



Revenews

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June 2010

Emergency Budget effect on HB

The emergency budget announcement made on 22nd Jun included some measures that will affect HB claimants in Dumfries & Galloway. Primarily from April 2011, any claimants receiving LHA at the 5 or 6 bedroom rate will have their LHA restricted to the 4 bedroom rate. The initial findings are that 11 cases will be affected by this. Any LHA claimants who current receive an excess above their rental charge will no longer receive this from 1st April 2011. Any existing claimants affected by these changes in April will be contacted before this to make them aware of the potential impact.

From Oct 2011 LHA levels currently set based on the median will change to be based on the 30th percentile, this will mean a reduction in the level of LHA for all claimants. As well as affecting claimants from October, this reduction will also affect Homeless subsidy levels from April 2012, as subsidy rates are based on the LHA rates. Also from Oct the levels of non-dependant deductions which have not increased for several years will be increased, currently there are approximated 500 claimants with non-dependant deductions which could be affected.

From April 2013 further Housing Benefit restrictions will apply:-

- LHA rates will increase by the Consumer Price index instead of the median value
- Working age claimants who have been in receipt of Job Seekers Allowance for over 1 year will face a 10% reduction in their Housing Benefit payments, currently could affect 1500 D&G claimants
- Size criteria restrictions will apply to working age Housing Association claimants

Full details of these changes have not been made available yet, but analyse will be undertaken to assess the impact for claimants and landlords in Dumfries and Galloway. It is anticipated that where people are affected they will be contacted prior to any changes affecting them.

Further contact details:

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Best ever HB/CTB claim processing times

The HB/CTB right time indicator for the 1st quarter in 2010 is currently 10.3 days compared to 16.2 days for the same period in 2009, an improvement of 5.9 days. This performance is despite an increased new claims and changes workload for the same period of approx 20%. A number of factors are attributing to the service improvements, such as changes to some working practices, the completion of the trainee scheme, the e-capture service which auto loads new claims into our core system. Improvements to staff performance management and quality assurance reporting has meant resources can be maximised and staff time be diverted to service improvement areas. The improvements in processing times have also had an affect on overpayment levels with a reduction of 33% in time delay local authority error overpayments for the same period last year.

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Dumfries

& Galloway



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Financial Inclusion & Benefit Advice - update

The FIBA team are made up of Council and Pension Service Staff and deliver the following services across the whole of Dumfries & Galloway Benefit Maximisation, Money Advice, Financial Education and a Direct Payments support service.

Benefit Maximisation

The team have had a very successful year, we have claimed over £5.5 million of benefits for customers throughout Dumfries & Galloway in 2009/10

Money Advice

In 2009/10 our team have dealt with 176 and dealing with debt cases amounting to £1,013,422 our target was £1 million.

The team recently had a successful launch in the Loreburn centre primarily to promote money advice but also to increase awareness of all our services.

This resulted in 166 enquires and 37 referrals.

Financial Education

The team offers financial education to groups or any organisation that would benefit from help with financial related issues. This can be tailored to individual groups. We can offer advice on:

- Budgeting
- Opening a bank account
- Responsible borrowing
- Managing your money
- Credit referencing
- Identity scams
- Ways to save



Our financial education officer currently has 105 sessions booked which includes 26 schools and various community groups across the region including pre-release sessions with the prison. This is delivered by various interactive methods, which includes workbooks, quizzes and games. For schools we normally deliver 2 information sessions with the 3rd being a quiz.

The feedback from these sessions has been excellent. A few of the quotes from pupils and teachers are:

"It was mega!"

"I really enjoyed the talk and I also got to use my imagination so I say it was brilliant"

"The class really enjoyed the sessions and were engaged by the warm and competent manner of the financial education officer".

"Good to give children life skills in financial education. P5 enjoyed their 3 week block and definitely engaged with the child friendly presenter"

We have an additional 11 school requests for help in delivering financial education for the start of the 2010/11 term.

Direct Payments

For those of you who are not aware Direct Payments is money paid by the Council to people who have been assessed as requiring community care or children's services. They can use the money to buy the care they need which has been identified in their assessment. This means that they buy their own care directly rather than the Council buying it for them. This can either be from an agency or by employing a personal assistant.

Our support workers help people set up their package and advise and support them on all details of running a direct payment and becoming an employer if taking on a personal assistant.

The team has been involved in delivering 4 trainings sessions to social workers on direct payments and have also helped rewrite the procedural guidance for staff. The feedback from the training is that Social Workers now have more knowledge and will be more confident in offering people a direct payment package. This has resulted in more referrals being sent to our support workers.

There is currently a pilot in the Wigtown area for a new scheme called "Personalisation" which is similar to direct payments but will allow the clients more freedom on how to spend their money, with less monitoring.

This is more about *outcomes* for the client to improve their life, rather than just their personal care being provided for.

Further contact details:

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