

Housing & Council Tax Benefit Take Up Strategy 2010-2013

Aim of the Strategy

The aim of the take up strategy is to ensure that the council adopts a proactive approach to encourage all our customers, who may have an entitlement to housing and/or council tax benefit, to claim. Given the current financial climate and the very real possibility of it being with us for years to come it is very important that our customers receive all the state benefits and financial assistance that they are entitled to. While aiming to ensure we maximise the take up of housing and/or council tax benefit, we aim to identify any additional financial help that our customers might be entitled to and steer them towards this using our internal and external agencies. We will work closely with both internal and external agencies to deliver these aims.

The Barriers

The strategy is based on understanding the reasons why people who may be entitled to benefits fail to make a claim, either through choice or lack of awareness, and then encouraging them to take up their entitlement. There have been many studies carried out into why people are reluctant to claim housing and council tax benefit, particularly council tax benefit, with the most common reason being that they didn't think they would qualify. Other reasons for low take up include:

- Lack of awareness of benefits
- Stigma attached to claiming
- Incorrect information being given
- Complicated and lengthy forms
- First language other than English
- Mobility or learning difficulties, or
- Sensory impairment.

Key Elements of the Strategy

The Strategy is centred on 5 key elements:

- Improving access to benefits
- Improving access through our partnership working
- Raising awareness of housing and council tax benefit
- Targeted campaigns
- Simplifying the claim process

Improved access to benefits

Access to the benefit service within West Dunbartonshire Council should be equal of equality for all customers, regardless of factors such as gender, age, disability, ethnicity and language requirements.

West Dunbartonshire Council provides a combined claim form to housing and council tax benefits, which simplifies the claim process for customers. This form is available in Braille, large print, audio format or in many different languages.

We have dedicated web pages that give information on all aspects of housing and council tax benefit. This is updated as and when required, however information is reviewed at least once a month.

We have an online benefit calculator on our web page, which allows customers to enter personal and financial information and gauge any possible entitlement to housing and/or council tax benefit.

We currently work with the Pension Service to maximise take up of Pension Credit and Housing and/or Council Tax benefit using a referral system.

We have dedicated visiting officers that visit customers who are unable to access a council office to assist with the completion of a housing and/or council tax benefit claims form.

We use language line within all our council reception areas to assist customers whose first language is not English.

The Revenues and Benefits Section will:

- Develop an on line claim form for housing and council tax benefit that will be easy for customers to use and provide telephone assistance for people who need help filling it in and allow both RSL and arrears staff to complete and assist customers.
- Provide and receive correspondence in Braille, audio tape and large print, when required.
- Improve access to benefits service by providing them in locations customers can easily visit.
- Where the need arises, utilise the services provided by the Interpretation and Translation Service.

Improving access through our partnership working

We currently work in partnership with the following internal and external agencies to make benefits accessible to a wide range of customer.

Internal Partners

- Council Tax Section
- Education and Cultural Services
- Income Maximisation Team
- Intensive Action Team
- Homeless Section
- Welfare Rights Section
- Money Advice Section
- Social Work

External Partners

- Citizens Advice Bureau
- Registered Social Landlords
- Pension Service
- Inland Revenue
- Department for Work and Pensions
- Rent Registration Service
- Jobcentre Plus

We will continue to improve our effective partnership arrangements with these organisations.

Partnership Working is/will be undertaken as follows:

Internal partners

We are currently re-structuring the service which will create stronger working links between our benefits section and our council tax section, therefore improving customer service by limiting 'avoidable' customer contact.

We assist our Educational Services Department with customer's applications for school clothing grants with little additional effort required from customers. We aim to improve this by streamlining this process via our Document Image System

We work closely with our income management section in order to maximise the take up of housing and council tax benefit and have developed a take up procedure through an early intervention strategy. This involves the Income Management section ensuring housing and council tax benefit is claimed when a new tenancy is created. This involves use of the online benefits calculator and our close working links with the income management section.

We work very closely with our homelessness section to ensure our most vulnerable customers receive their maximum entitlement to housing benefit and other state benefits. We have a dedicated benefit assessor who is responsible for processing claims for customers in temporary accommodation units and this has strengthened the links between both sections.

To ensure customers receive all the state benefits and financial assistance that they are entitled to, we liaise with the Welfare Rights Section, Money Advice and Citizens Advice Bureau. Within our housing and council tax benefit application form, we offer a welfare rights referral. Customers can request that their contact details are forwarded to the Welfare Rights Section in order that they will be contacted.

External partners

We have also developed a 'Further Advice or Assistance' web page which provides access to the following external organisations, who provide essential information for customers:

- Citizens Advice Bureau
- Department for Work and Pensions
- Directgov
- National Debtline
- The Pension Service
- HM Revenue and Customs – Tax Credits
- HM Revenue and Customs – Child Benefit
- Jobcentre Plus
- Turn2us
- National Benefit Fraud Hotline

All of our Registered Social Landlords (RSL's) are fully Verification Framework (VF) compliant. This allows the RSL to receive a completed claim forms and verify all the relevant supporting information. This assists both ourselves and the customer and ensures benefit is paid as quickly as possible to avoid any financial difficulties for them. We hold regular meetings with the RSL's to ensure they are fully aware of any changes within benefits and also issue them with a bi-yearly newsletter which includes updates on our performance.

We are currently working towards having signed Service Level Agreements with each RSL to further improve our working links.

RSL's will also be able to use our on-line claim form to submit claims that they receive from customers, while verifying the supporting information therefore assisting with the take up.

We have signed Service Level Agreements with the following organisations:

- The Pension Service
- Department for Work and Pensions
- Rent Registration Service
- Jobcentre Plus

We have remote access to the Department for Work and Pensions (DWP) Customer Information System (CIS) which provides us with information on the state benefits and tax credits that customers receive. This allows the section to obtain the relevant information on the customer's behalf therefore stream-lining the process for claiming housing and/or council tax benefit for them.

We also receive claim forms via the DWP's Customer Management System (CMS) which allows us to process the customer's claims quicker and without verifying the supporting information, as the DWP do this.

We also receive electronic daily updates from the DWP regarding customer's on-going entitlement to state benefits, further stream-lining the process for customers and ensuring their entitlement to benefits is correct and fully maximised.

Raising awareness of housing and council tax benefit

Awareness of the benefits take up strategy has to be council wide and cascaded to all appropriate officers within the council.

The importance of the take up strategy needs to be enforced within the Revenues and Benefits Section.

The issues that will be tackled initially will be:

- Better publicising of the benefits service within internal and external organisations. We will design and develop leaflets giving information about claiming housing and council tax benefit, extended payments and other selected areas.
- Increased publicity across the West Dunbartonshire Council area about the benefits service and what it actually provides and dispelling the myths about eligibility.
- Awareness sessions for internal and external staff on housing and council tax benefit which will promote the service and will be maximised by the introduction of the information leaflets on selected areas of the housing and council tax benefit.

We will also consider introducing a:

- A Social Networking Page which would allow West Dunbartonshire Council's Benefits Service to target and promote awareness of the service to a wider range of customers through various networking sites, such as Facebook or Bebo. This would allow the service to reach customers that our normal publicising may not normally reach and would provide the following:
 - Information on the benefits service
 - Allow updates on changes affecting benefits
 - Links to our benefits web-page
 - Links to on-line calculator
 - Links to on-line claim form

Targeted campaigns

Campaigns need to be focused and targeted at the needs of the individual groups identified. Specific campaigns include:

- an annual council tax benefit campaign accompanying council tax bills
- utilising information held by the Pension Service that would show customers receiving pension credit but not housing or council tax benefit. This will also include the Pension Service utilising information held by us showing customers receiving housing and/or council tax benefit but not pension credit.
- targeting both West Dunbartonshire Council and Registered Social Landlord tenants with medium/high arrears that are not receiving housing benefit.
- targeting customers with council tax debts that are not receiving housing benefit.

Simplifying the claim process

We have made many improvements in the simplifying of the claim process through various methods, such as:

- Verification Framework Compliant Registered Social Landlords
- a combined, simplified claim form
- an on-line calculator
- a take up procedure within the early intervention strategy
- dedicated officers who visit vulnerable customers in their home to assist with completing application forms, verifying supporting information and offering any assistance possible.
- the ability to receive change of circumstances from customers on-line

We are currently aiming to further simplify the claim process for customers by the introduction of an on-line housing and/or council tax benefit claim form. This can be completed by customers, RSL's, other external partners and our staff.

We will also investigate the possibility of completing housing and/or council tax benefit claim forms over the telephone. This would improve take up as it would resolve one of the reasons highlighted for a low take up; the complicated and lengthy claim form. We have made many improvements in the simplifying of the claim lengthy claim form.