

Appendix A

THE ROYAL BOROUGH OF KENSINGTON AND CHELSEA

CABINET - 15 JUNE 2006

REPORT BY THE DIRECTOR OF STRATEGY AND SERVICE IMPROVEMENT

DRAFT RESPONSE TO OSC REVIEW OF BENEFITS TAKE UP

This report invites Cabinet to discuss the attached draft response to the OSC review of benefits take up, and to delegate approval of any amendments cabinet wishes to see to Councillors Buxton, Warrick and Fairhead.

For discussion

1. Introduction

- 1.1. The report of the review of benefits take up carried out jointly by the former Cabinet and Corporate Services and Adult Care, Health and Environmental Health OSCs is attached at Annex B. A draft response from Cabinet is at Annex A.
- 1.2. Cabinet's response will be considered at the next meetings of the Cabinet and Corporate Services and Housing, Health and Adult Social Care OSCs.

2. Conclusion

- 2.1. Cabinet is invited to discuss and comment upon the draft response, and to delegate to Cllrs Buxton, Warrick and Fairhead agreement of any amendments that Cabinet wishes to make to this draft.

A J REDPATH

Director of Strategy and Service Improvement

**OVERVIEW AND SCRUTINY REVIEW OF BENEFITS TAKE UP IN
THE ROYAL BOROUGH**

DRAFT CABINET RESPONSE

Introduction

The principle of improving take-up

1. The Cabinet endorses the general principle that getting people to claim the benefits to which they are entitled is beneficial to the individual and to the local economy. Reducing hardship not only has intrinsic short-term benefits. It is also likely to result in long-term improvements to health, better education results and less crime. Very little of any increase in benefit paid would need to be found locally, so a greater increase in benefit payments in the Royal Borough represents a transfer from taxpayers nationally to the Royal Borough's residents.

2. The Cabinet believes, however, that for those who are able to undertake it, employment provides the most assured route out of income deprivation and its associated problems. The Cabinet notes with concern that the constituency of Regent's Park and Kensington North has the ninth highest rate of claimants of disability living allowance in the country. Cabinet believes that measures which seek to increase the benefits claimed by those of working age should be accompanied by programmes which, wherever possible, lead people to secure paid employment. The Cabinet looks to the new Job Centre Plus office to take a lead on such programmes within the Royal Borough, and looks forward to working with the new agency to make these programmes a success.

3. Cabinet also notes that the Royal Borough has a high starting point for further work to improve benefits take up – the performance of the Benefits Section is recognised as excellent by external regulators, and the borough is fortunate to have some first rate voluntary sector advice agencies.

Estimation of take-up

4. The OSCs' report reveals how little is known about benefit take-up in the Royal Borough. In the absence of local information (which Cabinet acknowledges would be very difficult and expensive to collect, and of limited value other than in the short-term), the OSCs' approach has been

to apply national estimates of take up to actual Royal Borough rates. There are two difficulties with this approach:

- The higher the number of claimants, the greater the estimated number of people failing to claim. For instance if there are 120 claimants and the national rate of take-up is estimated to be 75%, this method results in an estimate of 40 people who are failing to claim. With 240 claimants, the estimated number of people not claiming rises to 80. So success in increasing the number of claimants would result, perversely, in an increase in the estimated number of non-claimants. By using national average take up rates, this methodology does not recognise the stronger position that may exist in areas such as Kensington and Chelsea that have put additional efforts into increasing benefits take up.
- No account is taken of variations in take-up rates. More detailed national estimates (2003-2004) indicate that failure to take up certain benefits is associated with particular tenure types:

Council Tax Benefit

Tenure Type	By Caseload	By Expenditure
LA Tenants	87-92%	89-94%
Private Tenants	78-85%	78-86%
Owner Occupiers	35-40%	39-45%
Total	63-68%	65-71%

Housing Benefit

Tenure Type	By Caseload	By Expenditure
LA Tenants	88-92%	91-95%
Private Tenants	81-89%	85-92%
Total	84-90%	88-93%

5. This is particularly important for any action that the Council takes to increase take-up. Critically, it is likely to be less productive to pursue Council Tax Benefit take-up in the north of the borough where owner-occupier rates are lower. However, greater levels of savings held by the owner-occupiers in the south of the borough could prevent claims being made by residents in this part of the borough.

Response to Specific Recommendations

11.1 The Council should accept that it has a leadership role in this field.

11.2 Corporate and strategic services should spearhead this leadership role. The inclusion of the Incomes and Benefits Maximisation Project within our Local Area Agreement is a good demonstration of this commitment.

6. Cabinet agrees that the Council has a leading role to play. This includes the effective and efficient administration of benefits; the scrutiny of the performance of its own benefits services and those operated by other agencies; and acting as a catalyst to bring together organisations involved in benefits and other income maximisation work across the voluntary, public and private sectors.

7. Benefits administration and funding for voluntary sector advice agencies both reside within the Corporate Services Business Group. Cabinet therefore agrees that leadership on benefits issues should reside in this part of the Council.

11.3. Local voluntary and statutory agencies, in partnership with the Council, should develop a stronger benefits network, then possibly a benefits partnership. In addition to local advice agencies, this should involve agencies such as: EPICs, Age Concern, Open Age, Sixty Plus, Connexions and Staying Put. Resources to support the work of such a partnership could come from the predicted efficiency savings from the Benefits Administration budget.

8. Cabinet believes that the Voluntary Advice Agencies Forum (on which all of the local legal and advice agencies are represented) could form the basis for the "benefits network" envisaged by the OSCs. Cabinet has asked officers to discuss the OSCs' proposal at a future meeting of the VAAF.

9. The projected Benefits Service salary savings are already part of the Council's planned savings, from the business case for the IT system replacement. Any additional resources to take forward this (or any other) recommendation would therefore need to be found from within existing resources, or be supported by explicitly redirecting the savings to another priority via the business planning process.

11.4 Local voluntary and statutory agencies should be actively tackling any data protection problems that are getting in the way of increasing benefit take-up by developing protocols on joint working that enable data to be matched or shared across agencies to promote take-up while staying within the law.

10. Cabinet believes that a fuller understanding of the problems posed by data protection, and the current solutions to them, is needed before any further improvements can be identified. This work will be undertaken by Customer Services and Revenues.

11.5 Consideration should be given to designating an officer in the benefits section to act as a floating support officer to intervene proactively where rent arrears or similar situations arise which may be a symptom of other problems where benefit entitlement could exist.

11. Cabinet notes that it is already possible for benefits staff to refer people in arrears or similar circumstances to the CAB for advice on benefits entitlement. The designated post suggested by the OSCs would require additional resources. The need for this investment needs careful examination.

11.6 More front line staff should be trained in benefit awareness and diversity.

12. The Cabinet agrees on the importance of diversity training, and notes that the Council has recently invested a good deal in diversity training for its staff. The Cabinet further notes and approves the intention under the Here to Help programme to introduce, before the end of this financial year, half-day dedicated training sessions in diversity awareness for front-line staff.

13. Cabinet accepts that more can be done to boost benefit awareness. In addition to the training for Contact Centre staff mentioned under 11.7 below, an intranet resource listing the main benefits, eligibility criteria and way to claim will be developed for other front-line staff, for introduction by the end of the year. This will also be offered to partner agencies.

11.7 The new Improving Customer Experience facility to be established in the Town Hall main entrance should consider enhancing its provision to borough residents through providing, with a staffed and clearly designated desk, a signposting service for benefits advice and information.

14. Cabinet accepts the principle of this recommendation. Staff at the main desk of the new Customer Service Centre will be trained to give basic advice supported by literature, and tell people where to get more information or make a claim. Customer services managers will also explore the scope for other agencies (such as the Citizens Advice Bureau) to use space in the Centre, perhaps on a regular surgery basis, as the Department for Work and Pensions currently do on two days per week.

11.8 A suitably localised Joint Assessment Team should be set up by the Council in partnership with the Pensions service, in an appropriate configuration, to enable a more seamless assessment, verification and visiting service to be delivered to claimants in the borough.

Cabinet is strongly in favour a more integrated approach to ensuring that people receive their full benefit entitlement. It believes that more can be done to integrate aspects of the current system and supports the recommendations elsewhere in the report that will contribute to this. Cabinet notes, however, that officers are unconvinced that a joint team along the lines recommended here would increase take-up of benefits. The CAB already carries out income maximisation work. The Council has a well-run benefits service and a large number of benefits advice programmes. The charging team in Social Services are trained to identify unclaimed benefits. Officers will continue to discuss the benefits of establishing joint teams (over other forms of co-operation) with the Department for Work and Pensions.

11.9 The TMO and RSLs should provide more benefits advice to tenants at an early stage to prevent people getting into difficulties in the rent payments.

16. Cabinet agrees on the importance of early advice to prevent rent arrears. It notes that the Benefits Section has already trained staff in the TMO and two RSLs to accept and verify benefits claims.

17. Cabinet further notes that the TMO has recently instigated a pilot project in the Chelsea area with the intention of preventing arrears and maximising benefit take up. Within 2 working days of a property being accepted by a new tenant a tenancy sign up will take place where the tenant will be expected to bring in their ID and details of income and make their first rent payment, and assistance will be given in completing a Housing Benefit form. The TMO housing officer will send this to the Benefits Division for assessment. The housing officer will also carry out budget and income maximisation assessments. To complement this approach the TMO will aim to visit all new vulnerable tenants within 6 weeks of their tenancy commencement

18. It is anticipated that this early intervention will:

- help to prevent arrears arising at the start of the tenancy;
- instil a payment culture with the new tenant that the rent comes first;

- provide the opportunity to ensure the new tenant has all the correct welfare advice and information on referral agencies , such as HASKC , the Tenancy Support officer and the TMO2YOU service which provides more intensive support to vulnerable residents;
- help to target those tenants who may have difficulties in making future payments and where assistance will need to be targeted;
- by verifying documents at the start, shorten delay in the issuing of benefit that arises if claimants do not provide the correct information first time.

19. Cabinet welcomes the TMO's intention to roll the pilot out across the borough in July 2006.

11.10 The new Family and Children's Services Business Group should consider what more it could do to assist the benefit take up objectives, such as checking eligibility for Disability Living Allowance for each statemented child or providing benefits information and a signposting service to parents of children with disabilities.

20. Cabinet recognises the importance of a secure and adequate income to the well-being of children and families. It agrees that scope may exist to improve benefit take-up through the delivery of services to children, young people and families. Cabinet members have accordingly instructed the Family and Children's Services Business Group to consider, as a matter of priority over the coming year, the contribution that children's centres, play provision, family centres and schools can make to income maximisation, including the take-up of benefits. The Business Group will also examine what further action may be taken to direct parents to the information and support they need to take up their benefit entitlement.

11.11 The Incomes and Benefits take-up project outlined in Section 9 of the Report, which is now part of the Council's LAA bid, should:

- a) focus on a geographic area where the needs of claimant groups who are missing out on benefits could be addressed (elderly, people with children, people with disabilities, people with mental health problems). Any advice provision should maintain involvement with claimants through the claims process.
- b) focus initially on Pension Credit, Council Tax and Housing Benefit
- c) consider wards like St Charles and Cremorne as meriting more project work on benefit take up
- d) provide information and advice through existing independent advice agencies that have credibility in the community

- e) make publicity, information and outreach advice available to people in places they routinely frequent (GP surgeries, family centres, schools, supermarkets and the new Children's Centres), possibly through a single point of contact at the Improving the Customer Experience facility at the Town Hall.
- f) engage with professionals in health, education, housing, environmental and legal sectors to make them aware of timely advice and information. The project should work towards developing their capacity to provide good initial information and referrals
- g) work with the staff of the new Jobcentre Plus opening in the Summer of 2006 in North Kensington to increase the take-up of Jobseekers Allowance.

21. Cabinet invites the OSCs to note that:

- a) The income maximisation project which now forms part of the Local Area Agreement (LAA) addresses a particular gap in provision, identified at the benefits conference – namely, delivering benefits advice in health settings. This will pick up a range of client groups who may not be currently accessing the advice they need through existing provision, including those identified in the report: the elderly; people with children; people with disabilities, and people with mental health problems.
- b) The new project will employ advisers who will both give advice, and support clients through the whole process of making a successful claim. The advisers will advise clients of all the benefits to which they are entitled, which may include – inter alia – pension credit, Council Tax and Housing Benefit.
- c) The exact geographic locations of the advisers are yet to be determined (and will to some extent depend on the availability of suitable space within health settings) but disadvantaged wards with little current provision will clearly be favoured targets.
- d) The LAA project is being led by the local CAB service, which has a strong existing track record in income maximisation work.
- e) Basing the new project in health settings responds very directly to the report's wish to see outreach work being undertaken. Further consideration needs to be given to how existing provision that offers benefits advice can be publicised, and whether capacity exists for additional outreach sessions to be offered in other settings. Discussions are still on-going about how benefit advice (and information and guidance about training and employment) will be delivered from the new Children's Centres.
- f) One element of the LAA project will be to raise awareness amongst health professionals of the benefits system, and to train them up to signpost clients appropriately. Again, this sort of work could be extended to other sectors if capacity can be identified.

- g) Officers have recently met with new members of staff of the North Kensington Jobcentre Plus office (due to open to the public in July) to discuss potential areas of joint working. A further series of meetings is planned, and a discussion of ways to increase the take-up of JSA will be an agenda item.

11.12 Consideration should be given as to whether there is a business case for investing in a discrete number of additional officer posts to support benefit take-up work (see recommendations 11.5, 11.7 and 11.14) and whether such investment could be justified by the value of additional benefits claims that it may generate.

22. Cabinet notes that the case for such posts, and for any other additional resources associated with the recommendations in the OSC report, would be dealt with during the course of the forthcoming business planning cycle, in the wider context of the pressures and opportunities that the Council confronts. The case for such posts would need to be supported by a more detailed understanding of any failings in the current arrangements, by way of the sort of detailed work on small areas suggested above. Furthermore, Cabinet believes that the new approaches being tried through the Local Area Agreement should be evaluated, and discussions held with the organisations involved in that work, to determine whether the posts envisaged in this recommendation would command priority over other ways in which any additional resources could be spent.

11.13 Provision of a specialist support worker, located and attached to an existing agency, and providing rapid access to resources for people affected by domestic violence, should be considered.

23. Cabinet recognizes the need for specialist advice and assistance for victims of domestic violence covering a range of issues including benefit take up. Cabinet notes with approval that the Crime and Disorder Reduction Partnership intends to fund two new voluntary sector advocacy workers for victims of domestic violence who, as part of their work, will offer advice on benefit take up. These new workers should fulfill the role envisaged by the report. Cabinet suggests that the Partnership should review the position in one year's time, to assess whether the advocacy workers have been able to provide the necessary benefits advice to people affected by domestic violence.

11.14 Ethnic minority groups could be commissioned to undertake a project to increase benefit take up among the more difficult to engage groups.

24. Cabinet has asked officers to discuss with VAAF what further action can be taken to engage BME voluntary organisations in work to improve benefits take up. Given the potential relationship between low-take up and the harder to reach groups, it is likely that specialist publicity and outreach work would need to be developed. This could well be best achieved through the development of a shared service with other Central or West London boroughs.

11.15 The Cabinet and Corporate Services OSC should consider undertaking a specific review of the administration of working tax credits in 18 months, hopefully allowing sufficient time for the current problems to be overcome and the performance of Inland Revenue improved in this area.

25. This is a matter for the Cabinet and Corporate Services OSC.

Conclusion

26. Cabinet welcomes the OSCs' report, and is pleased to see that many of the measures it recommends are already in hand, such as the Local Area Agreement project (with a £300k investment); additional work by the TMO; the introduction of specific benefits and diversity awareness training for front-line staff in the new Contact Centre; and the

appointment of advocacy workers who will promote benefits to victims of domestic violence.

27. On the basis of the OSCs' report Cabinet now wishes to see

- the Corporate Services Business Group taking a stronger lead in the coordination of work on benefits take up
- discussions between Council officers and the VAAF on establishing a stronger benefits network in the borough;
- Council officers undertaking a more detailed analysis of any problems caused by data protection legislation, and identifying appropriate actions for improvement
- the development of an intranet resource containing simple information on benefits, for use by front-line staff not working in the Contact Centre
- consideration by the Family and Children's Services Business Group, as a matter of priority over the coming year, of the contribution that its services can make to income maximisation and improved benefits take up
- consideration by the VAAF of what further action can be taken to engage BME voluntary organisations in benefits take-up work.

ENDS