

## Governance, Audit, Risk Management and Standards Committee

### Outcome of Risk Based Verification Pilot in Housing Benefit and Council Tax Support

#### Additional information

At the time of submitting the GARMS report for April 2016 committee, only data for November 2015 was available. Since submission, December data has also become available and is detailed below to support the report.

Table 1 – distribution of risk categories across new claims – *unchanged since report submitted*

Risk Category	November 2015	December 2015	January 2016
Low	56%	59%	57%
Medium	27%	23%	19%
High	17%	18%	24%

*\*Total number of claims through Risk Based Verification over this period was 812*

Table 2 – November 2015 fraud and error rates found at the point of assessing the new claim using existing verification methods

Risk Category	Percentage of total claims where fraud or error found	Number of claims assessed	Number of claims where fraud or error found
Low	8%	97	16
Medium	10%	66	19
High	5%	33	9
Across all categories	22%	196	44

*Note: percentages are the level of fraud and error found within the risk category against the total claims (196), not just the claims within the risk category.*

Table 2.1 – December 2015 fraud and error rates found at the point of assessing the new claim using existing verification methods

Risk Category	Percentage of total claims where fraud or error found	Number of claims assessed	Number of claims where fraud or error found
Low	14%	92	24
Medium	12%	49	22
High	11%	36	19
Across all categories	37%	177	65

*Note: percentages are the level of fraud and error found within the risk category against the total claims (177), not just the claims within the risk category.*

Table 2.2 – Total for November and December 2015 fraud and error rates found at the point of assessing the new claim using existing verification methods

Risk Category	Percentage of total claims where fraud or error found	Number of claims assessed	Number of claims where fraud or error found
Low	11%	189	40
Medium	11%	115	41
High	8%	69	28
Across all categories	29%	373	109

*Note: percentages are the level of fraud and error found within the risk category against the total claims (373), not just the claims within the risk category.*

Table 3 - Claim types across risk categories November 2015

Claim type	% low risk	% medium risk	% high risk
Passported* working age	73%	23%	4%
In-work working age	42%	41%	17%
PCGC pensioner	100%	0%	0%
Non-passported pensioner	50%	17%	33%

*\*Automatically passported entitlement onto Housing Benefit/Council Tax Support due to receipt of another state benefit*

Table 3.1 - Claim types across risk categories December 2015

Claim type	% low risk	% medium risk	% high risk
Passported* working age	76%	17%	7%
In-work working age	43%	36%	21%
PCGC pensioner	100%	0%	0%
Non-passported pensioner	100%	0%	0%

*\*Automatically passported entitlement onto Housing Benefit/Council Tax Support due to receipt of another state benefit*

Table 3.2 – Total claim types across risk categories November and December 2015

Claim type	% low risk	% medium risk	% high risk
Passported* working age	75%	20%	5%
In-work working age	42%	39%	19%
PCGC pensioner	100%	0%	0%
Non-passported pensioner	62.5%	12.5%	25%

*\*Automatically passported entitlement onto Housing Benefit/Council Tax Support due to receipt of another state benefit*

Table 4 - Tenure type within risk categories November 2015

Claim type	% low risk	% medium risk	% high risk
Private	39.3%	45.3%	15.4%
Council	70.0%	10.0%	20.0%
Housing Association	88.9%	5.6%	5.5%

Table 4.1 - Tenure type within risk categories December 2015

Claim type	% low risk	% medium risk	% high risk
Private	40.8%	36.7%	22.5%
Council	81.8%	18.2%	0%
Housing Association	94.44%	5.56%	0%

Table 4.2 – Total tenure type within risk categories November and December 2015

Claim type	% low risk	% medium risk	% high risk
Private	40%	41.4%	18.6%
Council	74.2%	12.9%	12.9%
Housing Association	91.67%	5.55%	2.78%