



**HOUSING BENEFIT
&
COUNCIL TAX
BENEFIT
TAKE-UP
STRATEGY
2010/2011**

Introduction

This strategy aims to maximise the income of local citizens by increasing the take-up of Housing Benefit and Council Tax Benefit and supports corporate, County and national priorities.

Redditch Benefits Service provides help with housing costs to nearly eight thousand local households on low incomes. Redditch is an area where deprivation and unemployment levels are above the county average.

There is also a statutory requirement to promote Benefits take-up covered by Sections 123(3)(a) and 123(4)(a) of The Social Security Contributions and Benefits Act 1992: -

“Every authority awarding HB/CTB shall take such steps as appear to them appropriate for the purpose of securing that persons who may be entitled to benefit from the authority become aware that they may be entitled to it.”

This strategy will work towards the following priorities:

Worcestershire Local Area Agreement 2008 – 2011

The County wide LAA has identified the following priority areas;

LI3 Successful new claims generated for Pension Credit, Attendance Allowance and Disability Living Allowance, as a percentage of the population of pensionable age.

NI 116 Proportion of children in poverty.

NI152 Working Age people on out of work benefits.

NI142 Number of vulnerable people who are supported to maintain independent living.

NI146 Adults with learning difficulties in employment.

NI187 Tackling fuel poverty – percentage of people receiving income based benefits living in houses with a low efficiency rating.

Redditch Borough Council Corporate Priorities

Enterprising Community

The Benefits section strives to deliver a service that provides value for money. It seeks to improve health and economic well-being of citizens by helping to combat poverty by undertaking “take-up” campaigns; by ensuring that the correct benefit is paid and by offering advice. Benefits are a valuable source of income to vulnerable people.

Safe

The Benefits Service seeks to make a difference to local people by assisting to reduce poverty, helping people with their housing costs, enabling them to secure safe and decent homes.

What stops people claiming?

There are a range of reasons that prevent people from claiming their full entitlement to state benefits. These include:

- **Lack of knowledge of the Housing/Council Tax Benefit schemes.**

This can result in people not realising they can claim and misunderstanding how the scheme operates, for example, not realising they may be entitled to Housing/Council Tax benefit while they are working.

- **The complexity of the claim process**

The length of the application form and the amount of evidence required can put people off as can assumptions about delays in getting the claim started.

- **Negative view of claiming Benefits**

Some people are embarrassed to claim as they perceive that others would have a negative view of who do claim.

- **Having to provide private information**

Certain people are worried about providing private data particularly bank details as they are concerned about how the data will be stored and what it will be used for.

- **Lack of support or personal contact during the claim process**

Some people need help to make the claim and left on their own will not be able to.

This can be due to:

- language barriers
- physical or mental inability

- **Inadequate promotion and publicity**

Does everyone know these benefits exist and what they can claim?

Key Objectives

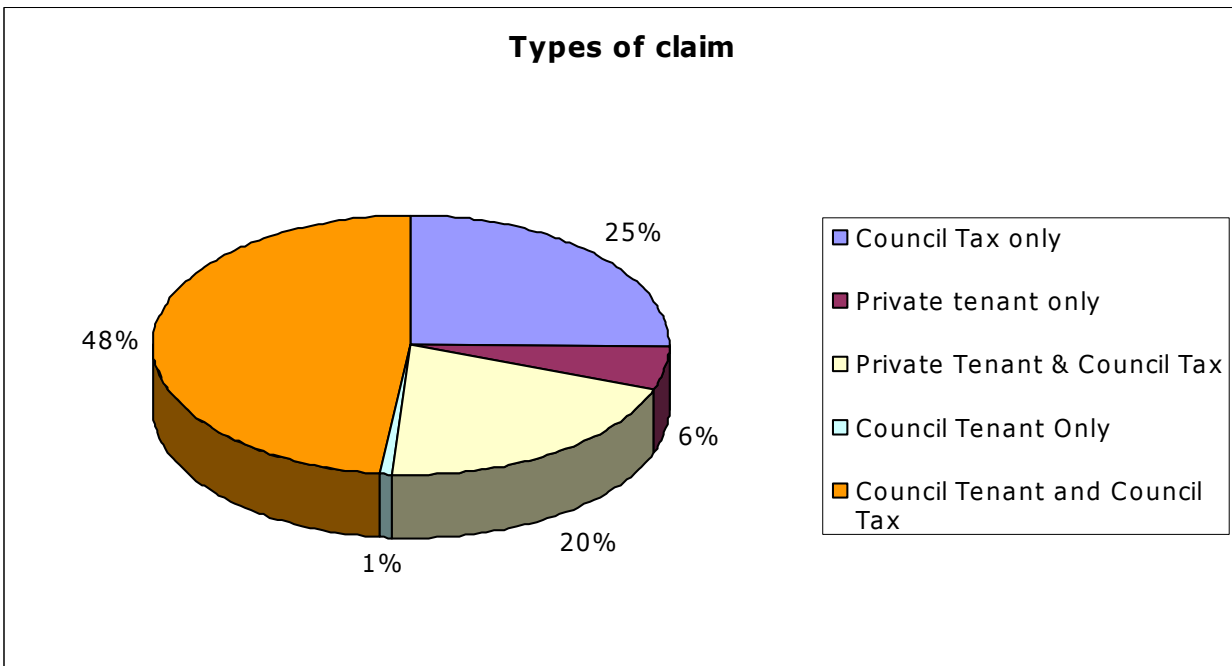
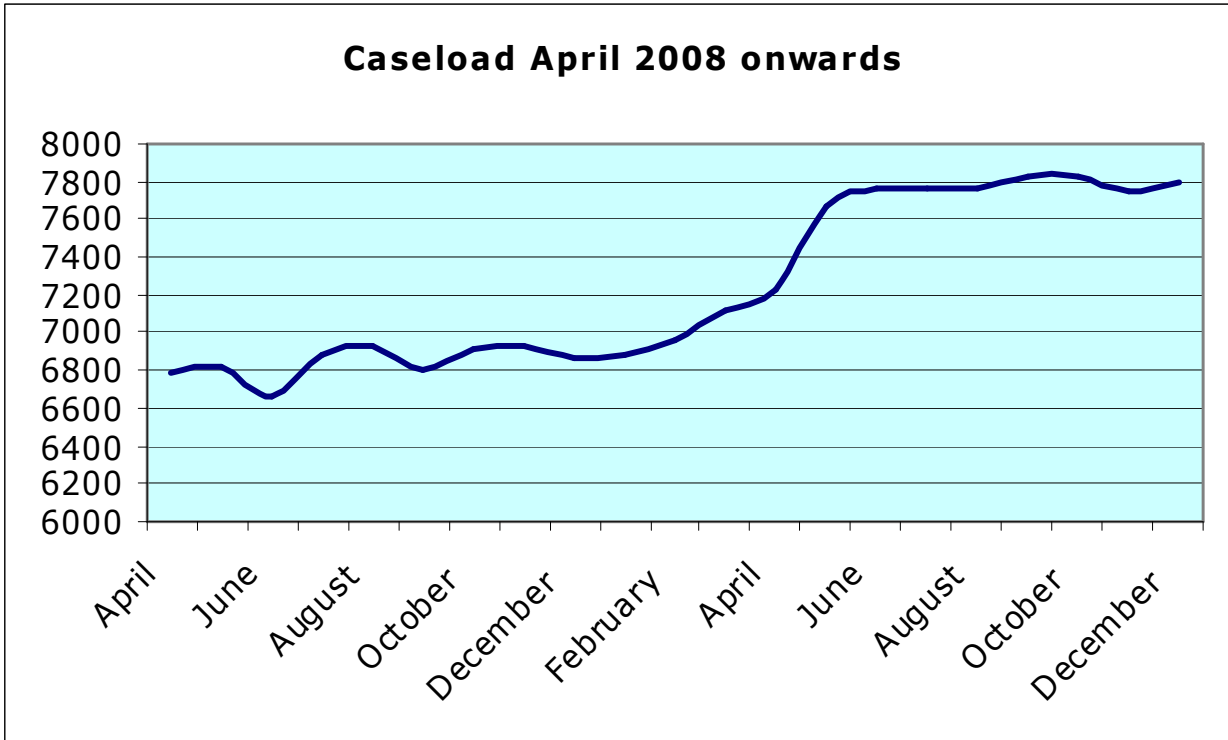
In order to maximise take-up of Housing Benefit and Council Tax Benefit, the Benefit Service will:

1. Gather data to understand the borough and its communities which will help to identify areas of low take-up of benefits and ensure that these issues are addressed by targeted awareness campaigns and promotions.
2. Evaluate and monitor customer needs in all communities of the district to identify reasons for any low take-up of benefits and address these issues.
3. Ensure that all staff have the skills and expertise to give customers accurate advice and assistance in relation to claiming benefits.
4. Work closely with service partners/stakeholders and Government Agencies, to ensure that the Governments and corporate priorities for Benefit Take up are achieved.
5. Effectively promote Housing Benefit and Council Tax Benefit throughout the borough.
6. Ensure that our partners and stakeholders are able to provide accurate advice and guidance on Housing and Council Tax Benefit issues and promote take up.
7. Identify vulnerable and hard to reach customers in order to provide assistance in claiming benefit.
8. Actively promote Housing Benefit and Council Tax Benefit as an 'in-work' benefit.
9. Actively promote Council Tax Benefit and Housing Benefit to pensioners.
10. Monitor results of take-up campaigns in order to identify successful and unsuccessful activity.
11. Seek feedback from customers regarding their experience of making a claim for benefit in order to ensure that the process meets their needs.
12. Promote general take up of Housing Benefit and Council Tax Benefit by running publicity campaigns and setting up surgeries in a variety of locations throughout the district.

Benefits Caseload

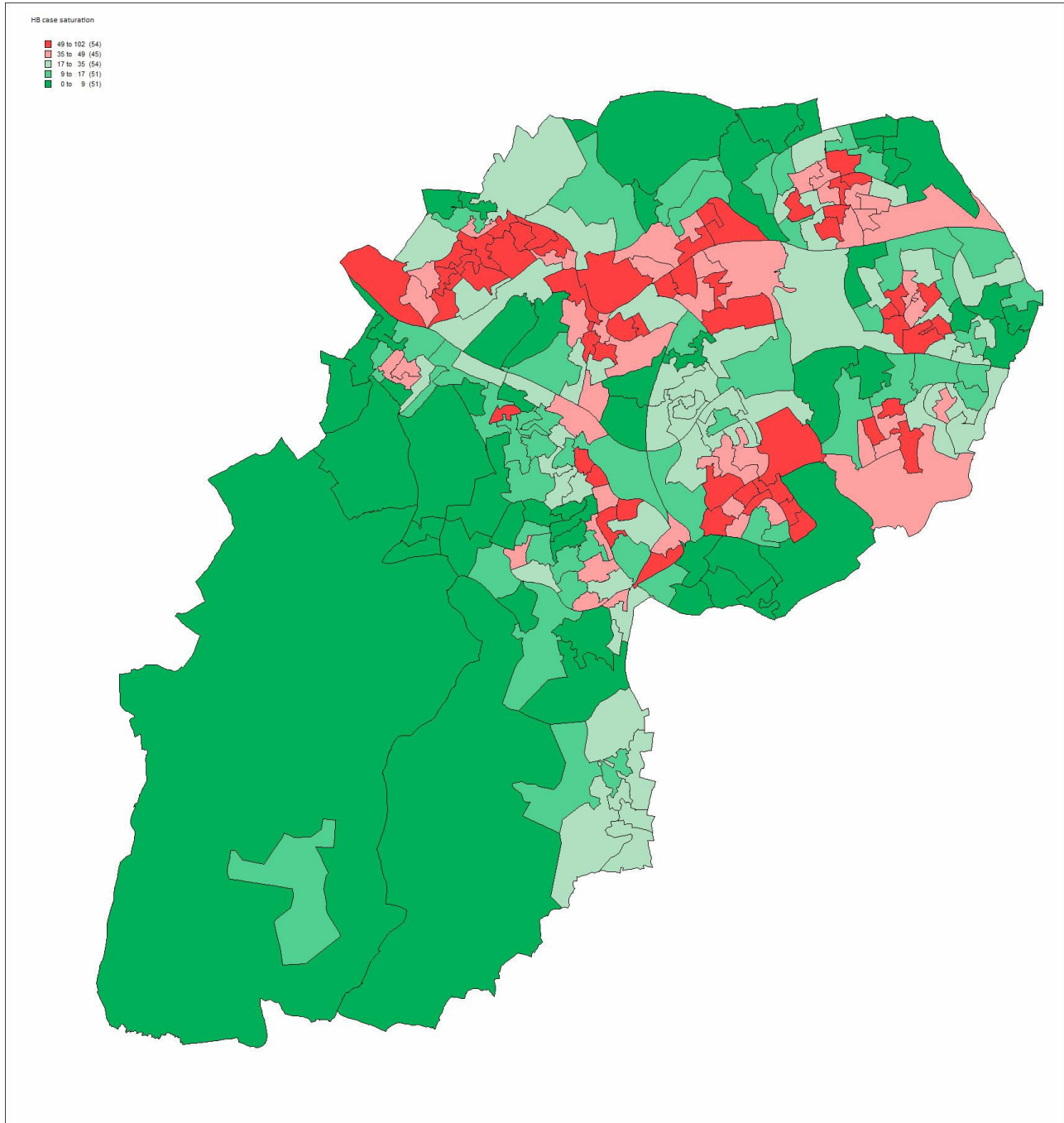
In December 2009 the total benefits caseload (claimants) was 7801 following a rapid increase in the first half of 2009 due to the changed economic climate.

The charts below give details of how our case-load is made-up and the distribution of claims in the borough.



Density and Distribution of Housing Benefit and Council Tax Benefit claims July 2009

RED = Highest number of claims – Darker Red = higher number of claims.
GREEN = Fewest number of claims – Darker Green = lowest number of claims



Monitoring and review

In order to monitor and review the effectiveness of this strategy we will measure the success of publicity drives and take-up campaigns by:

- consulting with our customers to find out how they found out about Housing Benefit and Council Benefit; and how they would like to access the Benefits service
- identifying any increase in the case-load that can be linked to take-up activity.
- obtaining a breakdown of the benefits case-load on a monthly basis in order to identify any changes regarding take-up

The strategy will be reviewed and updated based on the results of monitoring carried out and will be subject to a full review on an annual basis.

Communication Plan

The Benefits Service will work with a range of stakeholders to increase awareness and take-up of Housing Benefit and Council Tax Benefit and will keep identified stakeholders aware of progress against this plan.

Audience (stakeholder)	How often (when)	Purpose (key message)	Format	By whom	Other
Level 1					
One Stop Shop	Every 2 months	Provide overview of project objectives/progress and invite input which would contribute to the effectiveness of the take up strategy.	Verbal report at meeting + SLA	Benefits Services Manager	Feedback provided at Wednesday staff meetings
Age Concern	Every 2 months	Provide overview of project objectives/progress and invite input which would contribute to the effectiveness of the take up strategy	Verbal report at meeting	Benefits Services Manager	
Bromsgrove And Redditch Network	Every 2 months	Provide overview of project objectives/progress and invite input which would contribute to the effectiveness of the take up strategy	Verbal report at meeting	Benefits Services Manager	
Redditch Citizens Advice Bureau	Every 2 months	Provide overview of project objectives/progress and invite input which would contribute to the effectiveness of the take up strategy	Verbal report at meeting	Benefits Services Manager	
Housing	Every 2	Provide overview of project objectives/progress and	Verbal	Benefits	

Audience (stakeholder)	How often (when)	Purpose (key message)	Format	By whom	Other
Options	months	invite input which would contribute to the effectiveness of the take up strategy	report at meeting	Services Manager	
Chief Executive	Quarterly	To provide update of progress against take up strategy	Written /oral - as appropriate	Benefits Services Manager	
Sure Start	Quarterly	Provide overview of project objectives/progress and invite input which would contribute to the effectiveness of the take up strategy	Verbal report at meeting	Benefits Services Manager	
County Council Health and Social Care (includes Mental Health and Joint Team)	Quarterly	Provide overview of project objectives/progress and invite input which would contribute to the effectiveness of the take up strategy	Written /oral - as appropriate	Benefit Services Manager	
RSLs (including YMCA)	Quarterly	Provide overview of project objectives/progress and invite input which would contribute to the effectiveness of the take up strategy	Verbal report at meeting	Benefits Services Manager	Meeting minutes copied to staff
Family Centre	Quarterly	Provide overview of project objectives/progress and invite input which would contribute to the effectiveness of the take up strategy	Written report	Income Maximisation Officers	
DIAL	Quarterly	Provide overview of project objectives/progress and invite input which would contribute to the effectiveness of the take up strategy	Written report	Income Maximisation Officers	
Shelter Wardens	Quarterly	Provide overview of project objectives/progress and invite input which would contribute to the effectiveness of the take up strategy	Written report	Income Maximisation Officers	
Care & Repair	Quarterly	Provide overview of project objectives/progress and invite input which would contribute to the effectiveness of the take up strategy	Written report	Income Maximisation Officers	
		Provide overview of			

Audience (stakeholder)	How often (when)	Purpose (key message)	Format	By whom	Other
Council Tax	Informal	project objectives/progress and invite input which would contribute to the effectiveness of the take up strategy	Verbal report at meeting	Benefits Services Manager	
Level 2					
Pension Service	Quarterly	Provide overview of project objectives/progress and invite input which would contribute to the effectiveness of the take up strategy Provide support to the maximising income initiative	Meeting	Benefits Services Manager	
JCP	Quarterly	To provide support to take up strategy and support the maximising income initiative	Meeting	Benefits Services Manager	
Private Landlords	Tri-annual	Provide overview of project objectives/progress and invite input which would contribute to the effectiveness of the take up strategy	Verbal report at meeting Newsletter	Benefits Services Manager Management Team	
Local employers	Bi-annual	To provide support to take up strategy and support the maximising income initiative	Written report	Income Maximisation Officers	
Level 3					
Credit Union	Every 2 months	Provide overview of project objectives and obtain full contribution to the effectiveness of the take up strategy	Verbal report at meeting	Benefits Services Manager	

Appendix 1 – Housing Benefit and Council Tax Benefit Take-Up Action Plan

1. Gather data to understand the borough and its communities which will help to identify areas of low take-up of benefits and ensure that these issues are addressed by targeted awareness campaigns and promotions.

Ref	Objectives	Lead Officer	Linked activity
1.1	Obtain detailed information about the district and it's communities, compare it to our caseload and evaluate areas of low take-up	Benefits Services Manager	
1.2	Obtain detailed information about the breakdown of our benefits caseload.	Benefits Services Manager	
1.3	Include questions regarding the claim process and customers knowledge of HB/CTB in relevant customer surveys	Project Officer	

2. Evaluate and monitor customer needs in all communities and identify reasons for any low take-up of benefits and address these issues

Ref	Objectives	Lead Officer	Linked activity
2.1	Monitor take-up rates of different communities within the borough.	Benefits Services Manager	
2.2	Analyse any reasons for low take-up.	Benefits Services Manager	
2.3	Resolve any issues identified preventing take-up.	Benefits Services Manager	

3. Ensure that staff have the skills and expertise to give customers accurate advice and assistance in relation to claiming benefits.

Ref	Objectives	Lead Officer	Linked activity
3.1	Continue to provide all staff with comprehensive benefit training	Assistant Benefits Manager (Processing)	

3.2	Ensure that appropriate staff in other Council services have benefits awareness training in order to identify potential customers	Assistant Benefits Manager (Processing)	
3.3	Ensure that staff receive annual refresher training on how entitlement is calculated	Assistant Benefits Manager (Processing)	
3.4	Ensure that clear training targets are set for Customer Service staff	Assistant Benefits Manager (Processing)	SLA with Customer Services

4. Work closely with service partners/stakeholders and Government Agencies, to ensure that Governments and corporate priorities for Benefit Take up are achieved.

Ref	Objectives	Lead Officer	Linked activity
4.1	Work closely with the DWP to promote greater awareness and access of the benefit process	Benefits Services Manager	Income Maximisation Group
4.2	Continue to promote Housing and Council Tax Benefit take-up by maintaining regular liaison links with landlords and partner organisations	Benefits Services Manager	

5. Effectively promote Housing Benefit and Council Tax Benefit.

Ref	Objectives	Lead Officer	Linked activity
5.1	Ensure that our website is informative, up to date, well signposted and customer friendly	Benefits Improvement Project Officer	
5.2	Ensure that we provide clear signposting for customers who require assistance to complete a claim form	Income Maximisation Officers	
5.2	Create and display take-up posters at key points throughout the borough	Income Maximisation Officers	
5.3	Review current leaflets and identify shortfalls in literature available to our customers	Income Maximisation Officers	
5.4	Ensure that publicity material is checked and approved by marketing	Income Maximisation Officers	

5.5	Ensure that publicity material and leaflets are checked on a regular basis to ensure they are current and readily available	Income Maximisation Officers	
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6. Ensure that our partners and stakeholders are able to provide accurate advice and guidance on Housing and Council Tax Benefit issues and promote take up.

Ref	Objectives	Lead Officer	Linked activity
6.1	Maintain regular contact with service users and groups in order to highlight potential weaknesses in processes in order that these can be improved	Income Maximisation Officers	

7. Identify our vulnerable/hard to reach customers in order to provide assistance in claiming benefit

Ref	Objectives	Lead Officer	Linked activity
7.1	Work with other organisations to identify areas and groups of customers not taking up entitlement to Housing and Council Tax benefit and ensure that this is addressed through joint working, targeted campaigns and promotions of the availability of benefits	Income Maximisation Officers	
7.2	Introduce regular liaison with Social Services	Income Maximisation Officers	
7.3	Identify the various community/voluntary/charitable groups operating within the district in order to establish links with them and introduce joint working to improve take-up	Income Maximisation Officers	
7.4	Contact the Carers Allowance unit and the Local Disability Benefits Centre in order to establish links with them and introduce joint working to improve take-up	Income Maximisation Officers	
7.5	Contact the RNIB and RNID in order to establish links with them and investigate joint working to improve take-up	Income Maximisation Officers	

8. Actively promote Housing Benefit and Council Tax Benefit as an 'in-work' benefit

Ref	Objectives	Lead Officer	Linked activity
8.1	Create take-up posters promoting HB/CTB as a potential benefit for workers	Income Maximisation Officers	
8.2	Create posters publicising Extended Payments	Income Maximisation Officers	

8.3	Establish links with the councils link worker in order to understand their role and look at the possibility of joint initiatives	Income Officers	Maximisation	
8.4	Liaise with JCP local officers to look at the possibility of joint initiatives	Income Officers	Maximisation	
8.5	Provide HB/CTB awareness training to local JCP staff	Income Officers	Maximisation	

9. Actively promote Council Tax Benefit and Housing Benefit to pensioners

Ref	Objectives	Lead Officer	Linked activity
9.1	Create posters specifically targeting this group of customers and display them in relevant areas such as; Drs Surgeries, Hospitals, Royal British Legion etc.	Income Officers	Maximisation
9.2	Establish links with Age Concern to look at joint take-up initiatives	Income Officers	Maximisation
9.3	Promote take-up via newsletters		
9.4	Continue to promote take-up of CTB at annual billing		

10. Monitor results of take-up campaigns in order to identify successful and unsuccessful activity.

Ref	Objectives	Lead Officer	Linked activity
10.1	Evaluate effectively all take-up work undertaken to ensure that resources are used effectively	Income Officers	Maximisation

11. Seek feedback from customers regarding their experience of making a claim for benefit in order to ensure that the process is a straightforward as possible.

Ref	Objectives	Lead Officer	Linked activity
11.1	Ensure that the customer survey includes questions relating to knowledge of the HB/CTB scheme and ease of claiming		
11.2	Carry out surveys on the HB/CTB application form to obtain feedback on ease of completion		
11.3	Include questions regarding the claim process and customers knowledge of HB/CTB		

	in relevant customer surveys		
11.4	Re-visit the claim form survey to include questions relating to knowledge of the HB/CTB scheme and ease of claiming		
11.5	Maintain regular contact with service users and groups in order to highlight potential weaknesses in processes in order that these can be improved		

12. Promote general take up of Housing Benefit and Council Tax Benefit by running publicity campaigns and setting up surgeries in a variety of locations throughout the district.

Ref	Objectives	Lead Officer	Linked activity
12.1	Approach major supermarkets operating in the area to explore the possibility of running HB/CTB promotion events	Income Maximisation Officers	
12.2	Identify areas throughout the borough where take up posters could be displayed	Income Maximisation Officers	
12.3	Explore the opportunity to provide advice surgeries in other locations such as libraries and community centres.	Income Maximisation Officers	

BENEFIT TAKE UP 2009-10

CAMPAIGNS AND PROJECTS

Month	Target	Activity	Action taken
July 2009	Demographic breakdown of claims	To identify areas of poverty within the borough and provide a demographic analysis	Establish through la areas of deprivation or poverty. Map borough against indices of multiple deprivation as well as detailed breakdown of case-load by ward and output area.
On request	New unemployed	Ongoing site visits with Job Centre to factories	
Minimum of 4 a year	Promotion	Attend events	55+ event attended, Help in Hard Times, Churchill Community Event, YMCA older persons group.
Quarterly	Landlords	Ongoing involvement with landlords.	Ongoing attendance at private housing meetings, three meetings per year plus newsletter. Quarterly meetings with RSL – performance feedback, update. Ongoing liaison with Housing Options regarding fast track of claims and vulnerability policy.
November 2009	Pensioners increase in disregard to capital	Amend live claims to reflect change. Promote to potential new claimants.	

November 2009	Child benefit Full disregard	Amend live claims to reflect change. Promote to potential new claimants.	
November 2009	General	To promote use of on-line entitlement calculator.	Press release and adverts.
November 2009	Maximise income	Appoint Income Maximisation Officer posts	1.5 FTE Officers appointed to this role – develop links with CAB and Age Concern and set plans for future activities and priorities.
December 2009	Maximising entitlement to benefit	Look to widen the definition of “authorised office” to include housing, welfare agencies etc...	Enter into discussions with Redditch Co-Operative Housing Association to become designated office
December 2009	Raise awareness through web site	Refresh website so that information on benefits is clearly shown and monitor use	All leaflets and information to be checked for accuracy and updated Investigate numbers accessing Benefits area of web site – set baseline and then monitor. Compare to neighbouring authorities for figures to compare.
January 2010	Low paid workers	Raise awareness of the scheme in low paid workers	Target supermarkets and other large shops – posters and leaflets.
February 2010	Distribution of leaflets	Raise awareness of HB and CTB scheme by distributing leaflets and posters in priority stakeholder areas.	
April 2010	All Council tenants	Promote benefit take up within all council tenancies	New year rents form sent out as usual

May 2010	Council Tax Summonses	Issue a take up leaflet with tax summonses)	Potential referral to Income Maximisation posts.
June 2010	Take up amongst Disability Groups	To raise awareness amongst disability groups of HB & CTB availability	Liaise with BARN Use detailed mapping results to identify disabled claims and check for any barriers that lead to delays in processing claims.
June 2010	Take up amongst tenancy support groups	To raise awareness amongst welfare agencies providing tenancy support	Housing, CAB
June 2010	Raise awareness through carer's groups	To raise awareness of the HB/CTB scheme through carer groups	Benefits to attend carers event and promote benefits, hand out application forms and leaflets etc.