

**Agenda Item No:**

**Report to:** Overview and Scrutiny (Resources)

**Date of Meeting:** 6 June 2011

**Report Title:** Final Report on Scrutiny Review of Payment of Housing Benefits

**Report By:** Review Team

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### **Purpose of Report**

To update the Committee on the outcome of the review.

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### **Recommendation(s)**

- 1. To approve the report and key improvements outlined in the proposed action plan.**

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### **Reasons for Recommendations**

The report sets out the findings of the Benefit Review Team which was established by Overview & Scrutiny Resources to review the way in which Housing Benefit is administered by the authority. The report makes a number of suggestions in terms of service improvement and efficiency which are included within the Action Plan.

## 1.0 Background

- 1.1 The Housing Benefit (HB) review was carried out within the context of wide ranging changes in benefit entitlement and administration announced by the Coalition Government. The review group has taken account of these proposals in framing the review, whilst acknowledging that the full impact of the proposals are not yet fully understood.
- 1.2 The Housing Benefit service, together with the administration of Council Tax ,currently forms part of the Council's Revenue Service,. The service has been provided directly by the Council since 2003, having previously been contracted out.
- 1.3 At the time the review was undertaken the Government had recently announced its intention to include housing benefits within a 'Universal Credit' which is due to be phased in from October 2013. The assumption therefore is that sometime after 2013 the Council will no longer be responsible for the administration of housing benefit, as the Universal Credit will likely be administered by Central Government.
- 1.4 It was acknowledged by the review group at the outset that claim processing was improving on the previous year but this was being achieved, at least in part, as a result of employing additional agency staff at significant additional cost to the Council. Having tackled a backlog of claims and improved processing times, the risk remained that this might not be maintained in the face of increased demand for services resulting from the recession and associated unemployment, tax and welfare reforms.
- 1.5 The review also coincided with the announcement of a significant reduction in the overall grant settlement for local authorities as a result of the public sector Comprehensive Spending Review. A key focus of the review therefore, was one of improving efficiency and cost effectiveness.
- 1.6 However, members of the group were keen to ensure that claim handling improvement was not achieved at the expense of the customer experience. The group wanted claimants' experience of the service to be a positive one, with contact, waiting times and visits kept to a minimum. The group were keen to ensure that, where possible, claims could be settled with the minimum of contact and inconvenience to the applicant. In this respect the group wanted to better understand the potential service improvements and savings that might be achieved through delivering services via the planned contact centre.
- 1.7 The group were advised at the start of the review that revised working practices were being implemented as a result of a 'lean thinking' exercise carried out in 2010. The Review Team wished to understand the impact of these changes and how the application of new technology and further business process improvements might add to service efficiency.

## **2.0 Scope of the Review**

- 2.1 The Review Team consisted of Councillors Hodges (Chair), Bird, Dowling and Clark together with Andrew Palmer (Head of Housing Services), Jean Saxby (General Manager, Revenues) and Katrina Silversen (Scrutiny and Electoral Services Officer)
- 2.2 The team sought to review current performance of the payment of housing benefits, the potential impact of increasing numbers of claimants and the governments cap on housing benefit payments within the context of serious financial pressures.
- 2.3 The Review Team were asked to consider:
- The current structure of the service, including the integrated council tax and benefits service one team approach and the relationship with other HBC services including Housing.
  - Customer service personnel and resourcing issues from joint working, partnerships and shared services with other LAs, Government agencies and from outsourcing.
  - The customer service personnel and resourcing opportunities that the corporate contact centre could provide, including the potential to improve call handling times.
  - Customer service, personnel and resourcing issues arising from IT developments and flexible working, including customer advisors working at home or remotely and visiting applicants and landlords rather than requiring them to visit or call HBC.

## **3.0 Current Performance**

- 3.1 The benefit caseload is high in comparison with other local authorities, with over 13,000 claims being dealt with by the Revenue and Benefits department during 2009/10.
- 3.2 The Department for Work and Pensions' (DWP) priority for the administration of all benefits is to pay customers the right benefits at the right time. Despite improvements across the country in recent years, wide variations in performance still exist between local authority areas. The main indicator used in order to compare performance across LA areas is the 'right time' indicator (NI181), a previous national indicator which measures a combination of:
- The average time taken in calendar days to process all new claims
  - The average time taken in processing change events (change in circumstances).

- 3.3 A direct comparison with previous data for the indicators collected before April 2008 is not possible due to changes in methodology; therefore performance in 2009/10 provides a baseline for measurement.
- 3.4 The DWP does not set national targets for the indicators on the basis that LAs should be seeking to deliver continuous improvement and that LAs who are doing less well should be looking to make the greatest improvements.
- 3.5 A comparison of performance in 2009/10 caseload handling against other Local Authority areas demonstrated that performance in Hastings was better than that of both Arun and Tonbridge but significantly worse than either Crawley, Tendring or Thanet (see attached Appendix A).
- 3.6 Average time for processing new claims and changes in circumstances in Hastings for 2009/10 was 27 days and 16 days respectively. Figures for Thanet, a local authority with a similar demographic, were 16 days for new claims and 7 days for changes in circumstances.
- 3.7 By the mid point in the 2010/11 financial year, new claims were taking on average 30 days against an improvement target of 25 days, whilst changes in circumstances were still taking on average 16 days.
- 3.8 Whilst on face value indicators were showing a further deterioration in performance at this point, the review group recognised that this needed to be set within a context of a significant rise in the overall number of people applying for housing benefit.
- 3.9 The second half of 2010/11 has shown a marked improvement in performance with new claims being dealt with in 16 days and 15 days on average at the end of quarter 3 and 4 respectively. The improvement in performance for changes in circumstances is even more dramatic, with average processing days at the end of Q4 being less than a quarter of those in Q1. The Review Team were advised that the Improvement in performance was due to the implementation of new working processes following a 'lean thinking' review and the employment of additional agency staffing resources.
- 3.10 It was noted by the Review Team that current benchmarking with other local authorities did not take any account of the level of resources employed by each local area. A question therefore remained as to the extent that performance improvement in Hastings was being achieved as the result of the application of additional resources.
- 3.11 The Review Team concluded that a further benchmarking exercise should be undertaken once the new working practices had bedded-in. This would help establish whether real improvement was being achieved and at what cost to the Authority. Benchmarking of costs and performance with comparable LAs would provide a fresh measure of efficiency of the service.

## 4.0 Revised Working Practices

- 4.1 The application of additional resources and the implementation of new practices began in September 2010.
- 4.2 The group were advised that the lean thinking exercise had resulted in:
- A review of all processes
  - The removal of many aspects of duplication
  - A move to more telephone contact with customers when seeking further information
  - The adoption of a 'risk based' approach to verification
  - A more proactive approach to customer service by staff when application forms were requested
  - The introduction of processing applications whilst the customer is present through 1-1 interviews by Benefit Assessors.
- 4.3 The concept of lean thinking is not to make a one-off improvement but to encourage everyone to constantly look at ways to achieve continuous improvement. Staff are encouraged to challenge all process steps, strip out non-value added activity (waste from a customer perspective) and develop new and simpler processes for the staff that will apply them. It is not IT-dependant but can be enhanced by the application of electronic processing.
- 4.4 The Review Team were fully supportive of this approach and, whilst noting the impact this was already having on performance, were keen to see its application extended.
- 4.5 The team felt strongly that improvements in customer service, increased efficiency and staff satisfaction should be based upon a 'right first time' approach.

Key to this was:

- Data should only be asked for once
  - There should be less paperwork to read and sign
  - Processes should be simpler and be easily understood
  - The number of contacts should be minimised
  - Re-work and duplication should be minimised
  - Staff should be more accountable for work allocation and problem solving
  - A 'pull' system for claim processing should be introduced so that staff can manage their own workload
  - Team Leaders should become performance managers
- 4.6 The Review Team concluded that the majority of more able applicants should, ideally, be able to submit claims electronically with checks and bars preventing them from submitting applications without providing the necessary supporting documentation. The remaining applicants would be assessed through one face-to-face interview, with the applicant being notified of any entitlement on exit.

- 4.7 During the implementation of new working practices the DWP undertook a lean thinking 'health check' visit to Hastings. The Chairman of the review group attended the feedback session.
- 4.8 The DWP health check focused on process mapping, workflow and the elimination of waste. It did not consider overpayment or fraud. Workflow was followed from initial contact made at face-to-face situations, counter enquiries and telephone calls. In general the feedback was very positive and there was recognition that a number of measures that they would likely have suggested were already being introduced. Nevertheless, there were still considerable levels of avoidable contact although this was not considered atypical. Overall, a 'small step' approach to further improvement was recommended.
- 4.9 Some concern was raised with regard to the split location of staff between the customer counter and the 5th floor - transit is waste!
- 4.10 Members of the Review Team also visited the HB offices in November, carrying out their own process mapping review. The Team were keen to minimise opportunities for transcription error through the use of direct entry into an automated and paperless system, if achievable. An online system would allow entry from home and also enable officers to conduct outreach services for 'difficult to reach' groups in the home via laptops.
- 4.11 A fully automated system would create the flexibility necessary to operate a remote contact centre, minimising the need for journeys between front and back office. Given the plans to operate the contact centre from the Town Hall, this was considered an important consideration.
- 4.12 An automated system would require less specialism in terms of staffing and allow for a reduction in more mundane manual 'checking'. This would reduce staff training times, ease recruitment and free-up existing staff to undertake other duties.
- 4.13 A very simple and practical step in the process towards such a system would be the introduction of an entry wand for data input which would allow the conversion of numerics to bar codes, avoiding manual transcription.
- 4.14 Members of the Review Team were concerned that considerable time could be lost through abortive visits to the office, where customers arrived without the necessary documentation required to process the application. The team concluded that some form of filter system would be advantageous and should be implemented.
- 4.15 The Review Team also noted that overpayments, resulting from un-notified changes in circumstances, fraud etc, still seemed to be a problem. The Benefit Team had taken a range of practical measures to minimise overpayment; nevertheless overpayments still totalled approximately £1.6 m per year. It was acknowledged that this would be a problem irrespective of whether a manual or automated system was being operated. However, there remained a question as to whether the right balance had been struck in terms of risk. The group

concluded that further work should be done in mapping the existing processes and to better understand the reasons for overpayment.

## **5.0 Contact Centre**

- 5.1 The Corporate Director for Regeneration Homes and Communities and the Head of Communications and Marketing gave a presentation to the Review Team on the proposed new contact centre. At the time the scrutiny review was undertaken, plans for the corporate contact centre were still in their infancy.
- 5.2 A major benefit would be to improve resilience in the event of staff absence. This has been an ongoing problem within the Revenue and Benefit Teams. There have been significant shortfalls in permanent staff for sometime, which has been exacerbated by higher than average sickness records. As a result, backlogs have periodically built up and there is a heavy reliance on agency staff, all of which impacts upon service efficiency. Staff absence is being carefully monitored.
- 5.3 The conclusion was that the investment already made in IT provision within the service, including a sophisticated queuing switchboard and queuing system, 100% scanning and workflow management, makes the service an ideal candidate for early introduction to the customer contact centre. The contact centre might be capable of addressing up to 80% of enquires by customers, leaving a much more manageable number requiring in-depth assistance.
- 5.4 The Review Team felt it important that there was adequate space, privacy and expertise within the contact centre and that benefit staff were fully consulted on proposals.
- 5.5 It was noted that there would need to be some transfer of resources from services in order for the contact centre to work. New job descriptions would need to be developed and existing staff would be invited to apply. A comprehensive training programme would need to be put in place to ensure that staff attained the level of knowledge necessary to deal with the bulk of enquires, without further contact or unnecessary referrals to back office staff.
- 5.6 The group welcomed the presentation and the assurances that implementation of the contact centre would complement and enhance the current service provision.

## **6.0 Resources**

- 6.1 Improved performance has not been achieved without additional cost. The Review Team were advised that whilst new working practices were having a significant impact, additional agency staff employed from September 2010 have also contributed to the improvement. The group acknowledged that the true test of whether new working processes were achieving the desired outcome, would only be known when the service was delivered by the core staffing complement.

- 6.2 Additional agency staff employed between September and the end of the current financial year will have cost the Council an extra £93,000. Without the additional financial support being made available, the agency spend would have been around £30,000 more than in the previous year.

## **7.0 Application of IT**

- 7.1 Considerable discussion took place regarding the current application of IT and whether additional products would allow the Council to obtain greater efficiency. Members of the group felt quite strongly that the key to improving benefit processing time and accuracy was through electronic data capture, flow and management, minimising the risk of human error.
- 7.2 The current IT used for benefit administration is supplied by Northgate. Two main additional system improvements were discussed and the relative merits of each reviewed. These were the ecapture product by Govtech and ebenefits by Northgate. A summary of both products is attached at Appendix B. Members of the group were keen to see both products operating in situ through visits to one or more local authorities where they had been successfully implemented.
- 7.3 A number of local authorities were at the development stage or were considering whether to purchase the products. Unfortunately, few examples could be found where local authorities had fully implemented or were utilising all aspects of either product.
- 7.4 Concern was expressed by the Review Team that IT products appeared not to deliver what was promised and that in some cases, notably Ashford, Wycombe and Medway, ebenefits appeared to have been abandoned. ebenefits in particular seemed to promise significant benefits by assisting non-specialist staff to carry out benefit assessment interviews efficiently and reach the correct decision promptly, but in practice seemed to be problematic.
- 7.5 The General Manager and the Chair of the Review Team sought to contact the Northgate technical team directly to discuss their product, but were unable to obtain any satisfactory response from the company.
- 7.6 A planned visit to Ashford to review an alternative IT arrangement combining ecapture with 'Victoria forms', which promised a more cost-effective hybrid solution, did not materialise due to the workload of the proposed hosts. The Review Team were unable therefore, to fully understand their application, its impact and any shortcomings.
- 7.7 The review group concluded that further work was needed to evaluate the cost benefits of additional investment in IT solutions. Either of the main products under discussion, or indeed alternative products, would require a considerable investment by the Council. Investment would need to be considered within the context of the state of flux that existed within the current benefit regime. The impact of the planned introduction of Universal Credit risks cutting short a normal investment payback period. Careful consideration would therefore need to be given as to whether potential efficiency savings and service improvements would



offset and justify this level of investment. A full business case study would be necessary before any decisions were made.

## **8.0 Shared Services/ Outsourcing**

- 8.1 The group were advised that significant work had been undertaken in 2008/09 with other Sussex LA partners in attempting to set up a pan-East Sussex Revenue and Benefit operation in 2008/09. A full business case was prepared but the project did not progress because other partners decided not to participate. One major stated reason was the incompatibility of different IT systems that would have created significant set up costs.
- 8.2 However, the Benefit Team have continued to work with Wealden, Rother, Eastbourne and Lewes to standardise their approaches where possible. This has included the design and implementation of a common and simplified application form, reducing the form down from 32 to 8 pages. This has saved development and production costs and assists those customers who might move from one area to another.
- 8.3 Given the uncertainty around the future of housing benefit administration at present, it was felt by the Review Team that whilst the service should always be prepared to consider any opportunities that arise, it was not worth actively pursuing outsourcing or shared services further until the future administration arrangements had been clarified by Central Government.
- 8.4 The group also acknowledged the joint working that was being done with AmicusHorizon in terms of the fast tracking of claims and promotion of HB take up.

## **9.0 HB changes & relationship with other services**

- 9.1 The Review Team were advised of the range of planned changes to benefit entitlement being introduced by Central Government. Whilst no detailed assessment was possible as to the full impact of the changes at the time the review took place, it was accepted that one impact would be to increase demand upon for services over the next few years.
- 9.2 Taken together with other planned welfare reforms, the group were very concerned about the impact upon tenants and the risk of homelessness increasing. The Review Team recognised the need for close cooperation with Housing Services. An example was the need to ensure that the application and prioritisation of Discretionary Housing Payments (DHP) were targeted at preventing and tackling situations which might result in homelessness and therefore additional cost and service pressures on the Council.
- 9.3 Members were advised that an action plan was being developed and officers from both Benefits and Housing Options Teams were providing input. Members also noted the move of Housing Services from Renaissance House to Aquila House provided an opportunity to review the co-location of Housing Services

and Housing Benefits staff. The customer base for both services is not dissimilar. The planned reconfiguration of Aquila would present an opportunity to improve customer services and possibly produce cost savings, for example in terms of enhanced and shared interviewing facilities.

## **10.0 Stakeholder Feedback**

- 10.1 A Customer Survey was undertaken in July/August 2009 with feedback obtained through telephone, counter and web surveys, as well as detailed customer interviews. Overall, customer satisfaction was high with 92.4 % stating they were either satisfied or very satisfied. Staff were generally considered very polite and friendly. Waiting time was identified by a minority as being too long in terms of contact by telephone, and more especially at the service counter. The survey results showed that satisfaction had risen considerably since a previous study.
- 10.2 The review group also received presentations from representatives of both social and private sector landlords on their experiences of the service.
- 10.3 Mike Thompson of AmicusHorizon highlighted concerns over the impact of planned housing benefit entitlement on social housing residents. He stated that a joint approach was needed with the Council to ensure that tenants did not get into problems with arrears and risk losing their homes. Information needed to be shared on a case-by-case basis, subject to the agreement of the tenant.
- 10.4 Mr Thompson highlighted the need for both organisations to effectively communicate the changes to residents.
- 10.5 The Housing Benefit General Manager explained that the DWP were launching a communication toolkit for this purpose and her team would be making full use of this.
- 10.6 In terms of overall satisfaction and in comparison with other LA benefit services, no particular concerns were raised. There was a general frustration regarding delays in payment, lack of information and overpayments.
- 10.7 In terms of good practice, a Service Level Agreement is in place between the two organisations. It was agreed that this should be reviewed in light of the Government's benefit proposals.
- 10.8 Jennifer Allen, a private sector landlord managing homes in Hastings, covered some of the same ground and made a number of observations. She appreciated the timed appointment system which was in place, which was regarded as very helpful, as was the identification of a single point of contact with staff, which meant that queries could be submitted at one face-to-face meeting rather than through a series of emails or telephone calls. However, it was acknowledged that this was a service that was not available to all private landlords at present.
- 10.9 In terms of areas for improvement, the main concern was still waiting times, particularly telephone waiting times. If tenants were calling from mobile phones, as was often the case, then the financial burden on tenants could be quite high. In her experience, long waits often led to tenants terminating calls, the

consequences of which were felt by landlords through late or non-payment of rent. The review group felt that this was an important issue that should be reconsidered in the context of the introduction of the contact centre.

- 10.10 The landlord forum was seen as an important contact between HBC and private landlords and they appreciated the attendance of benefit staff at the forum. However, the landlord representative felt that more regular contact with benefits staff outside these meetings would be helpful.
- 10.11 The greatest frustration was with the desire for more direct payments and issues regarding overpayment of benefits. Whilst acknowledging the frustration that both these issues caused, the group accepted that this was largely as a result of legislative requirements and guidance.
- 10.12 The introduction of a 'Landlord Portal', which would be developed in 2011, was seen as very positive. The Landlord Portal integrates with Northgate Benefits to provide direct communication between landlords and the back office. It makes it easy to register and authenticate landlords. Landlords can search for claims and query any details without recourse to paperwork or telephone calls. Crucially, landlords can log new claims or changes in circumstances on behalf of tenants to ensure payments are correct. As important, they can record changes of bank accounts and view their payment schedules. They should also be able to upload their annual rent increases directly into the Council's back office system.

## Conclusions

- 11.0 This review has highlighted just how challenging the collection of housing benefit is and the team should be commended for their recent improvement in performance in terms of dealing with both new claims and changes in circumstances.
- 11.1 Consideration should be given to revising targets based upon performance at the end of quarter 4 in 2010/11.
- 11.2 Whilst there is scope to improve processing times, few major improvements are likely to be achieved without implementing a fully automated system. In this respect, the issue of IT needs further consideration and a business plan, including full cost/benefit analysis, should be developed as a priority. Whilst account should be taken of the Government's future intentions regarding benefit administration, this should not delay this review.
- 11.3 The issue of customer contact needs to be further considered in light of the introduction of the corporate contact centre. Considerable time is currently lost through abortive visits to the HB offices and waiting times are still considered problematic by some consultees. The introduction of the contact centre, with a filter system that can deal with routine enquires and applications, provides an opportunity for reducing avoidable contact which would free up more specialist staff to concentrate on complicated cases, appeals, overpayments etc. The early consideration of HB into the contact centre should therefore be considered.
- 11.4 Given the uncertainty around the future of benefit administration, outsourcing/shared service provisions are not considered key priorities for this

service at present. This should be further reviewed when the Government's plans and timetable become clear.

- 11.5 Liaison between Housing Benefit and other departments within the Council is good, but needs to be further strengthened given the scale and impact of the proposed welfare reforms and their impact on the local community. A shared action/communication plan for addressing welfare benefit changes should be implemented and regularly reported.
- 11.6 Feedback from stakeholders, tenants and landlords was on the whole very positive. Again, the need for clear and regular channels of communication was highlighted.
- 11.7 The attached Action Plan (Appendix C) should be agreed and proposals for its implementation, with timescales, considered as part of the management response.

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### **Wards Affected**

All

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### **Area(s) Affected**

All

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### **Policy Implications**

Please identify if this report contains any implications for the following:

Equalities and Community Cohesiveness	Y
Crime and Fear of Crime (Section 17)	
Risk Management	Y
Environmental Issues	
Economic/Financial Implications	Y
Human Rights Act	
Organisational Consequences	Y

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### **Background Information**

#### Appendices:

Appendix A - Performance Data  
Appendix B - IT Products  
Appendix C - Action Plan

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### **Officer to Contact**

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## Appendix A - Performance Data

### Comparison with performance of other LAs 2009/10

LA	All HB caseload	Social Housing Caseload	Private Rented Caseload	09/10 New claims processing	09/10 Change of circumstances processing
Tendring	11,390	4,380	7,000	8 days	5 days
Thanet	14,130	5,690	8,420	16 days	7 days
Arun	9,400	4,330	5,070	31 days	6 days
Tonbridge & Malling	6,210	4,870	1,340	28 days	7 days
Crawley	8,630	6,320	2,310	14 days	5 days
Hastings	10,760	4,520	6,240	27 days	16 days
<b>Ashford</b>	<b>6,890</b>	<b>4,660</b>	<b>2,230</b>	<b>30 days</b>	<b>2 days</b>

### Hastings Borough Council - Claims & Processing Performance 2008-11

	2008/09	2009/10	2010/11
No. of new claims processed	8,660	8,827	7,893
Average no. of days to process new claims	23.38	27.07	23.69
No. of change of circumstances processed	26,514	24,523	49,640
Average no. of days to process change of circumstances	9.99	15.8	10.7
Caseload	12,540	13,402	13,795

### Hastings Borough Council Performance by Quarter – 2010/11

2010/11	Average days to process new claims	Average days to process change of circumstances
Quarter 1	31.54	18.06
Quarter 2	30.05	14.18
Quarter 3	16.17	8.74
Quarter 4	15.16	4.87

### IT Products

#### 1. ecapture

The ecapture service is a solution from Govtech, a Northgate business partner. It transforms the management of data from electronic and paper forms by minimising manual work. Before claims are loaded into the Benefits system, they are verified and validated automatically by over a thousand checks against existing records.

Importantly, you can deploy ecapture service quickly, and without buying new software.

Benefits claims are transmitted to the ecapture service processing centre in Cirencester. The centre automatically indexes the images, checks the data, converts validated content into xml and transmits it back to the LA. The content then loads automatically into Northgate Benefits to create pending new claims, ready for assessment. Everything is turned around the same day.

When the Council's Assessors log into Northgate Benefits, every new claim has been loaded, pre-checked, and is ready to be assessed immediately. Errors, omissions and inconsistencies are all highlighted on a claim notepad, while claim dates and other business rules have been derived.

The Assessors are far more productive. With so much of the bureaucracy removed, they can focus their skills and knowledge on the high-end activities of assessment and customer engagement.

#### 2. ebenefits

Northgate ebenefits assists non-specialist staff to carry out benefit assessment interviews more quickly and reach the correct decision on the spot.

It assists the interviewer to capture all the details relating to the benefit claimant that can affect the benefit award now or in the future. It assesses eligibility against 61 welfare benefits by processing more than 13,000 legislative rules intuitively. For Housing and Council Tax Benefit the solution calculates the level of benefit. Completed claims are then transferred automatically to the core back office benefit system and the electronic application form and the evidence collected is transferred to the document management system.

ebenefits helps claimants because you can deliver outstanding customer service. Staff will process claims faster and right first time. All claimants can have a decision immediately about their eligibility and the amount they are likely to receive.

ebenefits can be deployed as a mobile application to increase both economy and customer service still further. It also fully interfaces with the Northgate core benefits system.

The key to Northgate ebenefits is that it removes the complexity to the legislation so that assessors only ask applicants those questions that are relevant.