

## **Table of Contents**

		Number
1.	Foreword by the Lead Member	1
2.	Background	2
3.	Investigation, Information Gathering and Analysis	3
4.	Conclusions	17
5.	Recommendations	20
6.	Glossary	22
	Appendix 1 – The Scope of the Review	23
	Appendix 2 – Draft Housing and Council Tax Benefit Service Improvement Plan	26
	Appendix 3 – The Staff Structure of the Bracknell Forest Housing and Council Tax Benefit Service	37
	Appendix 4 - Housing and Council Tax Benefit Benchmarking Group Membership	38

Page

## Acknowledgements

Name

Name

The Working Group would like to express its thanks and appreciation to the following people for their co-operation and time. All those who have participated in the review have been thanked for their contribution and will be provided with a copy of this report.

Councillor Birch	Executive Member for Adult Services, Health and Housing
Margaret Kempster	Welfare Benefits Caseworker, Citizens Advice Bureau
Leona Rees-Tucker	Social Policy Secondment, Citizens Advice Bureau

The following officers from Bracknell Forest Council:

Position

Position

Richard Beaumont Head of Overview and Scrutiny	Simon Hendey Nicola Jolly	Chief Officer: Housing, Environment, Culture & Communities Assessment Officer - Housing Benefits
--	------------------------------	---

### 1. Foreword by the Lead Member

- 1.1 In the current economic climate access to benefits has become of concern to more of our residents. It was appreciated that this review comes at an interesting time for all concerned. The members of the working group were taken though the complex calculations and processes that connect the client to the Council (and often Department of Work and Pensions).
- 1.2 The scheme for evaluating the effectiveness of Benefits Departments has changed, and is changing. The Members were taken through the internal processes expected to be looked at in the forthcoming inspection regime. Members had some concerns over the external interfaces to the DWP, and the potential for a change in circumstances for a client to go unreported for a length of time.
- 1.3 The Members were pleased to read and receive positive messages about the Bracknell Forest Council (BFC) Benefits Service from the recipients, and support groups. The working group also noted that previous reviews and a mock inspection showed that Bracknell Forest's Housing and Council Tax Benefits Service provides high performing services at a reasonable cost.
- 1.4 The working group had excellent co-operation, from both the BFC officers, and from the Citizens Advice Bureaux. The group looks forward to its continuing review of the Benefits Improvement plans.
- 1.5 Details of the Brief we worked to are in Appendix 1.
- 1.6 The Working Group comprised:

Councillor Finch (Lead Member) Councillor Beadsley Councillor Burrows

### 2. Background

- 2.1 Due to a change in the Audit Commission inspection regime for the Benefit Service it has been anticipated by the Bracknell Forest Borough Council's (BFC) Housing Benefit (HB) and Council Tax Benefit (CTB) Service that the current inspection rating of 4 out of a possible 4 may decrease to a 3 at the next inspection.
- 2.2 A Chartered Institute of Public Finance and Accountability (CIPFA) benchmarking study and a mock inspection were carried out to identify any areas for improvement needed for the Council's Housing and Council Tax Benefit (H&CTB) Service. The actions for improvement have been identified by officers in the form of an improvement plan which can be seen in Appendix 2.
- 2.3 The Chief Officer for Housing requested that Overview and Scrutiny comment upon and be involved in monitoring the implementation of the Housing and Council Tax Benefit Service Improvement Plan. This was agreed by the Environment, Culture and Communities Overview and Scrutiny Panel, which set up a Working Group (WG) to consider this in detail.
- 2.4 The Working Group welcomed undertaking this review as Housing Benefit and Council Tax Benefit is an important service for many Bracknell Forest residents, particularly in the current economic downturn.
- 2.5 The main purpose of the review was to look at the scope and coverage of the H&CTB Service Improvement Plan, to ensure it adequately addressed all points of concern raised by the mock inspection.
- 2.6 Key objectives of the review were to ensure that the improvement plan for the H&CTB Service is properly targeted at securing improvements to: benefits administration; take up; cost effectiveness and customer satisfaction.
- 2.7 As well as providing input into the improvement plan for 2009/10 the Working Group will receive regular monitoring reports on the achievements of the improvement plan and continue to provide advice and guidance when appropriate.
- 2.8 The current H&CTB improvement plan runs until the end of March 2009. The WG has agreed to monitor both the implementation of this short term improvement plan and then contribute to developing and monitoring an annual improvement plan.
- 2.9 The WG determined the scope of its review, as set out in Appendix 1.

## Investigation, Information Gathering and Analysis

#### Scoping meeting with the Chief Officer of Housing

- 3.1 The Working Group commenced its review with a meeting to obtain background information on Bracknell Forest's Housing Benefit and Council Tax Benefit (H&CTB) Service and the draft improvement plan.
- 3.2 The Chief Officer for Housing briefed Members on the H&CTB Service at Bracknell Forest Council and the H&CTB Service Improvement Plan developed from a benchmarking exercise to improve performance and cost, and a mock inspection that took place to compare the Benefit Service against the Audit Commission's new key lines of enquiry for their assessment of Local Authority Benefits Services.
- 3.3 BFC's Benefit Service currently employs 24 staff; there is 1 vacancy due to internal recruitment. Currently two positions within the team are being filled by external contractors, who process some claims off-site. The work of the external contractors is assessed by the Benefit Service to make sure it is completed to a high standard. The officer structure of the team can be seen in Appendix 3.
- 3.4 The Benefit Service currently has 5,600 claimants. This figure relates to the number of households, not the number of individual customers.
- 3.5 When calculating a resident's entitlement to H&CTB all the benefits that a customer is claiming for are taken into account. The exceptions include Disability Living Allowance, Attendance Allowance and War Disability Pensions.



A selection of leaflets on Housing Benefit and Council Tax Benefit are available from http://www.benefit-leaflets.org

3.6 There are concerns that the revised assessment methodology for H&CTB Services may cause Bracknell Forest's Benefit Service's current 4 star rating to fall, but it was known that some other 4 star benefit services in other local authorities would be likely to fall to a greater degree than that of Bracknell Forest.

- 3.7 The benchmarking study compared the Benefit Service at Bracknell Forest against 18 other Local Authorities (listed in Appendix 4) based on similar operating systems, case load and geography. Results showed that Bracknell Forest has significantly above average performance and below average cost. The average cost per weighted case is £70.92 (after the housing stock transfer of BFC's council homes to Bracknell Forest Homes). A key area identified for improvement is the time it takes to process new claims.
- 3.8 The mock inspection of the benefits service identified 6 areas for improvement as follows:
  - 1. Building service around customer needs
  - 2. Establish a centralised library of procedures, training notes etc
  - 3. Establish and clarify links with the Local Area Agreement
  - 4. Establish better ways to benchmark and prove value for money
  - 5. Establish organisational leadership/ challenge of the service
  - 6. Ensure defective claim analysis<sup>1</sup> produces positive outcomes for customers.
- 3.9 The latest version of the draft improvement plan developed from the mock inspection can be seen in Appendix 2. The improvement plan has been divided into 7 sections to cover each of the areas identified for improvement.
- 3.10 Benefit Service staff are developing a profile of who is currently claiming H&CTB and potential claimants, to include ethnicity data. It was noted by the WG that a challenge would be to have a set of data that the Benefit Service could evidence is better than the census data, which is what is currently being used to look at the demographics of claimants.
- 3.11 H&CTB is a demand-led service. The service has undertaken business planning to address the changes in circumstances that have started to occur in the current economic climate.

<sup>&</sup>lt;sup>1</sup> Defective claims are those which not completed as sufficient evidence is not produced by the claimant to support the application.

#### Meeting with Staff from the Citizen's Advice Bureau

- 3.12 Two members of staff, a Welfare Benefits Caseworker and a Social Policy Secondment, from the Citizens Advice Bureau (CAB) attended a meeting of the Working Group to give an overview of, and advice on, H&CTB issues from the CAB perspective.
- 3.13 From the CAB's point of view the experience of working with Bracknell Forest Council's Benefit Service has improved greatly over the last few years. There was a time when the relationship between the two organisations was combative as the CAB was spending much of its time working on behalf of residents to try to resolve H&CTB claim issues. In more recent years the lines of communication have improved between the organisations and there is now more willingness to help address issues when they occur and to try to resolve them before they develop into bigger problems.
- 3.14 The most common experiences that the CAB has with residents regarding H&CTB can be divided into two types of issue. Firstly residents who have never claimed H&CTB before and secondly residents who have made a claim for H&CTB and something has gone wrong.
- 3.15 In the case of residents who have never claimed any benefit before, the CAB provides advice on which benefits they are eligible for and how to make a claim. The CAB believes that the reason residents do not go directly to the Council to enquire about their benefit entitlement is that residents are often unsure whether they are entitled to benefit and therefore it does not occur to them to contact the Council. Residents often have no experience of dealing directly with the Council and do not know who or how to contact Bracknell Forest Council (BFC). It was noted that residents with Bracknell Forest Homes often go directly to the Council as they have had experience of contacting the Council on previous occasions.
- 3.16 If residents have an issue with their benefit claim the CAB provides help and advice to residents as well as helping them to write letters to the Council to try to resolve the issue. It was noted that problems with benefits other than housing and council tax benefit can have a knock-on effect on H&CTB entitlement as the amount someone is earning directly affects the amount they can claim for in H&CTB.
- 3.17 A common problem for residents is that a 'change of circumstances' (e.g. upon becoming employed) is often not immediately registered, which can lead to an under or overpayment. In some cases it can take up to three months before a change of circumstances is picked up by the system. By this time residents can owe a large amount of money. Residents then receive a letter telling them that they no longer receive the same amount of benefit so have to pay all or a proportion of their rent themselves. This letter also states that the resident needs to pay more money on top of their rent to pay back the overpayment they received. Issues like overpayment can often take a long time to sort out with some cases taking up to a year.

3.18 The change in circumstance is particularly difficult for people who move in and out of work and are therefore on and off benefits regularly as the amount they are earning constantly changes. In some cases residents can return to their old level of benefit once they leave work, which is known as a 'link claim'. However in some cases residents can not do this and have to start a new claim which can take time to complete.

- 3.19 An issue commonly noticed by the CAB is verification of supporting documents. New links with the Department for Work and Pensions (DWP) and Job Centre Plus are supposed to mean that there is a 'one stop' place for residents to claim benefit. Once residents have completed their application and have taken their identification documents in to the Job Centre or DWP their claim goes to processing and then on to the Benefit Service at BFC. Residents are then often asked to produce their verification documents again at the Council Offices. This can cause a delay in the claim and residents find it hard to understand a delay due to the Benefit Service not having the correct evidence, as they have already produced it when they originally submitted their application.
- 3.20 Another issue noted by the CAB is that there is an imbalance in time given for claims. For example the Benefit Service may issue a letter to a claimant which gives them 4 weeks to produce 3 payslips. The resident may be paid fortnightly so to produce 3 payslips would take 6 weeks which is past the deadline. As a result the claim is stopped<sup>1</sup>. In contrast the Benefit Service can take as long as they like to process the claim once they have received the correct information. It was noted that this is likely to be a legislative issue. In some cases information is requested from non-dependants. This can cause problems as residents are then responsible for producing other people's information which can take time and is difficult if they do not want to give up their personal details such as how much they earn.
- 3.21 The CAB believe that the time it takes to process new claims has greatly improved over the last few years and that the process involved to make a straightforward claim now works very well.
- 3.22 It was noted that the exchange of information between organisations such as the Council's Benefit Service, the DWP and Bracknell Forest Homes may need to be improved. Before Bracknell Forest Homes was created checks could be done to see whether residents had an H&CTB claim outstanding, this can no longer be carried out due to data protection rules. The idea of developing a way around this problem such as residents of Bracknell Forest Homes signing an authorisation form to allow checks to be carried out was mentioned<sup>2</sup>.

<sup>&</sup>lt;sup>1</sup> BFC Officers have said that they would not end a claim if they were asking for future payslips. They would just ask for them as and when received.

<sup>&</sup>lt;sup>2</sup> BFC Officers have said that they already have 3<sup>rd</sup> party consent form for them to be able to discuss claims with landlords etc, and Bracknell Forest Homes already sign an authorisation form.

- 3.23 The CAB often post enquiries to Bracknell Forest Council's H&CTB Service on behalf of residents. It was suggested that it would be helpful if the CAB received an acknowledgement that their letter had been received. Often issues may take some time to deal with and the CAB and the resident are left not knowing what is happening. An acknowledgement letter would let the resident and the CAB know that the Benefit Service have received the enquiry and are dealing with it. It was noted that this could be done with a postcard system or that enquires could be submitted by email and once received an automatic response could be sent out to acknowledge receipt of the query<sup>1</sup>.
- 3.24 When the Benefit Service responds to the query they do so directly to the resident. If the CAB were copied in on any correspondence then they may be able to pick up on any points missed by the residents that could impact on the claim.
- 3.25 The CAB mentioned that correspondence from the Benefit Service can often be difficult to understand particularly for residents. The letter sent out to residents to inform them that they have been overpaid and now owe money back are often very difficult to interpret and understand, causing worry and distress to residents. The letters from the Bracknell Forest Benefit Service have improved over the last few years but it is felt more could be done to improve their clarity<sup>2</sup>.
- 3.26 With regard to the H&CTB Improvement Plan the CAB mentioned that events in the borough were a good way of reaching residents and raising awareness of H&CTB.
- 3.27 The CAB would also be interested in the outcome of the customer survey to see if residents' issues highlighted in the survey match the CAB's understanding of residents' issues.



Members of the working group met with staff from the Citizen's Advice Bureau (CAB) to gain their views on the Benefit Service at Bracknell Forest Council and how well it works for local residents. From the left: Margaret Kempster - Welfare Benefits Caseworker for the CAB, Leona Rees-Tucker – Social Policy Secondment for the CAB and Councillors Burrows, Finch and Beadsley.

<sup>&</sup>lt;sup>1</sup> BFC Officers have said that they already have an automatic response when an email is received. <sup>2</sup> BFC Officers have said that this issue has been addressed in the Improvement Plan and that they are reviewing all their correspondence.

- 3.28 The current economic downturn has led to more people seeking advice from at the CAB. Over the last few years debt has been the biggest issue affecting residents however more recently employment issues have been increasing. Many residents are earning less or have been made unemployed which is affecting how much they claim in H&CTB. Since the economic downturn commenced the issues regarding H&CTB have become more complicated with CAB staff spending more time with residents.
- 3.29 The CAB noted that many problems with claiming H&CTB are not due to the Benefit Service. The CAB said it is how these issues are resolved that is important. It was noted that relations between the CAB and Bracknell Forest Council's Benefit Service are good and that communication needs to be kept open to allow for a productive working relationship to benefit Bracknell Forest residents.

#### Visit to Bracknell Forest Council's Benefit Service Offices

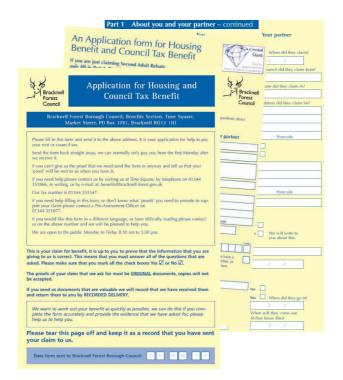
3.30 To further the Working Group's understanding of the processes involved in making an H&CTB claim and processing claims and any change of circumstances, a visit to BFC's Benefit Service Office was arranged.

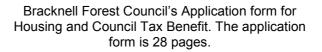
#### An Overview of the Benefit Service

- 3.31 Members received an overview of the Benefit Service structure at Bracknell Forest Council from Shanaz Alam, Benefits Service Manager.
- 3.32 The two external staff that are located in Manchester process claims remotely. BFC only pay for the work that is done by these staff and their work is regularly reviewed to ensure it is meeting the standards set by the Benefit Service. The flexibility of this service means that if the processing workload increases, then an extra member of staff can be employed to help meet the demand.
- 3.33 The Working group noted that H&CTB claims and change of circumstance applications used to come directly to the Council's Benefit Service Offices. Now there are many different channels that residents can make a claim through such as the Job Centre Plus and the Department for Work and Pensions.
- 3.34 Due to the current economic climate there is a backlog at the Job Centre Plus. This means that it can take up to 3-4 weeks before the Council's Benefit Team is informed of a change of circumstance. This can result in the wrong amount of H&CTB being paid to a resident.
- 3.35 Notifications for a change in circumstances for a resident are received by the Bracknell Forest Benefit Service from the Job Centre Plus and the Department for Work and Pensions in electronic format.
- 3.36 The Working Group noted that the Benefit Service are willing to visit or talk with any companies or organisations in Bracknell Forest that are closing down or making a large number of redundancies, to advise staff whether they may be eligible for Benefits.
- 3.37 The Members were given a tour of the Benefit Service Offices and met with members of staff.

#### **Mock Application**

- 3.38 An Assessment Officer took the Members of the Working Group through a mock application form and explained how this is added onto the Benefit Service system, which automatically calculates the amount of H&CTB that the claimant is entitled to.
- 3.39 When a resident first submits a claim or a change of circumstance application, it is given to a Pre-Assessment Officer. It is the job of the Pre-Assessment Officer to enter the details from the form onto the system and to inform residents of any further details or evidence that they need to submit for their claim to be processed.





- 3.40 The original forms submitted by claimants are scanned so that officers can work from an electronic version of the form. This also allows off-site processing staff to see the application form. The original hard copies of the application forms are stored and are shredded after three months.
- 3.41 Claims that already exist on the system have a reference number. This means that for a change of circumstance much of the data is already on the system and does not need to be re-entered. New claims are allocated a reference number by the Pre-Assessment Officers using the online system.

3.42 Once all the data has been entered on the system and the evidence has been produced the claim is passed onto an assessment officer who calculates the amount of H&CTB the claimant is entitled to and can authorise payment.

- 3.43 The Working Group noted that electronic versions of evidence such as bank statements can be temporarily accepted as evidence, but that a hard copy does need to be produced and verified.
- 3.44 The current online H&CTB system is called Pericles. This system will be stopped, and the Benefit Service will need to procure a new system as a replacement for use from next year.
- 3.45 The Working Group noted that transferring the data from the hand written form to the online system was a lengthy and cumbersome process.
- 3.46 Each Local Authority has its own H&CTB application form. This means that a resident moving from another borough will have to fill out a new form for Bracknell Forest. The application forms vary widely across different authorities.
- 3.47 The Working Group noted that the H&CTB Application process makes no provision for a person's debt and only takes into account their capital. It was noted that the Government are reviewing the whole of the benefit system and it is possible that this could change.

#### Meeting with the Executive Member

- 3.48 The Working Group met with Councillor Birch, Executive Member for Adult Services, Health and Housing on the 10<sup>th</sup> March 2009. The Executive Member stated that Bracknell Forest has a very good benefit service. Inspections of the Benefit Service at Bracknell Forest have shown good results with the most recent inspection giving the service a rating of 4 out of 4.
- 3.49 The Working Group noted that due to the Auditors challenging the accuracy of performance indicators the current Benefit Service rating of 4 may be reduced to a 3 at the next inspection. The Benefit Service is challenging this decision of the Audit Commission.
- 3.50 The H&CTB Service provided by Bracknell Forest is well run with good customer relations. The service runs a compliments and complaints system. It was noted that in the last quarter the service received no registered complaints or compliments from service users.
- 3.51 It was noted that the Executive Member and the Chief Officer's key objective in inviting the working group to look at the HB & CTB Improvement Plan was to allow for long term monitoring of the plan as well as input into the development of the new Improvement plan for 2009/10. Part of the improvement plan is for the working group to 'stay in touch' with the improvement plan.
- 3.52 The Executive Member told the Working Group that due to the changing economic times the number of new H&CTB claims is starting to increase. As well as an increase in new claims the service is seeing an increase in number of people with a change of circumstances.

3.53 The improvement plan is very timely in that part of the plan looks at informing and engaging members of the public to ensure that they receive the benefit that they are eligible for. The Benefit Service want to ensure that Bracknell Forest residents are receiving the maximum and proper take up of H&CTB that they are entitled to.

- 3.54 It was noted that the increased volume of claims would not interfere with the implementation of the improvement plan. The H&CTB Improvement Plan anticipates capacity issues. Good practice shows that Benefit Services should have processes in place for anticipated capacity issues.
- 3.55 The Chief Officer talked Members through the draft improvement plan (see the table below). The current plan runs up to the end of March 2009, and will inform the plan for the following 12 months.

## Summary of Working Group Consideration of the H&CTB Service Improvement Plan (please see Appendix 2)

1.	Build a service around customer needs	
1 a.	The Bracknell Forest Benefit Team have analysed their caseload and compared it to national figures.	
	Results show that there are a high number of elderly people who own their own homes who were not aware that they were entitled to claim Housing and Council Tax Benefit.	
	Another issue recognised by the Benefit Service is the clarity of written correspondence sent to service users. The letters sent to residents are system generated and as such cannot be made bespoke to individual residents' needs; however it was noted that the system-generated letter could be adjusted to reflect best practice. The Working group noted that an explanation guide is available for residents on Bracknell Forest Council's public website.	
	Members of the working group felt that the letters sent to service users used too many words and had references to Acts and clauses which could cause confusion. This was particularly evident in the first paragraph of the letters. It was felt that this information could be included as a footnote to the letter.	
	The Executive Member and Chief Officer noted this and said that the future review of Bracknell Forest Benefit Service correspondence would try to emulate best practice seen through the benchmarking club.	
	It was noted that the Benefit Service Team will be contacting Winchester City Council to organise a visit to their benefit service to observe best practice.	
1 b.	The Benefit Service is looking at using a mosaic database to analyse potential clients in Bracknell Forest. This system can be used to analyse a street in the Borough. The system works out the percentage of residents living in the street who may be eligible for benefit, it will also work out the percentage of residents on the same street who are claiming H&CTB and then compare the two data sets. This will allow for a targeted marketing approach, and help the Benefit Service to engage with residents entitled to claim benefit.	
	This system is expensive as a licence is needed to run the program. The cost to benefit ratio of using the system needs to be looked at to consider the beneficial outcomes against purchasing the mosaic system. The Benefit service are looking at sharing the cost of this with another service area of the Council, as it is possible to use the system to target communities for many different types of targeted marketing.	
	The working group noted that the system will be used only to identify the most vulnerable residents in the borough, and will be used to increase awareness of the benefits that residents are entitled to.	

	1
	It was noted that another way to raise awareness may be to use the Council's Community TV system.
1 c.	The H&CTB Service are logging customer complaints and using these to review procedures. The logged complaints will also be used to inform staff meetings. There were no service complaints in the last quarter.
1 d.	The H&CTB Service will be sending a customer satisfaction survey out at the end of April. A customer focus group will be generated on the back of the survey results.
1 e.	The 'benefits 4 you' outreach event was successful, with a large number of residents attending the event. It was felt that even though it is difficult to judge how many people may be benefit service customers, the event has still helped to raise awareness of the service.
	Whilst it was felt that the event was successful, outreach is very labour intensive and prevents officers from being in the Housing and Council Tax Offices working with service users or processing claims. However on this occasion the staff attending were not frontline staff.
	The benefit service are looking to hold localised events and 'piggy back' on other Council events to reduce resource input. An H&CTB Service stall is held at an ongoing fortnightly surgery in Sandhurst.
	It was felt that marketing may need to be considered for future events as there can be a perceived stigma associated with claiming benefit.
1 f.	The working group noted that a Housing and Council Tax Benefit Service Customer Focus Group will be formed once the customer survey results have been compiled.
1 g.	The H&CTB outreach surgeries have been run alongside the Citizen's Advice Bureau. Initially there was a low response to the surgeries however they are starting to generate more response as they become better known.
	As with the outreach event, the ratio between officers spending time with customers in the community and the time spent travelling to and from locations against being in the office processing claims needs careful consideration. With the current increase in H&CTB Claims processing time is the priority.
1 h.	The Bracknell Forest Benefit Service is currently agreeing a script with West Berkshire Council's Benefit Service to develop a mystery shopper programme. Information gained from this exercise will be shared with other authorities in Berkshire.
	It was noted that the working group would like to know when the exercise is place, and would like to see the results once the programme has been completed.

1 i.	Results of a customer satisfaction survey looking at the reception area of the H&CTB Service have shown that many customers would be happy to watch a rolling screen of benefit information rather than sit and read through the leaflets available in reception.	
	As a result a television has been ordered and this facility will be available in the reception from the end of March 2009.	
	Results also showed that customers, who had not booked an appointment and had just visited the offices, would be prepared to wait up to half an hour in reception to speak with an officer about Housing and Council Tax Benefits.	
1 j.	The reception is run in conjunction with the Council's Customer Service Department. The Benefit Service has an operational agreement with customer services and works with them to set targets that will improve the reception service received by customers.	
	A copy of the agreement has been published on the Council's website and a hard copy will be put up in the reception area so that benefit service users can see the targets and will know how long they may have to wait before being seen. This will allow customers to know if the service they are receiving in reception is not meeting the standards set by the H&CTB Service.	
1 k.	The work on the equality impact assessment has now been completed and the Benefit Service Team is waiting to meet with the consultants to discuss the results.	
2.	Establish a centralised library of procedures, training notes etc	
2.	A programme of review to create a centralised library of procedures has been completed with procedures available to staff currently up to date. This facility will be regularly reviewed.	
3.	Establish and clarify links with Local Area Agreement	
3.	NI142 – Percentage of vulnerable people who are supported to maintain independent living. If residents fall into this category then they are automatically eligible for H&CTB.	
4.	Establish better ways to benchmark and prove value for money	
4.	The Housing and Council Tax Benefit Benchmarking Club's membership is still as before (for a full list of members see appendix 3).	
	It was noted that Winchester City Council who are also a member of the benchmarking club have very good processing times. Bracknell Forest's average processing time for new claims is 29 days. Winchester City Council's average processing time is 16 days which is around half the time of Bracknell Forest's. The H&CTB Service will be looking at Winchester City Council's best practice to reduce the	

	average processing time at Bracknell Forest.
	The working group noted that measuring the output of the Benefit Service was important as it allows for proper resourcing of processing activities. Previously the staff workload was managed on an input basis rather than an output basis. This new system will allow for faster processing times as the number of staff needed and the time need to process the current work load of claims can be identified.
	It was noted that the benefit service are tendering to procure a new benefit software system. When the system was last changed (three years ago) there were problems with data cleansing. This time the service have a much better knowledge of what is needed and the data is better prepared for transfer. A work flow system has been put in place to carry on scanning data whilst the system is being changed.
	The Working Group noted that the process of filling in a form by hand and then transferring the data to an online form is cumbersome and time consuming. To improve this, the benefit service's intention is to tender for an online benefit calculator provider who can also provide an online H&CTB Claim application form.
5.	Establish organisational leadership/ challenge of the service
5 a.	An Overview and Scrutiny working group has been established to look at the Housing and Council Tax Benefit Improvement plan.
5 b.	Staff focus groups and brain storming sessions are being introduced at lunch times.
5 c.	A review of communication with staff has been undertaken across the whole service. One result of this is the creation of a staff newsletter which is regularly distributed to all H&CTB staff members.
5 d.	
	The staff satisfaction survey is ongoing.
6.	Ensure defective claim analysis produces positive outcomes for customers
<b>6.</b> 6.	Ensure defective claim analysis produces positive outcomes for
	Ensure defective claim analysis produces positive outcomes for customers Defective claims are being recorded by staff and monitored. The main

- 3.56 The Executive Member commended the Benefit Service for doing a thorough job. Business planning is in place which will allow processing times to be decreased.
- 3.57 With reference to the demographic information, the WG noted that with a future increase in the elderly population, provisions may need to be put in place to assist older people in making H&CTB Claims.
- 3.58 It was noted that the benefit service provide home visits to assist vulnerable people with their claims and that various people (such as staff at the DWP) are authorised to verify evidence so that it does not have to be brought into the Benefit Service offices in Time Square, Bracknell.
- 3.59 The WG noted that with the current economic climate the number of H&CTB payments being made directly to landlords may increase if tenants fall into arrears which might cause a drain on resources. It was noted that this should not be a drain on the Benefit Team's resources as this was a standard procedure 12 months ago; therefore processes are in place to allow for this. If a conflict arises between the tenant and the landlord then this should be dealt with by housing staff and not by the benefit staff. If a tenant falls into more than 8 weeks in arrears then the Benefit Service can make payments directly to the Landlord.

## Conclusions

From its investigations, the Working Group has drawn the following conclusions.

- 4.1 The Housing and Council Tax Benefit Service in Bracknell Forest is an important service for residents, particularly in the current economic climate. It is important that the service is run efficiently and that all residents are made aware of the service so that they can claim for any H&CTB they may be entitled to.
- 4.2 The Working Group commend the Executive and the officers for the initiative they have taken to improve the already highly performing Housing and Council Tax Benefit Service by commissioning research and working on an action plan based on the evidence gathered.
- 4.3 The Working Group concludes that the H&CTB Service Improvement Plan is properly targeted at securing improvements to the benefits administration; increasing the take up of H&CTB by residents who are eligible, improving the cost effectiveness of the service and improving customer satisfaction with the service they receive from the H&CTB Service.
- 4.4 The H&CTB service is run independently from other concessionary services run by the BFC.
- 4.5 Using Population Trends in Winter 2008 published by the Office for National Statistics, the Benefit Service have compared the national population benefit household age split to that of Bracknell Forest. The analysis of the live H&CTB caseload (as of 11/02/09) shows that the largest age group of claimants in Bracknell Forest are those over 65. This age group accounts for 54.5% of H&CTB claimants in Bracknell Forest, compared to the national average of 46.9%.
- 4.6 This number of elderly claimants needs careful monitoring as the Borough having an aging population means that the percentage of claimants over the age of 65 is likely to increase. Elderly people may need more help making a claim and provision needs to be put in place to take this into account.
- 4.7 To identify hard to reach claimants in the Borough the H&CTB service have held a Benefits for you event. This event saw a large number of residents making enquiries about H&CTB. It is difficult to judge how many of these people may qualify for H&CTB themselves, however even if they themselves do not they may know of someone who could and pass on the information. This will become an annual event.
- 4.8 It is also hoped that other benefits events may be held along side other future Council events. Particularly those which are being held outside of the town centre.
- 4.9 The WG has decided not to directly seek the views of customers using the H&CTB service. It is hoped that the Customer Satisfaction Survey will meet this need. Evidence from these can then be incorporated in the Improvement Plan if applicable.

4.10 Work done during the review has included a meeting with the Citizens Advice Bureau to directly obtain the views of H&CTB customer representatives.

- 4.11 The performance of the Benefit Service has an effect on National Indicator of performance number 142, which is the Percentage of vulnerable people who are supported to maintain independent living. If residents fall into this category then they are automatically eligible for H&CTB. The Benefit Service need to make sure that there is a system in place to identify vulnerable people, inform them of any H&CTB they may be entitled to, and help them to make a claim.
- 4.12 The Housing and Council Tax Benefit Service at Bracknell Forest is a high performing service which is well run. It is hoped that the implementation of the Improvement Plan will address the issues raised in the mock inspection and ensure that the H&CTB services rating does not fall more than necessary at the next inspection.
- 4.13 The WG look forward to reviewing best practice from other local authorities once it becomes available and is reported by officers.
- 4.14 The Working Group has considered the improvement plan in detail and has had an explanation of how and why this plan will deliver improvements to the H&CTB service. The progress made over the last few months shows that the plan is helping to improve key areas of the H&CTB service.
- 4.15 The Improvement Plan is good but key challenges facing the H&CTB services include:
  - Data quality
  - An aging claimant population, which may require extra resources.
  - Processing times need to be reduced. The best performing Local Authority processes claims in half the time it takes Bracknell Forest.
  - Clear communication with customers, particularly letters sent to customers requesting further information, or explaining the details of an overpayment.
  - Clarification of the technical information given to claimants, particularly the legislation referred to in correspondence.
  - Localised events to raise awareness of the service, particularly for hard to reach residents.
  - A clearer definition of what exactly constitutes a change of circumstances, how this may affect a residents claim and what they need to do to correctly inform the Benefit Service to prevent any over or underpayment.
  - The plan should take into account lessons from other local authorities' best practice.
  - A provision for circumstances beyond the control of the Bracknell Forest H&CTB service, such as the delay in receiving change of circumstance updates from the Department for Work and Pensions.
- 4.16 The updated 2009/10 Improvement Plan should take into account the points mentioned above. The WG will be monitoring the progress of the future H&CTB improvement plan and look forward to seeing the plan once it has been drafted.

4.17 The WG will review the findings of the first inspection by the Audit Commission using the new inspection regime.

4.18 This review has been useful in furthering Member understanding of the Housing and Council Tax Benefit Service.

### Recommendations

# It is recommended to the Executive Member for Adult Services, Health and Housing that:-

- 5.1 The new H&CTB Service Improvement Plan should address the communication issues set out in paragraph 4.15. The new plan needs to show clearly how these issues will be tackled in an effective way to improve the service received by Bracknell Forest residents.
- 5.2 The working group recognises the value of the offsite claims processing facility as it is a cost effective and flexible way of dealing with the changing pressures of workload. This facility should be expanded if necessary to meet the increase in demand for processing H&CTB claims due to the current economic downturn.
- 5.3 The improvement plan should include a task to 'consider how the service could deal with an increase in demand for home visits' as this could be a consequence of an increase in the number of older applicants.
- 5.4 The Council continues to work with external organisations and claimants to achieve the most timely notification of changes of circumstances.
- 5.5 The clarity of written communication be fully reviewed so that recipients have a clear understanding of what is being asked of them. This could take the form of a summary at the start of the letter very clearly stating the position and what is to be paid to whom and when, separated from the more detailed explanation. The quality and clarity of communication is an important issue that will help to clear up any resident's confusion, prevent unnecessary worry and speed up claim processes for the H&CTB Service.
- 5.6 Information that clearly defines any technical terms used in H&CTB correspondence should be provided with the letter. This should specifically include a section that provides clarity on legislation referred to in correspondence, define what exactly constitutes a change of circumstance and what the claimant needs to do to make sure that the H&CTB service is correctly informed to prevent any over or under payment. This information is currently available on the H&CTB website; however this facility is not always easily accessed by all claimants, particularly those that are vulnerable and hard to reach. Further information could be provided in the form of an explanatory leaflet or advertised on the Council's Community TV facility.
- 5.7 The Council should increase awareness of residents' eligibility for H&CTB. New ways of reaching vulnerable people should be investigated further. Community TV for example, may be a good way of informing residents and encouraging them to take up any benefit they are entitled to.

5.8 The H&CTB Service continue to investigate ways of sharing the cost of the mosaic database as the system will help to identify potential claimants who otherwise may not be reached. The Council should investigate the possibility of integrated Council use to reduce the cost to the H&CTB Service.

- 5.9 The Council should investigate the possibility of being linked to other Council facilities such as the Registrar's Office so that when a change of circumstances occurs such as a birth or death a process is triggered that informs the H&CTB Service that a change of circumstance has occurred and therefore that person's H&CTB entitlement may have altered.
- 5.10 The value of holding public events is recognised however this can be time consuming and prevents officers from being in the office. Consideration should be given to the possibility of training outreach workers to inform residents of the H&CTB service and to make these possible claimants known to the H&CTB Service. Training could be given to Health Visitors and staff from voluntary agencies such as Home Start and Age Concern to allow them to inform and identify potential claimants to BFC's Benefit Service.
- 5.11 The H&CTB Service should continue to pursue best practice information from other local authorities, which can be used to inform the improvement plan and be applied to the service at BFC. Members of staff should directly visit other authorities' H&CTB Services to observe at first hand how they run their service. Monitoring of workload needs to take place to ensure that there is time available for staff to visit high performing local authorities.

## It is recommended to the Environment, Culture and Communities Overview and Scrutiny Panel that:-

5.12 The Working Group should continue to operate and intend to review the H&CTB Service Improvement Plan for 2009/10 once it has been prepared, and again before the end of the year to review progress on implementing the plans' objectives and how any new processes and/or procedures are affecting the H&CTB Service.

## 3. Glossary

BFCBracknell Forest CouncilCABCitizen's Advice BureauCIPFAChartered Institute of Public Finance and AccountabilityCTBCouncil Tax BenefitDWPDepartment for Work and PensionsHBHousing BenefitH&CTBHousing and Council Tax BenefitWGWorking Group	Abbreviation	In full
	CAB CIPFA CTB DWP HB	Citizen's Advice Bureau Chartered Institute of Public Finance and Accountability Council Tax Benefit Department for Work and Pensions Housing Benefit

**APPENDIX 1** 

#### The Scope of the Review

#### BRACKNELL FOREST COUNCIL

# ENVIRONMENT, CULTURE AND COMMUNITIES OVERVIEW AND SCRUTINY PANEL 4 FEBRUARY 2009

#### WORK PROGRAMME 2008 – 2009

Terms of Reference for

#### IMPLEMENTATION OF THE HOUSING AND COUNCIL TAX BENEFIT IMPROVEMENT PLAN OVERVIEW AND SCRUTINY WORKING GROUP

#### Purpose of this Working Group / anticipated value of its work:

- 1. To further Members' understanding of, and support for the improvement of the Housing and Council Tax Benefits service
- 2. To review the scope and coverage of the Benefits service improvement plan, to ensure it adequately addresses all points of concern
- 3. To receive and consider monitoring reports on the achievement of the improvement plan

#### Key Objectives:

- 1. To meet the purposes set out above.
- 2. To ensure that the improvement plan for the Benefits service is properly targeted at securing improvements to: benefits administration; take up; cost effectiveness, and customer satisfaction.
- 3. To directly elicit the views of customer representatives on the Benefits Service
- 4. To provide input to the development of the future benefit service improvement plan
- 5. To monitor progress on the current and future Benefit service improvement plan
- 6. To review the findings of the first inspection by the Audit Commission using the new inspection regime.
- 7. To review best practice in other local authorities compared to that of Bracknell Forest, as reported by officers

#### Scope of the work:

1. Bracknell Forest Housing and Council Tax Benefit Service

#### Not included in the scope:

1. Matters outside the Housing and Council Tax Benefit Service and its improvement plan.

**Terms of Reference prepared by:** Implementation of the Housing and Council Tax Benefits Improvement Plan Overview and Scrutiny Working Group

**Terms of Reference agreed by:** Implementation of the Housing and Council Tax Benefits Improvement Plan Overview and Scrutiny Working Group

Working Group structure: Councillors Beadsley, Burrows, Finch

Working Group Lead Member: Councillor Finch

Portfolio Holder: Councillor Birch

#### BACKGROUND:

1. Due to a change in the Audit Commission inspection regime for the Benefits service, a CIPFA benchmarking study and a mock inspection were carried out to identify any areas for improvement needed to the Council's Benefits service. The areas for improvement have been identified by officers in the form of an improvement plan

#### SPECIFIC QUESTIONS FOR THE PANEL TO ADDRESS:

- 1. What are the key challenges in implementing the improvement plan?
- 2. Which groups are claiming Housing and Council Tax benefits and who are potential claimants?
- 3. How is the benefit service making sure it identifies and encourages hard to reach groups that may be entitled to benefits?
- 4. In which areas have customers indicated that an improvement is needed?
- 5. Is the service linked to other concessionary services by the Council?
- 6. Which National Indicators of performance does the Benefits service influence?

#### **INFORMATION GATHERING:**

#### Witnesses to be invited

Name Organisation/Position Reason for Inviting		Inviting
ТВС		an outside customer ve perspective
Councillor Birch	BFC, Executive Member for To obtain Adult Services, Health and Executive	the views of the member on the ts needed to the

#### Site Visits

Location	Purpose of visit
None	

#### Key Documents / Background Data / Research

- 1. Housing and Council Tax Benefit Improvement Plan
- 2. CIPFA Benchmarking Study
- 3. Mock Inspection report
- 4. Other Councils' examples of good Practice

#### TIMESCALE

Starting: 4<sup>th</sup> February 2009

Ending:

End of March/ beginning of April 2009, to comment on the scope/ direction of the improvement plan. Continued monitoring of improvement plan.

#### OUTPUTS TO BE PRODUCED

- 1. Provide views on adequacy of the current improvement plan
- 2. By April 2009, input for next years improvement plan
- 3. Ongoing monitoring of the future Benefit Service improvement plan

#### **REPORTING ARRANGEMENTS**

Body	Date
To the Environment, Culture and Communities O&S Panel	Each Panel Meeting
Interim report	End March/ April
Further reports	TBC

#### **MONITORING / FEEDBACK ARRANGEMENTS**

Body	Details	Date
Reporting to Environment and Leisure Overview and Scrutiny Panel by Executive Member.	Oral or written report	

#### **APPENDIX 2**

#### Draft Improvement plan 2008/09

Recommendation	Action	By when	Lead officer	Outcome	Progress
Recommendation           1.         Build service around customer needs	Action         1a       Analyse benefit client group via interrogation of existing system by working age , ethnicity and disability	Jan 09	Lead officer Lead improvement plan officer	Outcome Information to target publicity/ promotion activity	Analysed current case load from HBMS & SHBE files. Could only analyse case load by age, disability and tenancy type. Shows that high proportion of customers are pensioners compared nationally. Bracknell have a high percentage of HB claims compared nationally. As HB claims are generally more complex than non-HB this may account for why claims may take longer to process. It could also indicate that more work needs to be done for
					owner occupiers for CTB only take up. 20% of caseload

1b	Use mosaic data base to analyse potential client	Jan 09	Lead improvement	Information publicity/ promot	to target ion activity	Had a look at demonstration of
						To review and update our letters sent to customers to make easier to understand
						documents updated. Will be adding on to website an 'explanation of notification letters and overpayment letters' to help customers who find these letters difficult to understand
						Public website has been reviewed &
						Still looking at ways to analyse caseload by ethnicity as information available quite out of date.
						receive a disability related benefit. The analysis shows that these claims are actually processed quicker

data base	plan officer	Mosaic software.
		Works by classifying
		households or
		postcodes into those
		that would be more
		than likely eligible.
		Can analyse
		areas/streets that are
		currently claiming
		compared with
		estimates on
		percentage that may be entitled. If
		percentage that
		currently claim is lower
		than the percentage
		expected to be eligible
		then this can help us to
		target specific areas.
		Cost of software & the
		analysis around £7k.
		Currently looking at whether other
		departments would be
		interested in sharing
		costs.
		Advert being displayed
		in Heatherwood &
		Wexham Hospital
		Bedside Folders to
		target those in hospital
		on low income.

				Advert has been sent to Age Concern to target elderly. Posters to be distributed around the borough to advertise service
1c Establish customer review programme based on complaints and compliments	Dec 08	Rosie Corah	Service improvements based on programme of change based on response to customers	Spreadsheet created to record complaints & compliments. Rosie is actioning any issues that arise. Advising staff on team meetings on any compliments received
1d Consultation programme with 600 current benefit customers	Jan 09	Shanaz Alam	Customer satisfaction and service improvement recommendations	Finalising survey to be approved in next couple of weeks Once sent & received back then can compare with the trial survey on reception and analyse results.

1e	Hold benefits outreach event	4 you	Jan 09 (subject to date confirmation )	Improvement plan focus group	Face to face engagement with community to promote benefit service	Event took place 5/2/08 at Princess Square from 10am until 4pm. Aim of day was to give help and advice to enable residents to maximise their income. Attending event was Benefits Service; Pension Service; Sustainable Energy Officer; and CAB. Gave away leaflets/info packs on other council services that offer discounts/concessions. Benefit application forms given Free goodies for residents to take; facepainting for children; & free prize draw with prizes donated by Leisure services.
1f	Establish benefit focus group and meeting by April 2	hold first	Dec 08	Lead improvement plan officer	Customer input into service improvements	On customer satisfaction survey is opportunity for

		residents to show their interest in attending
		customer forum, so will
		need to await surveys

Recommendation	Action		By when	Lead officer	Outcome	Progress
	1g	Develop programme of out reach surgeries including joint surgeries with RSL and pensions service	Complete	Lead improvement plan officer	Increased take up of benefits	Holding regular 2 weekly surgeries at Sandhurst Town Council – to distribute more posters to improve attendance
						2 Money advise sessions attended with CAB & BFH.
						Attended workshop with BFH – to be held quarterly
						Sandhurst surgeries ongoing and other surgeries planned: Age Concern open day 8 <sup>th</sup> April; Jubilee court surgery 19/3/09 – initially see how successful this surgery is then approach other Housing Associations
						Meeting booked on 25 <sup>th</sup> March with Pension Service to look at ways of working closer
						Landlord forum booked for 9 <sup>th</sup> April at Council

							Chambers
		1h	Develop mystery shopper programme in partnership with neighbouring LA's	Jan 09	Lead improvement plan officer	Independent verification of service quality	In contact with Joanne England @ West Berks Council. We are devising script/plan for the mystery shopping & then other councils may borrow this
		1i	Develop reception improvement plan based on customer consultation	Jan 09	Reception improvement project group	Improved customer experience and improved access to services	Display boards/plasma TV and interview rooms finished by 31/3/09
		1j	Publish existing service standards and then work with focus group to develop customer focused revised standards	Jan 09	Lead improvement plan officer	Established customer sensitive service standards	Current service standards published in Time Square reception area and on website.
		1k	Complete equality impact assessment of benefit service and publish	Dec 08	Shanaz Alam	Equality improvement action plan	EIA completed – being finalised before published
							-
2.	Establish centralised library of procedures,	2a	Programme of review of procedures to be established	Dec 08	Shanaz Alam	Consistent , standardised procedures	Procedures up to date and available to staff. To be reviewed regularly – ongoing

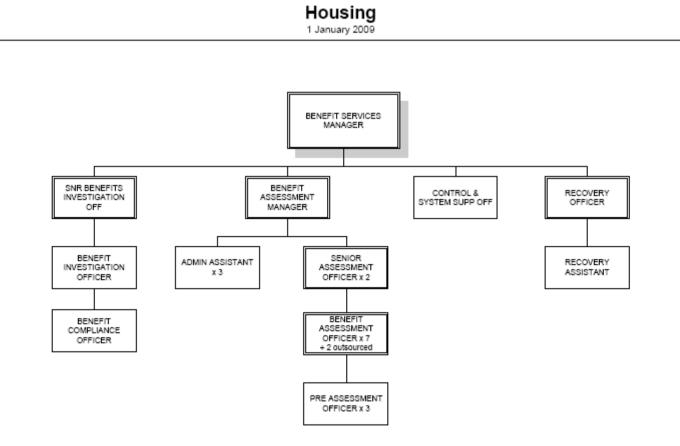
training notes etc						
	T					
<ol> <li>Establish and clarify links with Local area agreement</li> </ol>	3а	Review LAA priorities	Jan 09	Shanaz Alam	Identified links to LAA priorities	Will analyse National Indicators and establish any links to the Benefits Service
	3b	Establish service contributions to LAA targets e.g. NI 142	Jan 09	Shanaz Alam	Identified contributions to targets	
Recommendation	Action		By when	Lead officer	Outcome	Progress
	3c	Benefit service planning exercise	Jan 09	Simon Hendey	Service plan based on full staff engagement and ownership	
4. Establish better ways to	4a	Establish benchmarking club from CIPFA and	Dec 08	Lead improvement	Improved value for money	Applied for Benchmarking 09

	benchmark and pro VFM	ove		Meritec inspection data		plan officer		
		4	4b,	Establish joint working with neighbouring LA's to benchmark VFM	Dec 08	Lead improvement plan officer	Improved service delivery and VFM in a local context	Arranging meeting to share good practices with Winchester as they showed good performance with a similar caseload Arranging meeting with good performing neighbouring LA's
5.	Establish organisation leadership/ challenge the service	nal of	Ба,	Report to Environment, culture and communities Over view and scrutiny committee to gain involvement in improvement plan	Dec 08	Simon Hendey	Member endorsed and supported improvement plan	
		<b>A</b>	Action	Over view and scrutiny 18.12.08 – Report and documents in Folder 5a	Complete			
		<b>A</b>	Action	Members to agree to establish a working party to monitor the	Ongoing			

	implementation of the improvement plan. Made up of 3 Members who are: Councillor Beadsley Councillor Burrows Councillor Finch				
5b	Develop programme of staff focus group activity to implement improvement plan recommendations	Dec 08	Lead improvement plan officer	Staff engagement and ownership of improvement plan	Monthly lunchtime meeting sessions with small groups of staff to get opinions/ideas on recommendations – ongoing
5c	Review communication strategy with staff and undertake consultation exercise on staff satisfaction	Jan 09	Simon Hendey	Plan to improve two way communication with staff and recognise staff contributions	
5d	Identify staff satisfaction survey results 2007 for the benefit service and develop improvement plan	Dec 08	Shanaz Alam	Improved responses from 2009/10 satisfaction survey	Staff Survey results received & to be analysed – ongoing

	Recommend ation	Action				By when	Lead officer	Outcome	Resources
6.	Ensure defective claim analysis produces positive outcomes for customers	6a	Establish position	defective	claim	Complete	Sharon Okonkwo	More benefit take up and quicker processing as well as identification of vulnerable groups	Defective claims being recorded by staff & now being monitored by lead improvement officer. Application forms are being sent out to those who would have qualified & covering letter inviting them to book appointment to avoid claims being made defective again
7.	Review and update improvement plan	7a		Review improvement and update future plan	•	March 09	Simon Hendey	New improvement plan for 2009/10	

#### The Staff Structure of the Bracknell Forest Housing and Council Tax Benefit Service



#### Housing Benefit and Council Tax Benefit Benchmarking Group Membership

- Bracknell Forest
- East Hampshire
- Havering
- Herefordshire
- Macclesfield
- Oxford
- Reading
- Slough
- Solihull
- South Gloucestershire
- South Lakeland
- South Staffordshire
- Sutton
- Swindon
- Torbay
- West Berkshire
- Winchester
- Windsor
- Wrexham

This document can be made available in large print, in Braille or on audio cassette. Copies in other languages may also be obtained. Please contact the Chief Executive's Office, Easthampstead House, Bracknell, RG12 1AQ, or telephone 01344 352122.