used for questions and text.

This part of the grid is used for answer boxes.

Your name

Your address

This part of the grid is used for questions and text.

This part of the grid is used for answer boxes for the claimant.

This part of the grid is used for answer boxes for the claimant's partner.

	You	Your partner
Your name		
Your address Do not tell us your partner's address if it is the same as yours.		

This part of the grid is used for questions and text.

This part of the grid is used for answer boxes for the claimant.

This part of the grid is used for answer boxes for the claimant's partner.

	You	Your partner
Are you or your partner in hospital at the moment?	No ☐ Yes ☐ When did you go into hospital? / /	No ☐ Yes ☐ When did they go into hospital? / /

Dividing sections

There are a number of ways of showing where a new section starts. Use the same method throughout the form. Some examples are shown opposite.

Space

Always leave more space between the last question of a section and the following heading of the new section than you do between questions in a section. This shows that the new section is clearly separate.

Numbering

By numbering each section you can direct people through the form with instructions like "Now go to Part 5" But you do not have to use numbers for this. If the pages of the form are numbered you can say "Now go to **Pensions and Benefits** on page 8".

We have not numbered the pages of the model claim form in this guide. However, you may want to add page numbers to your own form. This means it is easy to refer people to specific pages.

Numbering questions lets you refer to specific questions in the notes, but can be confusing. For example, referring to "...question 7 in Part 5 on page 8" is precise but can also be overpowering. We do not recommend numbering each question. This is because a lot of questions involve supplementary questions and it can be confusing for claimants. It should be enough to refer to "Part 3 on page 6" or "at the bottom of page 14".

Do not use roman numerals as many people do not understand them.

Lines

You can divide each section by using lines drawn across the page. A line beneath a new heading can be as clear a marker as a line below a section.

Colour bars

Using light type on a dark background gives a clear visual marker of new sections.

About you

Your name

Your address

Part 1 *About you*

Your name

Your address

Part 1 *About you*

Your name

Your address

Part 1 *About you*

Your name

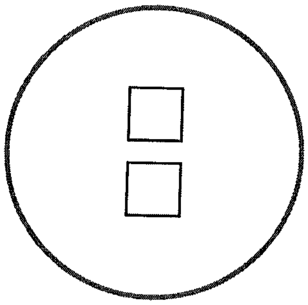
Your address

Layout summary

This heading is 18pt Optima bold

Part 1

These tick boxes are 8 mm square



If you have a question that needs a "Yes" or "No" answer, put the "No" tick box first. This means you can direct the claimant to go to the next relevant question if the answer is "No", and you can ask further questions if the answer is "Yes".

This subheading is 14pt Optima bold

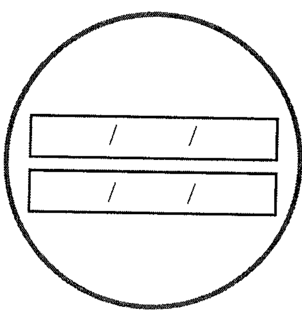
You

The type is set in 11pt Optima bold. The questions are made bold and subsidiary text is in 'roman'.

Text is 100% Pantone 286 and the background is 10% Pantone 286.

These answer boxes are 8 mm high and 66.5 mm wide.
Date boxes are 50 mm wide.

All answer boxes have a 1pt frame.



Part 1 *About you and your partner*

Do you have a partner who normally lives with you?
By *partner*, we mean someone of the opposite sex you are married to or live with as if you are married.

No
Yes

If you have a partner, you must answer all the questions about them.

	You	Your partner
Last name		
Other names		
Title Mr, Mrs, Ms and so on.		
Address Do not tell us your partner's address if it is the same as yours.	Postcode	Postcode
Date of birth	/ /	/ /
National Insurance number You can find this on payslips or letters from social security or the tax office. We cannot decide your claim if we do not have your National Insurance number.	Letters Numbers Letter	Letters Numbers Letter
Tell us any other names you have used		
Your daytime phone number You do not have to tell us this, but it may help us to deal with your claim more quickly.		
If you have moved home in the last 12 months, tell us your last address	Postcode	Postcode
Have you or your partner come to live in England, Northern Ireland, Scotland, Wales, the Republic of Ireland, the Channel Islands or the Isle of Man in the last 2 years?	No Yes We will write to you about this.	No Yes We will write to you about this.

74.5 mm
137.5 mm
8 mm
67 mm
133.5 mm
145 mm
204 mm

Notes

There are 2 main reasons for providing notes:

- they help the claimant fill in the form and provide the right information;
- they give the claimant important information about the benefit.

If a note is meant to help the claimant fill in the form, put it where the claimant needs it – with the question it refers to. Avoid putting these notes on a separate sheet or in a leaflet as research has shown that people rarely read these.

However, if the notes are useful information that the claimant might need after they have sent the claim form back, make sure the notes are separate. Use this sort of presentation to help the claimant keep all useful information together, including your opening hours and phone numbers. You could include phone numbers of other agencies as well. This is a good place to give claimants advice on what to do if their circumstances change and some examples of what sort of changes are relevant.

An example of some basic notes is shown opposite. All local authorities will need to develop their own notes depending on local circumstances.

Notes about claiming Housing Benefit and Council Tax Benefit

These notes will help you fill in the claim form. They also contain important information about your claim. Keep these notes in a safe place.

Filling in the form

Use black ink to fill in the form. Do not use a pencil. If you make a mistake, just cross it out and put the right answer next to it. Do not use correction fluid or tape.

Answer "Yes" or "No" questions by putting a tick in the relevant box. If you are picking an answer from a list of answers, put a tick in the relevant box. Do **not** put a cross in any boxes. If you answer a question with a cross we will have to send your form back, and this will delay your claim.

If someone else fills in the form for you, there is a special space for them to sign.

If you need help filling in the form

If you need any help, our phone number is 0123 456789. If you have problems hearing, our textphone number is 0123 987654. We are open between 9am and 5pm from Monday to Friday.

Or you can get in touch with an organisation like the Citizens Advice Bureau. The address and phone number of your nearest bureau is in The Phone Book.

Sending your form back

Fill in the form and send it back straight away. If you wait, you could lose money. We ask you to send us proof of many of the things we ask about in the form. We **must** see original documents, not photocopies. Send all the proof with the form if you can, but do not wait if you cannot get the proof straight away. You can send it later. Tell us what you are sending with the form and what you are sending later.

Write the date you send the form back to us in this box. [/ /]

If you do not hear from us within 2 weeks, get in touch with us.

Changes you must tell us about

Tell us straight away if:

- any of your children leave school or leave home;
- anyone moves into or out of your home (including lodgers and sub-tenants)
- your income or the income of anyone living with you, including benefits, changes;
- your capital or savings change by more than £200;
- you or anyone living with you becomes a student, goes on a Youth Training Scheme, goes into hospital or a nursing home, goes into prison, or gets, changes or leaves a job;
- your rent changes;
- you move;
- you or your partner are going to be away from home for more than a month;
- you receive any decision from the Home Office; or
- anything you have told us about changes.

You must tell us about these changes in writing – a phone call is not enough.

If you don't tell us about these changes you may lose money you are entitled to or you may get too much benefit.

You must make sure that you tell us about these changes. Don't rely on someone else to pass the message on.

It is an offence not to tell us about any change of circumstances that affects your benefit. We may take court action against you and if we pay you too much benefit, you may have to pay it back.

Notes – *continued*

Many local authorities will have notes and statements relating to their local communities.

Ethnic languages

It is good practice for local authorities to consider the special needs of ethnic communities. Although it is rarely cost-effective to produce claim forms in different languages, you should include statements explaining where people can get help in their own language if they need it. Help could include translators provided by you, local community organisations or private companies. This sort of advice should appear on the front page of the form if possible.

On the model form notes sheet, we have put the sentence "If English is not your first language and you need help filling in the form, we may be able to help you. Please contact..." in Arabic, Bengali, Chinese, Gujarati, Punjabi, Somali, Urdu and Vietnamese.

You do not need to label ethnic languages in English, and doing so can unnecessarily upset other claimants.

Blind and partially-sighted people

Very few blind people see nothing at all. Most have some vision, although this can be extremely restricted. Because there are so many different conditions and problems associated with poor eyesight, it is impossible to suggest a single solution. However, there are a number of possible methods that you can use. If you can make alternative arrangements for blind and partially-sighted people, you should make this clear on the front page of the form.

- Large print

The term "large print" usually means type over 14 point. It is not usually worth using type over 20 point for normal text. You can produce large print forms by enlarging an A4 form to A3 on a photocopier. If you use a black and white photocopier, make sure that in the copy a coloured background appears as light as possible to provide strong contrast with the type. A colour photocopy would be better.

It is better practice to design large print forms to be produced as A3 documents, and individual forms can usually be produced with desktop publishing equipment when they are needed.

- Braille or Moon

Producing documents in braille or Moon is a specialist service. Some libraries or community centres have braille writers. If you are likely to produce forms in braille or Moon, contact local blind and partially-sighted support centres or the RNIB for advice. Remember that using a brailled list of questions could be confusing because of the need to ask further questions or to list questions from a lead-in sentence. Using braille normally means that a person other than the claimant will be filling in a form for them.

- Audio tape

It is easy to provide claim form questions on an audio tape. Most users will give their answers to someone filling in the form for them, but some users will be able to write their answers down themselves. It is not usually possible to skip through audio tapes, so many people will find the process frustrating and long-winded. It is good practice to provide a number reference for each question to help match up answers.

- Interactive CD ROM

This is a new way of providing forms and is not commonly used. The CD has an audio track that asks the questions and voice-activated software that records spoken answers.

Equal opportunities

Most local authorities have equal opportunities policies. It is good customer service to advertise your policy if possible.

Notes about claiming Housing Benefit and Council Tax Benefit

If English is not your first language and you need help filling in the form, we may be able to help you. Please contact ...

XXXXXXX XXXXXXXX XXXXXXX XXXXXXXXXXX XXXXXXXXX XXXXXX XXXXXXXXX XXXXX
ZZZZZ ZZZZZZZ ZZZZ ZZZZZ ZZZZZZ ZZZZZ ZZZZZZZZ ZZZZZZZ ZZZZZZZZZ ZZZ
WMWMWM MWMW MWMW WMWMWM WMW MWM WMWMWM WM WMWM
fjfjfjfjfjf fjfjf fjfjfjfjfjf fjfjfjf fjfjf fjfjfjfjfjf fjfjf fjfjfjfjfjf fjfjfjfjfjf fjfjfjf fjfjfjfjfjf fjfjfjf fjfjfjf

This form is also available in large print and on audio tape. Phone us on 0123 456789.

Equal opportunities statement
[Local Authority's name] is committed to treating all people equally. If you feel we have treated you unfairly, please contact our Equal Opportunities Officer on 0123 456789.

The Data Protection Act 1998

Under the Data Protection Act 1998, local authorities must tell their customers how they may use the information they collect for benefit purposes. A suggested statement is shown opposite. You can adapt this wording, but you should get legal advice and make sure your statement meets the requirements of the Act.

It is important that changes to the law are included in the data protection statement straight away.

The Data Protection Act 1998 says that any personal information collected must be "...adequate, relevant and not excessive in relation to the purpose or purposes for which they are processed."

Payments to landlords

If you decide that you will send payments directly to the landlord, the landlord must sign a declaration that they are aware of their responsibilities. This can be part of a form asking for bank or building society details.

Local authorities must make sure the declaration by the landlord includes a message about recovery of overpaid benefit. There is no nationally agreed declaration for landlords, but we have outlined a suggested declaration on the next page. You may want to consult local landlord associations and housing associations before using the declaration. Always get legal advice to make sure your declaration is effective.

How we collect and use information

We will use the information you give in this form, and in any supporting evidence you send us, to process your claim for Housing Benefit and Council Tax Benefit. We may pass the information to other agencies or organisations such as the Department of Social Security, the Employment Service and the Inland Revenue, as allowed by the law.

By law, we may check the information you have provided, or information provided about you by someone else, against other information we already have. We may also ask other agencies, organisations, local authorities or government departments to give us any information they have about you to:

- make sure the information is accurate;
- prevent or detect crime;
- protect public funds.

We will not give information about you to anyone else, or use information about you for other purposes, unless the law allows us to.

[Local authority's name] is the data controller for the purposes of the Data Protection Act 1998.
If you want to know more about what information we have about you, or the way we use that information, you can ask at **[address].**

Landlord's declaration

You must sign the statement below before we can pay benefit to you.

I agree to receive benefit payments on behalf of the claimant.

I understand that if I am overpaid benefit for this claimant, it may be recovered from me.

I understand that I must tell the council if I know about any change of circumstances that may affect this claimant's benefit.

Landlord's signature

Date / /

Declaration

The declaration is vital to a prosecution for fraud and so must be clear and precise. The declaration on the opposite page is the accepted standard for Housing Benefit and Council Tax Benefit claim forms. It has been agreed with the DSS and approved by Plain English Campaign.

In 2001 there will be changes to the law introducing new rights for authorised officer's in DSS and LAs to get information from a range of public and private organisations. These new rights will affect the declaration shown here and in the model claim form. It is very important that changes to the standard declaration are incorporated as soon as the law is changed.

Using **I/we** and **my/our** to include the partner in the declaration is unnecessary and clumsy. It makes it difficult to use correct grammar, and obliques can cause problems for poor readers. The simple declaration shown opposite means that each person signing takes responsibility for the information on the form.

You can add text to the declaration as long as it is both reasonable and lawful. You cannot require a claimant to sign any declaration that means they must do something or agree to something that is not required by law.

Declaration

Even if someone else has filled in this form for you, you must sign the declaration if you can. If you have a partner, they must sign the declaration as well.

Please read this declaration carefully before you sign and date it.

I understand that:

- If I give information that is incorrect or incomplete, you may take action against me. This may include court action.
- You will use the information I have provided to process my claim for Housing Benefit or Council Tax Benefit, or both. You may check some of the information with other sources within the council, rent offices and other councils.
- You may use any information I have provided in connection with this and any other claim for social security benefits that I have made or may make. You may give some information to other government organisations, if the law allows this.

I know I must let the council know about any change in my circumstances which might affect my claim.

I declare the information I have given on this form is correct and complete.

Signature of person claiming

Date / /

Partner's signature

Date / /

If this form has been filled in by someone other than the person claiming:

Please tell us why you are filling in this form for the person claiming.

Name of the person who filled in the form

Signature of the person

Relationship to the person claiming

Date / /

Checklists

Checklists are a useful way of helping claimants make sure they:
- have filled in all the parts of the form they need to; and
- are sending all the documents they need to.

Checklists should be as concise as possible. If a list is too long, claimants may not read it all.

The checklist should come as near to the end of the form as possible. The checklist can appear as part of a section headed **What to do now**. Using tick boxes means that the claimant makes a positive action to confirm that they have filled in the relevant parts of the form and sent the relevant proof. It also lets you know straight away if any document has got lost.

The statement "Remember, if you do not provide all the information we have asked for on this form, we may not be able to pay you any benefit" is a useful reminder.

You may want to add items to the checklist on the opposite page.

Checklist

Please tick to tell us what proof you are sending with this form. We must see **original** documents, not copies.

Remember,
If you do not provide all the proof we need, we might not be able to pay you any benefit. We need the same proof for your partner, if you have one, and for any other adults living in your home.

If you do not have the proof we need at the moment, send the form back to us now and send the proof later. We can start to process your claim, but we will not be able to pay you any benefit until we have all the proof.

Please do not send valuable items through the post. If you can, bring them into our reception. We will take the details we need and give you back the documents straight away. If you cannot get into the office, phone us for more advice.

Proof of identity ☐
Such as birth certificate, marriage certificate, passport, National Insurance number card, medical card, driving licence, UK residence permit, EEC identity card or recent gas or electricity bills. We need to see at least 2 of these documents for each person.

Proof of savings and capital ☐
Such as all your bank, building society or post office books, or certificates for premium bonds, National Savings Certificates, ISAs, stocks, shares and unit trusts. We need to see proof of any interest or dividends you get on investments and savings.

Proof of earnings ☐
This means your last 5 pay slips if you are paid weekly, your last 3 payslips if you are paid every 2 weeks, or your last 2 payslips if you are paid monthly. We will contact your employer if you do not have these payslips. If you or your partner are self-employed, we need to see the completed accounts for the last financial year or, if you have been trading for less than 6 months, a summary of your trading records so far.

Proof of other income ☐
Such as pension slips from a former employer or a letter from the court showing how much maintenance you are getting. We need to see proof of any money people pay for board and lodging.

Proof of benefits, allowances or pensions ☐
Such as award notices or letters from social security confirming how much you get. If you do not have proof, let us know straight away. Please do not send order books through the post.

Proof of private rent and tenancy ☐
Such as a rent book, rent receipts, a tenancy agreement or a letter from your landlord.

Proof of other money paid out ☐
Such as letters about student grants or maintenance, agreements or receipts from registered child carers.

Electronic forms

There are 2 usual types of electronic form – those that are delivered electronically to be filled in by hand, and those that are delivered, filled in and processed electronically. There are different design and administration considerations for these types of form.

1 Electronic delivery

These forms are sent to claimants by e-mail, on floppy disk or on the Internet. The claimant prints out the form, fills it in by hand, signs it and posts it back. Electronic delivery of forms is usually introduced as an improvement to customer service.

Important considerations for these forms are:

- making sure the form is presented in software that every claimant can use; and
- making sure the person using the form is not frustrated by long print times or problems with printing.

Because there are so many wordprocessing and desktop publishing packages available, to make sure the software you use is compatible with that of claimants you should use one of the cross-platform software packages available, such as "*Adobe Acrobat*" or "*Envoy*". These packages usually work by providing a "reader application" with the encoded document. You must make it clear to potential users that introducing these sorts of packages will need certain standards of hardware and operating systems. internet forms are usually in HTML or PDF format.

Most reader packages let you convert the electronic version of an existing paper form straight into the cross-platform software. However, it is important that the existing claim form prints easily and clearly from any likely printer. Forms with coloured backgrounds may take a long time to print on a basic bubble jet printer, and may also use up unacceptable amounts of ink. Coloured forms printed on a black and white printer may be impossible to read if the background colour prints in a dark shade of black.

It is also important that page breaks are checked after converting the file from your software package to the reader package so that page overflow does not cause printing problems.

We suggest that you convert coloured forms to black and white versions before sending them electronically. This may mean the form needs to be slightly redesigned to clarify parts originally highlighted by a different colour. A common mistake is to overuse boxes around text. It is usually better to work without text boxes and use other ways to highlight important words or phrases.

An example of a black and white page is shown opposite.

Part 1 *About you and your partner*

Do you have a partner who normally lives with you?
By *partner*, we mean someone of the opposite sex you are married to or live with as if you are married.

No ☐

Yes ☐ If you have a partner, you must answer all the questions about them.

	You	Your partner
Last name		
Other names		
Title Mr, Mrs, Ms and so on.		
Address Do not tell us your partner's address if it is the same as yours.	Postcode	Postcode
Date of birth	/ /	/ /
National Insurance number You can find this on pay slips or letters from social security or the tax office. We cannot decide your claim if we do not have your National Insurance number.	Letters Numbers Letter	Letters Numbers Letter
Tell us any other names you have used.		
Your daytime phone number You do not have to tell us this, but it may help us to deal with your claim more quickly.		
If you have moved home in the last 12 months, tell us your last address	Postcode	Postcode
Have you or your partner come to live in England, Northern Ireland, Scotland, Wales, the Republic of the Ireland, the Channel Islands or the Isle of Man in the last 2 years?	No ☐ Yes ☐ We will write to you about this	No ☐ Yes ☐ We will write to you about this

Electronic forms – *continued*

2 Forms filled in electronically

These forms are usually sent by e-mail or on the Internet. The claimant fills in the form on-screen and sends it back, either by e-mail or to a special Internet address. At the moment, the Housing Benefit regulations say that forms must be in writing. It is not safe to assume that electronic forms comply with this. **Always** get legal advice before using any electronic forms.

Important considerations for these forms are:

- making sure the form is presented in software that every claimant can use
- making sure the form is designed for use on-screen; and
- making sure there are procedures for receiving and processing electronic forms without reducing efficiency or security.

There is a major problem with forms which are filled in electronically. Although the Electronic Communications Act 2000 states that certain electronic signatures are legally acceptable as valid evidence in the same way as handwritten signatures, this means "e-signatures". An e-signature is a code within the electronic communication and this must be supported by agreed security standards and certification. This means that forms, even if the answers have been filled in on-screen, must be printed and signed by hand before they are sent back.

There are a number of software packages that can be used to create forms that can be filled in electronically. Use the package that best suits your needs. Some packages collate the information provided into a database and this can be used to process the claim ready for a decision. Some packages will refuse to accept incompatible information or refuse to move on to the next section until a relevant answer is put in. Some packages do not allow the claimant to return to pages once they have been filled in. Most packages let you design the form so working through the form is automatic and depends on **No/Yes** trigger questions. This can make the form very easy and quick to fill in.

Forms designed for on-screen use are not usually laid out in the standard A4 format. Pages are designed to fill the screen and it is important to avoid the need to scroll up or down pages to see the whole thing. This inevitably means that there are more pages in an electronic form, but this is offset by the automatic flow through to relevant pages.

As these forms are not designed to be printed but to be viewed on-screen, layout and colour are particularly important. Layout should still be based on a grid, but this has to be "landscape" rather than "portrait". Text and answer spaces should be of a size that helps the viewer see the whole page on screen at once, but they must still be legible. Although it is easy to zoom in and out on computer screens, this can become annoying and tiring for the eyes.

Paper forms reflect light, but computer screens are a light source. Don't be tempted to use very bright colours, as these quickly become glaring. We recommend pale background colours such as cream or pastel shades of green, blue or red. It is easy to use colour for emphasis on screen-based documents.

Graphics can be eyecatching if used carefully. Animations can help illustrate how to fill in the form, but cartoons are often seen as patronising.

The example opposite tries to reproduce the style of a screen-based form.

Part 1 *About you and your partner – page 1*

Do you have a partner?
By *partner*, we mean someone of the opposite sex you are married to or live with as if you are married.

No ☐

Yes ☐ If you have a partner, you must answer all the questions about them.

	You	Your partner
Last name		
Other names		
Title		

Click here to carry on ▶▶

Part 1 *About you and your partner – page 2*

	You	Your partner
Address Do not tell us your partner's address if it is the same as yours.	 Postcode	 Postcode
Date of birth	/ /	/ /
National Insurance number You can find this on pay slips or letters from social security or the tax office.	Letters ☐☐ Numbers ☐☐☐☐☐☐ Letter ☐	Letters ☐☐ Numbers ☐☐☐☐☐☐ Letter ☐

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