

### Data Match information

**The Housing Benefit Matching Service (HBMS)** is a scheme run nationally for Local Authorities by the DWP. Our live benefit caseload is matched on a monthly basis against records relating nationally paid benefits and tax credits, records relating to private pensions and HMRC records to identify undeclared work or savings.

The number of referrals received varies each month depending on the matching rules that the DWP run against our data. From time to time a new match is trialled, such as cases where there has been no change made to the wages included in our claim for over 12 months, or matching against Credit Reference Agency data in order to identify undeclared partners or other residents. These trials can distort both the numbers of referrals received during some years and the success rate in identifying fraud and error because generally a much higher percentage result in no change to the claim.

**The National Fraud Initiative (NFI)** is a scheme originally run by the Audit Commission to identify fraud and error within and between Local Authorities across a variety of data sets. The scheme is now run by the Cabinet Office as the Audit Commission no longer exists as an organisation. The Benefits Investigation Team have access only to the matches relating to benefit claims and the remainder are processed by the Shared Internal Audit Team.

The majority of the benefit matches relate to either earnings or pensions in payment to Housing Benefit and Council Tax Support customers. As no filtering can be carried out to identify only the cases where there are no earnings or pensions included in the claim, processing these matches is a very labour intensive exercise. The opportunity is however taken to identify from this cases where increases in income have not previously been declared.

Examples of other matches processed by the Investigation Team include cases where benefit customers are receiving student income, cases where there are 2 benefit claims for the same customer are in payment at different authorities, benefit customers holding taxi licences and cases where Housing Benefit customers have previously purchased a property under the Right to Buy scheme.

**Locta** is a scheme run by a company called Mag:net Solutions and is endorsed by the DWP. The scheme is mainly aimed at enabling Local Authorities to trace customers when recovering debts such as Housing Benefit overpayments. Our data is shared in order for any cases where there is also another live claim at another authority to be identified at an early stage.

Although the scheme does not generate many data matches the real benefits are found in overpayment recovery, particularly in identifying a customer's employer in order to apply for a Direct Earnings Attachment when there has been no response to invoicing and payment reminders.

**Real Time Information (RTI)** is the most recent data matching scheme to be introduced and is also administered by the DWP. Housing Benefit data is matched against the real time information that employers and pension providers are now required to submit to HM Revenue and Customs (HMRC), then Local Authority are notified of cases where the claims could be in payment incorrectly.

The scheme was introduced toward the end of 2014, initially as a trial but due to the success in identifying fraud and error, it has recently been announced that it is to be extended and that matches will soon recommence.