

Council Tax Benefit Take-up

A Best Practice Guide

March 2004

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Foreword

I am very pleased to introduce this guide to best practice in improving the take-up of Council Tax Benefit. I hope you will find it useful in helping you to find ways to help overcome the barriers to increase Council Tax Benefit take-up, particularly among pensioners where take-up rates are low.

It reflects a lot of work by people in my Housing Support Division and not least Local Authority representatives. We have tried to include as much information as possible on best practice in this area, how you can get funding to help you introduce measures to improve take-up and advice on data sharing activities.

We recognise that not all of the guidance will be appropriate for all authorities but we hope that you will all find the suggestions for improvement helpful and hopefully capable of being implemented in your own authority.

You will see that examples of best practice provided by Local Authority practitioners have been included and my thanks to those of you who contributed in this way.

There will undoubtedly be further information and examples to be included in this guide as we work through some of the issues with The Pension Service and other associated bodies. We will issue amendments to the guide as quickly as possible as this happens.

We will continue to do our very best to provide you with the guidance and support you need to run effective take-up exercises in your Local Authority.

Paul Howarth
Housing Support Division

INTRODUCTION

1. The publication of this guide pulls together in one place all the information needed for Local Authorities (LAs) to run effective take-up campaigns. The guide focuses on the possible reasons why some people, and in particular pensioners, are not claiming Council Tax Benefit (CTB) and gives examples of recent initiatives undertaken by authorities to help maximise CTB take-up in their area.

Council Tax Benefit

2. The latest figures available for CTB take-up (2001/2002) show that the total amount of CTB left unclaimed by entitled non-recipients was in the range £760 million to £1,060 million. The average number of people entitled yet not claiming was between 1.76 million and 2.34 million. (See Appendix 1.)

Housing Benefit

3. In comparison, take-up of Housing Benefit (HB) is higher, with total HB take-up in 2001/2002 in the range of 85% to 91% by caseload and 89% to 94% by expenditure.
4. The Income Related Benefits Estimates of Take-up in 2001/2002 can be found on the DWP internet site:
<http://www.dwp.gov.uk/asd/irb.asp>

Barriers to claiming CTB

5. There may be a number of reasons why people are reluctant to claim. Recent research into the main barriers to pensioners claiming Minimum Income Guarantee (in the lead up to the introduction of Pension Credit) included concerns about appearing to be in need and about losing their independence; and the feeling that they should be able to manage on their own resources -- barriers that we will need to overcome if we are to help people access the benefits to which they are entitled.
6. Some of the perceived barriers to claiming CTB are understood to be:
 - Lack of knowledge of the availability of CTB
 - Unco-ordinated activity resulting in failure to reach vulnerable groups
 - Stigma associated with claiming benefit
 - Bad experiences in the past when dealing with benefit claims
 - Unsuitability of telephone based claiming for certain vulnerable groups
 - Complicated claims processes and perception of Government prying
 - Lack of personal contact during the claims operation.

7. This guide provides suggestions of ways to help overcome these barriers to increase CTB take-up, particularly among pensioners where take-up rates are low.

Local Authorities' Statutory Responsibility

8. LAs have a statutory responsibility for CTB take-up under section 123(4) of the Social Security Contributions and Benefits Act 1992:
 - (4) "Each
billing and levying authority --
billing or local authority in Scotland
(a) shall take such steps as appear to it appropriate for the purpose of ensuring that any person who may be entitled to Council Tax Benefit in respect of council tax payable to the authority becomes aware that he may be entitled to it;..."

Measures taken to tackle low take-up

9. The Government has put in place a number of measures to help LAs to improve take-up and ensure that more people on low incomes are receiving the help to which they are entitled.
10. A campaign to raise the awareness of CTB among those who are likely to be entitled and also their family, friends and carers was announced on 15 December 2003 by Chris Pond, the Parliamentary Under Secretary of State for Work and Pensions. Chris Pond announced the launching of the campaign proper on 1 March 2004 via a series of national Press Releases. A copy of the Written Statement to the House is attached as Appendix 2, and copies of the associated Press Releases are attached as Appendix 3.
11. During week commencing 1 March 2004, we have:
 - Made available new A3 and A4 posters (codes GL17PA3 and GL17PA4) and a new A5 flyer (code GL17FA5) (in both English and Welsh)
 - Issued mailing packs of the new products, and of the current Council Tax Benefit leaflet GL17 "Help with your council tax", to local authorities, DWP offices and others to use to publicise CTB in their area, including local outlets of Help the Aged, Age Concern and Citizens Advice, and local branches of the National Pensioners Convention, across Great Britain (GB). (Leaflet GL17 is also available in Welsh (GL17(W)) and several ethnic languages, as well as in large print, Braille and on audiocassette.)

(Note: you can order further copies of all these products, including a holder for the flyer, through the normal channels. You can also order through the Department's catalogue of publications, CAT1, which is available to organisations on the Department's publicity register. The catalogue includes an order form which can be used to order the posters and flyer (including the Welsh versions of these). The publicity register is a mailing list of advisers, intermediaries and other professionals

who want to receive the newsletter Touchbase; CAT1 -- a catalogue of leaflets and posters; and other relevant information about Government services. To become a member of the publicity register, call 0845 602 4444.)

12. We will be running a national and regional press advertising campaign over a three week period, 8 March to 28 March 2004.
13. We issued a Dear Benefit Manager letter on 19 February 2004 to all LA Benefit Managers advising on the availability of electronic versions of the flyer, and of the headline graphic on the flyer and poster "Cut your Council Tax -- Find out if you can get a rebate", on a secure location on the DWP website. The contents of the Dear Benefit Manager letter are reproduced at Appendix 4.
14. The Performance Standards set out the standard we expect LAs to meet in promoting take-up in their local areas. We would encourage LAs to apply for funding from the Performance Standards Fund to improve their resources or to make better use of IT to help them achieve the standard of performance expected.
15. We know that you have questions about the extent that LAs are permitted to share the data they collect with other organisations such as The Pensions Service. We have included advice on how you should conduct data sharing activities to encourage take-up of CTB, but would remind you to seek your own legal advice to reinforce the advice included here.
16. We realise that not all of the guidance will be appropriate to all authorities. Nor, in the time available, has it been possible to produce an extensive guide which covers all areas. We hope, however, that this guide will be of some help in helping you to maximise CTB take-up in your area.

SECTION 1

BARRIERS TO TAKE-UP

Introduction

100. This section covers each of the barriers in detail offering suggestions for best practice that you could use to overcome them and help people to obtain their rightful entitlement.

BARRIER - LACK OF KNOWLEDGE

101. Lack of knowledge regarding benefits in general and CTB specifically is one of the main contributors to the low take-up, particularly by people over pension age.

102. This leads to older people living on incomes below that to which they are entitled simply because they think that there is no other assistance available.

Ways to overcome this barrier

- Publicity material needs to be clear and located in areas easily and frequently accessed by members of the public:
 - Posters in Libraries (static and mobile), Leisure Centres, Day Care units etc.
 - Flyers in LA and DWP caller offices
 - Flyers in library books
 - Doctors surgeries to display posters and hold stocks of flyers
 - Voluntary sector offices to display posters and hold stocks of flyers
 - Advertising in parish magazines.
- It needs to be easily read and understood by all:
 - Large Fonts
 - Make sure that any colours used provide sufficient contrast for people with sight difficulties
 - Bullet points should be used to break up large areas of text
 - Audio tapes can be made available to action groups and establishments catering for the hard of hearing.
- Posters and flyers should be “uncluttered”. Too much information can be more harmful than too little.
- LAs can target their own employees as a way of demonstrating that they are “a responsible employer”. Many low paid workers are employed by LAs. There are a number of low cost ways authorities can further this, such as salary mailings and staff notice board coverage.

- LAs can target their own retired employees using a pension slip mailing to advise of social security benefits.
- An additional way of reaching this “lost” element of the older population is by targeting specific groups within the community, for example being available to give talks on HB and CTB to local groups such as the Women’s Institute (WI) or carers groups. As previously mentioned there are many organisations which deal with the elderly, some specifically, and which already have communication networks directed at this area. These are listed under “Useful Contacts” (see Index).

BARRIER – UNCO-ORDINATED ACTIVITY

103. In each LA area there can be any number of public, charitable and voluntary organisations offering advice and support to older people and other vulnerable groups.
104. The LA is in a prime position to co-ordinate the activities of these groups to enable their customers to obtain the maximum amount of benefit to which they are entitled.

Ways to overcome this barrier

105. In addition to the points made in the following sections we would encourage LAs to develop and implement a welfare benefit and take-up policy supported by a welfare benefit and take-up strategy to deliver the policy. The policy and strategy could be placed on the LA's website for public view.
106. The LA's policy document could include:
- The corporate vision supported by the benefit service aim, for example --

The corporate vision is to “deliver, within our means, the best customer focused services and support to all communities so that every resident can have a pride in our community and its heritage”

The benefits service aim could be “By March XXX we will aspire to meet the Government’s performance standards for benefits.....the provision of high quality customer focused welfare benefit services and pursuit of increased benefit take-up is integral to the attainment of these goals”.
 - The policy intentions for:
 - General awareness
 - Take-up and anti poverty
 - HB and CTB publicity
 - Accessibility
 - Liaison and customer involvement.
107. The LA's strategy document could include the mechanisms for:
- Policy and strategy consultation with stakeholders
 - How to maintain staff awareness of benefit take-up
 - How to identify target groups for targeted, local, take-up campaigns
 - How publicity campaigns and materials will be designed and the responsible person
 - Accessibility to ensure the LA's compliance with race relations and disability discrimination requirements
 - Liaison and customer involvement.

BARRIER - BAD EXPERIENCES IN THE PAST/STIGMA ASSOCIATED WITH CLAIMING BENEFITS

108. People's past experiences when dealing with Government or LA departments can colour the way they see the benefits available in later life and this is another contributor to low take-up.
109. Older people can see benefits as "charity" rather than an "entitlement" and where, in the past, they have had unsatisfactory dealings with agencies, claiming can be seen to be a great deal of trouble for little gain and as such, not worth the bother.

Ways to overcome this barrier

110. In addition to the points made in the previous section regarding the use of promotional materials, it is essential that all front-line staff, in whatever agency or authority, are aware that they have a major part to play in increasing benefit take-up, including the take-up of CTB. By taking the time to train staff in the basics of the benefits available, authorities will increase the avenues of information available to their residents.
 - Successes have been gained in areas where there is a "joined up service" covering the community, co-ordinated by LAs, where all people who have "face to face" contact with the public have a basic knowledge of the benefits available through the LA and how these can be claimed.
 - Visiting Officers carrying a supply of HB/CTB claim forms and filling these in with the claimant not only increases public access to the benefit but also reduces the overall processing time taken from claim to payment.
 - Care assistants who are aware of the benefits available can capitalise on the personal knowledge they already hold about their customers and encourage them or their families to make a claim for CTB.
 - District Nurses and Health Visitors are aware of benefit availability and can advise their customers of useful contacts.
 - Local networks can be used to get promotional literature into church magazines in rural areas, Royal British Legion clubs, WRVS workers' home bases, WI and many other community based operations.
111. By making the claiming of CTB an integral part of community life this removes the "them and us" barrier which unfortunate circumstances in the past can build in the minds of the public.

BARRIER - TELEPHONE BASED CLAIMS

112. The telephone is the preferred method of contact within the DWP and within many other organisations. While it may be seen to be a barrier for older people who are more comfortable with face to face contact, this has generally not proved the case with applications for Pension Credit. The barrier may not, therefore, be so much the telephone, but the way that it is used.

Ways to overcome this barrier

113. There are two main factors:

- Ensure that you have a dedicated phone line or phone lines so that the customer can get through to the person they need to speak to first-time
- Ensure that your front-line staff manning the telephone have had sufficient training to:
 - Obtain the interpersonal skills needed to give a courteous, caring and professional telephone service to customers
 - Remain in control of telephone calls
 - Demonstrate the ability to provide jargon free advice and information
 - Identify common problems encountered by customers when using the telephone and know how to rectify them.

114. And while a phone call may be the best means of resolving any outstanding issues in one case, it may be necessary to offer a visit in another case to someone who would clearly be more comfortable with face-to-face contact. In the long run, this may also prove the most cost-effective.

115. Those cases where a visit may be necessary are usually those situations where a third party has become involved and is acting as an “advisor”, albeit in a volunteer capacity, to the claimant and has identified a possible gap in the benefit income of that individual.

116. By visiting the individual, LAs and other associated bodies can not only deal with the CTB claim but also give advice on a myriad of welfare services available within the LA’s local area.

BARRIER – COMPLICATED CLAIMS PROCESS

117. The number and length of the HB and CTB claim forms were often cited as reasons for people not claiming benefit. The current claim form (the HCTB1) was therefore introduced to streamline the process and provides a single document for ease of completion.

118. Additionally, for pension age claimants, we have developed a shorter version of this form (the HCTB1(PC)) which reduces the number of pages from 36 to 24 by removing questions concerning work, children and non dependants which, in the majority of pensioner claims, are irrelevant. Instead, trigger questions have been included where these may still be relevant and supplementary forms have been prepared to obtain this information.

119. An electronic version of the HCTB1(PC) can be found at:

<http://www.dwp.gov.uk/housingbenefit/model/index.asp>.

However the process can still be seen as too long and complicated for too little reward.

Ways to overcome this barrier

120. As a means of ensuring a standard approach to increasing CTB take-up, we would encourage you to provide for your customers the appropriate form in the HCTB1 series. We are aware that some LAs prefer to use forms in their own format, instead of that of the HCTB1 which is verification framework compliant. However, we would encourage all LAs in this situation to actively consider basing their form on the HCTB1 series. All of the current forms can be seen on the DWP web site at:

<http://www.dwp.gov.uk/housingbenefit/model/index.asp>.

121. For the future, to improve take-up we intend to work with you to enable you to offer improved access to claim forms, alongside the continually improving claim forms themselves, together with a better information service and face to face completion options.

122. We would encourage you to:

- Offer access via the Internet to a benefits calculator – see www.bradford.gov.uk/council/benefits/ready_reckoner.asp
- Offer interactive versions of the claim form for on-line completion
- Give demonstration talks co-ordinated with local voluntary organisations
- Publicise and promote the face to face alternatives such as one stop shops and contact centres

- Provide access to interpreters who, where necessary, can assist those claimants who do not have English as a first language -- see <http://www.newham.gov.uk/translation>

123. We have provided contact details for a number of organisations which are active in Great Britain These are listed under "Useful Contacts" (see Index). They all have active communication networks and will be a helpful source for further advice.

124. Many advisers working for these organisations will have received a copy of the CTB mailing pack with the new posters and flyer and CTB leaflet GL17 (including the Welsh versions for contacts in Wales). Further copies of these products can be obtained by becoming a member of the publicity register (see paragraph 11).

SECTION 2

EXAMPLES OF LOCAL AUTHORITY BEST PRACTICE

Introduction

200. As part of our commitment to disseminating best practice to the wider LA audience we include in this chapter examples of best practice. Our thanks go to the LAs that provided these examples. If any of you have other examples that you would like to have included please send them to Pam.Bradshaw@dwp.gsi.gov.uk

201. **Argyll and Bute Council** organised several benefits road shows last summer on all of its Atlantic islands, which were advertised in the local press. Road shows were held in village and church halls and gave people the opportunity to talk about benefit issues in an informal and relaxed atmosphere. Feedback has been very positive and communication has continued with representatives of the local island and community groups requesting benefit application forms and information leaflets regularly. Due to popular demand the road shows will be back again in 2004.

Contact lesley.hogan@argyll-bute.gov.uk

202. **Bassetlaw District Council** provides pocket sized ready reckoners for customers to see the income limits for CTB. The ready reckoners are available in the LA's reception areas. They also have a web based benefits calculator. Bassetlaw also do leaflet campaigns for Second Adult rebate.

Contact andrew.burton@bassetlaw.gov.uk

203. **Eastbourne Borough Council** has had some success using brightly coloured provocative adverts in the local buses and places where older people are likely to meet.

Contact henry.walker@eastbourne.gov.uk

204. **Halton Borough Council** use a benefit bus to reach existing claimants and potential claimants. This bus is equipped with on line computer PCs enabling staff to process HB/CTB claims. Halton also has a visiting team that work from the bus who are equipped with on line laptops which enable staff to process claims in a person's home or to follow up additional information that is required so that an outstanding claim can be dealt with. Digital cameras are also used to capture evidence for verification.

The bus is used in different ways:

- To target specific areas of the borough – this may include a particular estate where visits are needed

- Attendance at venues where people who cannot easily reach the normal public offices are likely to be – city centre sites, pensioners' clubs
- Other council departments and other bodies for example, Citizens Advice Bureau volunteers are able to join the benefit staff on the bus for joint initiatives.

Contact Peter.mccann@halton-borough.gov.uk

205. **Lancaster City Council** sends a flyer with a return coupon out with the annual issue of the council tax bills ensuring that every single household is informed of the availability of CTB and Second Adult rebate. They also include the flyer with information packs issued to people new to the area and to people taking on home ownership for the first time.

Contact VLamb@lancaster.gov.uk

206. **London Borough of Newham** has developed joint working with voluntary groups that work with the 'hard to reach' groups and The Pension Service to increase take-up of benefits. They have developed an 'intention to claim' form which the various groups get completed and return to Newham when they identify clients who they feel may be entitled to CTB. They have appointed a dedicated officer to manage these referrals. When a completed 'intent to claim' form is received she makes arrangements with the customer to get a completed application form and proof of income and capital. If the customer requests a visit, she will visit them in their home, verifying their income/capital and processing their claims.

Contact Shannon.Forte@newham.gov.uk

207. **North Cornwall District Council** is working in partnership with five other local authorities to develop a HB and CTB Take-up Campaign targeted at the low paid. The campaign could be adapted to target older people as well. They are providing local employers with leaflets and a covering letter for distribution to their employees. Older people could be targeted in the same way through local activity groups for example the local bowls club and through the local voluntary groups for pensioners. Anyone who is interested in making a claim can return the leaflet to their local council to request a visit or claim form or contact their LA by phone to make enquiries. The LAs will visit anyone who has difficulty getting to the LAs' offices or needs help completing the form. The majority of the LAs are providing a freepost address or are enclosing prepaid envelopes to encourage a better return. They are logging claims received as a result of the campaign so they can measure its effectiveness.

North Cornwall also has an Out and About Service where the customer service staff go out into the community to a variety of venues – on a regular basis.

Contact claire.johnston@ncdc.gov.uk

208. **Rochdale Borough Council** uses a variety of media to publicise HB and CTB. These include:
- Local press advertising and articles (including local ethnic minority press, and the Council's own local newspaper)
 - Magazine advertising (including 'browser' type literature in doctors' surgeries)
 - A – Z of council services – this is delivered annually to every household in the borough
 - Leaflets/posters/flyers in the Council's Customer Service Centres, Local and Registered Social Landlords' Housing Offices, community centres, and sheltered accommodation. This includes leaflets produced by the council, in addition to a series of HB/CTB leaflets produced by all the Greater Manchester Authorities
 - Bus advertising
 - Electronic messaging boards
 - 'Video walls' in local shopping centres
 - Publicity on benefit notifications, council tax documents and wall planners
 - Benefit Application Form. They also advertise their 'Passport to Leisure' scheme on the mailer part of this form – this gives people on state benefits access to low cost leisure facilities
 - Council's website (includes link from/to other Greater Manchester individual LA websites and the Greater Manchester LA website that covers all Greater Manchester authorities)
 - Council Intranet
 - New joint Greater Manchester Benefits website, an initiative set up by all the Greater Manchester LAs. This site links into all Greater Manchester LA web sites
 - Advertising in payslips.

They also have a facility in their computer system to recalculate claims that have been cancelled in the last 6 months (current tenants only), using known claimant data and new calculation criteria such as increased applicable amounts, new capital thresholds/tariff income calculations. This prompts for a personal and pro-active decision regarding the invitation of new claims.

Contact Sam.Micklethwaite@Rochdale.Gov.UK

209. **St Helens Council** has targeted venues where they know pensioners congregate. They have adopted this approach so that they can reach those pensioners who have never claimed benefit before, and who are unaware of the help available to them. So as to reach past existing customers, and into this group, they identified a need to take their campaign to the community. Most of this year's events have been in supermarkets and shopping centres across the borough as well as addressing pensioners' groups and 'lunch clubs'. Typical events are

based around a stall with staff from the council's Customer Service section, along with colleagues from The Pension Service, providing advice and trial calculations. Presence at these venues has lasted between half a day and a week, and events have taken place at weekends and in the evening.

To attract attention to their stalls, all events have included a free raffle. They use this to obtain names and addresses from pensioners, which they then use to make further contact at a later date. Raffle prizes have included House of Commons whiskey (donated by the town's two MPs) and food hampers, which they have purchased themselves. At around £60 per raffle, they have found this to be very cost effective. At their last count, they had obtained contact details for 3,070 pensioners in this way.

Using the raffle as a marketing device has also enabled them to publicise prize-giving 'ceremonies'. After each event, either the Mayor, the Leader of the Council or the town's MPs have visited the successful ticket holders to present prizes. In this way they have been able to secure considerable publicity in the local press, which they have used shamelessly, to get their message across to other pensioners.

They have kept in touch with many pensioners who have secured additional CTB and other benefits, and many of these have been kind enough to be photographed for the local press. This has enabled the local media to publicise the difference the additional money has made to individuals in a number of quite moving articles.

In summary, St Helens have found direct contact with pensioners, in a familiar and informal environment, to be a highly successful way of promoting take-up. In addition they have found that a raffle is a low cost way of engaging pensioners and obtaining contact details. It also provides a focus for media attention and enables them to reach a wider audience.

Contact TheresaButler@sthelens.gov.uk

210. **Tameside Metropolitan Borough Council** uses locally collected data to target non recipients aged over 60 in sheltered housing and those whose properties are linked up to the Community Alarm System.

Contact alan.franco@tameside.gov.uk

211. **Test Valley Borough Council** sends out vouchers to people aged 60 or over to enable them to collect their concessionary fare tokens from the Post Office. They produce separate vouchers for those on benefits and those not on benefits, as if they are on benefits they do not have to pay the administration fee for their travel vouchers. They have liaised with their local Pension Service and have produced a joint flyer aimed at encouraging applications that will be sent to all those over 60 not currently in receipt of benefits.

They also use the single person discount review to advertise CTB and Second Adult Rebate.

Contact CMoore@testvalley.gov.uk

212. You might also like to refer to the following publications and websites:

Local Government Association – benefits take-up initiative – a good practice guide for local authorities

<http://www.lga.gov.uk>.

Local Government Association – quids for kids, the good practice guide on benefits and tax credits take-up work for families with children

<http://www.lga.gov.uk/quidsforkids.asp>

National Audit Office Report – Tackling Pensioner Poverty: Encouraging Take-Up of Entitlements.

<http://www.nao.org.uk/>

SECTION 3

THE PERFORMANCE STANDARDS

Introduction

300. The Performance Standards cover the full picture of what makes up effective and secure benefit delivery, rather than focusing solely on key measures of speed, accuracy and security. They are firmly founded on what needs to be achieved to deliver an effective HB and CTB system that meets wider strategic objectives and strengthens accountability for the service in LAs.

The Performance Standard on Take-up

301. The key objectives are divided into modules including one covering Customer Services. Within this module there is a Performance Standard on take-up, requiring LAs to "have a written strategy to encourage take-up" that goes beyond the first step of raising awareness, and involves identifying and targeting particular groups where take-up is low.

302. The standard on take-up from the Performance Standards Customer Services Module Part 1 is reproduced at Appendix 5.

Self Assessment

303. Part 2 of the Performance Standards contains a series of questions that are used to measure performance against each standard.

304. Self-assessment enables LAs to benchmark current performance against the national standards in the modules in Part 1. "Yes" should be ticked when they meet all the components of the standard. But it is not possible to assess service as "at standard" unless the LA has answered yes to all the "at standard" questions. If this is the case, and an LA can answer "Yes" to at least one "above standard" question, then the LA has achieved "above standard" performance.

305. The self assessment questions relating to take-up are reproduced at Appendix 6.

SECTION 4

PERFORMANCE STANDARDS FUND

Introduction

400. £200m has been made available to LAs over 3 years (03/04 to 05/06) under the Performance Standards Fund for improvements in administration, of which over £46m has been allocated so far.
401. Circular S6/2003 gives details of the criteria for applying for funding for 2004/5 and 2005/6. There are a number of ways in which the Fund could assist with LAs' activities to raise the level of CTB take-up. Below are some examples. This list is not intended to be exhaustive.

Recruitment of new staff

402. The Fund can pay up to 100% of the cost of recruiting and training new benefit staff for up to six months. This could be for benefit assessors, visiting staff or customer service staff providing they contribute to the claims process by helping customers to claim, or by processing the claim promptly and accurately.

Investment in IT

403. The Fund can pay up to 66% of the cost of IT enhancements to improve the claims taking process and speed and accuracy of claims processing. For example, by funding real-time IT links and equipment for visiting officers or outreach workers to allow them to update claim details or enter in new claims.

Enhancements to business process

404. The Fund can pay up to 66% of the costs for IT links to allow for remote processing of the additional claims received as a result of take-up campaigns. This could either be for home working, the infrastructure to enable shift working, collective working between authorities, or outsourcing work to private sector providers offering off-site processing. The key output would be to improve the speed and accuracy of claims processing.

Innovative ways of working

405. We are particularly keen to encourage more innovative ways of working, in collaborative or partnership working between authorities. Outreach work and take-up activity is particularly suitable for a more co-ordinated and joined up approach between neighbouring authorities, whether in metropolitan areas or more remote rural areas. In the latter case, an additional benefit from District Councils working together is the greater

value for money that can be obtained from collaboration or partnership working.

Further details of how to apply for funding can be found in circular S6/2003 which can be found on the DWP website at:

<http://www.dwp.gov.uk/housingbenefit/index/asp>

SECTION 5

HANDLING ENQUIRIES AND MANAGING NEW CLAIMS RECEIVED

Introduction

500. As set out in Section 3, the Performance Standards set the level of service the Department expects LAs to deliver. The Performance Standards for Customer Services cover the interface between the LA and the customer. The standard “Encouraging benefit take-up, reducing poverty” covers take-up and is reproduced at Appendix 5. The section on “Good Practice” provides points to consider when encouraging claims from vulnerable groups. This section expands on these points and identifies issues LAs need to consider.
501. The GB-wide promotional activity will direct potential applicants for CTB to contact their LA. Although the flyer can be customised for local distribution by an individual LA, the posters, press advertising and flyers issued to The Pension Service staff and voluntary agencies will not be customised. Applicants are, therefore, likely to phone the contact number listed for your authority in the phone book. Staff manning this number need to be aware of the campaign and have procedures for handling enquiries about claiming CTB and issuing claim forms. These procedures will vary from authority to authority but should include systems for:
- Screening callers and weeding out those already in receipt before issuing a claim form
 - Screening for eligibility
 - Arranging for a home visit where necessary
 - Arranging for an office appointment for help with completion of the claim form and verification of evidence for those not able to do so without help
 - Explaining what information will need to be verified and how this can be done for example sending valuable documents in by registered post, calling into the LA offices (where practical), arranging visits for Visiting Officers to verify and authenticate supporting documents
 - Handling enquiries from third parties and taking the appropriate referral action listed above.
502. In addition, you will need to have systems in place for handling internal referrals from elsewhere in the LA, such as Social Services or the Revenues/Council Tax section.
503. As mentioned in the section on overcoming barriers to claiming, for older people the first contact is often important in determining whether they will pursue a claim for benefit. The process of claiming can seem daunting.
504. Reassurance at the start that the process is relatively straightforward can help overcome this reluctance. The Department has introduced a revised HCTB1 for pensioners, the HCTB1(PC). We are considering

introducing a CTB only claim form for pensioners, the CTB1(PC). Meantime, if someone only wants to claim CTB, we will explore amending the Notes which accompany the HCTB1 claim forms to explain that the rent details do not need to be completed. A further option is for LAs to send a customised letter with the claim form, explaining which parts of the form do not need to be completed and why, and where they can get help to complete the form if needed.

Managing new claims for CTB

505. The aim of the CTB take-up campaign is to encourage those who may be entitled to CTB to claim it. It has been timed to coincide with the issue of council tax bills for 2004/5, as this is likely to enable the campaign to have maximum impact in raising the awareness of both pensioners themselves and trusted intermediaries such as relatives and carers. The posters and flyers will remain available throughout the summer and the intention is to keep the profile of CTB higher than before. However the initial billing period is also a busy period for LAs. There are a number of steps LAs could consider to help reduce the pressure by:

- Issuing an acknowledgement that the claim has been received to avoid follow up enquiries by the customer
- Having the technical functionality in the benefits processing system to, on receipt of a CTB claim, inhibit the production of reminders in the council tax accounting system. The inhibitors can be automatically lifted once the CTB has been credited to the individual's council tax account or it has been decided that they are not entitled to CTB
- Setting up a dedicated section to process CTB only claims before the reminder for council tax is issued
- Identifying HCTB1s issued by The Pension Service where an assessed income figure has been received (and therefore capital and income details will not separately be required), and fast tracking these claims before the reminder for council tax is issued
- Screening claims for those already in receipt
- Pooling resources with neighbouring authorities using the same IT system
- Buying in additional processing capacity from an external provider.

Date of claim

506. Claims for CTB must be made in writing. The date of claim will be the date the completed claim form is received at the designated office of the LA, unless a claim has been made for Income Support, Jobseeker's Allowance, Incapacity Benefit or Pension Credit, where an earlier date may apply.

507. However, for pensioners special provisions apply linked to the introduction of Pension Credit. During the take-on period for Pension Credit, which lasts from 6 October 2003 until 5 October 2004, claims

made by people aged 60 and over should be treated as made on 6 October 2003 or, if later, on the day on which that person or his partner reached aged 60, assuming that the conditions of entitlement were otherwise satisfied, regardless of whether or not there is an associated Pension Credit claim.

SECTION 6

DATA SHARING

Introduction

600. When considering whether it is possible to share data, there are three main areas of legal requirements to consider:

- i) whether the supply and use of information is lawful under social security law and the law of confidentiality;
- ii) whether there are any further data protection requirements under the Data Protection Act (DPA) 1998 which require additional procedures and safeguards to be put in place;
- iii) whether there are any other legal requirements, in particular those under the European Convention on Human Rights (ECHR).

601. To a certain extent, these requirements overlap. For instance, if a proposal is lawful under social security law this will assist in meeting requirements that processing is lawful under the DPA and the requirement under Article 8 of the ECHR for any interference with privacy to be "in accordance with the law". However, each area needs to be considered separately.

602. DWP lawyers have confirmed that in their view, taking these requirements into account and provided certain safeguards are put in place, certain information may be shared between DWP and Local Authorities for benefit take-up purposes.

603. This chapter therefore focuses on those procedures which are already in place, or may be put in place, to enable you to use Pension Service information to identify those customers in your area who may be entitled to CTB (or HB). Appendix 7 gives more information on the background to each of the requirements in paragraph 600 above, insofar as they apply to the sharing of information for take-up activities. You are reminded, however, that this guidance has been prepared by DWP in respect of its own responsibilities and procedures. You should ensure that any arrangements you make comply with the statutory requirements.

Application made for Pension Credit and HB/CTB claim form is issued

604. When a person applies for Pension Credit, they are automatically asked if they are claiming HB or CTB. If not, and if they wish to claim either or both of these benefits, a HCTB1 is sent to them under separate cover and they are asked to return this direct to the local authority.

605. Before sending the HCTB1, The Pension Service will identify the customer's Local Authority, and will issue a pre-addressed note with the

claim form to ensure that this is correctly returned. At this point, a number of different things may happen.

Cases that you can action now

Pension Credit form returned -- customer says they are claiming HB/CTB

606. If, on returning their Pension Credit application form, they say that they have claimed, or are receiving, HB or CTB, then the "yes" indicator will be set on the system by The Pension Service and you will receive details of the Pension Credit application by electronic transfer of data (ETD). The claimant may be entitled to the guarantee credit of Pension Credit; to both the guarantee credit and savings credit; or to the savings credit only; or they may not be entitled to Pension Credit at all. If entitled to the guarantee credit, either on its own or together with the savings credit, they would be entitled to maximum HB/CTB; but otherwise, they may still be entitled to at least some HB/CTB.

607. If, in any of these cases, you have not received a claim then you should contact the claimant direct to follow up the HB/CTB claim, giving the claimant any further assistance as necessary.

608. We would recommend, however, that if no claim is made, claim details are only held for a maximum of six months from the date of the ETD (and, ideally, this issue should be resolved in three months).

609. If a claim is made, but there is no entitlement, then claim details should be retained in accordance your authority's data retention policy. Unless a claim is made and there is entitlement, you should contact The Pension Service to ask them to reset the indicator to "no", to prevent further information being issued to your authority.

Cases awaiting new procedures to be put in place

610. We are presently liaising with The Pension Service to see if and when they can put procedures in place to provide information in any of the following scenarios, too, where they have issued a HCTB1 claim form.

Pension Credit form returned – customer says they are not claiming HB/CTB

611. If, on returning their Pension Credit application form, they say that they have neither claimed nor are receiving HB or CTB, then the "no" indicator will be set on the Pension Credit system. In these cases, we are looking into the possibility of The Pension Service introducing new procedures to notify you that a HCTB1 was issued, the date it was issued and the customer's name, address and any telephone number.

Pension Credit application form not returned

612. If the Pension Credit application form is not returned The Pension Service will currently contact the customer to follow up the Pension Credit application and assist pensioners in pursuing this. We are again looking into the possibility of The Pension Service introducing new procedures to notify you that a HCTB1 was issued, the date it was issued and the customer's name, address and telephone number.

Application not made for Pension Credit -- HCTB1 claim form issued to enable claimant to pursue claim for HB/CTB

613. When a person rings the Pension Credit Application Line for information, they may decide that they do not wish to apply for Pension Credit; or it may be obvious, for whatever reason, that they will not be entitled. Previously, if they wished to pursue a claim for HB or CTB, they were given the telephone number of their Local Authority to ring to make a claim.

614. However, since January 2004 The Pension Service have been issuing a HCTB1 claim form in the same way as in paragraph 604 above, and are keeping a record of these cases. We are again looking into the possibility of The Pension Service introducing new procedures to notify you that a HCTB1 was issued, the date it was issued and the customer's name, address and telephone number.

615. On receipt of information from The Pension Service in any of the above scenarios, you would then be able to contact the claimant to take follow-up action, where appropriate, on any outstanding claims.

Data matching exercise

616. We are looking into the possibility of The Pension Service running data matching exercises, for example, to identify those cases where Pension Credit has been awarded but no HB/CTB indicators have been set; or where HB/CTB indicators are set to 'yes' but no claim to HB/CTB has been made.

Service Level Agreement (SLA)

617. At such time as any of the above procedures are put in place, the SLA between your local authority and the appropriate Pension Centre will need to be amended accordingly.

USEFUL CONTACTS

Help the Aged (England, Scotland and Wales)

Phone SeniorLine 0808 800 6565

A free telephone advice service which offers confidential and impartial advice to older people, their relatives, carers and friends

e-mail: seniorline@hta.org.uk

www.helptheaged.org.uk

Age Concern Information Line

Phone 0800 00 99 66

Provides wide-ranging information on issues affecting older people and also provides details of local Age Concern groups

e-mail: ace@ace.org.uk

www.ageconcern.org.uk

Citizens Advice

Phone 020 7833 2181

You can find the number of your local bureau in the phone book

Royal National Institute for the Deaf

Phone 0808 808 0123

(Textphone 0808 808 9000)

e-mail: informationline@rnid.org.uk

www.rnid.org.uk

Royal National Institute of the Blind

Phone 0845 766 9999

e-mail: informationline@RNIB.org.uk

www.rnib.org.uk

Disabled Living Foundation

Phone 0845 130 9177

(Textphone 020 7432 8009)

Advice and help for disabled and older people

National Pensioners Convention

Phone 020 7553 6510

e-mail: admin@natpencon.org.uk

www.natpencon.org.uk

MENCAP**Phone 0808 808 1111**

MENCAP supports people with learning disabilities, their families and carers

e-mail: help@mencap.org.ukwww.mencap.org.uk**Counsel and Care****Phone 0845 300 7585**

For general information on community care issues for people over 60, their friends and families

e-mail: advice@counselandcare.org.ukwww.counselandcare.org.uk**Alzheimer Scotland – Action on Dementia****Phone Dementia helpline 0808 808 3000**e-mail: alzheimer@alzscot.org.ukwww.alzscot.org**Age Concern Scotland****Phone 0131 220 3345**

For details on local Age Concern groups

Phone 0800 00 99 66

For information on issues affecting older people and their carers

e-mail: enquiries@acscot.org.ukwww.ageconcernscotland.org.uk**West of Scotland Seniors Forum****Phone 0141 551 0595**

Seniors working for seniors

e-mail: mail@wssf.org.ukwww.wssf.org.uk**Useful Websites****Department for Work and Pensions**www.dwp.gov.ukwww.dwp.gov.uk/lifeevent/benefits/council_tax_benefit.asp**Local government**www.ukonline.gov.ukwww.info4local.gov.uk

Local Authority Checklist

1. **Have you** displayed promotional posters in all suitable areas with public access i.e. Libraries, Leisure Centres or Day Centres?
2. **Are the** promotional Flyers readily available and are they in clear view?
3. **Are all** contact points and advice-line facilities clearly displayed on the material in print able to be read by the visually impaired?
4. **Have you** made sure that all staff who have “face to face” contact with the public are aware of the availability of CTB and can, if practical, provide a claim form if asked?
5. **Are you** flexible in the methods used to allow claimants access to claims information by providing a level of trained resource to assist claimants with the completion of the form either following a personal visit to a LA office or a request for a home visit?
6. **Do you** utilise all Agency contacts to ensure that there is a widespread awareness of the availability of CTB and the help available with completion of the forms?
7. **Do you** work with the “Help Groups” within your geographic area to widen the sphere of knowledge, and therefore points where advice can be provided, without adding to your own resource bill?

You need to be able to answer YES to all of the above questions to be sure that you have covered the essential areas of take-up activity

CTB – KEY FACTS AND FIGURES

Estimates of take-up

	2000/01	2001/02
Total		
By caseload	70 – 76 %	66 – 72 %
By expenditure	73 – 80 %	70 – 76 %
Pensioners		
By caseload	62 – 68 %	57 – 63 %
By expenditure	66 - 73 %	61 – 68 %
Owner occupiers		
By caseload	43 – 49 %	39 – 44 %
By expenditure	47 – 55 %	43 – 50 %

Numbers claiming

	2000/01	2001/02
Total caseload	4.7 m	4.6m
Pensioner households	2.4m	2.4 m
Average wkly benefit for pensioners	£ 9.2	£10

Estimated numbers not claiming

	2000/01	2001/02
Total	up to 2m	up to 2.3m
Of which pensioners	Up to 1.4m	Up to 1.7m
Average median wkly amount unclaimed by pensioners	£7.5	£8.2

Expenditure claimed

	2000/01	2001/02
Total	£2.3bn	£2.4bn
Of which pensioners claimed	£1.1bn	£1.2bn

Expenditure unclaimed

	2000/01	2001/02
Total	up to £860m	up to £1bn
Of which pensioners:	up to £580m	up to £770m

For the latest figures, see Income Related Benefits Estimates of Take-Up in 2001/2002 at:

<http://www.dwp.gov.uk/asd/irb.asp>

WRITTEN MINISTERIAL STATEMENT

Monday 15th December 2003

Council Tax Benefit

Currently, people living in properties in council tax bands F, G or H have their Council Tax Benefit restricted to the maximum amount payable for a band E property.

We have listened to representations from local government and others and we accept that this restriction is increasingly biting unfairly on people in larger properties. These will include pensioner owner occupiers who have worked hard all their lives to buy their houses, or large families in rented accommodation, who are not asset rich and unable to move to a property in a lower council tax band. Its removal will make Council Tax Benefit fairer and easier to access. We have therefore decided to abolish the Council Tax Benefit restriction from April 2004.

Local authorities also have the extra burden of having to collect small amounts of council tax from those who are required to meet the shortfall from their own resources. Abolishing the restriction will remove this burden too.

The introduction of Pension Credit has been designed in such a way as to ensure that some 1.9 million pensioners should qualify for more help, or help for the first time, with their council tax bills. We estimate some 310,000 pensioners will qualify for the first time.

Council Tax Benefit provides financial help to council tax payers on low income. However not all those who are currently entitled to help with their council tax bills are claiming this benefit. For example, although some 2.4 million pensioners already receive Council Tax Benefit we estimate that up to 1.4 million pensioners may be missing out on the help to which they are entitled.

Local authorities have a statutory responsibility for promoting awareness of Council Tax Benefit with their council tax payers. Many authorities have well developed take-up strategies while others rely solely on information issued with the council tax bill. However we want to do more to support them in this task and ensure more pensioners and those on low income are receiving the help to which they are entitled.

In the New Year the Government will be launching a campaign to raise the awareness of Council Tax Benefit amongst those who are likely to be entitled and also their family, friends and carers. Working with local authorities, we will provide promotional material, and will develop guidance and advice to

help ensure that procedures are in place to handle enquiries about entitlement and provide support for those, particularly pensioners, making claims.

We are already working in partnership with local authorities to improve performance in Housing and Council Tax Benefit administration. We now need also to focus on take-up, where take-up of Council Tax Benefit lags behind that of other benefits.

There is much that my Department is already doing. The Pension Service is already inviting claims for Council Tax Benefit when an application for Pension Credit is made, and we recently introduced a shortened claim form for pensioners applying for Housing or Council Tax Benefit to make claiming easier. The Local Pension Service is working with local partners, including local authorities, to help reach the more vulnerable pensioners.

We also recognise and appreciate the pivotal role that the voluntary sector can play in promoting take-up of benefits. We know some older people prefer to deal with organisations such as Age Concern and Help the Aged. As part of developing a 'third age' network we are building closer and more effective partnerships with the voluntary sector. The campaign will reinforce the valuable work they already do.

The measures I am announcing today will provide local authorities with more support from Central Government in undertaking their statutory responsibilities, and build on the work already taking place at local level.

More generally, the Government is committed to ensuring that local authorities can provide decent local services without making excessive demands on local taxpayers.

My Right Honourable Friend, the Deputy Prime Minister has announced that the Government will next year be providing total support to local authorities of £54.5 billion – up from £50.8 billion for 2003/4 on a like for like basis.

Given the scale of the Government's investment in local services and the scope for efficiency improvements in local government, the Government believes next year local authorities must aim to deliver council tax increases in low single figures. The Government is prepared to use its targeted capping powers next year if necessary to protect local taxpayers.

Press Releases

DEPARTMENT FOR WORK AND PENSIONS
FRAM1203-CT

15 December 2003

PENSIONERS URGED TO CLAIM HELP WITH COUNCIL TAX BILLS

Pensioners and those on low incomes are being encouraged to apply for help paying their council tax bills in a new campaign launched today by DWP Minister Chris Pond. The campaign coincides with measures to extend help with Council Tax Bills to increased numbers of pensioners and others on low income.

He said: "We want to make sure that the 1.9 million pensioners who will either be eligible for Council Tax Benefit for the first time, or qualify for more help through the introduction of Pension Credit, get the extra money to which they are entitled."

"Also, the current restriction on Council Tax Benefit for those people living in Band F, G or H properties will be removed from next April. This will help large families on benefit, particularly those living in some inner-city areas, who need to rent properties which fall into these bands. We estimate that this will help around 22,000 households at a cost of around #6.5 million.

"We have recently launched a tailored Housing Benefit and Council Tax Benefit claim form for pensioners. This will make claiming easier.

"The Pension Service will contact every pensioner household between April 2003 and June 2004 with information about Pension Credit. When a pensioner rings the Pension Credit Application Line, they are asked if they are already getting Housing Benefit or Council Tax Benefit. If not, to encourage them to claim they are automatically sent a form. This will particularly help the 310,000 pensioners who will stand to gain for the first time. Local Pension Service staff will help them fill in the form alongside the claim for Pension Credit.

"We are working with local councils to make sure that they have procedures in place for promoting take-up of Council Tax Benefit, and encouraging more people who may be entitled to help with their council tax bills to claim it. We estimate that between #590m and #860m of Council Tax Benefit is going unclaimed each year."

A Best Practice Guide, posters and flyers are to be issued to local councils to help them maximise take-up in their area.

Although some 4.7 million people are already claiming Council Tax Benefit, take-up is estimated overall at between 70 per cent to 76 per cent of those eligible. Take up for pensioners is estimated at between 62 per cent to 68 per cent. For owner occupiers, take-up is estimated at between 43 per cent to 49 per cent.

Notes to Editors

1. Since 1 April 1998, people living in band F, G or H properties have had their Council Tax Benefit restricted to the maximum help available for band E properties. Those already on benefit at the point of change were transitionally protected so there were no losers. Protection continues as long as they remain in the property

and do not have a break in Council Tax Benefit entitlement of more than 12 weeks. Partners of Council Tax Benefit recipients are similarly protected.

2. There are a number of reasons why Council Tax Benefit is not claimed: the amount of benefit may be small in comparison with other benefits, and therefore considered not worth claiming. Also people may have claimed before and not been entitled at the time and be reluctant to claim again.

3. Local Authorities have a statutory duty to promote take-up of Council Tax Benefit under section 123 of the Social Security Contributions and Benefits Act 1992.

4. Promoting the take-up of benefits is part of a set of Performance Standards introduced by the Department for Work and Pensions for local authorities in April 2002. To meet the standard, local authorities must have a written strategy or plan that goes beyond the first step of raising awareness, and involves identifying and targeting particular groups where take-up is low. #40 million overall has been made available to local authorities under the Performance Standards Fund this year for improvements in administration, of which #37 million has been awarded to date.

1 March 2004

CLAIM COUNCIL TAX MONEY WE OWE YOU, MINISTER URGES PENSIONERS

A national campaign starts today to stop pensioners missing out on an average £426 cut to their council tax bills.

Four out of ten pensioners are missing out on three quarters of a billion pounds in Council Tax Benefit which goes unclaimed. Less than half of home-owning pensioners are claiming the money they should get.

Some pensioners are missing out on 100 per cent refund - tearing up their council tax bills. On top they may be due arrears back to last October - up to an extra five months towards last year's council tax bill, bringing a possible cash windfall.

Council Tax Benefit Minister Chris Pond said: "Pensioners have worked hard all their lives and contributed to the prosperity of this country.

"My message is - don't be too proud to claim. You're entitled to Council Tax Benefit and I want you to get every penny owed.

"Up to 1.7 million pensioners are missing out on a much-needed cash boost. The Government has introduced many initiatives such as Pension Credit, Winter Fuel Payments and free TV licences and I want everyone to benefit from the full package.

"Some pensioners may wrongly believe that because they live in a leafy suburb or a nice house that they are not entitled to help. It is crucial that we all - central and local government and voluntary organisations - work together to ensure that everyone realises this money is their right.

"If in doubt, there's no harm in checking - that's why when we contact every pensioner in the country about Pension Credit and pensioners contact the Pension Credit Application Line, we will automatically send out Council Tax Benefit claim forms if they haven't claimed.

"Claiming is easier than ever - we've combined the Housing Benefit and Council Tax Benefit claim forms, meaning people don't give officials the same information twice to qualify for both benefits. And now we're cutting the claim form for pensioners by a third.

"This year it pays to claim more than ever - more generous rules from the Government last October mean almost two million pensioners will either qualify for more help with their council tax or become entitled for the first time. About 300,000 more pensioner households will get Council Tax Benefit for the first time thanks to Pension Credit." (see Notes to Editors)

ENGLAND

Local Government Minister Nick Raynsford said: "At this time of year when Councils are deciding the level of council tax, it is vital that everything possible is done to help all those eligible to claim council tax benefit. I welcome this new campaign from DWP designed to

help local authorities improve benefit take-up. I hope that it will result in many more people receiving what is due to them."

Sir Jeremy Beecham, chair of the Local Government Association, said: "Too much money lies unclaimed in town halls which should be paid out as Council Tax Benefit. Councils and the government want people, especially pensioners - 1.5 million of whom can do so - to claim what is theirs by right."

SCOTLAND

Andy Kerr, Scottish Executive Minister for Finance and Public Services said: "I very much welcome this national campaign to raise awareness amongst pensioners on council tax benefit. Currently almost 4 in 10 pensioners entitled to this benefit do not apply for it and as a result pay higher council tax bills than they should. I encourage Scotland's pensioners to apply for all the benefits to which they are entitled.

"The Scottish Executive is committed to an independent review of local government finance that will look at, among other things, the ability to pay but this should not discourage our pensioners from applying for what is due to them."

COSLA President Pat Watters said: "COSLA very much welcomes this national campaign designed to raise awareness among Pensioners. It is vitally important that our pensioners claim what they are entitled to.

This is not a handout it is an insurance that they have paid into all their working lives. Elderly people can be very proud and sometimes are reluctant to claim what they are entitled to but if this was a maturing insurance policy it would not be lying unclaimed."

WALES

Sue Essex AM, Minister for Finance, Local Government and Public Services, Welsh Assembly Government said: "I strongly support this campaign and the efforts that are being made by central and local government to make it easier for pensioners and those on low or fixed income to apply for benefits.

"Having spoken with pensioners I understand their concerns about the claims system. I do hope that the new measures will encourage them to get in touch with councils and apply for what is rightly theirs."

Sir Harry Jones, Welsh Local Government Association Chair, said: "Too much money lies unclaimed in town halls which should be paid out as Council Tax Benefit. Councils and the government want people, especially pensioners - 1.5 million of whom can do so - to claim what is theirs by right."

The Government will be working closely with local authorities to raise awareness and encourage take-up during the campaign.

Next week regional press will start carrying adverts with the message "Cut your Council Tax" in a campaign that will cover the whole country. Flyers, leaflets and posters have also been sent to 20,000

organisations that deal with older people and all local councils in England, Scotland and Wales, along with a Best Practice take-up guide.

Leaflets will also be available from post offices, doctor's surgeries and sent out by related phone-lines like the Winter Fuel Payment Helpline.

And if DWP's Pension Service are making home visits to help with the Pension Credit application, they will help pensioners complete the Council Tax Benefit form at the same time.

Some families on low incomes below pension age are also missing out on Council Tax Benefit - the median average unclaimed is £468 off the annual council tax bill.

Notes for Editors:

1. The current restriction on Council Tax Benefit for those people living in Band F, G or H properties will be removed from this April (next month). This will help large families on benefit, particularly those living in some inner-city areas, who need to rent properties in these bands as well as some pensioner households.

2. Local authorities have a statutory duty to promote awareness of Council Tax Benefit.

3. Promoting take-up of benefits is part of a set of Performance Standards introduced by the Department for Work and Pensions for local authorities in April 2002. To meet the standard, local councils must have a strategy that involves identifying particular groups where take-up is low. These Standards have been backed up by an additional £200 million investment over three years (03/04 to 05/06) for improvements in the administration of Housing Benefit and Council Tax Benefit. Over £46 million has already been awarded.

4. Council Tax Benefit is paid as a rebate on the council tax bill.

5. Pension Credit is made up of two parts: the guarantee credit, which is payable from age 60; and the savings credit, which is payable to pensioners age 65 or over who have made modest provision for their retirement. The savings credit is payable either on its own or in addition to the guarantee credit. From 6 October 2003, the applicable amounts (on which Council Tax Benefit is based) were increased by £14.80 per week for all singles and £19.20 for all couples aged 65 and over, based on the maximum savings credit. This ensures that no one loses out as a result of Pension Credit and means that overall almost 2 million stand to gain, or to gain more, Council Tax Benefit.

19 February 2004

Dear Benefit Manager

Council Tax Benefit Take-up Campaign

I wrote to you on 16 January 2004 to advise you about the programme of work we are taking forward to support you in encouraging take-up of CTB.

This letter updates you on the programme of work and provides details about the electronic versions of the flyer, and the headline graphic (which appears on both the flyer and poster), which we are also making available.

The main activity will now start at the beginning of March when we will issue a circular giving more detail on the timetable, the availability of the new poster and flyer, and the Best Practice Guide. This activity will be supplemented by regional, and some national, press advertising taking place over two weeks, 8 March to 21 March 2004.

The poster (A3 and A4 sizes) and the flyer (A5 size) will be available for order, in both Welsh and English, during week commencing 1 March 2004. In that week we will be issuing mailing packs to all local authorities, to DWP offices, to advisers on the Department's publicity register, to local outlets of Citizens Advice, Help the Aged and Age Concern and to local branches of the National Pensioners' Convention.

These mailing packs will consist of a covering letter together with copies of the poster and flyer, the current leaflet GL17 (Help with your council tax) and details of how to order these products. The mailing for Wales will also include copies of the poster and flyer in Welsh, together with the bilingual leaflet GL17(W).

We are also making electronic versions of the flyer available for those authorities who would like to print a copy for inclusion in their council tax bills. A number of authorities have contacted us about this and using the council tax mailing is the most direct way of getting the message to people who pay council tax.

There are two electronic formats -- a PDF version and a QuarkXPress version. The PDF version provides a single-sided A4 format, whilst the QuarkXPress version is a double-sided A5 size. Because of its format, the PDF version cannot be altered in any way. However, a section has been made available at the bottom of the reverse side of the A5 version for you to add your own LA contact details, e.g. address and telephone number.

For copyright reasons, the QuarkXPress format must not be altered in any other way, including adding your authority's logo. Both formats will be available in English and Welsh.

We are also making available the headline graphic which appears on the flyer (and poster), ie, "**Cut your Council Tax -- Find out if you can get a rebate**". This is available in two sizes (6cm x 6cm and 8cm x 8cm) and can be incorporated in your own council tax literature. For copyright reasons this graphic should not be altered in any way. However, you will be able to add your own message around this. Using the graphic will also help to reinforce the message about the availability of CTB.

The English versions of the flyer are now available from a secure location on our Internet site. LAs requiring details of this location should contact jason.barrett@dwp.gsi.gov.uk

The Welsh versions of the flyer, and the English and Welsh versions of the headline graphic, should be available on the same site by the end of this week.

I would also like to thank those authorities that responded to the request in the earlier letter and provided examples of good practice on CTB take-up in their area.

Yours sincerely

Pam Bradshaw
HB/CTB Operational Policy and Planning

Performance Standards Part 1 (October 2003 edition)

Encouraging benefit take-up, reducing poverty

- 3.70 National survey data on incomes and benefit take-up shows overall take-up of HB is slightly higher than take-up for other income-related benefits. Caseload take-up was between 89% and 95% in 1999-2000. This still left between 200,000 and 500,000 entitled non-recipients with a mid range weekly amount unclaimed of almost £23. In 1999-2000 the caseload take-up for CTB was lower at 73% to 80%, which left between 1.28m and 1.86m failing to claim an average weekly amount of £7.
- 3.71 Section 123(3)(a) Social Security Contributions and Benefits Act 1992 states that every authority awarding HB:
- “...shall take such steps as appear to them appropriate for the purpose of securing that persons who may be entitled to housing benefit from the authority become aware that they may be entitled to it.”*
- 3.72 Requirements in respect of CTB are in section 123(4)(a) of the same Act.
- 3.73 The DWP also works to support awareness of HB. Research carried out for the Department, *Housing Benefit and Council Tax Benefit Delivery: Claimant Experiences*, (DSS 1999) found that the main sources from which benefit recipients had received information and advice about HB/CTB were:
- other people receiving HB and CTB
 - leaflets received in Benefits Packs provided by local Jobcentre Plus and social security offices
 - hospital staff, local doctors, housing association estate managers, and private landlords, as well as CAB and similar advice organisations. LA offices were mentioned alongside Post Offices, local housing association offices, CAB and local libraries as places where claimants had picked up or seen leaflets.
- 3.74 Encouraging take-up goes beyond simple awareness-raising. The 1999 survey of those receiving HB/CTB found that:
- none of the respondents expressed any difficulty in finding out about the existence of HB/CTB
 - they were generally far more interested in finding out about whether they would be eligible for the benefit and how much they would receive
 - use of specific HB leaflets was low – respondents’ perceptions were that they were too general, partly because they simply wanted to know how much they were going to receive.
- 3.75 As well as encouraging take-up of HB, LA benefit staff also have a role in encouraging take-up of other benefits – and this work may be most effective as

part of a wider anti-poverty strategy of the authority. For example, recent surveys of LA staff carried out for the DWP show that the majority of LAs offer some guidance to pensioners on entitlement to other benefits. Publicity can either be general, as part of a broader take-up campaign or publicity, or targeted, contacting likely claimants directly or passing details to another Department in the LA. Most use general publicity with some targeted action.

3.76 You are performing **at standard** if the LA:

- has a written strategy or plan to encourage take-up of HB/CTB that goes beyond the first step of raising awareness, to ensuring that eligible claimants are enabled to make successful claims, addressing issues of customer service, availability of help and advice, and access – addressed in more detail in other parts of this module
- has a strategy that includes work to identify and target information at particular groups, for instance at:
 - underclaiming groups, such as elderly private sector tenants, ethnic minority tenants particularly in the private rented sector, lone parents whose entitlement may be seasonal due to childcare costs in the school holidays
 - groups with a high chance of a successful claim, such as disabled and severely disabled tenants, particularly those living alone
 - those who would either increase their entitlement or qualify for the first time if they claimed a carer or disability benefit, such as the carers of household members who get AA/Disability Living Allowance (DLA) who could claim Carer’s Allowance (CA)
 - people on low incomes in work
- communicates its policy and strategy to potential claimants and claimant representative groups to encourage the legitimate take-up of benefit
- provides literature in LA tenancy details and advice on HB/CTB when the council tenant signs up for the tenancy
- takes steps to make Council tax payers aware of CTB when they receive their bill
- routinely offers claimants who say they intend starting work or are considering doing so, advice on eligibility for in-work benefits and tax credits, for instance through leaflets or referrals to DWP/Jobcentre Plus advice or local sources of independent welfare rights advice:
 - sends claimants of working age who terminate an out-of-work HB claim, information on claiming in-work HB/CTB as well as the reclaim form
- displays posters and provides leaflets at key public points in the LA advertising the availability of HB/CTB to tenants on low incomes who are working; and telling claimants about extended payments and fast-tracking
- co-operates with The Pension Service on national campaigns to promote take-up of non-HB/CTB benefits such as Pension Credit.

3.77 You are performing **above standard** if, in addition to the above, the LA:

- identifies and follows up cases of potential hardship or failure to take-up benefit, for instance HB applicants who report incomes below the threshold level for other income-related benefits, within the framework of the Data Protection Act
- analyses reasons why people do not claim, identifying barriers and taking action to remove or reduce them
- works with other LA sections or upper tier LAs and agencies to identify effective joint-working to increase take-up, for instance providing them with specially prepared material to send out to clients in particular groups, such as:
 - Social Services clients using Meals on Wheels or occupational therapist
 - carers
 - NHS clients using the services of a community psychiatric nurse
 - tenants in Category 2 and 2.5 sheltered housing schemes
- works with local DWP offices and with Jobcentre Plus to raise awareness of HB and its availability for in-work claims and provides assistance with making effective better-off calculations for HB either through Jobcentre Plus or direct to claimants
- receives external accreditation for the clarity of posters, leaflets and forms used to publicise HB and CTB schemes, such as Crystal Mark for Plain English.

3.78 The risk and impact to the LA of not performing **at standard** is:

Risk	Impact
Failure to encourage all eligible claimants to claim HB/CTB or other benefits	<p>People that would be entitled to HB and CTB benefits do not claim them</p> <p>People that would be entitled to other benefits do not claim them</p> <p>Higher levels of poverty and deprivation</p>
Failure to tell claimants about in-work benefits, extended payments and fast-tracking	Incentives designed to encourage people back into work are not effective because claimants do not know about them

3.79 Good practices include:

- ensuring that officers undertaking home visits, including VF visiting officers, are adequately trained to be able to identify claimants who may not be claiming other social security benefits to which they are entitled such, as IS and AA, and can tell the claimant where they can get independent advice
- where the claimant has a period not covered by benefit and it appears from the details available that the claimant may be entitled to a backdated award, taking steps to inform the claimant of that possibility

- identifying claimants, both from current caseload and from new claims, who may have specific needs such as visual impairment or an appointee, and ensuring that all communications are made in the most appropriate manner
- revising procedures, against criteria set to measure the risk and impact, to overcome any failings identified in verification work which may deter legitimate claimants
- including HB/CTB information in general council publicity
- providing cheque encashment facilities for claimants without a bank account
- setting targets for the desired increase in the number of claims as a result of specific campaigns or targeted work, and working to identify and record the outcome of claims made as a result of each campaign or take-up project
- using and making available leaflets on other social security benefit and tax credits
- making available DWP leaflets including **WT1BV** *Financial Help if you Work or are Looking for Work* and **WT3** *Need Help Starting Work or Getting Back to Work*
- using materials which may be made available by DWP in the future to help meet this standard
- where appropriate, ensuring that literature is translated into key written languages of local ethnic minority communities and aiming advertising campaigns at the black and ethnic press
- working with the CA Unit or the local Disability Benefit Centre when targeting CA/AA/DLA
- ensuring other LA Departments provide information on HB/CTB to any customers in arrears with Council tax or council rents
- market testing literature involving all claimant types including disabled people through focus/user groups, questionnaires etc
- working with RNID, RNIB or local blind associations and making use of talking newspapers and local radio
- working with representatives of key disability groups to increase take-up.

Performance Standards Part 2 (October 2003 edition)

Encouraging benefit take-up, reducing poverty

Standard

- 3.43 Does the LA have documented evidence of planning and implementation of a strategy for take-up that goes beyond general awareness raising, to ensure claimants are enabled to make successful claims?
- 3.44 Does the LA have a strategy that includes work to identify and target information at particular groups, such as underclaiming groups, groups with a high chance of a successful claim, groups who would be entitled to HB if they took up other benefits, people on low incomes in work?
- 3.45 Does the LA communicate its strategy and approach to potential claimants and claimant representative groups?
- 3.46 Does the LA provide literature on HB/CTB in LA tenancy details and advise on HB/CTB when the council tenant signs up for the tenancy?
- 3.47 Does the LA inform council tax payers of CTB with their council tax bill?
- 3.48 Does the LA work with local DWP offices to encourage the legitimate take-up of HB/CTB? For instance, is there evidence it communicates in advance with local DWP offices about targeted take-up work it carries out?
- 3.49 Does the LA routinely offer advice and provide claim forms to all working age claimants who are considering starting work, or have terminated their out-of-work claim, making clear that HB can be claimed in work?
- 3.50 Does the LA display posters and provide leaflets at key public access points in the LA advertising the availability of HB/CTB to tenants on low incomes, and telling claimants about extended payments and fast tracking?

Above standard

- 3.51 Does the LA identify and follow up cases of potential hardship or failure to take-up a benefit as identified in the Standard?
- 3.52 Does the LA analyse the reasons why people do not claim, identifying barriers and taking action to remove or reduce them - does it have examples of this?
- 3.53 Does the LA co-operate with local Pension Service staff on

national campaigns to promote take-up of non HB/CTB benefits, such as MIG?

- 3.54** Does the LA:
- a** work with local DWP staff to raise awareness of HB/CTB and its availability for those people in work?
 - b** provide assistance with making effective better-off calculations for HB?
- 3.55** Does the LA work with other LA sections or upper tier LAs and other agencies such as Social Services and NHS to identify joint working to increase take-up?
- 3.56** Does the LA have an external accreditation for their posters, leaflets and forms used to publicise HB/CTB schemes, for example a Plain English award?

DATA SHARING -- GENERAL PROVISIONS

Legislative Gateways - The Social Security Administration Act 1992 (SSAA)

Information provided by DWP to LAs

Section 122C

1. Sections 122C(1) and (2) enable DWP to supply information relating to social security, child support, war pensions, employment or training to a local authority administering HB or CTB for use in the "administration of such a benefit".
(Note¹: reference in these provisions to a "local authority" includes reference to a person authorised to exercise any HB/CTB function on the authority's behalf.)
2. Section 122C(3) provides that where DWP obtained that information from the Inland Revenue (other than information relating to contributions, statutory sick pay or statutory maternity pay, tax credits, child benefit or guardian's allowance, which are covered by separate provisions), that information can only be provided to the local authority for use:
 - In the prevention, detection, investigation or prosecution of offences relating to HB/CTB; or
 - When checking the accuracy of information relating to HB/CTB and for amending or supplementing such information.(Note²: this section does not apply to information received from DWP for take-up purposes, as this will have been obtained directly from The Pension Service and not originally from the Inland Revenue.)
3. Section 122C(6) allows an authority only to supply information provided under section 122C((1) and (2)) to a person authorised to exercise any HB/CTB function on their behalf; for any civil or criminal proceedings under the Contributions and Benefits Act or the Jobseekers Act or the SSAA; or if it is supplied under section 122D or section 122E.

Information provided by LAs to DWP

Section 122D

4. Section 122D(1) enables the Secretary of State to require an authority administering HB/CTB to supply benefit administration information to DWP for use for any purpose relating to social security, child support, war pensions, employment or training.

5. Section 122D(2) enables the Secretary of State to require an authority to provide benefit policy information to DWP.
6. Section 122D(4) defines "benefit administration information" as any information which is relevant to the exercise of any function relating to HB/CTB by the authority.
7. Section 122D(5) defines "benefit policy information" as information which may be relevant to enable DWP to estimate future HB/CTB expenditure or to develop HB/CTB policy.

Information provided by LAs to another LA or person

Section 122E

8. Sections 122E(1) and (2) enable benefit administration information held by an authority administering HB/CTB to be supplied to another authority (or person exercising the functions of an authority) for use in:
 - The prevention, detection, investigation or prosecution of offences relating to HB/CTB; or
 - Checking the accuracy of information relating to HB/CTB and amending or supplementing such information.

Unauthorised disclosure

Section 123

9. Section 123(1) sets out the circumstances where a person may be guilty of an offence if they disclose without authority information acquired in the course of employment which relates to a particular person. This includes someone working for an authority on HB/CTB administration.

The Data Protection Act

10. Under the data protection principles, personal data must be processed fairly and lawfully. Any breach of the domestic law or ECHR will render data processing unlawful under the DPA as well.
11. Under the DPA (first principle), personal data must not be processed unless at least one of the conditions in Schedule 2 to the DPA is met and, in the case of sensitive personal data, at least one of the conditions in Schedule 3 is also met (but see Note³ below).
12. The conditions for processing in Schedule 2 are as follows:
 - The data subject has given their consent to the processing
 - The processing is necessary –
 - For the performance of a contract to which the data subject is a party, or

- For the taking of steps at the request of a data subject with a view to entering into a contract
- The processing is necessary to comply with any legal obligation to which the data controller is subject other than an obligation imposed by contract
- The processing is necessary in order to protect the vital interests of the data subject
- The processing is necessary –
 - For the administration of justice
 - For the exercise of any functions conferred by or under any enactment
 - For the exercise of any functions of the Crown, a Minister of the Crown or a government department
 - For the exercise of any other functions of a public nature exercised in the public interest; and
- The processing is necessary for the purposes of legitimate interest pursued by the data controller or by the third party to whom the data are disclosed, except where it is in unwarranted because of prejudice to the rights and freedoms or legitimate interests of the data subject.

13. Sensitive personal data is that which relates to-

- The racial ethnic origin of the data subject
- Their political opinions
- Their religious beliefs or other beliefs of a similar nature
- Whether they are a member of a Trade Union
- Their physical or mental health or condition; or
- Their sexual life
- The commission or alleged commission by them of any offence
- Any proceedings for an offence committed or alleged to have been committed by them, the disposal of such proceedings or the sentence of any court in such proceedings.

(Note³: information received from the DWP for take-up purposes will not include "sensitive personal data", so the provisions of Schedule 3 are not relevant in these circumstances.)

14. There is also a range of other data protection requirements, including those which require:

- Data to be relevant and not excessive in relation to the purpose for which it is processed
- Data to be accurate and, where necessary, kept up-to-date
- Data not to be kept any longer than is necessary for the purpose in hand
- Data to be processed in accordance with the rights of the data subjects under the DPA
- Appropriate measures to be taken against unauthorised or unlawful processing and against accidental loss or destruction or damage to personal data and a requirement that data shall not be transferred to a country or territory outside the EEA unless that country has an

adequate level of protection for individuals in relation to the processing of their personal data.

15. In addition, in order for data to be processed fairly, consideration must be given to the way in which data is obtained and what a person is told about how their data will be used and who it will be disclosed to. It will not be fair processing if a person has been deceived or misled as to the purpose or purposes for which data is to be processed.

Common-law Obligation of Confidentiality and Statutory Purpose

16. Personal information is usually gathered under a statutory power by local authorities for a specific purpose. However, it is also held under a common-law obligation of confidentiality and should not be disclosed unless there are sufficiently strong grounds to disclose "in the public interest". This is another reason why it is important to ensure that customers are aware of the different purposes for which their personal data may be used.

European Convention on Human Rights

17. Article 8(1) of the ECHR protects individuals' rights to respect for private and family life, their home and correspondence from interference by the State unless this can be justified under Article 8(2).
18. In order for an interference to be justified under Article 8(2) it must be –
 - In accordance with the law
 - For a legitimate purpose
 - Necessary in a democratic society ie:
 - It is in the interests of national security, public safety or the economic well-being of the country; or
 - It is for the prevention or detection of crime; the protection of health or morals; or the protection of the rights and freedoms of others.
19. In other words, to be justified, any interference must meet a pressing social need and be proportionate to the aim pursued.
20. For the purposes of the CTB take-up campaign, the provisions of Article 8(2) can be satisfied as promotion of CTB take-up would potentially improve the economic well-being of the nation and, in addition, would protect the health of individuals by improving the financial circumstances of a potentially vulnerable group. Furthermore, any action to promote CTB take-up would be proportionately less intrusive if taken by the appropriate LA rather than by The Pension Service. However safeguards must be in place to ensure information is handled securely and all efforts should be made to ensure the least intrusive methods are used.