Council Tax

Risk Based Verification
Angus Council

Contact for Enquiries

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Summary & Background

Risk Based Verfication (RBV) is a method of applying different levels of checks to new claims for Housing Benefit and Council Tax Reduction, dependent upon a complex risk profile given to each customer. The higher the risk, the greater the checks used to establish that the claim is genuine.

It allows the targeting of resources and is very effective in identifying higher levels of fraud and error due to the rigour of verification, reducing the overall cost of verifying claims and improving processing times for some low risk claims. This can also mean there is not the need to gather documentary evidence in all cases, which also benefits customers, saving them from gathering and producing evidence, thus making the claim process quicker.

Additional benefits of RBV are:

- Financial savings to the council through a reduction in outgoing postage, incoming correspondence, scanning and indexing, and counter and telephone calls
- Improved customer experience & satisfaction

Key Activities

The most efficient way to implement RBV is by use of software – using Coactiva's software, their software solution being the most developed.

- Proven that 50% of cases are low risk where minimal or no evidence would be required to allow processing. This is where efficiencies are gained.

Benefits and Impacts

From the implementation of RBV stems the new claims and change of circumstances online forms. When a customer submits a new claim or change of circumstances form online or by phone, in either situation the RBV software automatically risk scores the claim instantly, providing a list of evidence required to support their claim.

Benefit realisation

£9,000 saving in transport costs and a re-deployment of resources – instead of a home visit, all interventions are now done by phone by completing the details for the customer using the online form and obtaining a risk score simultaneously.

Chart 1 - Changes In HB/CTR Customer Contact Activity 2013/14 to 2014/15
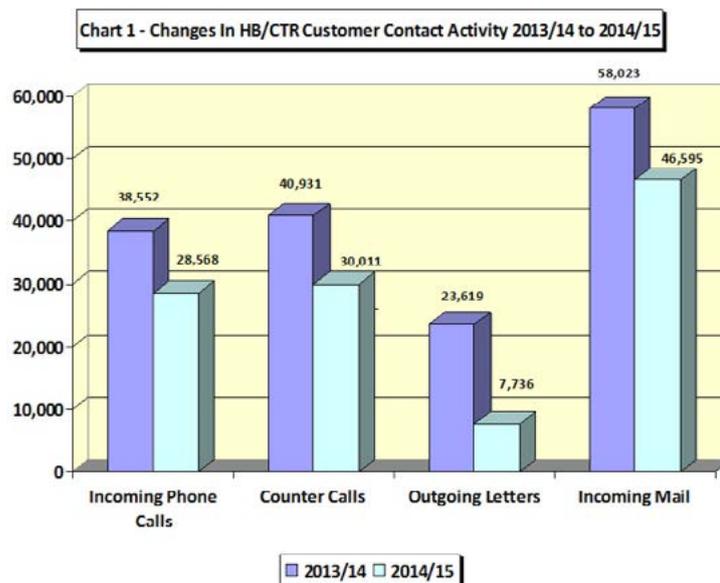
The reduction in outgoing letters produced a postage saving of £5,000 – changes in HB/CTR Customer Contact Activity (see graph below) demonstrates the significant reduction in customer contacts as a result of the introduction of RBV and the new online forms.

Our percentage decreases in volumes 2014/15 compared to 2013/14 :

- Incoming phone calls 26%
- Counter calls 27%
- Outgoing letters 67%
- Incoming mail 20%

The service savings target for 2015/16 to 2016/17 of £168,000 (7.5 FTE's) will be achieved by a reduction in staffing of the benefits section. 2015/16 £142,000 (6 FTE's) of the required savings had already been realised by combination of early retirements, not recruiting for vacant posts and re-deployment to other teams.

Customer Survey results - 90% of customers were either very satisfied or satisfied with all aspects of their experience with claiming online or by telephone.

Learning

Training was developed and delivered before going live. Upon completion every staff member completed an evaluation form on the training and software.

It revealed that the majority of staff were comfortable with all subjects and training provided although there was limited scepticism and reluctance. RBV was a significant culture and mind set change for staff, due to the major change in evidence requirements, so the training section provided ongoing support and informal follow up throughout the transitional period of the implementation. Close and regular monitoring of new procedures allowed issues to be identified and rectified swiftly.

Going forward Angus council continue to explore new avenues to improve the service and become more efficient. In 2015/16, Angus council will immediately focus on using risk profiling software across our caseload to better target those claims more at risk of fraud & error for interventions; implementing text messaging to send reminders, and transferring responsibility for rent arrears to the service and adopt a corporate debt approach.