

# Removing roadblocks: How to simplify application processes for benefits and support

Wednesday 23 October 2024

# Housekeeping

- Audio check
- Please ask questions throughout
- Short survey
- Aim to finish by 11.45
- Slides and recording will automatically follow
- Connect with us on X [@policy\\_practice](#) and LinkedIn

# We empower people

## Policy

Missing out: £23 billion of support is set to go unclaimed in 2024

[Read our analysis](#)

## Practice

Our clients are closing the unclaimed support gap with data

[View our Better Off Platform](#)



# Agenda

- Identifying and understanding the roadblocks - Rich Jones, Senior Policy and Data Analyst, Policy in Practice
- Broadland District Council and South Norfolk Council Case study- Lindsay Sayer, Partnership and Innovation Senior Manager
- Apply Once in the Better Off Calculator - Genevieve Orford, Chief Product Officer, Policy in Practice
- Questions and answers with our panel

# Today's speakers



**Sophie Kaye**  
Senior Marketing Executive  
Policy in Practice



**Rich Jones**  
Senior Policy and Data  
Analyst  
Policy in Practice



**Lindsay Sayer**  
Partnership and Innovation  
Senior Manager  
South Norfolk and Broadland



**Genevieve Orford**  
Chief Product Officer  
Policy in Practice



# Identifying and understanding the roadblocks

Rich Jones  
Senior Policy and Data Analyst  
Policy in Practice

[policyinpractice.co.uk](http://policyinpractice.co.uk)



# What are the roadblocks?



## Awareness

Many claimants are simply unaware that certain benefits exist or assume that they won't be eligible



## Complexity

Having to apply for half a dozen different benefits, navigating complex criteria, and proving eligibility are all barriers to claiming



## Stigma

Negative perceptions around claiming benefits discourage eligible people from engaging with the benefit system

# Lack of awareness

- Many people are simply unaware that they can claim support, given their circumstances or income
- Universal Credit brought together six legacy benefits into one but some benefits weren't included
- People may not know that separate application processes for local support and social tariffs exist. Locally administered benefits have some of the lowest claim rates



- A range of different criteria, and the need to evidence meeting these
- Fragmented system of national, regional, local and supplier-specific support
- Administrative demands of the application process

- A attitudes survey found that 1 in 4 people gave at least one stigma related reason for delaying or not claiming benefits they were eligible for
- This perception is driven by more negative media coverage around benefit claiming
- DWP acknowledged negative perceptions of Universal Credit when introduced contributed to low take up levels
- Reluctance to claim due to stigma is not just about what claimants think of themselves, it's also what they think others will think of them

# Vulnerability and accessibility

- The people with the greatest need for benefits will often be the ones who face the greatest barriers to claiming
- These barriers include:
  - language and literacy
  - digital exclusion
  - distrust of services
- The length and complexity of applying, combined with the range of barriers means many people will disengage

# Challenges for services

- Detailed knowledge of the benefit system is needed and must be kept up to date
- Supporting vulnerable people with applications is often time and resource intensive
- Complex and lengthy processes mean people may disengage before applications are submitted
- people may not contact services until they reach a point of crisis

# Broadland District Council and South Norfolk Council

Lindsay Sayer  
Partnership and Innovation Senior Manager



## Broadland

6,111 low-income households  
2,734 children  
43% pensioner households

## South Norfolk

7,084 low-income households  
3,263 children  
42% pensioner households

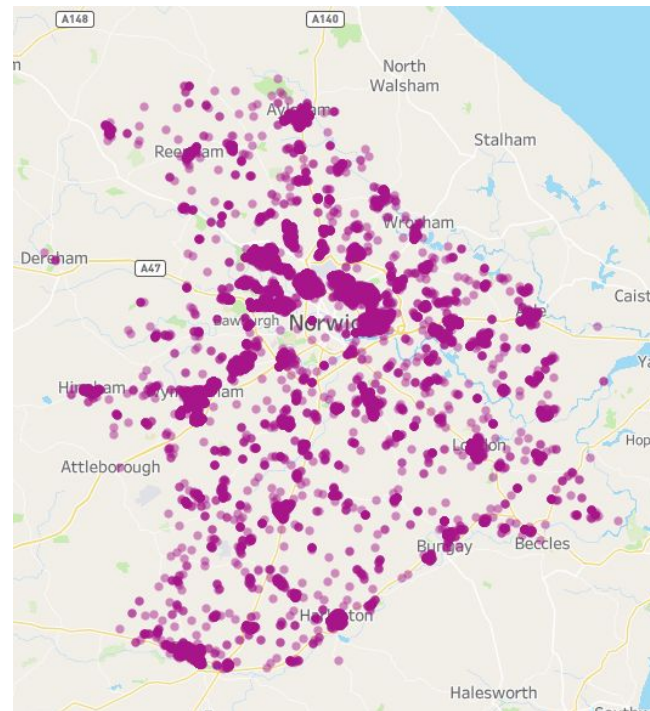
## Geography

- Urban fringe of Norwich
- Very rural
- Market towns

## 2 tier set-up



*“In 2013, Broadland was ranked as the most peaceful locality within the United Kingdom, having the lowest level of violent crime in the country”*





Two Councils  
One Team

2 Sovereign Councils  
1 Officer Team

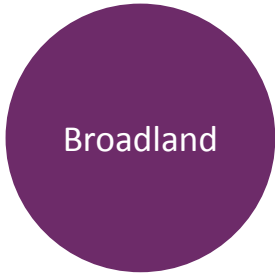
Jan 2020 – Collaboration started

Benefits team still had two sets of processes and two IT systems

Worked alongside each other but separately

Enabled us to review the effectiveness of each and pick the best

Dec 2023 – One IT system / One Benefits Team



Online calculator → Claim form

No need to contact the team to apply

42% of completed calculations continued through to making an application

Can assume 58% were not entitled and therefore didn't need to call.

Online calculator → Paper Form

66% more phone calls to request a claim form

The most frequent reason for contacting the team

Anecdotal evidence suggests customers found process cumbersome

**Aims:**

**Reduce unnecessary calls - more efficient for the team and therefore customer service**

**Any barriers that we can eliminate for vulnerable customers we should**



# Better off Calculator - 'Apply Once'

Added our HB / CTR application to the 'Apply Now' options

Worked with PiP to develop a form that suits our needs

## Help with your water bill

Your water company offers discounted bills for customers on low incomes or receiving benefits. Answer a few additional questions to apply now.



[Apply now](#)

## Support from Broadland and South Norfolk Councils

Please follow this link to apply for Housing Benefit and Council Tax Assistance from Broadland and South Norfolk Councils.



[Apply now](#)

## Help with energy debt

British Gas Energy Trust provides financial support to households struggling with energy debt with a grant that is credited directly to your energy account. You do not need to be a British Gas customer.



Please download a PDF of your calculation here - you'll need to upload it to apply.

[Apply now](#)

**All financial support  
for our customers  
goes through the  
Better off  
Calculator as a 'one  
stop shop'**

# South Norfolk and Broadland operate a 'Help Hub' model

Enables collaboration within the teams -

- Smoother customer journey, and better options
- No silos
- Less duplication of effort
- One front door / no wrong door

**Benefits**

**Housing and  
Homelessness**

**Housing  
Standards**

**Health &  
Wellbeing**



**All financial support  
for our customers  
goes through the  
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stop shop'**

# Unclaimed Support Across our Districts



## £53m unclaimed

10 thousand people are eligible and not claiming support

Benefit type	Amount	Claims
Total amount unclaimed in Broadland	£53,411,140	32,420
Universal Credit amount	£18,058,663	1,669
Pension Credit amount	£2,765,096	1,311
Carer's Allowance amount	£3,098,113	727
HB (pensioner) amount	£1,271,509	347
Child Benefit amount	£24,682,216	13,175
FSM amount	£512,749	
Healthy Start amount	£276,165	190
Water social tariffs amount	£96,320	694
Broadband amount	£1,943,857	9,719
WHD amount	£545,382	3,636
Free TV Licenses amount	£161,070	950

## £61m unclaimed

11 thousand people are eligible and not claiming support

Benefit type	Amount	Claims
Total amount unclaimed in South Norfolk	£60,954,103	35,939
Universal Credit amount	£21,764,786	1,982
Pension Credit amount	£3,253,128	1,427
Carer's Allowance amount	£3,313,674	778
HB (pensioner) amount	£1,648,737	446
Child Benefit amount	£26,990,522	14,270
FSM amount	£512,749	
Healthy Start amount	£399,713	275
Water social tariffs amount	£122,240	857
Broadband amount	£2,170,539	10,853
WHD amount	£603,172	4,021
Free TV Licenses amount	£174,842	1,032

# Promotion of the calculator

## Featured news

All news   Broadland news   South Norfolk news

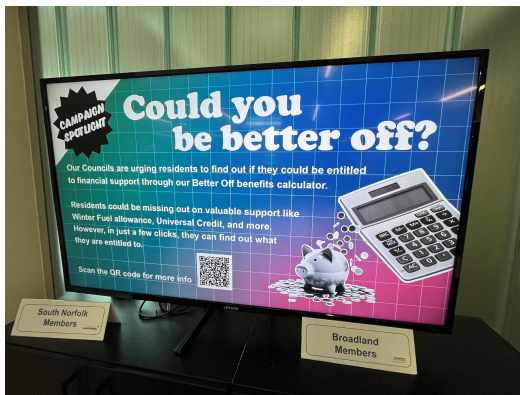
[Creating stronger links](#)  
3 October 2024

[Unclaimed benefits: A hidden crisis for local authorities](#)  
1 October 2024

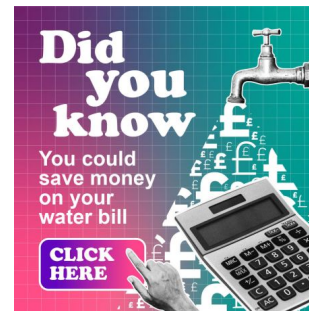
[Second consultation on proposed Design Guide now open](#)  
1 October 2024

[More news](#)

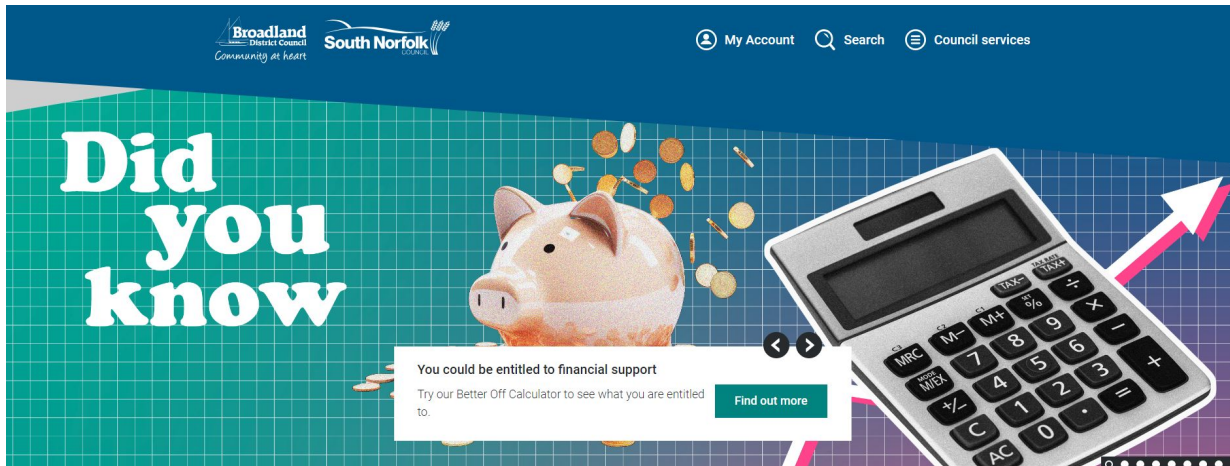
## Office screens



## Social media



## Website banner



**Branding of the form, wherever it is used helps to build customer understanding**

## Community Engagement Van – ‘Cevan’



Mobile space to deliver support services to residents in their communities

6 different locations across the Districts,

Also ad hoc - Community events

Help residents in more isolated communities access our support services

# Proactive & Preventative work - LIFT

Demand on our services is expected to skyrocket - what can we do to prevent this?

## People at risk of homelessness

LIFT - identify people at risk of homelessness to do early interventions and prevent them falling into crisis

Feed into the calc and direct them / help them apply for other help.

Direct them to other support

debt  
employability  
Early Intervention and Prevention Specialist

Early stages of the project but hopefully can get some results

## Ongoing Benefit Maximisation outreach

Pension Credit

Free School Meals

Healthy Start Vouchers

Social Water Tariffs

**We have to make people as financially stable as possible to prevent them from reaching a crisis**





# Apply Once in the Better Off Calculator

Genevieve Orford  
Chief Product Officer  
Policy in Practice

[policyinpractice.co.uk](http://policyinpractice.co.uk)



# Addressing each component

Awareness

Complexity and  
repetition

Administration

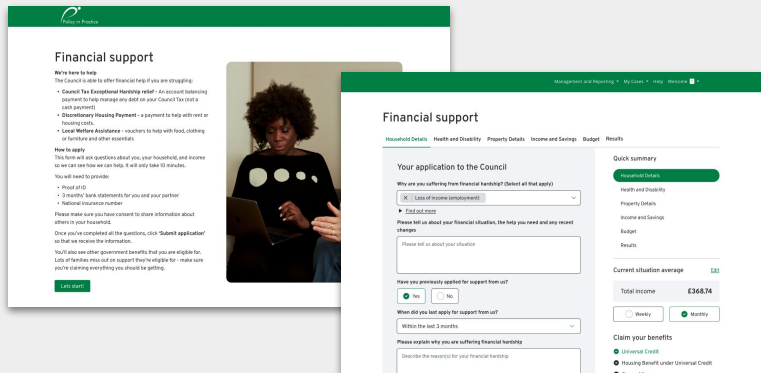
Fair assessment



# Find support, even if you're not looking

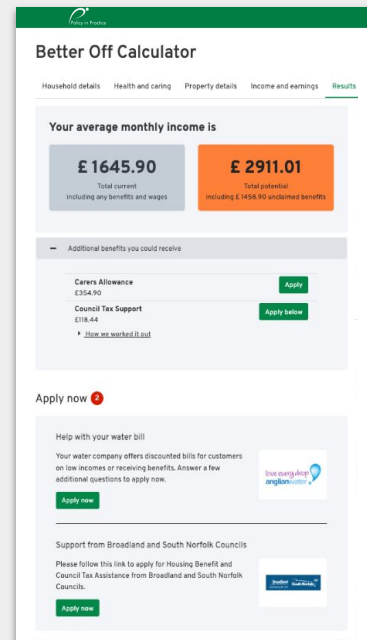
If you know, it is still available where you would expect to be (via your website)

- Adapting the Better Off Calculator to capture the information you need



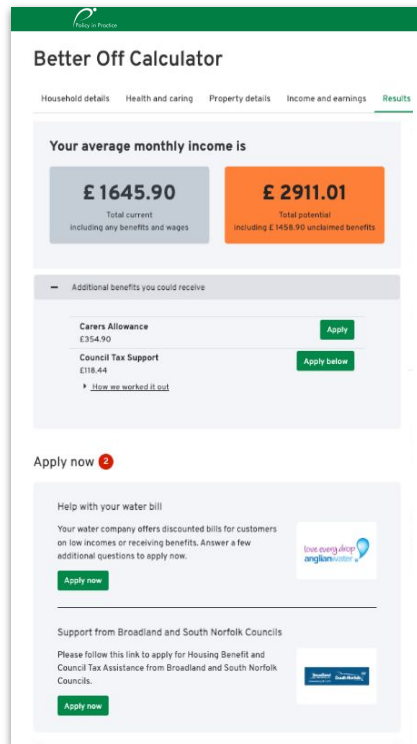
If you don't, there are new routes to reach it (Better Off Calculator)

- Promoting your support where people are looking - more likely to be checking national schemes



# Please continue, don't start again

- **Standardise questions:** bring in knowledge of what works such as best practice for Local Welfare Assistance and social tariffs
- **Don't overwhelm:** Show only if it's relevant using eligibility criteria up front
- **Carry over what we know:** At the end of a benefits check or application we have most of what we need for others, so only ask essential additional questions



**Better Off Calculator**

Household details | Health and caring | Property details | InCOME and earnings | **Results**


Your average monthly income is

<b>£ 1645.90</b> Total current including any benefits and wages	<b>£ 2911.01</b> Total potential including £ 1458.90 unclaimed benefits
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Additional benefits you could receive

Carers Allowance £354.90	<a href="#">Apply</a>
Council Tax Support £118.44	<a href="#">Apply below</a>

[How we worked it out](#)

**Apply now** 

Help with your water bill

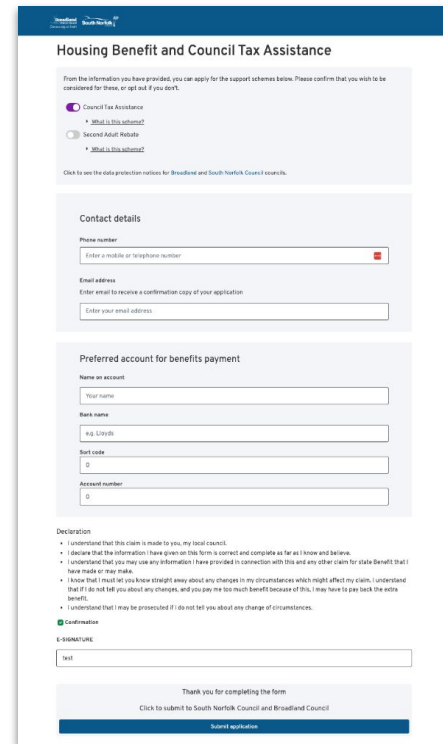
Your water company offers discounted bills for customers on low incomes or receiving benefits. Answer a few additional questions to apply now.

[Apply now](#)

Support from Broadland and South Norfolk Councils

Please follow this link to apply for Housing Benefit and Council Tax Assistance from Broadland and South Norfolk Councils.

[Apply now](#)



**Housing Benefit and Council Tax Assistance**

From the information you have provided, you can apply for the support schemes below. Please confirm that you wish to be considered for these, or opt out if you don't.

Council Tax Assistance

- [What is this scheme?](#)

Second Adult Rebate

- [What is this scheme?](#)

Click to see the data protection notices for Broadland and South Norfolk Council councils.

**Contact details**

Phone number  
Enter a mobile or telephone number

Email address  
Enter email to receive a confirmation copy of your application  
Enter your email address

**Preferred account for benefits payment**

Name on account  
Your name

Bank name  
e.g. Lloyds

Sort code  
0

Account number  
0

**Declaration**

- I understand that this claim is made to you, my local council.
- I declare that the information I have given on this form is correct and complete as far as I know and believe.
- I understand that you may use any information I have provided in connection with this and any other claim for state benefit that I have made or may make.
- I know that I must let you know straight away about any changes in my circumstances which might affect my claim. I understand that if I do not tell you about any changes, and you pay me too much benefit because of this, I may have to pay back the extra benefit.
- I understand that I may be prosecuted if I do not tell you about any change of circumstances.

**Confirmation**

**E-SIGNATURE**

Text

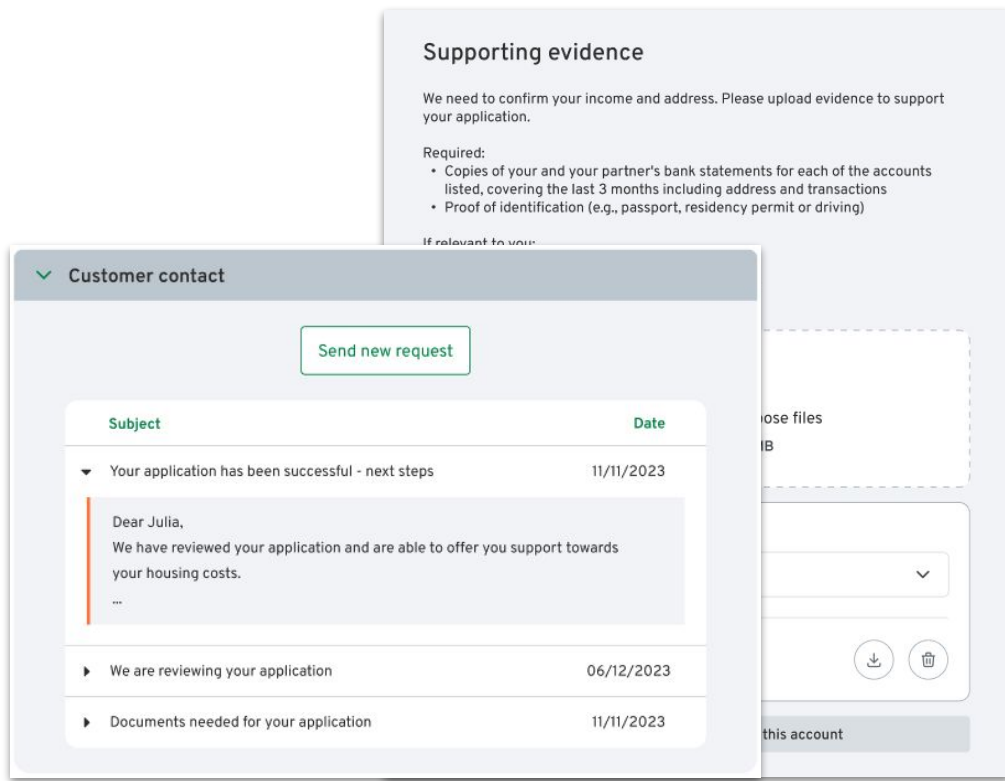
Thank you for completing the form

Click to submit to South Norfolk Council and Broadland Council

[Submit application](#)

# More help, less paperwork

- **Fit into existing systems and ways of working:** CRM integration or email triage
- **Easily gather evidence:** document uploads, Open Banking tailored to needs
- **Get the information where you need it:** Contact with customer within the form to help back and forth



The screenshot displays a user interface for a housing application process. It features a 'Customer contact' section with a table of messages and a 'Supporting evidence' section.

**Customer contact**

Send new request

Subject	Date
▼ Your application has been successful - next steps	11/11/2023
Dear Julia, We have reviewed your application and are able to offer you support towards your housing costs. ...	
▶ We are reviewing your application	06/12/2023
▶ Documents needed for your application	11/11/2023

**Supporting evidence**

We need to confirm your income and address. Please upload evidence to support your application.

Required:

- Copies of your and your partner's bank statements for each of the accounts listed, covering the last 3 months including address and transactions
- Proof of identification (e.g., passport, residency permit or driving)

If relevant to your...

Choose files  
B

Download icon, Delete icon

this account

# One front door, multiple options

To get a more holistic understanding, assessment staff can see:

- everything your organisation can offer, not just their team's remit
- anything else they're getting or missing out on, beyond your own support e.g., social tariffs or national benefits
- support that's been awarded in the past
- guidance and recommendations on award decisions (if appropriate)

### Water Charges

Automatically eligible for PSR  
Discuss the Priority Services Register and ask if they would like to sign up.

Different water or sewerage area?

You are billed by:	Water provider
Standard monthly charge:	£78.75
Recommended tariff name:	WaterSure
Recommended tariff value:	£39.38
Discount awarded:	50% discount
Total annual savings:	£472.44

[Tariff information](#)

### Application review

Household benefit capped  Yes

Surplus / shortfall  -£333.67  
(Income - expenditure - CT shortfall + housing benefit)

Current housing affordable  Yes

Household already claiming full benefit entitlement  Yes

Case notes

Place for advisors to enter general notes

Case labels

Waiting on CT bill upload Welfare Team review needed

Council Tax Exceptional Hardship Scheme  Awarded

Grant status

Awarded

Last status updated on 14/12/2023

Local Welfare Assistance  Awarded

Household Support Fund  Pending documents

Previous Awards

Scheme name	Date of award	Total value
▼ Council Tax Exceptional Hardship	11/11/2023	£125.00
Number of payments		5
Frequency		Monthly
Payments value		£25.00
▶ Local Welfare Assistance	11/11/2023	£100.00
▶ Local Welfare Assistance	01/10/2022	£150.00

Total amount awarded  £375.00

# Discussion

# Next steps

## Take our very short survey when the webinar ends to:

- Give us feedback and ask further questions of our speakers
- Book a chat with the team

## Register for our next webinars:

- Vulnerability, debt and the missing £23 billion: How the credit and collections sector can drive change this winter on 6 November
- Unlocking £2 billion: A collective approach to maximising benefits in Wales on 13 November
- 2024 in review: Policy highlights and success stories from a year of change on 11 December





# Thank you

Lindsay Sayer, Partnership and Innovation Senior Manager, South Norfolk and Broadland

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Genevieve Orford, Chief Product Officer, Policy in Practice

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