

**Renfrewshire Council
Scrutiny Board**

**Review of Housing and
Council Tax Benefit Take
up**

APPROVED

**by Renfrewshire Council
7 September 2006**

Report 3: 2005/2006

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**Renfrewshire Council
Scrutiny Board**

Review of Housing and Council Tax Benefit

Approved by Renfrewshire Council: 7 September 2006

Convener: Councillor Terry Kelly (Labour)

Depute Convener: Councillor Nan Macgregor (Liberal Democrat)

Board Members: Councillor Ronnie Burns (Labour)
Councillor John Hood (Labour)
Councillor Sam Mullin (Labour)

Lead Officer: Ian Simpson
Principal Officer
Chief Executive's Department

Report to Scrutiny Board

Review of Housing and Council Tax Benefit Take Up

1 Summary

1.1 At its meeting on 27 June 2005 the Scrutiny Board agreed that a review of housing and council tax benefit take up be included as part of its review programme.

1.2 This report details:

- The scope of the investigation
- The approach undertaken by the board
- Consideration of evidence submitted to the board
- Issues arising from the evidence submitted to the board
- Recommendations arising from the evidence considered by the board for further consideration by the Council

2 Background

2.1 This report has been undertaken during a period of great improvements within the Benefits service. The service is now evidencing processing times which are achieving top quartile performance across the UK. The service also complies with processing and accuracy standards set by the Department of Works and Pensions (DWP). Both of these achievements are central to maximising benefit take up. External recognition of service improvement was achieved on the 19 June 2006 when the Benefits service was awarded a Gold award in the COSLA Excellence Awards category of "Service Improvement and Customer Needs". It is therefore against this background of continuous improvement within the Benefits services that recommendations are made within section 6 of this report.

2.2 The benefit service which is located within the Council's Department of Finance and IT has principal responsibility for administering housing benefit and council tax benefits for approximately 22,000 customers, with an annual housing benefit and council tax benefit expenditure of approximately £60million. The benefits service caseload is evenly split between private and council customers, with approximately 70% of council tenants receiving either full or partial housing benefit.

2.3 In addition to benefits staff the Council's Customer Service Centre also deals with housing and council tax benefit enquiries. The centre deals with private sector landlords and letting agents. The service uses the iWorld system to access updated benefits records of customers and has a call tracking system in place to record details of each customer's visit. Customer Service Centre staff also assist customers to complete forms. Using manual calculations, Customer Service Centre staff can advise customers whether they are likely to receive benefit. Customer Service Centre staff dealing with housing and council tax benefit enquiries often find that information given by the customer impacts on other services (for example, notification of a death can lead to an applicable council tax discount being available for the husband or wife of the deceased, which the Customer Service Centre Adviser would arrange).

2.4 The Customer Service Centre estimate that approximately 50% of their time is spent on benefits related work.

2.5 The benefit service have 72 full time equivalent staff responsible for the effective and secure administration of housing and council tax benefit and countering fraud. The current service has been in place since February 2002 when the Council restructured the benefits services, moving it to the department of Finance and IT and increasing staffing levels to improve the standard of service provided.

2.6 The role of the service is to provide:

- A prompt and accurate benefit service that is easily accessible to all who are or may be entitled to housing benefit and council tax benefit.
- A benefit service that works in partnership with key stakeholders to improve the lives of mutual customers and work together to maximise take up of benefit.
- A secure environment for administering benefits where both internal and external risks are identified and managed.
- A continuously improving service that learns from experience and has a framework that allows the service to deliver its plans for the future.

2.7 In pursuance of these aims the benefits service recognises that it requires to work in partnership internally and externally. Key partnerships in the relationship include:

Housing Service Neighbourhood Offices:

To expand the choice of access and service to customers, customer service staff have been trained to provide a benefits advice claims gathering and verification service to all council customers. Document imaging processing has been introduced and plans are in place to extend this service to Neighbourhood Housing offices, which allows document images to be relayed to processing sites on the day that they are received.

- **Advice Work Service**

Benefit service work in partnership with Advice Works to support the vulnerable in communities, providing independent advice about benefits and expanding channels for receiving feedback about services. Similar to neighbourhood offices benefits staff have trained social work staff to offer a full claims and verification facility. The benefits service work with the Council's homeless section to support customers who are homeless and through special arrangements for fast tracking benefits claims, ease access to permanent accommodation. The homeless section has also been trained and offers a full claims and verification facility.

- **Registered Social Landlords**

The benefits service works with RSL's to assist in the provision of affordable social housing choice for the people of Renfrewshire. The benefit service work closely in partnership with all registered social landlords and staff. Two of the largest RSL's have been trained to offer a benefits claims and verification service to their tenants.

The importance of developing strong partnerships with housing associations will increase in the short to medium term if the Council transfers its housing stock to the social rented sector.

- **Private Landlords**

The benefits service works with private landlords which helps the service to understand and cater for distinct needs and tackle social exclusion. It is the intention of the service to develop a dedicated forum for smaller private landlords to provide them with advice and help to encourage them to participate in the benefit take up schemes.

- **West Scotland Training Partnership**

The benefits service works closely in partnership with two Councils in the area to deliver training and share good practice.

- **Procurator Fiscal**

The service works closely with the procurator fiscal to ensure suitable cases are submitted for prosecution and to assist the service in developing the quality of Investigations.

Job Centre Plus

The service works closely with Job Centre Plus to support working age customers, helping and encouraging them into work through prompt and reliable service provision.

- **Pensions Service**

The service works closely with the Pension Service to ensure that eligible pension age customers are encouraged to claim the benefits to which they are entitled and have dignity and security in retirement.

- **Counter Fraud and Investigation Service**

The service works together with this agency to reduce benefits fraud and bring offenders to account.

Housing and Council Tax Benefit Payments

2.8 Housing and Council Tax benefit payments are administered by the Council on behalf

of the Department of Works and Pensions (DWP). Housing and Council tax benefit make a significant contribution to the financial security of many on low incomes. Great efforts have recently been directed towards the speed of processing claims by the Council. Difficulties in this area of administration of benefits have been overcome and the service is now performing at levels which exceed the expectations of DWP.

2.9 Improving the service in this regard has been an extremely important step, as it is recognised that an efficiently operating benefits service contributes substantially to the social inclusion agenda by ensuring that those entitled to benefit support, receive such support as quickly as possible after they apply. Such support is critical to some of the most vulnerable individuals within Renfrewshire and financially represents a significant contribution within Renfrewshire, with housing and council tax benefit awarded in 2004/05 being approximately £60million.

3.0 Improving housing and council tax benefit take up - the scale of the problem and barriers to take up

3.1 It is important to note from the outset that no reliable figures exist nationally or locally to determine the exact numbers of individuals who do not claim benefits but may be eligible.

3.2 However the latest national estimates available for council tax benefit take up show that a total amount of between £800million and £1200million went unclaimed by entitled non recipients. The average number of people not claiming was between 1.87million and 2.44million. The figures for housing benefit take up in the same period estimate that an unclaimed amount of between £760million and £1400million with up to 700,000 recipients not claiming their entitlement.

3.3 The percentage of council tax benefit take up across all eligible recipients was 65-71%. The percentage of take up for pensioners is 56-62% and the figure for owner occupiers is only 43-49%. This contrasts with the figure for lone parents which estimate that between 90-98% of eligible lone parents claim their entitlement. Take up of housing benefit is higher than that of council tax benefit, ranging between 84-90% of those entitled. Nationally take up of benefits is estimated to have declined between 5-10% since 1997/98.

3.4 As indicated above, there are no figures available at local authority area level for non take up. However within a Renfrewshire context if the above national estimates are extrapolated down to the Council area, the following indicative estimates can be made per 100,000 population:

- 1,500 to 3,000 miss out on income support between £1.25 million.
- 400 to 800 tenants miss out on housing benefit worth £0.5 million to £1 million per annum.
- 1,500 to 2,500 owner occupiers miss Council tax benefit worth between £0.5 million to £1 million.
- 1,500 to 2,500 pensioners miss attendance allowance of £3 to £5 million per Annum.
- 2,500 to 4,000 people miss disability allowance worth £4 million to £6 million per Annum.

3.5 As indicated above as no actual figures exist nationally or locally these extrapolations are guestimates but do give an indication that there is a scale of underclaiming of housing and council tax benefit which requires to be addressed.

3.6 Within this context it is important to remember that there is no requirement on an individual to claim council tax and/or housing benefit if they do not wish to. An individual cannot receive benefit unless they choose to apply. There is therefore a key

role for the benefit service to ensure that the service maximises awareness of benefit entitlement, actively encourages individuals to apply if they believe they may be eligible and to help overcome the perception of stigma held by those who are fully aware of benefit availability and their entitlement but decide not to apply.

3.7 The Department of Works and Pensions in 2004 produced a best practice guide entitled “Council Tax Benefit Take Up” which has recently been updated. This guide identifies a number of barriers to claiming council tax benefits. The barriers can be summarised as:

- Lack of knowledge of the availability of Council Tax Benefit.
- Uncoordinated activity resulting in failure to reach vulnerable groups.
- Stigma associated with claiming benefit.
- Bad experience in the past with dealing with claims.
- Unsuitability of telephone based claiming for certain vulnerable groups.
- Complicated claims process and perceptions of government prying.
- Lack of personal contact due to claims operation.
- The barriers identified for council tax are viewed as similar to those for housing benefit take up.

3.8 It should be noted that Renfrewshire Council’s current take up strategy has been informed by this good practice guide.

4.0 The Evidence

4.1 Evidence was given in response to questions set by the Lead Officer, supplemented by questions from members of the board and by way of presentations and submissions. Evidence was taken from a wide variety of witnesses including appropriate council staff, Department of Works and Pension, FLAIR, Private Sector Letting Agents and the Citizens Advice Bureau. Witnesses were sought from other local authorities but all local authorities approached declined to offer witnesses. However three local authorities provided written evidence on how they approach increasing housing and council tax benefit take up.

4.2 In addition the scrutiny board received copies of a variety of application forms used by local authorities and received information on specific initiatives being undertaken across the United Kingdom by Local Authorities to try to improve the communication, marketing and take up of benefit.

4.3 The Scrutiny Board heard from Elaine McCue, Department of Finance and IT, Ann Bennett, Department of Housing and Property Services, and Liz Willis from the Social Work Department.

4.4 The board heard that since the responsibility of the management of housing and council tax benefit service transferred to Department of Finance and IT from Housing and Property Services, much had been done to modernise and improve the Housing and Council Tax Benefit Service, with the principal aim being the improvement of services to customers.

4.5 This has predominantly meant that the focus is on the improvement of the speed and accuracy of processing to ensure that customers receive the correct benefit at the right time.

4.6 This strategy is also driven by the requirements to comply and meet the department of work and pensions performance standards for benefit processing. These standards require the Council to meet processing time and accuracy targets as well as meeting a range of other requirements expected by the DWP.

4.7 The service has come through this process and is now evidencing processing times which are achieving top quartile performance across the UK. Alongside this package of processing and service improvement achievement, the service has developed a housing and council tax benefit take up strategy (Appendix one).

4.8 The Scrutiny Board heard that the benefit services had developed an action plan to address key barriers to benefit take up and that the following specific initiatives had been undertaken:

4.9 Publicity material

The service has developed new leaflets and posters which have been placed in prominent locations across Renfrewshire. They have been distributed to all Housing Neighbourhood Offices, Town Halls, all Libraries, all Housing Association offices, Doctors Surgeries, Churches and major Supermarkets and retailers in the area. A regular advertisement has been placed in the local press and the Renfrewshire magazine, which is delivered to all 80,000 plus homes in Renfrewshire. A similar advertisement is placed on wall planners which are supplied with Council Tax bills to all Renfrewshire households.

4.10 Staff and Partner Training

All benefit staff are trained to be alert for opportunities to maximise benefit entitlement for every benefits claimant they deal with. The benefit section also provides benefit awareness training for partners and housing and property services to ensure that they can promote benefits opportunities to all their tenants and assist tenants to complete forms and give advice about what supporting documentation is required to support claims. Benefits Staff also provide training to housing association partners and have exchange visits with operational staff to increase awareness of benefits among housing association housing officers.

4.11 Raising Awareness

Benefit take up campaigns and awareness days have been a major tool in promoting benefit take up in communities where it appears that take up is lower than it should be. Working in partnership with the Social Work department, Housing department and the Pension Service, four take up events over the last 18 months were undertaken. These were in Blackhall Community Centre, Renfrew Town Hall, the Big Bus in the Paisley Centre and Glenburn Community Centre. An event is planned for Johnstone Town Hall in late summer 2006. The benefit service use a variety of means for making residents

aware of events including direct lettering to all households in an area, leaflets and posters in prominent locations, radio announcements, newspaper articles and utilising pensioners and community groups. The service also conducted benefit surgeries for housing association partners and have been particularly successful in promoting benefit take up by ongoing events in sheltered and very sheltered housing association premises. These specific targeted take up campaigns resulted in improved take up. There was a 5% increase achieved in Moorpark and the Blackhall Campaign resulted in an improved take up of 2.3%. Take up levels throughout Renfrewshire in 2005 have increased by 1.8% from 20,220 in April 2005 to 21,225 in December 2005. The benefit service also gives talks to tenants groups, schools and colleges to raise benefits awareness.

4.12 Improving Co-ordination of Activities

4.13 The benefit service seeks to co-ordinate the improvement of benefit take up by working in partnership with a number of agencies including:

4.14 Advice works

The benefits service jointly run take up days and co-ordinates resources to ensure that the maximum number of potential checks for claimants are conducted. The benefit service provide access to benefit systems to social work advice workers to enable them to provide accurate information to their clients.

4.15 Housing and Property Services

Housing and Property Services ensure that all of their tenants are aware of the opportunities for housing and council tax benefit. They use contact with tenants to check that benefit is being claimed and promote benefit take up particularly cases where tenants are in arrears. The benefit service make use of housing and property services contact with tenants to gain access to evidence required to process claims. Benefit service staff provide information to housing and property services on the status of all outstanding claims and detail what information is still required in order to process a claim. Housing and Property Services assist in this process by attempting to secure the necessary supporting information required by the DWP.

4.16 The Pensions Service

The benefits service works closely with the pension service. This work has developed in the last 12 to 18 months with the benefits service assisting the pensions service in their campaign to improve the take up of pension credits. The benefits service have co-ordinated activities to ensure that all clients seen by any partner have checks made on their entitlement to not only pension credit but housing and council tax benefit.

4.17 Removing the stigma associated with claiming benefit

The Scrutiny Board heard that this is a particularly difficult area to address, but one

which Council departments have attempted to tackle by using organisations and agencies claimants feel comfortable in dealing with to promote housing and council tax benefit take up. The service has also tried to ensure that promotional material is located in areas commonly frequented by potential claimants and have tried to design material to ensure that the message gets across that housing and council tax benefit is the claimants right and not charity.

4.18 Simplifying the complicated claims process The Scrutiny Board heard evidence and were provided with examples of the claims form. The board recognises that the process is inherently complicated because of the regulatory nature and the obligations that Council has to prevent fraud and error. However the Scrutiny Board further heard evidence that a number of initiatives have been undertaken to minimise the complexity and bureaucracy surrounding the process. These initiatives include:

- Redesign claim form with instruction on how to claim.
- Simplify claims forms for review claims.
- Improve information on the community portal on benefits.
- More use of the telephone to support the gathering of evidence.
- Widening the number of locations able to provide help and advice.
- Extension of home visiting service.
- Improvements to all letters used during the evidence gathering stage.
- Better verification and receipting process introduced.

4.19 The Scrutiny Board heard evidence from the Housing and Property Services Department which highlighted that Housing and Council tax benefit make a significant contribution to the financial security of many on low incomes. If eligible council tenants do not access benefits this can result in financial hardship and impact on the number of tenancies sustained and the housing departments rent arrears position. Housing and Property Services department therefore work in partnership with the Council's benefit service and social work income maximisation service to assist in maximising the take up of housing and council tax benefit.

4.20 Housing and Property Services staff have a high level of customer contact in many areas of their work. Promoting the take up of housing benefit to new and existing tenants is integrated with many of the housing departments staff's front line functions. In the context of joint working housing staff work together with the benefits service and income maximisation service in a variety of ways. This can be summarised as:

- Assisting in the dissemination and display of promotional material including leaflet and benefit forms.
- Ensuring tenants are aware of the opportunities for maximising the benefit they are due.
- Assisting customers to complete claim forms and provide the necessary information to ensure the maximum award is made including claims for back dating.
- Assisting and identifying areas where benefit take up is low by examining the rent arrears position.

- During the process of case review for tenants in arrears, payment pattern benefit is used to trigger contact and advice on completion of housing benefit claims.
- Assisting all homeless clients who require temporary accommodation to complete a housing benefit claim and provide proof of income and identity as required.

4.21 The Scrutiny Board heard that many initiatives had been undertaken and are continually being developed in line with good practice, to improve take up levels Including:

- Training front line officers on housing benefit and income maximisation. Information collation and sharing related to new tenants claiming housing benefit and changes in claim.
- Information checks for housing and council tax benefit included within the offer of housing.
- Smart surgeries held at neighbourhood offices and referrals made as part of the sign up process.
- Suites of leaflets and publicity material displayed at all housing reception areas.
- All new tenants visited within 28 days of their date of entry to allow follow up of housing benefit information.
- New tenancy officers follow up on housing benefit entitlements form to assist the benefits service establish the date new tenants moved in.
- Front line staff are currently being trained in the use of ready reckoners produced by the Smart Team to increase awareness of potential entitlement to housing Benefit.

4.22 A number of mechanisms have been developed jointly between the department of Finance and IT and the department of Housing and Property Services and include the following:

- **Monitoring and reporting framework:** Activity officers carrying out the sign up process produce a detailed weekly report for the benefit service which includes details of all new tenants and whether or not a benefit claim has been completed. This report is used as a joint monitoring tool with housing services to allow for follow up information to be obtained and on the status of the claim.
- **Maximising Income monthly report.** A report detailing the outcome for all new tenants is produced by Customer Service Managers to ensure that for all tenants who have signed a tenancy agreement a housing benefit claim form is completed or rent payment has been received as appropriate.
- **Arrears performance monitoring monthly report.** Information is collected by housing and property services, benefits services and the Smart Team as part of performance reports. This information assists in monitoring take up levels, and the number of referrals to the Smart Team. The report is shared with the benefit service and discussed jointly at monthly directorate meetings.

- **Joint liaison meetings between housing and property services and housing benefit staff.** Staff at all levels work together to respond to any issues arising in respect of Housing Benefit take up and there is a framework of liaison meetings in place. The range of issues discussed include case review meetings by operational staff to monitoring and development meetings by senior members of staff to review the progress of initiatives and identify any development requirements in relation to performance, processes, regulatory or legislative Changes.

4.23 In addition to the evidence from the department of Finance and IT and the Department of Housing and Property Service, the Scrutiny Board heard evidence from the Council's Social Work Department. The Social Work Department advised that via their Advice Works Service the department supports individuals to claim housing and council tax benefit. The department advised that due to the nature of the service, Advice Works generally engages individuals who are unlikely to have had their individual problems resolved by the housing and benefit service. Advice Works therefore deal with a small client group who are experiencing difficulties. This can range from difficulties in completing forms and providing appropriate levels of evidence to dealing with more complex appeal cases.

4.24 The Scrutiny Board heard evidence from Jan Hoskins and Susan McKay of the Pension Service. The Pension Service indicated that there is a long history of working jointly with the Local Authority Housing Benefit and Council Tax sections. The Pension Services advised that this included joint events targeting specific communities and particularly vulnerable groups e.g. the elderly.

4.25 The Pension Service indicated that all local Pension Service staff when either visiting or at a surgery will automatically seek to maximise housing benefit and council tax benefit uptake for the customer. The Pension Service indicated that in addition to specific events and home visiting, the marketing of housing benefit and council tax take up are being utilised to publicise the eligibility of benefits. The Pension Service also explained that there had been a push to ensure that household benefit take up and Pension credit take up were maximised for the elderly.

4.26 Susan McKay indicated that since early 2004 the Pension Service have invited the housing benefit team together with advice works to establish a more formal partnership and arrangements by way of a memorandum of understanding.

4.27 The Pension Service are keen to pursue this issue which would seek to maximise income as part of a financial assessment for customers/clients from a single point of contact. The Pension Service feel that such an approach would reduce the number of separate contacts with customers including face to face, letters and phone calls and would also provide an improved service to a higher number of vulnerable customer. Discussions are still ongoing regarding the establishment of joint teams that the Pension Service feel would be valuable particularly in the light of the modernising government agenda being pursued by the Scottish Executive. The Pension Service indicated that joint teams would provide a comprehensive income maximisation service and allow for greater effectiveness and efficiency in the take up of benefit. The Pension

Service indicated that a number of teams had been established throughout Scotland and highlighted the team in South Lanarkshire since establishment had leveraged an additional £2million in benefit.

4.28 The Pension Service indicated that resources are available via the Pension Service to establish such teams and that an average cost to date of the teams established elsewhere in Scotland were approximately £20k per team. The Pension Service indicated that the Council's Social Work department had reservations about the establishment of such teams due to the need to protect an independent advocacy service on behalf of clients. However the Pension Service indicated that these problems were not insurmountable and that sufficient safeguards could be put in place if joint teams were established.

4.29 Jan Hoskins further indicated that in terms of minimising bureaucracy the Pension Service had recently redesigned its form from a 26 page application form down to 3 page form for pensioners. Jan Hoskins further explained that the Pensions Service seek to proactively identify clients who may be eligible for Housing Benefit or Council Tax benefit. The Pension Service has recently received 150 referrals of customers who are in receipt of pension credit but apparently not housing benefit and council tax benefit. The Pension Service are currently arranging for visits to those identified to determine their eligibility.

4.30 The Scrutiny Board heard evidence from Margaret Grant and Jackie Baxter from the Federation of Local Associations in Renfrewshire (FLAIR). FLAIR had previously given evidence to the Scrutiny Board on Housing and Council Tax benefit service provision to Housing Associations in June 2003. The Housing Associations requested that it be noted that Housing Associations do not have a direct relationship with the Council in relation to Council tax and therefore their comments were restricted to the administration of housing benefit.

4.31 FLAIR is an umbrella organisation representing the interests of six locally based housing association's in Renfrewshire and East Renfrewshire. Evidence provided by FLAIR however was restricted to five associations that operate within the Renfrewshire Council area, which are:

- Bridgewater Housing Association
- Ferguslie Park Housing Association
- Linstone Housing Association
- Paisley South Housing Association
- Williamsburgh Housing Association
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4.32 Collectively the Housing Associations own approximately 5,500 properties and around 3,500 of their tenants are in receipt of either full or partial housing benefit, equating to 63% of their tenants. FLAIR indicated the smooth operation of administration of housing benefit processes is of great importance to the Housing Associations on a number of levels. These are:

- The level of service which customers receive

- Their ability to meet rental commitments
- The income stream to the Associations as the bulk of rent payments are met from housing benefit.

4.33 FLAIR provided evidence stating the service had improved significantly over the last couple of years. Specifically FLAIR noted that processing times had improved dramatically over the last two years. In general FLAIR's staff have built good relationships with their counterparts in the Private Sector Benefit Section. FLAIR also acknowledged the role played by the new Customer Service Centre in assisting customers to access housing and council tax benefit.

4.34 FLAIR indicated that significant progress had been made in establishing a Service Level Agreement with the Council which was agreed for first time in May 2004. This agreement provides a framework for the service and standards that are to be achieved by all parties in the processing and administration of the housing benefit. Fresh agreements were signed in 2005/06 and performance is reviewed via quarterly liaison meetings.

4.35 Following previous difficulties which had been experienced by members of FLAIR in relation to the provision of housing benefit services, FLAIR agreed to establish a pilot verification service undertaken by Linstone Housing Association. The main aim of the service was to:

- Improve services to customers by giving them a more local point of contact.
- Improve processing times by speeding up the flow of information into the Council.
- Assist with accuracy by ensuring that correct and necessary documentation was submitted to the Council.
- Help to minimise rent arrears.

4.36 Training was delivered to Linstone Housing Staff in September 2003 to ensure that they would be able to assist tenants in the completion of application forms and properly verify submissions for income, identity etc, to DWP standards. Linstone tenants were advised in writing from October it would be possible to access assistance in applying for housing benefit or report a change in circumstances, directly to Linstone Offices as an alternative to attending the rent allowance section within the Council. While this pilot demanded significant staff resource from Linstone (it takes approximately 30 minutes to assist with the completion of an application form) it has been worthwhile, in as much as Linstone have seen an improvement in processing times since the commencement of the pilot. However the timing of this pilot coincided with significant improvements in the provision of housing benefit services in general and therefore it is difficult to assess how much better the service is purely in relation to the pilot initiative.

4.37 However there were two major advantages in the Linstone pilot which were:

- An improvement of services to tenants because Linstone did not have to send them into Paisley when dealing with either a new tenancy or an arrears issue.
- Comfort of knowing that an application for housing benefit had been submitted

because their own staff had assisted in the completion of the form. They also generally had an early indication if a tenant would qualify for benefit.

4.38 This pilot is currently being refined and is being extended to Paisley South Housing Association who are now providing a verification service for all new tenants signing for a tenancy. An extension of the initiative to other partners within FLAIR has begun with training provided to Ferguslie Park Housing Association and Williamsburgh Housing Association.

4.39 FLAIR highlighted a number of other initiatives undertaken, including pensions surgeries held in Bridgewater, Linstone Housing Association sheltered developments, and joint training being undertaken by Paisley Housing Association staff to assist and identify tenants who may be eligible for housing benefit. In addition exchange visits/shadowing arrangements have been put in place between FLAIR housing officers and their counterparts in the private sector housing benefits and vice versa, to enable staff to have a better understanding of what each other does on a daily basis.

4.40 FLAIR also highlighted that a series of weekly and quarterly strategic meetings takes place between FLAIR housing staff and their counterparts within the Council. The function of these meetings range from liaison on day to day management and operational issues to more strategic meetings attended by senior staff, to discuss specific issues and initiatives e.g. the establishment of pilot verification framework by Linstone Housing Association.

4.41 The board heard evidence from Teresa Dunlop of TMD Letting agents. TMD act as letting agents for several hundred landlords. Teresa indicated that there was scope to improve communication between the Benefits Service and Private landlords. Teresa indicated that there were particular difficulties with regards to private sector tenants and housing benefit. She indicated that many landlords do not sign a tenancy agreement until they know that housing benefit claim had been made. However some tenants required assistance in completing application forms and many experienced difficulty in completing the complex forms. Teresa highlighted that on occasion there were difficulties in accessing good quality information and advice that could be given to tenants to explain the process and indicate where assistance may be available. Teresa indicated that the provision of a housing benefit booklet would be useful to give potential tenants advice and information.

4.42 Teresa also indicated that there was potential to improve communication between the council and private sector letting agents, highlighting for example, the introduction of scanning of documents which had significantly slowed down the length of time it takes to process claims. Teresa indicated that it was imperative that the council seek to continue to build relations with private sector letting agents and provide advice to private sector tenants within Renfrewshire. This was particularly true as long delays may prevent landlords from accepting housing benefit tenants. She also indicated that

delays worry tenants as they see rent arrears building up. If accurate information is not available then there is potential for tenants to quickly accrue sizeable rent arrears.

4.43 The Scrutiny Board heard evidence from Anna McNab from the CAB. Anna highlighted that Renfrewshire Citizen's Advice Bureau is an independent organisation that provides information, advice and assistance to people in Renfrewshire. The CAB are staffed by a team of highly motivated and well trained volunteers assisted by a paid full-time manager. The manager is also responsible for the day to day running of the office and accountable to a management committee which consists of a group of locally elected representatives.

4.44 In addition to the CAB's main office in Paisley which is open Monday - Friday 10am - 3.30pm, the CAB also hold outreach sessions in Erskine, Johnstone and Renfrew. The CAB also run a housing advice and rent deposit guarantee scheme.

4.45 The CAB deal with a wide range of problems and clients. The CAB in an annual period typically deal with the following types and number of queries:

Percentage Number Query Type

4.46 In addition to giving advice the CAB also assist people fill out a range of forms. Last year the bureau dealt with nearly £1.5million of debt.

4.47 Of the typical enquiries annually identified above, the bureau last year dealt with 266 enquiries regarding housing benefit and 125 enquiries regarding council tax benefit. These figures are potentially underestimates as the categorisation mask housing and council tax benefit issues which are also categorised as a general debt enquiry. The board heard evidence that the CAB concur with the barriers to increasing Council and Housing Benefit uptake as identified in the Department of Works and Pensions Good

Practice Guide, which the Council are seeking to address. In addition the CAB identified a range of other barriers which they feel impact upon housing and council tax benefit take up:

- Complexity of forms - confusion over how to claim, especially making a new claim for income support where the pack contains a housing benefit form. Clients still perceive that the "DSS" pay rent. Specific questions on the form can be difficult to understand even for experienced advisors.
- Complexity of the system - most people have difficulty in understanding how benefits are calculated nor do they understand non dependent deductions. Even when this is understood many clients have problems getting non dependants to Contribute.
- Confusion over different elements - water and sewage payments, student exemptions, 25% reduction for single occupancy. All of the above can be confusing adding to the complexity and lack of understanding of the system.

- Proof required - this is difficult especially for young people moving into their first home where specified proof of evidence is required by the DWP.
- Delays in payments - liability starts on day one of a tenancy and payments cannot be made until tenants move into their home. This can result in rent arrears building up very quickly. This is particularly true of individuals who are tenants of two homes at the same time which can lead to a build up rent arrears, even if that person is on 100% housing benefit.
- 4.48 The CAB identified that greater publicity of a proactive nature rather than passive posters would assist in the take up of benefits. The CAB also suggested that regular ongoing articles are placed in Council magazines and other literature and publications to encourage the take up of benefits. The CAB suggested that cascade training be undertaken for other council staff such as home helps or health board staff, health visitors etc., to ensure that they can appropriately refer individuals on housing benefit and council tax matters and assist in the early identification of eligible individuals.

4.49 The board heard from Mary Baillie, Communications and Marketing Manager of the Chief Executive's Department. Mary advised that although the benefit service had devised a take up strategy, it would be opportune for the Communications and Marketing Manager to work with the Department of Finance and IT to complement the take up strategy by providing a complementary suite of communications activities. Mary identified that the specific aim of such activities would be to:

- To increase general awareness of council tax and housing benefit and improve benefit take up.
- To undertake targeted campaigns in areas of low take up and/or target particularly vulnerable groups.
- To improve accessibility to the benefits service by reducing barriers to claiming.
- To identify and pursue fraudulent claims.
-

4.50 Mary advised that although much of the communication activity undertaken by the Council's benefit service involves a great deal of cross departmental work, any future development of a communications strategy, must encourage a more corporate approach with external partners. This would allow for the exploration of pooling departmental and external agencies resources in implementing the strategy.

4.51 Mary indicated that in relation to national research there are a number of specific target groups which the communications activity should seek to target. These include:

4.52 The Elderly

4.53 From National research it is recognised that the elderly are one of the most important target audiences for any communications regarding benefits take up.

4.54 Despite information being targeted at pensioners by agencies, research demonstrates that the majority of pensioners who pursue a benefit claim have found

out about their entitlement through friends, relatives or neighbours. It therefore may be unproductive to narrowly target communications at pensioners using specific letters and posters or leaflets.

4.55 Research suggests that one of the most effective ways to reach pensioners is to make extensive use of the formal and informal networks which pensioners utilise. This could mean for example using bodies such as Age Concern Scotland, the West of Scotland Seniors Forum or reaching pensioners in day clubs, and council lunch clubs, bowling clubs, bingo halls, the current council summer outings, GP surgeries, day care centres and local seniors forum.

4.56 In addition Council departments have many staff entering clients homes e.g. Home care staff, the care and repair team etc. This resource could be utilised in a much more corporate fashion to publicise and maximise benefit take up.

4.57 Owner Occupiers

4.58 Owner occupiers may interact with fewer council services. Communication activity should therefore focus on communication avenues likely to reach the majority of them. This includes:

- Annual council tax bill
- Renfrewshire magazine
- Portal website
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4.59 Vulnerable Claimants

4.60 Potential vulnerable claimants may be unable to respond to traditional communication methods such as leaflets or promotional campaigns and rely on carers or relatives to deal with benefits on their behalf. Again this important distinction requires to be taken into account in the communication strategy.

4.61 Existing Claimants and Changes of Circumstances

4.62 Mary advised that benefits uptake is not solely about encouraging new claims but also about maximising benefit when reviewing customers entitlements. Claimants failure to return forms or evidence within specified timescales can result in benefit ceasing regardless of their eligibility. This issue will require to be addressed in any future communication campaign.

4.63 In addition to the above and given all partners limited resource, there is a requirement to develop joint formalised and scheduled communications activity in a co-ordinated and co-resourced manner. To ensure such a co-ordinated approach to communications the strategy must be structured to co-ordinate the work done by the Council's Finance, Housing and Social Work Departments and external agencies such as Age Concern, Citizens Advice Bureau's and NHS, DWP etc. It is important that the approach seeks to eliminate the current fragmented approach to communications and that the focus is on the needs of target groups.

4.64 Mary highlighted the difficulties associated with increasing benefit take up is a national problem and not unique to Renfrewshire. Mary cited examples of good practice nationally which had been undertaken. These include:

- **Argyll and Bute Council** - Argyll and Bute organised several benefit road shows on all islands which were advertised in the local press. These were held in village and church halls to establish a friendly atmosphere. After establishing relations with local community groups at roadshows the council now regularly supplies these groups with benefit claim forms.
- **Bassetlaw District Council** - The Council produce pocket size ready reckoners for customers which allows customers to access the income limits for council tax benefit. They also have a web based calculator and produce a leaflet specifically about the second adult rebate.
- **Halton Borough Council** - The Council operates a benefit bus equipped with online PC's allowing staff to progress claims. Visiting teams work from the bus and can process claimants information from laptops. Digital cameras can be used for verification of evidence.
- **Lancaster City Council** - Produce a flier explaining benefits and the claims process with a return coupon enclosed with the annual council tax bill. They also produce information packs for people new to the area and first time home owners.
- **North Cornwall Council** - Target the low paid by providing local employers with leaflets for their workers, they also issue leaflets to all their own employees encouraging them to claim.
- **St Helen's Council** - Target venues where they know pensioners will congregate, with most events taking place in supermarkets and shopping centres. They also address pensioners groups and local lunch clubs. They operate a stall with staff on hand to give advice on calculating entitlement. Stalls can be there from a half day to one week and are manned in the evenings and at weekends. The Council also use a free raffle draw as a mechanism to obtain names and addresses of local pensioners. They then use the raffle prize ceremony as a photo opportunity in the local press to publicise benefit take up.
- **Tameside Council** - Use locally collected data to target non recipients e.g. over 60 in sheltered housing and non recipients in properties linked to the community alarm system.

4.65 Mary further advised that access to technology is becoming more accessible to a greater number of people, e-communications should feature in the communications strategy. A benefit calculator on the Citrix System is available to Finance staff within the Council. This could be a useful tool in encouraging take up for a variety of users with access to a computer. Users of the Community Portal who are unsure if they might be on a sufficient low income can submit their details and calculate how much they are

likely to be entitled to before taking the next step of contacting the Council's benefit team.

4.66 Staff Training

A wide variety of staff come into frequent contact with target groups who could become champions of our benefits communications. However to ensure a co-ordinated approach is being taken, guidance/information should be given to those staff who may be unlikely to have detailed knowledge of the benefit system, but will be able to assist in identifying possible benefit claimants.

4.67 Data Matching

Mary advised that extensive databases are held across departments and by external agencies of potential claimants we could target. The Council should therefore explore the possibility of shared data subject to data protection restrictions

4.68 The Board sought evidence and witnesses from three local authorities namely Glasgow City Council, North Lanarkshire Council and West Dunbartonshire Council. While all local authorities declined to provide witnesses they did provide written evidence for consideration by the Scrutiny Board. There was a great deal of commonality in relation to the evidence provided by the local authorities. All local authorities indicated that housing benefit and council tax benefit take up was of central interest to their authorities, but that take up was a national problem and that local intelligence in terms of geographic and socio-economic targeting was difficult if not impossible to obtain.

4.69 North Lanarkshire Council provided the most comprehensive information regarding its strategy to increase take up. North Lanarkshire seeks to identify barriers to claiming and take action to remove or reduce them, which includes looking at access to services including:

- Location of offices
- Opening times
- Availability of appointment times
- Access to private interview rooms
- Home visits
- Information on local authority websites and downloadable claim forms.
-

4.70 North Lanarkshire also considered the needs of visually impaired and disabled customers, that may require information in different languages if English is not their first. They also considered the use of text phone and audio loop facilities for customers with impaired hearing.

4.71 North Lanarkshire identified how it would offer advice on eligibility for in work benefits and tax credits for customers intending to return to work. This included:

- Provision of information leaflets advising housing benefit/council tax benefit can continue as an in work benefit.
- Refer all customers to Job Centre Plus as appropriate.

- Provision of information on extended payments
- Use of web based calculators (BECS) to calculate national housing benefit/council tax benefit in work award.

4.72 The Council also sought to advertise services by displaying posters and providing leaflets at key public points and local offices and first stop shops. The Council:

- Provide various housing benefit/council tax benefit leaflet in display and information areas.
-
- Provide access to a translation service and have leaflets available in various formats.
- Carry out regular monthly checks to maintain stock levels.
- Introduce new and delete old leaflets as legislation changes.

4.73 In addition the Council acted proactively in trying to identify and follow up cases where reported income is below benefit threshold's. In particular the Council sought to:

- Alert customers by letter about potential underclaims.
- Arrange follow up home visits to discuss other income related benefits.
- If appropriate refer customers to income maximisation service.
- If appropriate refer customers to the pension service.
-

4.74 The Council also sought to ensure that visiting officers were adequately trained to identify customers who may be eligible to claim other social security benefits thereby linking housing benefit and council tax benefit claiming to wider benefit claims in an attempt to maximise income. The Council have sought to do this by:

- Using a Local Authority welfare rights officer to deliver training on benefits such as pension credit, disability living allowance etc.
- Ensuring visiting staff aware of the income maximisers and the protocol for referring customers to them.
- Ensuring staff can direct customers to where they can get independent advice.

4.75 In addition the Council sought to maximise work corporately and with external partners to identify ways to increase benefit take up. This included:

- Provision of housing benefit/council tax benefit awareness training to other Council staff.
- Production of information packs for other Council departments aimed at specific client groups such as carers etc.
- Issue stocks of claim forms to advice agencies such as CAB.
- Supply leaflets to libraries, doctors surgeries etc
- Include housing benefit/council tax benefit information in general council publicity.
- Stock leaflets and other Social Security benefits.
- Participate in joint surgeries in Lanarkshire with the Pension Service, Job Centre Plus.
- Invite external partners to participate in the tenants conference and promote their services in North Lanarkshire Council newsletter and other corporate publications Etc.

4.76 Glasgow City Councils approach and experience has been slightly different from North Lanarkshire and can be summarised as:

- Glasgow City Council has found that undertaking one off take up advertising campaigns has provided a poor return. In the last couple of years the Council's focus has been on improving take up on pensioner caseload and as such joint working with pension service to specifically target pensioners in receipt of pension credit but not housing benefit/council tax or vice versa. This approach has proven to be more successful. The Council's Social Work department also has an income maximisation service which is targeted at older people accessing care services and this has proven to be a successful method for improving benefit take up.
- Ensuring that processing times are speedy so that once an individual's claim is captured they do not subsequently disengage from the process due to lengthy delays.
- Initiatives to reduce fraud and error in the benefit systems has had an impact on current take up. The main example of this is the complexity of the claim form which is based on a DWP model form with the aim of preventing fraud and error entering the system. However this clearly acts as a barrier to individuals looking to claim for the first time.
- Glasgow City Council advise that the key changes made recently by the Council have been to meet the DWP performance standards in relation to housing benefit/council tax benefit and as previously stated focus on reducing fraud and error rather than benefit take up. However the Council is currently working with the Pension Service to set up a joint team. The aim of the team is to reduce duplication between Social Work dealing with care assessment, financial services and administering housing benefit/council tax benefit and the Pension Service in administering Pension Credit and therefore make the benefit process easier for the claimant. This joint team will also allow the Council to formalise joint working with Pension Service and introduce more imbedded take up approaches. The Council is also about to introduce a visiting team for housing benefit/council tax benefit claims primarily for reviews but also encompassing new claims.
- The approach with most impact in Glasgow City Council's experience has been through joint working with the Pension Service and the Income Maximisation approach used by the social work department.
- One of the key relationships is with landlords, particularly RSL's and for Glasgow the major landlord is the Glasgow Housing Association.

4.77 West Dunbartonshire Council while having no specific take up strategy in place have participated in a national campaign, joint working with the pension service and sending claim forms to Pensioners. West Dunbartonshire Council use a variety of methods very similar to North Lanarkshire.

5.0 Issues Emerging from the Evidence:

5.1 A number of issues emerged as a result of the evidence given by witnesses. These can be summarised as:

- There is no means of accurately quantifying the level of underclaiming of housing and council tax benefit within Renfrewshire. This position is not unique to Renfrewshire as claiming is dependant upon an individual choosing to claim and being eligible under the criteria. Eligibility will be affected by an individuals circumstances at any given time and of course an individuals circumstances can change over time affecting their eligibility. This makes it especially difficult therefore to accurately estimate:
 - a. The numbers eligible and
 - b. Those eligible who are not claiming benefit.
- The current take up strategy recently completed by the Department of Finance and IT requires to be expanded to include and co-ordinate activities of other external partners to the Council. This is particularly true in relation to the DWP, Job Centre Plus, the Voluntary Sector, the Private Sector and Registered Social Landlords.
- A critical element which is missing from the current take up strategy is a communications strategy. A Communications Strategy would assist in developing productive relationships with partners, ensuring accessibility to benefits by those eligible and in developing proactive initiatives designed to enhance current take up Levels.
- From the evidence provided it was clear that joint arrangements require to be strengthened. While good working relationships exist between the Department of Finance and IT and Housing and Property Services there is a requirement to seek to solidify working arrangements with the Social Work Department's Advice Work Team. Greater regular liaison and co-ordination of activities across the Council Departments is required to ensure that the Council makes best use of its resource in maximising take up levels. In addition the Pensions Service is clearly seeking to develop the concept of joint teams with appropriate council departments to enhance service delivery to customers. Members were impressed with such an approach in relation to the Modernising Government agenda. However such an approach requires further investigation within Renfrewshire, notwithstanding the Council's Social Work Department's concern regarding maintaining an advocacy capacity on behalf of advice works clients.
- It was acknowledged in the evidence that communication, liaison and assistance to private sector landlords and letting agents requires to be improved. At present there is limited knowledge within the Private Sector of assistance available via the Council to Private Sector tenants. There is a requirement to ensure that private

sector landlords and letting agents form part of a co-ordinated strategy to improve benefit take up. This will require greater contact with the Private Sector to ensure that they are fully engaged in promoting benefit take up.

- A number of issues were identified in relation to the administration of housing benefit. These ranged from the complexity of the forms, multiple letters being sent to individuals, requests for repeat information to RSL's and the need for improved guidance notes on how to complete an application form. There were also issues raised regarding the consistency of requirements made by benefits staff. External organisation gave evidence of specific examples of the lack consistency with regard to proofs being cited. Most felt that increased training and a consistent approach to standards of supporting evidence/information were required to be developed to improve the efficiency and effectiveness of the administration of housing and council tax benefit.
- There were concerns raised regarding the operation of the appeals procedures with a requirement to jointly agree timescales for appeals between benefits and Social Work department staff.
- The numbers of individuals on housing benefit who were in rent arrears was an area of concern for the Scrutiny Board (Table 2). The figures provided by the Department of Housing and Property Services indicate that of tenants in rent arrears 54% were on either full or partial housing benefit at year end in March 2006.

HOUSING BENEFIT TAKE UP FOR ALL TENANCIES (Table 2)

Benefit Group	Year End 03/04	HB Take Up	Year End 04/05	HB Take Up	June 2005	HB Take Up	Sept 2005	HB Take Up	Dec 2005	HB take Up	March 2006	HB Take Up
Full Benefit	6,718	44%	6,809	47%	6,816	48%	6,688	48%	6,230	45%	6,911	51%
Partial Benefit	3,809	25%	3,328	23%	3,117	22%	2,929	21%	3,107	23%	2,462	18%
No Benefit	4,679	0%	4,309	0%	4,305	0%	4,348	0%	4,428	0%	4,248	0%
ALL TENANTS	15,206	69%	14,446	70%	14,238	70%	13,695	69%	13,765	68%	13,621	69%

HOUSING BENEFIT TAKE UP FOR TENANCIES IN ARREARS

Benefit Group	Year End 03/04	HB Take Up	Year End 03/04	HB Take Up	June 2005	HB Take Up	Sept 2005	HB Take Up	Dec 2005	HB take Up	March 2006	HB Take Up
Full Benefit	1,631	31%	1,795	37%	1,592	36%	1,627	33%	1,446	34%	1,657	39%
Partial Benefit	1,098	21%	850	18%	812	18%	795	18%	795	19%	654	15%
No Benefit	2,564	0%	2,166	0%	2,022	0%	2,407	0%	1,976	0%	1,936	0%
ALL TENANTS	5,293	52%	4,811	55%	4,426	54%	4,908	51%	4,217	53%	4,247	54%

AVERAGE RENT ARREARS FOR TENANCIES ON BENEFIT

Benefit Group	Year End 03/04	Average Debt	Year End 04/05	Average Debit	June 2005	Average Debit	Sept 2005	Average Debit	December 2005	Average Debit	March 2006	Average Debit
Full Benefit	£569,500	£349	£642,800	£358	£584,700	£367	£551,100	£339	£520,900	£363	£575,300	£347
Partial Benefit	£388,700	£354	£260,800	£307	£226,800	£249	£208,900	£239	£189,400	£234	£166,400	£254
No Benefit	£1,322,700	£516	£882,400	£407	£836,900	£414	£948,700	£394	£886,600	£436	£845,600	£437
ALL	£2,280,900	£431	£1,786,000	£371	£1,648,400	£372	£1,708,700	£348	£1,598,900	£379	£1,587,300	£374

- This compares to 55% in 04/05 and 52% in 03/04. This area is particularly concerning given that at year end in 2006 39% of the tenants in rent arrears were on full housing benefit. The reason for this position can be complex and can relate to the non return of information by claimants leading to a suspension of the benefit, and/or a change in circumstances etc. Given this situation it is important that the Council does all it can to mitigate against customers who qualify for benefit and particularly full benefit from falling into rent arrears. It is important to note that all transfer tenants claiming benefits are advised that they cannot claim benefit on two homes, unless they fall into one of three categories defined by the DWP as follows:

- The move was delayed while necessary adaptation were made to the home to meet the particular disablement needs of a disabled claimant or a member of their family.
- The move was delayed pending the outcome of a social fund application for a payment connected with the move, and the family includes a child aged 5 or less, or the criteria for the disability or pension premium are satisfied.
- The claimant became liable to make payments for the accommodation while they were a patient or in residential care or a nursing home, or part 3 accommodation (or similar), provided by the Local Authority under its powers under Section 21-24 of the National assistance act 1984.
- These exceptions are therefore tightly defined. All transfer tenants claiming benefits are advised to move into their new home by their date of entry and are made aware that housing benefit cannot be claimed unless they have taken up occupancy.

5.2 The Department and Housing Property Services estimate there is a potential for 14% of transfer tenants to be liable for rent that will not be covered by benefit if an overlap period of a tenant occupying two homes occurs. This is particularly critical for those tenants whose move is for aspirational reasons only, where no need can be established why there is an occupation of two houses. Additional work is required in this respect and to tackle the general issue of the numbers of tenants on full or partial housing benefit falling into rent arrears.

5.3 It is important as previously identified that the balance between generating new claims for benefit and maintaining those claimants who experience a change of circumstances but remain eligible for benefit is struck. In 2005/2006 there were 4,274 new claims processed, however in the same period there were 18,736 change of circumstances processed. It is important therefore that resources are deployed proportionately between attracting new claimants and supporting change in circumstance customers.

5.4 In this respect FLAIR highlighted an important issue whereby processing statistics for RSL's while being provided monthly, are limited to new claims only. FLAIR indicated that it would be beneficial if reporting could be extended to all cases

including change of circumstances and interventions.

5.5 There would appear to be a lack of consistency in the approach adopted in what constitutes reasonable supporting evidence for a benefits claim. It emerged from evidence that different standards were being applied depending on which housing benefit officer of the Council that you made contact with. Examples were cited in relation to supporting medical evidence whereby on some occasions it was requested from a GP and on other occasions from consultants. It would therefore appear that further consideration of a consistent policy in relation to supporting evidence is developed and agreed in conjunction with DWP and communicated clearly to appropriate council staff.

5.6 While the board heard evidence on the progress that had been made on utilising information technology eg hand held computers etc, to record data it was agreed that the development of an online calculator to assist in benefits take up would be beneficial. Some other authorities utilise online calculators as a means of assisting potential applicants identify their eligibility for housing or council tax benefit. The calculator provides an estimate of how much benefit customers would receive. The Department of Finance and IT are about to commence a project which will result in the implementation of a self service benefit application form which can be utilised by partners and customers to provide information to support a claim and carry out an entitlement check at a very early stage of the process. The project timescales have yet to be defined as this is in the very early stages of Development.

5.7 While the Department of Finance and IT have developed a Service Level Agreement between Housing and Property Services, Customer Finance, Housing Services and Finance and IT's services Revenue and Benefits Team, there is no similar agreement in place with the Social Work Department's Advice Works or Corporate Services Customer Services Centre. Such an agreement is required to ensure clear protocols and procedures are in place for accessing information such as I-World and to take account of the role, remit and division of responsibility between the respective departments and sections in seeking to maximise benefit take up.

5.8 There is a requirement for the council to further develop work jointly with the voluntary sector. This will require enhanced liaison with the voluntary sector and an input from voluntary sector organisations to the revised take up strategy. The voluntary sector via organisations like CAB have valuable resource which can contribute to the take up of housing and council tax benefit and therefore partnerships should be developed to agree respective roles and to maximise potential benefits of joint working.

5.9 It was noted that much work will require to be undertaken in respect of agreeing an appropriate SLA between the Council and Renfrewshire Housing Association should there be a successful ballot for stock transfer. While progress has been made in identifying issues to be addressed in relation to the administration and uptake of housing and council tax benefit this requires to be progressed.

Specifically issues relating to staffing, accommodation, customer issues, information technology, subsidy, agreed SLA to service standards, HB overpayments and cash collection require to be addressed. Such arrangements will be fundamental in ensuring the continued smooth operation of housing and council tax benefit administration. This will be particularly important for the new housing association in future years, should there be a successful ballot. As external revenue streams decrease, it will be important to minimise rent arrears for those on full or partial housing benefit.

6 Recommendations

6.1 Following on from the evidence provided to the Scrutiny Board and subsequent issues arising, the following general and specific action is recommended:

6.2 That an inter departmental and inter agency corporate group is established to refresh the current housing benefit and council tax take up strategy. Such a group should include representation from DWP, Job Centre Plus, Voluntary Sector, Private Sector and RSL's. The strategy will require to be accompanied by an action plan detailing respective roles and responsibilities and specifying outcomes to be achieved within a specified timeframe.

6.3 A critical element of the take up strategy will be the development of a communications strategy and it is recommended that the communications and marketing manager should work with the benefit service to produce a communications strategy for 2006-09, to supplement the revised benefits take up strategy. Proposals will require to be costed and resource implications (human and/or financial) identified. Partners will require to identify resources to implement the communications strategy either in full or in part. The communications strategy should include a targeted approach to media activity to underpin the take up strategy. The focus on media activity should include:

- The promotion of benefits take up in any localised promotions.
- Profiles of cases where benefits have been obtained after advice from council staff and partner agencies.
- Benefits fraud, to establish that the Council is working with other agencies to tackle the issue.

6.4 There is a requirement to extend the Service Level Agreement approach between Housing and Property services and the Department of Finance and IT to include the Advice Works Service of the Social Work Department. In addition consideration should be given to further developing SLA's with the voluntary and private sector. It is imperative that an appropriate SLA is prepared and put in place with Renfrewshire HA to ensure they contribute to the proactive approach of maximising housing and council tax benefit uptake, should a successful ballot for stock transfer be achieved.

6.5 Consideration should be given by the Council to the establishment of joint teams with the Pensions Service. This should be led by the department of Finance and IT. Such considerations has to be placed within the context of the Social Work Department maintaining an advocacy function on behalf of its clients. However in line with the modernising government agenda fully costed options for consideration by the Council should be developed for the establishment of such teams clearly indicating the potential benefits or otherwise of such a team from the customers Perspective.

6.6 There is a requirement for the Department of Housing and Property Services in conjunction with the benefits service to address the issue of rent arrears for those tenants who are on full or partial housing benefit. This aspect of arrears should form a specific section of the benefits take up strategy and action plan to ensure that those individuals entitled to housing benefit are protected as far as possible from unnecessarily building up rent arrears which then places them in a position of indebtedness. Such an initiative is required to not only protect our customers but also to minimise unnecessary additional costs incurred by the Council in pursuing avoidable rent arrears.

6.7 The development of a Service Level Agreement between the Council and the new Renfrewshire Housing Association also requires to be developed and concluded should a successful ballot for stock transfer be achieved. The Service Level Agreement requires to include respective responsibilities and roles for benefits administration, processing and promotion of uptake. There is also a requirement to clarify and determine the exact role that the customer service centre will play in an advice or other role in relation to the new Renfrewshire Housing Association. While initial scoping work has been undertaking in relation to issues to be addressed these require to be progressed and reported to the appropriate policy Board.

6.8 There is a requirement to ensure the consistency of advice and information sought from customers and partners. This is particularly true for supporting evidence. There should be an established policy of agreed standards which require to be met and these should be implemented and communicated clearly to partners and customers to ensure a consistency of approach and the avoidance of lengthening the claims process by seeking unnecessary information eg a consultant letter for a medical condition.

6.9 The benefits service is currently examining the introduction of an online benefits calculator to assist in benefits take up. This initiative should be progressed as quickly as possible and its use in relation to the Community Portal should be examined. Additionally contact should be made with voluntary sector agencies particularly employment projects and programmes within Renfrewshire on the use of the calculator in giving basic advice on potential benefit impacts when individuals are seeking to re-enter the labour market.

6.10 The Advice Works service based within the Social Work Department have a perceived difficulty in accessing the AS400 and iWorld systems which would assist Advice Works staff check on customers benefits and accounts. Specifically

liaison/protocols and training for Advice Works access to these two systems should be developed as part of the wider protocol between the Department of Housing and Property Services and Social Work.

6.11 Monthly process statistics are limited to new claims. The Department of Finance and IT should investigate the potential for providing the same statistical analysis for change of circumstances or interventions for existing benefits claimants.

6.12 While acknowledging the application form is complex and lengthy due to DWP requirements the benefits section should consider producing a guidance form to assist applicants in completing application forms. This could be of a similar nature to the guidance form provided for income tax returns and would provide a step by step guide to assist claimants.

6.13 All material/publicity used to enhance benefit take up should be crystal marked, to ensure they comply with Plain English standards.

6.14 There is a requirement for the benefits service to develop greater linkages with the private sector. The benefits service should therefore investigate and bring forward recommendations for engaging with private sector landlords and letting agents to ensure that private sector tenants can access assistance in completing application forms. The private sector should further be engaged within the benefits take up strategy to ensure opportunities are maximised for benefit take up for private sector tenants.

6.15 The benefits service in conjunction with internal and external partners should develop a series of housing benefit and council tax roadshows as part of their take up and communications strategy and this should be planned on an annual basis.

Renfrewshire Council Appendix I
Housing & Council Tax Benefit
Benefit Take-up Strategy 2005/06

1. The Housing and Council Tax Benefits Service

- 1.1 Renfrewshire Council Benefits Service provides a Housing & Council Tax Benefit service to the people of Renfrewshire. We aim to meet the Governments Performance Standards for benefits including the provision of a high quality customer focused benefits service. The pursuit of increased take-up is integral to the attainment of this goal.
- 1.2 We aim to ensure that this service meets the needs to the local community by listening and communicating, aiming to be the best, working in partnership, treating our customers well, valuing our employees and tackling inequalities.
- 1.3 This service aims to ensure that the people of Renfrewshire receive the benefit they are entitled to which will help those on low incomes to have access to decent homes by dealing with claims quickly and accurately and working closely with landlords to increase their confidence to let to tenants reliant on Housing Benefit. We aim to deliver a modern, efficient, secure customer focussed public service that reduces barriers to work, supports vulnerable people and tackles all forms of social exclusion, including poor housing, homelessness and poverty. Our specific aims in relation to benefit take up are to:
- Increase general awareness of housing & council tax benefit and improve benefit take up
 - Undertake targeted campaigns in areas or low take up
 - Improve accessibility to the service to reduce barriers to claimants
 - Consult with and involve stakeholders, claimants and potential claimants
- 1.4 The benefit Take-up strategy for 2005/06 is one of the tools that we will use to deliver this by combating the barriers that exist which discourage applicants from applying for benefits. These acknowledged barriers are:
- Lack of knowledge and awareness of the service
 - Uncoordinated activity among agencies involved
 - Bad experience or stigma associated with Claiming
 - The complicated claims process
- 1.5 This take up strategy has been developed with reference to the Department of Works and Pensions best practice guide on improving benefit take up published in March 2004 and updated in the recent Housing & Council Tax Benefits Performance Standards best practice guide.

2 Increase Awareness

2.1 To improve the public awareness of their benefit entitlement we will develop and improve our existing publicity material to ensure that it is clear and easily understood. We will make sure that we use large print and break up large

areas of text with bullets. We will ensure that the material is uncluttered.

Renfrewshire Council Appendix I
Housing & Council Tax Benefit
Benefit Take-up Strategy 2005/06

- 2.2 We will display this material in areas frequented regularly by members of the public including:
- Libraries, Leisure Centres, Day Care Units
 - LA and DWP Offices
 - Doctors Surgeries
 - Voluntary Sector Offices
- 2.3 We will make use of the local press and radio to promote our activities to reach as wide an area of the community as possible
- 2.4 We will make sure that our material is constantly updated and refreshed to reflect new practices and make sure that any changes to entitlement are reflected.
- 2.5 We will promote awareness using partner organisations by giving talks on benefit to any relevant groups. We will train our partner organisations to give them the confidence to promote benefit awareness among their clients. We will make leaflets, forms and information available to our partners to enable them to fill this role.

3 Identifying Areas! Groups of Low Take Up

- 3.1 To identify area / groups of low take up we will use data that is available to us and our partners to identify where Benefit take up levels do not match local unemployment levels or other benefit take up levels. We will target our specific take-up activity to those areas where take up is perceived to be lower than expected.
- 3.2 We will use data matching techniques to identify potential areas where entitlement exists and apply targetted resources to any areas where Housing and Council Tax Benefit take up levels are lower than expected.

4 Improve accessibility and reduce barriers to claimants

- 4.1 To improve accessibility to our service and attempt to reduce the barriers to claimants making claims we will make sure that all our front-line staff are aware of the part they play in putting people at ease when using our service. We will Involve agencies/people that claimants have confidence in i.e.,~ housing associations, care assistants. We will visit people in their own home if possible or organise surgeries in their own community.
- 4.2 We will ensure that claimants have as many options as possible in the way that they deal with us. We will explore the options for electronic service delivery by introducing electronic forms on the web and on line benefit calculators.

4.3 We will make sure our forms are easy to understand by ensuring that our claim form is in plain English and complies with DWP standards. We will

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provide training to all of our staff who assist customers to complete our forms. We will also provide training to our stakeholders and partners who also give help to customers to complete forms.

5 Stakeholder Consultation

5.1 We will consult with our partners to determine how to engage with our priority areas including:

- The elderly
- Low Take-up Wards / Areas
- Owner Occupiers

6 Our Partners and Their Role

6.1 Housing & Property Department

- Housing Services
- Customer Finance
- Homeless Persons Unit

We will work closely with All of our Housing Department Partner Services to ensure that all tenants receive the benefit that they are entitled to. The target benefit take up level for Council Tenants is greater than 70%. Current take up levels are 69.8%. We will work throughout 2005/06 to identify areas where take up is low and drive targeted campaigns to improve.

6.1.1 **Housing Services** will assist us by continuing to promote the take-up of housing benefit to new and existing tenants. We will continue to make available in all relevant locations information leaflets and benefit forms to make it easy for them to do this. We have developed and improved the information leaflets to be issued to new tenants at the tenancy sign up to ensure that tenants are aware of the opportunities for maximising the benefit that they are due. We have also introduced improved processes to ensure that all benefit applications are examined to ensure that the maximum award of benefit is made with backdated benefit applications and the consideration of entitlement to backdated benefit incorporated into the standard benefits process. Housing Services Customer Services staff will continue to receive and vet applications forms and pass them to the Benefits Service completed and ready for processing ensuring the speedy award of benefit.

6.1.2 **Customer Finance** will assist us to identify areas where benefit take up is low by examining their arrears position. We will work together to target specific cases to attract benefit applications and awards will be maximised to assist in minimising rent arrears.

6.1.3 ***Homeless Persons*** Unit will assist us by obtaining benefit applications and all evidence required from all their clients immediately they make contact with the unit. The Homeless Persons Unit staff will vet the forms for completeness and pass them to the Benefits Service for processing to ensure the speedy award of benefit.

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6.2 Housing Associations

- 6.2.1 Our partner housing associations will promote the take up of housing benefit to all new and existing tenants. We will continue to make available to all housing associations information leaflets and benefit forms to make it easy for them to do this. We have also introduced improved processes to ensure that all benefit applications are examined to ensure that the maximum award of benefit is made with backdated benefit applications and the consideration of entitlement to backdated benefit incorporated into the standard benefits process.
- 6.2.2 We will run surgeries and open days in Housing Association offices to promote the benefits available together with other partners (i.e. Pension Service and Advice Works).
- 6.2.3 We will work closely with those Housing Associations who house vulnerable and elderly tenants to provide a service that meets the needs of these tenants. We will work with Housing Associations who run sheltered and very sheltered complexes where new properties are becoming occupied by arranging open days so that new tenants and their families can make applications for benefit at the time of the signing of the lease.
- 6.2.4 We will continue with extending our programme of Housing Associations involved in the verification and checking of benefit forms for their tenants to speed up the award of benefit.

6.3 Social Work Income Maximisation Service

- 6.3.1 Advice Works will work with us to assist in the identification of areas of low take-up of benefit, the running of open days and surgeries to provide advice and assistance to claimants. The Advice Works staff will also continue to be involved in the verification and checking of benefit forms for their clients to speed up the award of benefit.

6.4 DWP Pension Service and Job Centre Plus

- 6.4.1 The Pension Service will continue to assist us by providing assistance on the identification of areas of low take-up of benefit, the running of open days and surgeries to provide advice and assistance to claimants.

7 What have we done so far

- 8.1 Over the last 18 months a number of campaign initiatives have been conducted.

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- 8.2 A lettering campaign has completed targeting 700+ pensioner claimants identified by the pension service as being in receipt of Pension Credit but not in receipt of Housing Benefit.
- 8.3 We have conducted 11 Housing Benefit Surgeries for Hanover Housing Association, Linstone Housing Association and Bridgewater Housing Association.
- 8.4 We have held 2 benefit open days (Foxbar and Blackhall) and one Benefits week in Renfrew Townhall, promoting the take up of Housing and Council Tax benefit, Pension Credit and other state benefits. The partners involved in these events were be Advice Works and Pension Service

A further Open and Advice Day will be run in the Autumn following examination of the low take-up areas with the areas of lowest take-up targeted.

9 Action Plan for 2005

- 9.1 In order to improve how the service meets these overall aims during 2005/06 an action plan has been produced which will help in achieving the key aims. The priorities areas include:
- Examine existing publicity material and redesign
 - Examine existing locations for display of publicity material and redefine
 - Examine data to determine areas of lower than expected take up
 - Define programme to address specific take up issues
 - Examine opportunities for further involvement of partner organisations
 - Continue to role out benefits awareness training programme
 - Conduct surgeries for benefits awareness sessions for partner organisations
 - Conduct Autumn open day following selection of area of low take up

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Objective	Task	Who	When	Measure
Increase general awareness of housing & council tax benefit and improve benefit take up	<ul style="list-style-type: none"> • Examine existing publicity material and redesign • Examine existing locations for display of publicity material and redefine. 	Assistant Revenues and Benefits Manager Development	December 2005	New Material in place at all appropriate locations.
Undertake targeted campaigns in areas or low take up.	<ul style="list-style-type: none"> • Examine data to determine areas of lower than expected take up. • Agree appropriate approach to take up i.e. • Open day, • Lettering campaign • Leafleting and poster • Examine opportunities for further involvement of partner involvement of partner organisations. • Conduct Autumn Open Day following selection of are of low take up 	Revenues and Benefits Manager with Advice Works representatives	Aug/Sept 2005	Priority Areas identified and Programme agreed
Improve accessibility to the service to reduce barriers to claimants	<ul style="list-style-type: none"> • Continue to roll out benefits awareness training programme • Conduct surgeries for benefits awareness sessions for partner organisations. • Examine opportunity for improved electronic service delivery 	Assistant Revenues & Benefits Manager Operations Assistant Revenues and Benefits Manager Development	Aug/Sept 2005 December 2005	Increased involvement of stakeholders in the provision of advice, improved surgery programme Report on the use and application of electronic

				Service delivery options for Benefits service.
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Objective	Task	Who	When	Measure
Consult with and involve partners, claimants and potential claimants	<ul style="list-style-type: none"> • Obtain Partners endorsement of 2005/06 Benefits take-up strategy and agree roles and responsibilities as defined • Determine programme for 2005/06 	Revenues & Benefits Manager	Aug 2005	Partners Agreement to strategy and 2005/06 programme