7 November 2024

Tēnā koe

Official Information Act request

Thank you for your email of 12 September 2024 requesting the following information:

> *"Debt - Good practise - Can I please request a copy of this document asap.*
>
> *Can I please obtain a copy of the document that covers MSD policy and procedures outlining the computer process on swift that MSD processors follow when updating annual gross income declared formally by a Sole Parent Support asap please, - even the weekly declaration process too please."*

The Ministry emailed you on 23 September 2024 to suggest that you refine your request, as it is broad in scope and was likely to be refused under section 18(f) of the Official Information Act 1982 (the Act). We requested this information from you by 26 September 2024, but did not receive a response from you.

We subsequently received the following email from you on 9 October 2024:

- *I want to know does 'procedures and manuals' in combination with 'Best practise', does the MSD computer operator processing and increasing declared annual income with a current 52 wk income period, does 'best practice' or manuals and procedures give the processor discretion to reassess the new income from the beginning of the 52 wk date if it 1.any debt can be offset from any arrears as there is still considerable weeks left within the current review period to pay the client the abated weekly payment thus avoiding overpayment come review of income?!!"*

I have considered your request under the Act.

I have interpreted your request to be for information about processes the Ministry follows when adding income in SWIFTT, processes related to debt and the

operational policy guidelines for charging income annually or weekly (eg for clients who receive Sole Parent Support).

Please find a copy of the 'Debt Good Practice' page from the Ministry's intranet **attached**, including copies of 15 of the 16 pages linked to the 'Debt Good Practice' page. We have not included a copy of information relating to the "Debt at grant of debt" page, as this link is invalid (a message appears stating "we can't seem to find the page you're looking for).

Two further documents outlining Ministry processing guidance are also **attached**:

- Adding/Changing Income and Assets
- Adding income in SWIFTT

These additional documents contain information about understanding, establishing, and preventing client debt, and instructions for adding or updating client income or asset details in SWIFTT.

Please note that internal email addresses and phone numbers have been redacted from the above documents, as they are not in scope of your request.

"MAP" provides operational policy guidance to Ministry staff, based on legislation. It includes guidelines to help staff make accurate and sound decisions, to help ensure clients get their full and correct entitlement. An exact copy of all the information contained in MAP is available publicly on Work and Income's website here: www.workandincome.govt.nz/map/index.html.

Please refer to the following links on Work and Income's public website which contain operational policy guidance on charging income annually or weekly, and the review of annual income.

Charging income:

1. Sole parent Support
www.workandincome.govt.nz/map/income-support/main-benefits/sole-parent-support/charging-income-01.html

2. Jobseeker Support
www.workandincome.govt.nz/map/income-support/main-benefits/jobseeker-support/charging-income-01.html

Review of annual income:

3. Review of Annual Income – Sole Parent Support
www.workandincome.govt.nz/map/income-support/main-benefits/sole-parent-support/changes-and-reviews-sole-parent-support/review-of-annual-income-01.html.

4. Review of Annual Income – sole parents and grandparented clients only

www.workandincome.govt.nz/map/income-support/main-benefits/jobseeker-support/changes-and-reviews-jobseeker-support/review-of-annual-income-sole-parents-and-grandpare-01.html

We have only provided you with a sample of the Ministry's operational guidance on charging income and the review of annual income. For further information, please refer to MAP on Work and Income's public website.

I will be publishing this decision letter, with your personal details deleted, on the Ministry's website in due course.

If you wish to discuss this response with us, please feel free to contact OIA_Requests@msd.govt.nz.

If you are not satisfied with my decision on your request, you have the right to seek an investigation and review by the Ombudsman. Information about how to make a complaint is available at www.ombudsman.parliament.nz or 0800 802 602.

Ngā mihi nui

pp.

Magnus O'Neill
General Manager
Ministerial and Executive Services

Adding income in SWIFTT

This page provides an explanation of the changes to the income screens in SWIFTT and guidance on how to use new and existing fields to record income.

On this Page:

Changes from 9 October 2023

When adding income in INCMH, you won't need to change future income records individually anymore. Instead, you'll be automatically sent to a new SWIFTT income screen if the client has future income.

The new screen, SWIFTT income carry forward or INCCF, will show all future income for the client. You can't access this screen unless you are updating income and the client also has future income.

INCCF allows you to update the future income records with the income you've added for the current period (if doesn't exist against the future records and needs to be carried forward).
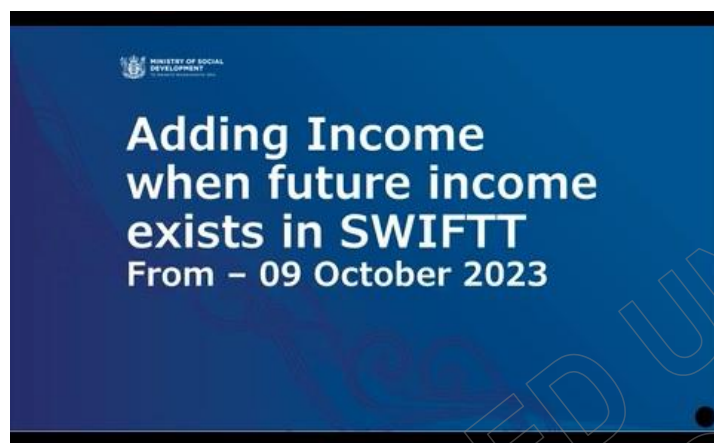
You can view a detailed breakdown of future income in INCCF by selecting the 'click here' box on the screen. This shows you what future income is made up of, and what future income will be if you choose to update it.

If you want to update a future income record, enter 'Y' in the box next to the future income records you want to update. Otherwise leave the box blank and press enter.

You'll need to manually update future income records via INCMH when:

the income type you've added already exists in a future record, or

you navigate away from the INCCF screen without confirming any changes.

[javascript:;]

You can also download this video here [http://doogle/media/doogle-ssi-govt-nz/resources/adding-income-when-future-income-exists-in-swiftt.mp4] . Size 12Mb.

Changes from 1 July 2023

Clients no longer have to self-declare info share Child Support (CS) payments, MAP Link here [https://doogle.ssi.govt.nz/map/income-support/core-policy/income/types-of-income/child-support-income/information-share-child-support-payments.html] . Instead, MSD will receive CS information from Inland Revenue (IR) via an info share and will match this to clients who receive most types of income-tested financial assistance.

New screens in CMS contain and show the amount of info share CS that a client has received, calculate how long an income charge should be, and how much should be charged each week. This information will then be sent to SWIFTT.

Clients will still need to declare all non-info share CS payments. These payments will be charged in SWIFTT

New fields in the INCMH screen in SWIFTT will display the weekly value of CS charged against the client's assistance, and the system will automatically calculate the rate payable and attempt to reassess the client's assistance automatically. If it can't, an exception [https://doogle.ssi.govt.nz/community/display/HIYA/Child+Support+Pass+on+Exceptions] will be created for manual intervention.

The new Child Support fields added to SWIFTT are: 'IR Child Support, IR Child Support Arrears, Child Support for UCB Child, Partner's IR Child Sup Arrears, Partner's IR Child Support, Partner's Child Support'

Income previously recorded under the 'Child Support regular' field in INCMH will be removed from 31 July (for weekly clients) or 3 August (for fortnightly clients) in preparation for the info share (which will appear in the IR Child Support field). The 'Child Support regular' field will be renamed to 'IR Child Support Self-declared' and will continue to be used for clients who self-declare certain types of CS.

Clients who receive CCA will have their income recorded through a new SWIFTT pathway.

Adding non info share Child Support in SWIFTT that a client has self-declared

Clients must declare all non-info share Child Support (CS) payments they receive, including private arrangements and Inland Revenue (IR) CS such as UCB excess and CS payments that represent a period pre-1 July 2023.

Specific types of CS must be self-declared

The following types of 'non-info share CS' must be self-declared by clients:

IR CS paid to a client who is overseas and receives a benefit under a reciprocal agreement,

Private CS Arrangements,

IR CS that represents a period pre-1 July 2023,

Court Ordered Lump Sum payments,

UCB excess (voluntary agreement or formula assessed), or mixed CS (where a client receives both regular CS and UCB excess from the same liable parent)

CS that is paid to a client from an overseas agency (foreign child support)

For the written process for when non info share CS has been self-declared, please refer to the Self Declaring Child Support [https://doogle.ssi.govt.nz/community/display/HIYA/Types+of+child+support+are+self-declared] page in HIYA.

The table below provides a quick reference view of which field different types of self-declared CS should be added to in SWIFTT.

Type of CS	Income type in SWIFTT	Comments field in SWIFTT

Clients living overseas	IR Child Support Self-declared	Overseas cl receiving NZ CS
Private Arrangements	Private Child Support	Private arrangement
Payments that represent a period pre 1 July 2023	IR Child Support Self-declared	CS pre 1/7/12
Court ordered lump sum	Private child support	Court ordered lump sum
UCB excess (formula assessed)	Child support for UCB child	FA UCB excess
UCB excess (voluntary agreement)	IR Child Support Self-declared	VA UCB excess
Foreign child support	Private child support	Foreign child support

Adding income in SWIFTT for Childcare Assistance (CCA)

When granting CCA or reviewing a client's entitlement to CCA, all income for CCA will now be added using the steps below:

Add income in CCSI by selecting the record and entering IMH in the "To action" field. This will take you to the INCMH screen.

From there select the select the period you are adding the income for, and then enter the income using the appropriate drop-down option in INCMA. For more information, please see the Childcare Assistance HIYA page [https://doogle.ssi.govt.nz/community/display/HIYA/Childcare%20Assistance] .

All income must be added using the appropriate income fields, as outlined above. Once income has been added to a client's record the user should continue with granting or reassessing CCA as per BAU.

Please note: In cases where the client is applying for/receiving CCA has a partner earning income, any income the partner has must be combined with the total income the client has and added to the appropriate field/s.

Adding income on suspended CCA records.

From 1 July 2023, users will now be able to add income to a suspended record CCA record, which was not previously possible.

Fields in the SWIFTT income screens

Income Field	# Of fields	When/How is it used	Gross or Net	Income charging rules
Wages/Salary (Previously Earnings)	4	This field is used when a client is earning wages/salary. Clients can declare wages online through MyMSD. If a client declares more than four sources of income, this will be added together in SWIFTT and documented in CMS. Do not enter for OB/UCB.	Client's GROSS income is entered into this field.	This field will be charged as income following the benefit charging rules.
Interest	1	Interest earned from savings or investments are to be entered in this field. OB/UCB clients: Do not enter child's interest before tax in this field. It must be entered in the 'OB/UCB chargeable income' field.	Interest entered into this field is the GROSS amount (before income tax) and is not a one-off capital payment.	This field follows the relevant benefit charging rules.
Dividends	1	Income received as dividends is to be entered in this field.	Dividends entered into this field is the GROSS amount (before tax) and is not a one-off capital payment.	This field will be charged as income following the benefit charging rules.
Pvt Sup pre 010492	1	There should be no new entries to this field from 5 December 2022. This field is only for clients who were in a private superannuation fund before 01/04/1992 if that payment qualifies for the 50% exemption.	Net income	Income in this field will be able to be changed/removed for clients with an active benefit/pension. To qualify for the exemption the client needs to meet all of the following: - Are over 60 - Started receiving the pension or annuity before 1 April 1992 - Were between 55-59 years of age when they started receiving it - Meet the full criteria to meet the exemption For further information see MAP [https://doogle.ssi.govt.nz/map/income-

				support/core-policy/income/types-of-income/annuities-and-pension-payments-from-superannuation-schemes.html]
Other income	1	**Do not enter Child Support in this field**.	Enter any other chargeable GROSS income (before tax) that does not have its own field.	This field will be charged as income following the benefit charging rules.
AIP/ACC (Accident Insurance Payment/Accident Compensation Corporation)	1	ACC income that is charged as income is to be entered here. Example of ACC charged as income: • Payments for attendant care, home help and rehabilitation services. [https://doogle.ssi.govt.nz/map/income-support/core-policy/income/types-of-income/payments-for-attendant-care-home-help-and-rehabili-01.html]	Client's GROSS income (before tax) is entered into this field.	This field will be charged as income following the benefit charging rules.
AIP/ACC net direct ded (Accident Insurance Payment/Accident Compensation Corporation Direct Deduction)	1	This field is used for ACC payments that are treated as direct deduction from a clients benefit. Types of ACC income entered here: • ACC Weekly compensation [https://doogle.ssi.govt.nz/map/income-support/core-policy/income/types-of-income/weekly-compensation-01.html] • ACC child weekly compensation [https://doogle.ssi.govt.nz/map/income-support/core-policy/income/types-of-income/acc-child-weekly-compensation.html] • Payments for surviving spouses [https://doogle.ssi.govt.nz/map/income-support/core-policy/income/types-of-income/payments-for-surviving-spouses-01.html] • Private accident insurers. [https://doogle.ssi.govt.nz/map/income-support/core-policy/income/types-of-income/private-accident-insurers-01.html]		Income is charged as a direct deducted against their benefit.
O/seas Pen direct ded (Overseas Pension Direct Deduction)	1	Overseas pension income is to be entered in this field. MAP guideline here [https://doogle.ssi.govt.nz/map/to-or-from-overseas/payments-from-overseas/overseas-pensions.html] .		Income is charged as a direct deduction against their benefit.
Other direct deduction	1	This field is for any other NET income the client has that needs to be deducted directly from the net rate. Do not enter any income for OB/UCB.		Income is charged as a direct deduction against their benefit.
OB/UCB Chargeable income (Previously Parents/Estate Field)	1	This field is only for the child's income when client is receiving OB/UCB. Do not enter caregiver's income or child's personal earnings here.		For income entered in this field follow OB/UCB charging income rules here [https://doogle.ssi.govt.nz/map/income-support/main-benefits/orphans-benefit-and-unsupported-childs-benefit/childs-income-01.html] .
Private Child Support	1	Enter any Child Support the client declares from a private arrangement.	The NET income is entered.	This field will be charged as income following the benefit charging rules.
IR Child Support	1	This field will contain info share CS. This field is locked so any corrections must be completed in CMS before the charge is sent to SWIFTT.		This field will be charged as income following the benefit charging rules.
IR Child Support arrears	1	This field will contain info share CS. This field is locked so any corrections must be completed in CMS before the charge is sent to SWIFTT.		This field will be charged as income following the benefit charging rules.
IR Child Support Self-declared	1	This field is used for certain types of Self-declared non info share Child Support. Please refer to Self Declaring Child Support Income [https://doogle.ssi.govt.nz/map/income-support/core-policy/income/types-of-income/child-support-income/non-information-share-child-support-payments.html] .	The NET income is entered.	This field will be charged as income following the benefit charging rules.
Partner's Child Support	1	This field is used when the client has a partner who does not qualify for a benefit, but receives non info share CS.	The NET income is entered.	This field will be charged as income following the benefit charging rules.
Partner's IR Child Sup Arrears	1	This field will contain info share CS. This field is locked so any corrections must be completed in CMS before the charge is sent to SWIFTT.		This field will be charged as income following the benefit charging rules.
Partner's IR Child Sup	1	This field will contain info share CS. This field is locked so any corrections must be completed in CMS before the charge is sent to SWIFTT.		This field will be charged as income following the benefit charging rules.

Child Support for UCB Child	1	This field contains any UCB excess that is passed on for UCB children If a client self-declares UCB excess [https://doogle.ssi.govt.nz/map/income-support/core-policy/income/types-of-income/child-support-income/unsupported-childs-benefit-excess-payments.html]., then refer to the Self Declaring Child Support Income [https://doogle.ssi.govt.nz/community/display/HIYA/Types+of+child+support+are+self-declared#expand-Specifictypesofchildsupportmustbeselfdeclared] HIYA page for how to process this.		Formula assessment UCB excess payments are only chargeable for some types of assistance. Voluntary agreement excess payments are chargeable income for all income-tested assistance – Please see MAP for more information (Unsupported Child's Benefit excess payments)
Self-Employment	1		Client's self-employed GROSS income is to be entered in this field.	This field will be charged as income following the benefit charging rules.

SWIFTT income frequencies and how it is calculated

SWIFTT Code	Period	How SWIFTT calculates
1	Weekly	1 (week)
2	Fortnightly	2 (weeks)
3	Monthly	52 weeks divided by 12 months (4.333333)
4	4-weekly	4 (weeks)
5	2-monthly	52 (weeks) divided by 6 (months) (8.666666)
6	Quarterly	13 (weeks)
7	4-monthly	52 (weeks) divided by 3 (months) (17.333333)
8	6-monthly	26 (weeks)
9	Annually	52 (weeks)

A/P field (Actual/Prospective)

This field is to indicate if the income has been verified, or not.

Actual 'A' – income where we have received verified evidence
Prospective 'P' – income that has been declared, but not verified with evidence

Cash Assets

Cash Assets has been moved from the income field list and now has its own field for asset amount and comments. Cash Assets are not charged as income but are charged against asset-tested supplementary assistance. Cash Assets may affect supplementary assistance, further information here [https://doogle.ssi.govt.nz/map/income-support/extra-help/index.html].

SLP Earnings Exemption field

Personal earnings (from work) qualify for the exemption for clients on SLP (excluding SPB or TAS). Up to $20 of gross personal earnings for all other clients (including partners who qualify to receive SLP in their own right.).

From 5 December SWIFTT will automate the exemption 'Y' when income is entered in the 'Wages/Salary' of a SLP qualifying client.   If the income is then removed from 'Wages/Salary', SWIFTT will automatically set the flag to 'N'.

More information here [https://doogle.ssi.govt.nz/map/income-support/main-benefits/supported-living-payment/personal-earnings-exemptions-01.html].

SLP (Caring for a Person) Charging Income for Couples

There is no 'married, civil union or de facto' rate of payment for a client getting Supported Living Payment (caring for a person). The client's partner will either qualify for a benefit in their own right or have some other form of income.

Income is recorded in CMS and not INCMA in SWIFT as this will reduce the benefit paid through the SNSRA screen.

How to apply the income test:

Income is charged annually and at the following rates (at 1 April 2022):

For every $1.00 of income that the client (and their partner) earns over $8,320 per year, but no more than $13,000 per year, 15 cents is deducted from the benefit
For every $1.00 of income that the client (and their partner) earns over $13,000 per year, 35 cents is deducted from the benefit

To assess the rate payable, you:

Charge the income as if both the client and their partner qualify for SLP in their own right (that is against two benefits)

Add the two benefit payments together

Compare this total with the maximum rate of SLP (caring for a person) payable and pay the lesser amount

Enter the amount payable into SWIFTT through the SNSRA screen not the INCMA screen

Add income notes to the client event note

See here [https://doogle.ssi.govt.nz/business-groups/helping-clients/service-delivery/centralised-services/centralised-services-cuh/housing-processing-hub/housing-knowledge-base/tenant/slp-non-standard-calculation-guide.html#SLPnbspcaringforaperson4] for SLP non-standard calculation guide.

See here [https://doogle.ssi.govt.nz/map/income-support/main-benefits/supported-living-payment/examples-of-other-income-couples-caring-for-a-pers-01.html] for examples of calculating SLP (caring for a person) charging income for couples.

More information here [https://doogle.ssi.govt.nz/map/income-support/main-benefits/supported-living-payment/supported-living-payment-caring-for-a-person-charg-01.html] .

Weekly childcare costs exemption

The exemption is available to sole parents receiving a main benefit and is a $20 per week income exemption when they have to pay childcare costs while they are working. It is not necessary for the child to attend an approved childcare centre; private arrangements can be accepted.

More information here [https://doogle.ssi.govt.nz/business-groups/helping-clients/service-delivery/centralised-services/centralised-services-studylink/swiftt-assistance/ccs/cca-and-jssh.html] .

Sustainable Employment Trial end date

An employment trial is when a SLP client can work 15 hours or more per week in open employment for an agreed period of up to 6 months without losing their entitlement to Supported Living Payment.

More information here [https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/health-disability/ib-employment-trial/index-ib-employment-trial.html] .

The trial period and end-date is calculated by a Case Manager and is added into SWIFTT, find the process for Sustainable Employment Trial here [https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/health-disability/ib-employment-trial/starting-trial.html] .

Defects and Workarounds

Defect	Description	Workaround	Resolution date
INCCF – Detailed breakdown pop up not loading from INCCF screen	"loading" message is displayed in place of the pop up if staff are trying process another income change on the same client record.	Close pop up each time an action is completed	22 November 2023
INCCF - Detailed breakdown pop up unavailable when income is added and the benefit has a commencement date in the future	If staff are adding income for a benefit with a commencement date in the future, and a future income record exists, the detailed breakdown pop up is unavailable.	Check future income records via INCMH to determine which records should be updated if needed.	22 November 2023
INCCF - Detailed breakdown pop up persists if SWIFTT is closed	The detailed breakdown pop up does not automatically close when SWIFTT is closed.	Close pop up manually when closing SWIFTT	22 November 2023
INCMA – income can't be removed	This occurs when the income comment contains extra spaces or a 'tab' at the front. " client income" vs "client income" This issue is caused by income comments being copied and pasted into the field. To prevent the issue, the comment should be typed in the field.	A fix is being investigated, in the meantime, the income can be removed by changing the comment to 'other' and then trying to remove the income again.	TBC

Content owner: **Last updated:** 30 October 2024

Childcare Assistance - Debt Management

This page provides you with information on how to manage Childcare /OSCAR subsidy and Guaranteed Childcare Assistance Payment (GCAP) debt.

On this Page:

Management of overpayments to Childcare Centres, OSCAR providers and clients

Work and Income is responsible for determining who is required to repay a Childcare / OSCAR Subsidy or GCAP debt. This could be either the Childcare Centre, OSCAR provider or the client.

For detailed information see:

MAP - Childcare Assistance Debt [http://doogle/map/income-support/extra-help/childcare-assistance-programme/four-week-extension-01.html]

SWIFTT process - Recovery of Childcare / OSCAR Subsidy and GCAP debts

The debt recovery process is as follows:

DEBTI - select debt by entering 'C' in the select column and enter
DEBTC - enter 'Y' the debt recoverable field. The debtor field automatically defaults to a 'C' as a client debt. If the debt is for the provider you will need to change this field to 'P' and enter.

If you are manually adding a debt in the DEBTA screen you will need to manually assign the debt.

The 'status' and 'breach type' fields will automatically pre-fill with '1'. You will not need to change this.

Note it is important that any debts created have the debt status amended the same day as the debt was established.

Please ensure you enter clear notes in CMS which include the following information:

who is responsible for repaying the debt
the period covered
why the debt was established
name of the Childcare Centre or OSCAR provider
date letter sent
child's first and surname.

Where the client is responsible for repaying the debt, you must send a letter explaining the debt and advising a refund is required. If possible phone the client to explain the debt and negotiate a repayment arrangement, if the client is still in receipt of a benefit or Working for Families assistance paid by Work and Income, repayment can be made from this.

Debts belonging to a client not in receipt of a main benefit will transfer overnight from the DEBTI screen to the client's TRACE record under debt type 'CCS'. Any changes to these debts should be completed by the end of the same business day.

Any arrears created at the same time as a debt is created can still be offset against the debt. However, this can only happen on the day the action takes place and arrears can only be offset against the debt on the same child record.

Where a debt belongs to a client who receives a benefit, the debt will transfer to DEBTI overnight.

Where the debt has been assigned to the provider, the debt will transfer overnight from the provider's DEBTI screen to the provider's record in TRACE under the debt type 'CCP'.

At cancellation of the Childcare / OSCAR Subsidy or GCAP the following actions must be completed:

the case manager or customer service representative record the debt arrangement in CMS note summary
transfer the call (handshake) to the Client Support Debt Management Unit where a debt management officer will negotiate repayments with the client and
letter to be sent to the client.

Note the Client Support Debt Management Unit will manage all debts that are to be repaid by Childcare Centres and OSCAR providers.

MAP - Third party debt [http://doogle/map/income-support/extra-help/childcare-assistance-programme/changes-and-reviews-childcare-subsidy/provider-debt-01.html]

Important - Centre closes or changes ownership

Where the Childcare Centre closes or changes ownership the Client Support Debt Management Unit must be notified immediately so that they can advise the centre of the bulk debt to be repaid and arrange recovery of the outstanding debt.

Contact Centre

All SWIFTT generated debt letters are to be suppressed. Email the case manager concerned within two hours of completing the action with the letter reference (case manager to decide who will refund the debt and follow the procedure as above).

Refund of debts from Childcare Centres and OSCAR providers

All debts that are the responsibility of the Childcare Centre or OSCAR provider to refund will be made by the end of each directly to National Crown Revenue.

Content owner: Work and Income Design and Improvement   **Last updated:** 05 November 2024

Client Letters

This page provides you with guidelines for editing client SWIFTT letters following the review of a client's benefit or supplementary assistance.

All letters must be checked for accuracy and readability before being issued. When multiple SWIFTT actions are completed on a client's record, some information in the letter may not be accurate or the letter may be difficult to understand.

The following information must be included:

Date (of the period reviewed)

Reason (e.g. income details)

Rate (e.g. summary of how the rate was calculated)

This is to ensure that the reader is able to fully understand the actions you have taken.

Finally, don't forget to check the spelling and grammar in your letter. Pay particular attention to place names and people's names and watch out for spell checks that default to US spelling.

For more information

Helpline tips - checking and issuing SWIFTT letters [http://doogle/resources/helping-clients/helplines-tips/work-and-income/swiftt/lsum/checking-and-issuing-swiftt-letters.html]

Editing, issuing and storing letters [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/core-procedures/letters.html]

MSD Style Guide [http://doogle/resources/helping-staff/policies-standards/communications/style-guide.html]

Content owner: Work and Income Design and Improvement   **Last updated:** 29 November 2020

Current debt write-off forms

This page provides you with the link to Map for the correct process to follow when recommending a debt for write-off, and the required forms.

Debts established on or after 26 September 2002

Every debt established on or after 26/09/2002 must be checked against the criteria of regulation 208(1) [http://www.legislation.govt.nz/regulation/public/2018/0202/latest/LMS96767.html] Social Security Regulations 2018 to determine if the debt is recoverable or should be recommended for write-off.

Process for debt write-off decision [http://doogle/map/income-support/core-policy/current-client-debt/process-for-debt-write-off-decision-01.html]

Accidental debt

Accidental debt is debt created by mistake on a client's SWIFTT and/or TRACE record during processing. For example income added to the client's record from the wrong date accidently creates a debt.

Accidental debt is **not** when the client got benefit payments they were not meant to. It is a 'paper' debt only.

You must change or undo accidental debt in the correct way to keep the client's benefit record accurate.

Accidental debt change [http://doogle/map/income-support/core-policy/current-client-debt/accidental-debt-change-01.html]

Debt established before 26 September 2002

Any debt established before 26 September 2002 can only be considered for provisional write-off under section 86(9A) [http://www.legislation.govt.nz/act/public/1964/0136/358.0/DLM364809.html] Social Security Act 1964 irrespective of when you are reviewing the debt. A debt which has been provisionally written off under section 86(9A) can, after 3 months, be considered for full financial write off.

Provisional write-off [http://doogle/map/income-support/core-policy/current-client-debt/provisional-write-off-01.html]

Debt recommendation forms

Recommendation for Accidental Debt Change [https://doogle.ssi.govt.nz/documents/resources/helping-clients/forms-templates/work-and-income/forms/accidental-debt-change-form-swiftt.doc]

Recommendation for Full Debt Write-Off of a Former Debt Provisionally Written Off [http://doogle/documents/resources/helping-clients/forms-templates/work-and-income/forms/recommendation-for-debt-write-off-form-provisionally-written-off-debt.doc]

Recommendation for non recoverable debt established on or after 26 September 2002 (Word 66.5KB) [http://doogle/documents/resources/helping-clients/forms-templates/work-and-income/forms/recommendation-for-non-recoverable-debt-established-on-or-after-26-september-2002-form.doc]

Recommendation for Provisional Debt Write-Off established before 26 September 2002 (Word 51.5KB) [http://doogle/documents/resources/helping-clients/forms-templates/work-and-income/forms/recommendationforprovisionaldebtwriteoff.doc]

Process for debts held on TRACE

Once the write off form has been completed and signed off by the correct delegated levels, the form should be scanned into the client's CMS record. Then email Client Support – Debt Management who will action.

Client Support Debt Management [mailto:Client_Support_Debt_Management@msd.govt.nz?subject=Writeoff&body=ClientName:%0DClientNumber:]

Content owner: Work and Income Design and Improvement   **Last updated:** 15 September 2023

Debt Breach Types

It is important that you use the correct breach type when establishing debt. This ensures the information we capture is accurate and correct for reporting purposes. The table below provides you with the correct breach types to be used for each business unit.

Service Delivery, Contact Centre and Processing Centre Staff		
Code:	Breach Type:	For use where:
1	Innocent	Overpayment established
4	Error	Overpayment established as a result of an error or oversight by staff
5	Reciprocal	Overpayment established in NZ due to the client owing debt in another country where a reciprocal arrangement exists
6	Overlap	Overpayment created due to a client transferring between different benefit types
Fraud Investigation Unit		
Code:	Breach Type:	For use where:
3	Deliberate	Overpayments established following investigation where the client is not prosecuted
7	Fraudulent	Referral for prosecution
National Data Match Centre		
Code:	Breach Type:	For use where:
2	Doubtful	Overpayment identified through data-matching

Content owner: Work and Income Design and Improvement **Last updated:** 29 November 2020

Debt Good Practice

This page provides you with information to help guide you towards good practice in understanding, establishing and preventing debt for our clients.

Understanding Debt

Debt breach types [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/core-procedures/debt/debt-breach-types.html]

Debt write-off forms for Work and Income [http://doogle/resources/helping-clients/forms-templates/work-and-income/forms/current-debt-write-off-forms.html]

Establishing Debt

Debt at grant of benefit [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/core-procedures/debt/debt-at-grant-of-ongoing-assistance-benefit.html]

Debts established while receiving a benefit [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/core-procedures/debt/debts-established-while-receiving-ongoing-assistance-benefit.html]

Working for families accommodation suppliment - consolidation of debt from TRACE to SWIFTT [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/core-procedures/debt/working-for-families-accommodation-supplement-consolidation-of-debt-from-trace-to-swiftt.html]

Client debt letters [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/core-procedures/debt/client-debt-letters.html]

Recovering Debt

Debt recovery for clients in receipt of a current benefit [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/core-procedures/debt/debt-recovery.html]

Debts at cancellation of benefit [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/core-procedures/debt/debts-at-cancellation-of-assistance.html]

Debt recovery for non-beneficiary clients [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/core-procedures/debt/debt-recovery-for-non-beneficiary-clients.html]

Repayment options available to clients [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/core-procedures/debt/repayment-options-available-to-clients.html]

Preventing Debt

Guide to preventing overpayments [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/core-procedures/debt/guide-to-preventing-overpayments.html]

Transferring between benefits [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/core-procedures/debt/transferring-between-benefits.html]

Recoverable Assistance Payment and Debt Balance [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/core-procedures/debt/recoverable-assistance-payment-and-debt-balance.html]

Debt Treatment Procedures

Childcare Assistance Debt Procedures [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/core-procedures/debt/childcare-assistance-debt-management.html]

No Asset Procedure [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/core-procedures/debt/debt-no-asset-procedure.html]

Residential Care Subsidy Debt Procedures [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/extra-help/residential-care-subsidy/index.html]

Content owner: Work and Income Operational Support   **Last updated:** 29 November 2020

Debt recovery for clients receiving ongoing assistance

This page provides you with information about debt recovery for clients who are receiving ongoing assitance.

Debt recovery while receiving ongoing assistance (benefit)

A debt could be an overpayment of ongoing financial assistance, or one-off recoverable assistance for example; an Advance Payment of Benefit or a recoverable Special Needs Grant.

When negotiating a debt repayment it is imperative to consider the clients financial circumstances and negotiate a sustainable level of debt repayment.

You must not recover any more that $40.00 per week from the client to repay a debt, unless the client volunteers to pay more, and makes a request in writing. You will need to ensure this will not place the client in undue hardship. The decision must be recorded in CMS and in SWIFTT.

This does not include debt repayments being made to other agencies for example; Department of Courts or Inland Revenue.

If a client is also repaying a debt that is retained in TRACE, via a payee to Client Support Debt Management, suppress the LSUM addressed to Client Support Debt Management. They receive the information from an alternative source.

Where a client has applied for recoverable assistance, you must ensure the recovery rate will repay the recoverable assistance within two years (24 months). Where the client shows exceptional circumstances [http://doogle/map/income_support/extra_help/advance_payment_of_benefit/advance_payment_of_benefit-28.htm] you may consider reducing the recovery rate [http://doogle/map/income_support/extra_help/advance_payment_of_benefit/advance_payment_of_benefit-54.htm], with your service centre manager's sign-off.

For more information see:

Current client debt - Negotiating repayment of debt [http://doogle/map/income-support/core-policy/current-client-debt/negotiating-repayment-of-debt-01.html]

Current client debt - SWIFTT process maximum debt recovery [http://doogle/map/income-support/core-policy/current-client-debt/swiftt-process-maximum-debt-recovery-01.html]

Current client debt - Debt types retained in TRACE [http://doogle/map/income-support/core-policy/current-client-debt/debt-types-retained-in-trace-01.html]

Jobseeker Support - Priority for deductions [http://doogle/map/income-support/main-benefits/jobseeker-support/changes-and-reviews-jobseeker-support/priority-for-deductions-01.html]

Repayment options available to clients [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/core-procedures/debt/repayment-options-available-to-clients.html]

Content owner: Work and Income Operational Support   **Last updated:** 04 November 2024

Debt recovery for non-beneficiary clients

This page provides you with information about debt recovery for non-beneficiary clients.

A debt could be an overpayment of financial assistance such as, Working for Families Accommodation Supplement, Recoverable Assistance Payment or a recoverable Special Needs Grant.

Debts that are generated while the client is receiving for example; Working for Families Accommodation Supplement will generally remain in SWIFTT, an offset will need to be added via the SOFSI screen after an repayment amount has been negotiated with the client. The debt will remain in SWIFTT until such time as the SWIFTT record is cancelled and the debt transfers to TRACE.

For non-beneficiary clients who are granted a one-off recoverable assistance payment, such as a Recoverable Assistance Payment, it is vital you record the repayment arrangement in the SDPAA screen before you decline the SWIFTT record. This will ensure that Client Support - Debt Management has the necessary information to recover the debt.

For more information see:

[Core Policy - Current client debt](http://doogle/map/income-support/core-policy/current-client-debt/index.html) [http://doogle/map/income-support/core-policy/current-client-debt/index.html]

[Working for Families Accommodation Supplement - Consolidation from TRACE to SWIFTT](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/core-procedures/debt/working-for-families-accommodation-supplement-consolidation-of-debt-from-trace-to-swiftt.html) [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/core-procedures/debt/working-for-families-accommodation-supplement-consolidation-of-debt-from-trace-to-swiftt.html]

[Recoverable Assistance Payment recovery](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/extra-help/recoverable-assistance-payment.html) [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/extra-help/recoverable-assistance-payment.html]

[Client Support - Debt Management (CSDM) supports people who have exited the benefit system](http://doogle/business-groups/helping-clients/ssis/who-we-are/integrity-services/collections/) [http://doogle/business-groups/helping-clients/ssis/who-we-are/integrity-services/collections/]

Content owner: Operational Policy   **Last updated:** 07 December 2023

Debts at cancellation of assistance

This page provides you with information on what actions you should complete when cancelling a client who has been receiving either ongoing assistance or one-off assistance.

When a debt is established or the client has an existing debt at cancellation, which could be an overpayment of ongoing assistance or one-off recoverable assistance, you must:

negotiate an appropriate repayment arrangement

provide the client with the repayment options available - the preferred repayment method is by a wage deduction (a Debt Management Officer at Client Support Debt Management will arrange this - case managers **do not** have the required delegation to issue a wage deduction notice)

have the client to complete the Repayment Authority form [http://doogle/documents/resources/helping-clients/forms-templates/work-and-income/d001w-oct-2008.pdf] (and other forms as required)

ensure the client's address and phone number are correct in CMS **and**

if the client is entering employment, the employer's name (business name) and address are entered in the SBFTZ screen.

Full notes need to be entered into CMS regarding any debt establishment and/or the repayment arrangement.

A copy of the letter must be placed on the client's file to support the non-current debt collection process.

Note: In certain circumstances the debt recovery can be suspended or kept at the existing repayment rate. Please ensure you are familiar with the 'Debt Repayment Protection for Sole Parents' and 'Transition to Work Grant - Debt Suspension' policies.

For more information see:

Processing standards - Cancellations [http://doogle/resources/helping-clients/processing-standards/cancellations-01.html]

Repayment options available to clients [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/core-procedures/debt/repayment-options-available-to-clients.html]

Debt repayment protection for sole parent rate of benefit [http://doogle/map/income-support/core-policy/current-client-debt/debt-repayment-protection-01.html]

MAP - Transition to Work Grant - Debt recovery suspension [http://doogle/map/income-support/core-policy/current-client-debt/debt-recovery-suspension.html]

Critical data – FINZ procedures [http://doogle/resources/helping-staff/procedures-manuals/finz/index.html]

Content owner: Work and Income National Office   **Last updated:** 04 November 2024

Debts established while receiving ongoing assistance (benefit)

Whenever a debt is established it is important that we have completed a number of checks to ensure the debt is correct.

On this Page:

Is the debt you have established what you expected?

Could this debt have been avoided if the 'first available date' policy was applied.

Is the debt correct?

Is the outcome of the debt what you thought it would be. If it is not correct you will need to reverse your actions by completing backdated review actions.

> eLearn - Backdated Review Procedure Guide [https://elearn.ssi.govt.nz/course/view.php?id=4526]

Is the debt recoverable?

Every debt established on or after 26/09/2002 must be checked against the criteria of regulation 208(1) [http://www.legislation.govt.nz/regulation/public/2018/0202/latest/LMS96767.html] Social Security Regulations 2018 to determine if the debt (or part of) is recoverable or should be recommended for write-off.

You must also consider if the debt (or part of) was caused by an office error. Sometimes it is inappropriate to expect recovery of a debt if in some way Work and Income has contributed to the overpayment.

If the debt is a result of an error you need to determine if it has been created by:

a processing error known as 'Accidental Debt'. This is a paper overpayment where the client has not received the actual money **or**

if it is a genuine overpayment and the client received the money in good faith, the debt must be considered for write-off if all the criteria of regulation 208(2) [http://www.legislation.govt.nz/regulation/public/2018/0202/latest/LMS96767.html] has been met.

SWIFTT automatically shows the debt as recoverable so it is important that this is changed to "N" if the debt is to be considered for write-off.

Note: If the debt established continues to show as recoverable the debt will transfer to the SOFSI screen for recovery.

For example:

For more information see:

> Current debt write-off forms [http://doogle/resources/helping-clients/forms-templates/work-and-income/forms/current-debt-write-off-forms.html]

> Flowchart - debt decision and debt write-off [http://doogle/map/income-support/core-policy/current-client-debt/process-for-debt-write-off-flowchart-01.html]

SWIFTT changes 18 February 2019

From 18 February 2019, when a debt is created:

SWIFTT will automatically pre-fill the 'Debt recoverable r208 Y/N?' field with a 'Y' in the debt add screen (SDBTA) or debt change screen (SDBTC) depending on the situation

New messages will remind you to check if the debt is recoverable

Note: It's important that if the debt shouldn't be recovered that you change the 'Y' to 'N' and take the steps to write the debt off.

The 'Debt recoverable r208 Y/N?' field is also mandatory so if you attempt to change an existing debt in SDBTC or DEBTC, and the 'Debt recoverable r208 Y/N?' field is blank, SWIFTT will ask you to enter 'Y' or 'N' when the debt status is:

1. Recoverable
2. Recovery undecided
6. Referred to agency
8. Transfer from non-current
11. Transfer from other benefit

These changes were made to ensure:

debts are recovered correctly as offsets can be added straight away
debt letters are accurate
clients get the correct debt balance whichever channel they use.

What is the debt for?

In SWIFTT identify the reason for the debt in the comments field for example: late income - McDonalds.

Create a Client Event in CMS with the Note Subject - Debt Details explaining why the debt was established.

This will ensure any future enquiries regarding how the debt was established can be easily explained to the client.

What will the client repay - can this be recovered from arrears?

When establishing a debt and arrears for the same period, the debt must be recovered. If there is not enough arrears to fully recover the debt, you must advise the client and negotiate repayment arrangements.

SWIFTT backdated reviews

Wherever possible, SWIFTT will automatically generate debts. However, there are occasions when SWIFTT cannot generate a debt. Usually an attention message will display informing you that a backdated review is required.

In all cases the backdated review process in SWIFTT must be used.

For more information see:

eLearn - Backdated Review Procedure Guide [https://elearn.ssi.govt.nz/course/view.php?id=4526]

eLearn - Recover Debt and Offset using SADOF screen [https://elearn.ssi.govt.nz/course/view.php?id=6401]

MAP - Negotiating debt repayment when the client is receiving a ongoing assistance [http://doogle/map/income_support/core_policy/current_debt/current_debt-05.htm]

Content owner: Work and Income Operational Support   **Last updated:** 04 November 2024

Guide to preventing overpayments

This page provides you with information on how you can prevent overpayments for clients by applying the correct policy guidelines.

14 Day Rule - Extra Help Assistance

When a client advises they have had a change in circumstance that will reduce, suspend or cancel their rate of extra help assistance, and have advised Work and Income of the change within 14 days. Generally the extra help assistance can be reassessed from the first available date.

The 14 day rule applies to the following extra help assistance:

Accommodation Supplement

Away from Home Allowance

Community Costs

Disability Allowance

Special Benefit

Temporary Additional Support or

Training Incentive Allowance.

However there are some exceptions to this rule.

For more information see:

MAP - Accommodation Supplement - Change in accommodation [http://doogle/map/income-support/extra-help/accommodation-supplement/changes-and-reviews-accommodation-supplement/change-in-accommodation-01.html]

MAP - Away from Home Allowance - Changes and reviews [http://doogle/map/income-support/extra-help/away-from-home-allowance/changes-and-reviews-away-from-home-allowance/changes-and-reviews.html]

MAP - Community Costs - Change in costs [http://doogle/map/income-support/extra-help/community-costs/changes-and-reviews-community-costs/change-in-costs-01.html]

MAP - Disability Allowance - Change in costs [http://doogle/map/income-support/extra-help/disability-allowance/changes-and-reviews-disability-allowance/change-in-costs-01.html]

MAP - Special Benefit - Change in costs [http://doogle/map/income-support/extra-help/special-benefit/changes-and-reviews-special-benefit/change-in-costs-01.html]

MAP - Temporary Additional Support - Change in costs [http://doogle/map/income-support/extra-help/temporary-additional-support/changes-and-reviews-temporary-additional-support/change-in-costs-01.html]

MAP - Training Incentive Allowance - Change in costs [http://doogle/map/employment_and_training/financial_help/training_incentive_allowance/changes_and_reviews_-_training_incentive_allowance/change_in_costs_training_incentive_allowance.htm]

Discretionary Review Dates

New or Formative Relationships

When a client enters a new (or formative) relationship. There is discretion to cancel or suspend the benefit from the first available date.

For more information see:

MAP - New or formative relationships [http://doogle/map/income-support/core-policy/relationship-status-for-benefit/changes-and-reviews-relationship-status-for-benefit/new-or-formative-relationships-01.html]

MAP - Effective date of review [http://doogle/map/income-support/core-policy/relationship-status-for-benefit/changes-and-reviews-relationship-status-for-benefit/effective-date-of-review-01.html]

Child Leaves Care

Generally when a child leave a client's care, the child would be excluded from the first available date. However there are some exceptions to this rule.

MAP - Child leaves care [http://doogle/map/income_support/main_benefits/domestic_purposes_benefit_-_sole_parents/changes_and_reviews_-_dpb_-_sole_parents/child_changes_dpb_sole_parent-14.htm]

[MAP - Child leaves sole parents care suddenly](http://doogle/map/income_support/main_benefits/domestic_purposes_benefit_-_sole_parents/changes_and_reviews_-_dpb_-_sole_parents/child_changes_dpb_sole_parent-14.htm) [http://doogle/map/income_support/main_benefits/domestic_purposes_benefit_-_sole_parents/changes_and_reviews_-_dpb_-_sole_parents/child_changes_dpb_sole_parent-14.htm]

Death of a Single Client

When a single client dies, there is discretion to continue the benefit for four weeks after the date of death.

For more information see:

[MAP - Death of a single client](http://doogle/map/income_support/main_benefits/unemployment_benefit/changes_and_reviews_-_unemployment_benefit/death_of_a_client_unemployment_benefit-01.htm) [http://doogle/map/income_support/main_benefits/unemployment_benefit/changes_and_reviews_-_unemployment_benefit/death_of_a_client_unemployment_benefit-01.htm]

Supported Living Payment

When the patient leaves the care of the client, in certain circumstances the payment can continue.

For more information see:

[Supported Living Payment - Patient Changes](http://doogle/map/income-support/main-benefits/supported-living-payment/changes-and-reviews-supported-living-payment/person-being-cared-for-has-changes-01.html) [http://doogle/map/income-support/main-benefits/supported-living-payment/changes-and-reviews-supported-living-payment/person-being-cared-for-has-changes-01.html]

Content owner: Work and Income Design and Improvement   **Last updated:** 04 November 2024

No Asset Procedure

This page provides information to staff on the No Asset Procedure, what to do if a client has a No Asset Procedure in place and where to refer clients if they require further information.

On this Page:

What is a No Asset Procedure?

A No Asset Procedure (NAP) is an alternative to bankruptcy for debtors who have no means of repaying their debts. Unlike bankruptcy, the NAP will typically run for 12 months. When a debtor enters a NAP, their debts are frozen on the date of entry and creditors cannot pursue the debtor for repayment (this includes debts they may have with Work and Income). When a debtor is discharged from the NAP they are released from all provable debts, and are not liable to repay any part of them, including penalties and interest.

Clients with a No Asset Procedure in place

Initially the NAP will be managed by Integrity Services. If a client advises you that they have a NAP in place, please obtain verification of this from the client i.e. documented evidence from the Official Assignee or Insolvency and Trustee Service.

When you receive the evidence please send a copy to:

Insolvency Team
National Programmes Centre
PO Box 31540
Lower Hutt 5040

When Integrity Services receives the evidence they will stop any debt repayments the client is currently making and add a Must View Note to the clients CMS record.

Client requires further information on the No Asset Procedure

The NAP is administered by the Insolvency and Trustee Service of the Ministry of Business, Innovation and Employment. Applications for a NAP must be made to the Official Assignee.

If a client wishes to find out more information about help available to repay their debts, refer them to your local budget advice service. The budget advice service will provide further information and support.

Frequently Asked Questions

Please refer to the link below for answers to questions commonly asked by case managers about the NAP. It includes further information about:

who removes the debt offset

what to do if a client advises they have a NAP in place

the impacts of a NAP on a clients entitlement to financial assistance, including an Advance or Recoverable SNG, a Recoverable Assistance Payment, TAS and Special Benefit.

> No Asset Procedure - FAQs (Word 36KB) [http://doogle/documents/resources/helping-clients/procedures-manuals/work-and-income/core-procedures/nap-faqs.doc]

Further Information

If you require further information please contact:

> Helpline [http://global1.ssi.govt.nz:81/?MSD&person=all&office=Helpline%20Work%20and%20Income&context=all]

Content owner: Work and Income Design and Improvement **Last updated:** 05 November 2024

Recoverable Assistance Payment and Debt Balance

When you consider approving a Recoverable Assistance Payment a client's (and their partner's, if any) Work and Income debt must be considered

Recoverable Assistance Payment and Debt Balance

When you consider approving a Recoverable Assistance Payment to a client or their partner (if any), you must also consider any debt the client and or their partner owe to Work and Income.

The link below provides you with the detailed process on how to assess what a client can receive if they also have debt with Work and Income.

Work and Income Debt Balance-Recoverable Assistance Payment [http://doogle/map/income-support/extra-help/recoverable-assistance-payment/work-and-income-debt-balance-01.html]

Flowchart - RAP - Qualification [http://doogle/documents/resources/helping-clients/procedures-manuals/work-and-income/extra-help/rap-flowchart-qualification.doc]

Flowchart - RAP - Required Information [http://doogle/documents/resources/helping-clients/procedures-manuals/work-and-income/extra-help/rap-flowchart-required-information.doc]

Content owner: Work and Income Operational Support   **Last updated:** 29 November 2020

Adding/Changing Income & Assets

This page provides the steps for adding/changing income & assets

On this Page:

- Adding/Updating Income
- Is the client eligible for an exemption?
- Income Exceptions / Certain Situations
- Adding/Updating Assets
- Letter Templates
- 'How To' Guide

Adding/Updating Income

1. Check if the client's situation meets any of the exceptions / certain situations
   - YES - follow required actions
   - NO - continue to next step
2. Check if the client is eligible for an exemption
   - YES - add income with exemption included
   - NO - add income as declared by client
3. Navigate to INCMH screen in SWIFTT
   - New income:
     - Select record number to action by typing [0]
     - Select action by typing [ADD]
   - Updating income:
     - Select record number of the record you are changing [income period]
     - Select action by typing [CHG]
4. Fill out the income change screen with details from your declaration
   - Enter in Effective date: date for the beginning of income period
   - Frequency: Weekly/Monthly/Yearly [codes found in F11]
   - Hours: as per declaration
   - Gross income: as per declaration
   - Source of income: Employer name
     - SPS client: Childcare costs (if declared)
     - SLP Medical Client: Select [Y] for earnings exemption
5. Press Enter - check for any messages under the activity line noting any need for BDR's, reassessments, and debt/arrears management.

Is the client eligible for an exemption?

Childcare Cost Exemption

Sole parent clients may be eligible to receive a childcare cost exemption if they have childcare costs. We will assess this if they declare childcare costs in their declaration and the exemption will be the lesser of;

- The amount the client has declared **or**
- $20.00 (max amount)

The exemption will continue to be applied unless it is removed.

Where childcare costs are **not** declared, and the exemption is in place, we should remove it.

Personal Earnings Exemption

This is applicable for all SLP (health condition, injury or disability) clients and is a set rate of $20.00. For more information about this, please click here.

The SLP Earnings Exemption will automatically set to Y or N if income is added into the Wages/Salary income field.

If removing the income from Wages/Salary field removes the exemption, SWIFTT will prompt you to check this, in this case change the exemption manually.
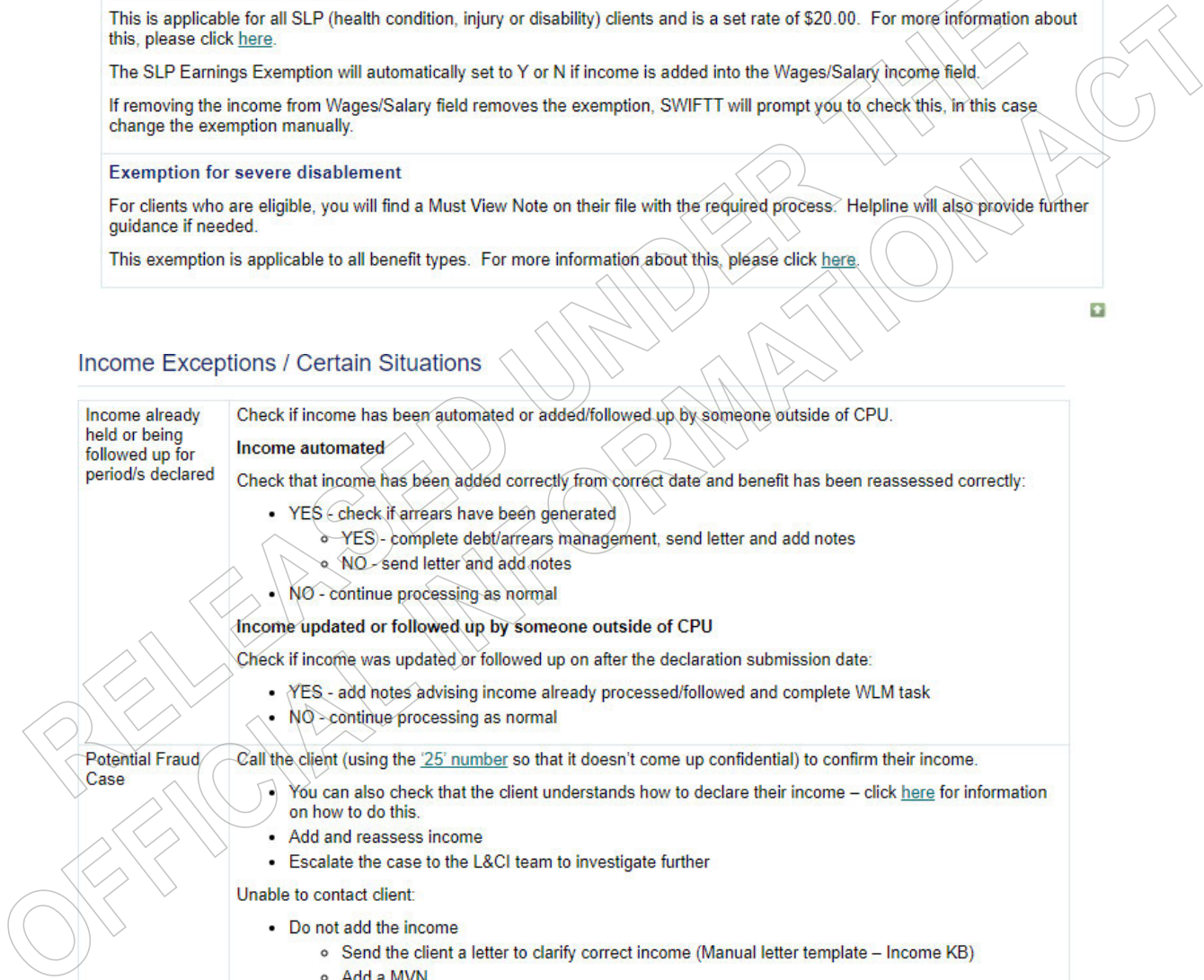
Exemption for severe disablement

For clients who are eligible, you will find a Must View Note on their file with the required process. Helpline will also provide further guidance if needed.

This exemption is applicable to all benefit types. For more information about this, please click here.

Income Exceptions / Certain Situations

Income already held or being followed up for period/s declared	Check if income has been automated or added/followed up by someone outside of CPU.
	
	Income automated
	
	Check that income has been added correctly from correct date and benefit has been reassessed correctly:
	
	• YES - check if arrears have been generated
	    ○ YES - complete debt/arrears management, send letter and add notes
	    ○ NO - send letter and add notes
	• NO - continue processing as normal
	
	Income updated or followed up by someone outside of CPU
	
	Check if income was updated or followed up on after the declaration submission date:
	
	• YES - add notes advising income already processed/followed and complete WLM task
	• NO - continue processing as normal

Potential Fraud Case	Call the client (using the '25' number so that it doesn't come up confidential) to confirm their income.
	
	• You can also check that the client understands how to declare their income – click here for information on how to do this.
	• Add and reassess income
	• Escalate the case to the L&CI team to investigate further
	
	Unable to contact client:
	
	• Do not add the income
	    ○ Send the client a letter to clarify correct income (Manual letter template – Income KB)
	    ○ Add a MVN
	
	Escalate the case to the L&CI team to investigate further.

Due paid assessment	Due paid assessment completed for the same income period. Do not update income and add note: *"Due Paid have already completed an assessment for income period declared."*

IRIS income	Is income declared for the same period as IRIS assessment?
	• YES - do not update income and continue with any other changes (if applicable) • NO - update income and complete reassessments
	Benefit suspended due to 'IRIS income'?
	Check notes to see if there is any reason we cannot resume i.e. client must make representation or provide income evidence first. If cannot resume, continue with other changes (if applicable).

Calculating the rate

Hourly rate declared	**Calculating the gross amount** To calculate the gross income, multiply the hours worked and the hourly rate.
	To turn minutes into part of an hour you will need to complete the calculation below:
	• Divide the numbers of minutes by 60 • Add the hours and multiply this by the hourly rate = total gross amount
	Example: the client worked 5hrs and 46mins at $16.50 per hour
	46 / 60 = 0.76 (do not round up the first 2 digits past the decimal point)
	5.76hrs x $16.50 = $95.04 total gross amount
	Hourly rate incorrectly declared as total gross amount
	Previous actions
	Where we identify this error with previous, automated (or manual) *actions*, we will correct the record and where applicable consider Debt write-off under r208(01) Social Security Regulations 2018.
	Current actions Calculate the correct gross amount using the information provided in the declaration (hourly rate x hours worked).
	Note: If the employer details are 'home-based' carer or 'self-employed' the income details may be correct. Check previous income history/notes before making amendments.
	Where it is unclear • Make contact with the client to confirm and update the system accordingly • If no contact can be made, follow the 'current action/s' process (above) and send a letter to the client.
	Sending a letter will give the client the opportunity to make contact to correct the income details if they are wrong.
Direct Deduction in place?	Where a direct deduction is in place (normally ACC) this amount gets deducted from the clients entitlement.
	If you need to complete a BDR, you will need to complete a DREW assessment based on the income declared and minus the direct deduction amount from the assessed rate in DREW and pay that via BDR.
Income reduces benefit to nil	SWIFTT will prompt suspension when income entered is over the income cut-out point. We should suspend the benefit and assess Non-Bene/WFF assistance if supplementary assistance is current.

	1. Suspend the benefit via the SBSR screen:
	  ◦ Enter date received: [todays date]
	  ◦ Action (S/R): [S] - to suspend
	  ◦ Effective date: [date of income period]
	  ◦ Reason for suspension: [038] – Returned to Work (or [030] if Non-bene record)
	  ◦ Transfer FTC to IRD: [N]
	  ◦ Comments: "excess income"

	2. Add/change income in the INCMH screen
	3. If supplementary assistance is current, check eligibility to Non-Beneficiary/WFF assistance and pay any entitlement via backdated review.
	4. Edit and issue LSUM letter
	5. Add/complete client event note
	6. Result action in WLM/STP accordingly

Non-Standard Rates

If a client and partner are on different benefit types, or only one half of the couple is receiving assistance, they should be receiving a Non-Standard Rate.

When calculating non-standard rates, use the following guidelines:

- Income and Assets for both client and partner must be accounted for.
- Income must be added as $0.01 with the actual income added to the comments
- Rates must always be calculated in DREW for non-standard clients
- When loading client data from SWIFTT into DREW, confirm the Rate of Payment (ROP) is correct
- If the ROP is incorrect or previous weeks have been paid incorrectly, confirm the correct rate with a Capability Developer before reviewing

Note: Non-bene clients do not have a ROP code in SDT1I so this needs to be selected in DREW manually

Residency - Client on a Main Benefit	If SWIFTT reassesses assistance correctly, we can continue to process as normal. A manual rate of payment (SDT1I) or NS rate (SNSRA) should be applied in these cases.
	For different situations that may apply, follow the links below:
	Client on a Main Benefit:
	- Partner not permanently or lawfully resident in New Zealand
	- Partner is overseas
	Accommodation Supplement:
	- Partner overseas
	- Partners not permanently or lawfully resident in New Zealand - beneficiaries
	- Partner not permanently or lawfully resident in New Zealand - non-beneficiaries
	Temporary Additional Support:
	- Clients with specific circumstances
	If it is unclear:
	- refer task to the office's Ready for Processing queue to process further
	- add note: *"Client is receiving a NS rate. It is unclear what rate is being paid so have referred to the office to review further. Note to office: Please add MVN of what rate is being paid so future income can be assessed rather than being referred to sit. Thank you."*
Client on main benefit declaring income - partner on NZS/VP	Check if NZS/VP client is in receipt of supplementary assistance - If yes, and income is over the limit, add a seniors CEN into the NZS/VP client's record and refer to seniors (as per Seniors Referral Process above) - If no, process 'other main bene' at a half-married rate

Adding a non-standard rate to SWIFTT	SNSRA - Add Non-Standard Rate • Date received: [today's date] • Non-std.rate add/chg? [Y] • Effective date: [date of income change] • Reason code: [7] • Pay GA: [7]

Benefit Specific Situations

Jobseeker 18year old - living at home?	You will need to check if an 18 - 19 year old client on JS is living at home as these clients have a different rate of payment. To check whether the client is living at home, go to the SDT1A screen to view the 'Living at home (Y/N) field.

Jobseeker (Primary) Client works 30+ hours	Jobseeker clients who work 30+ hours is considered in full time employment. We should suspend the benefit and assess Non-Bene/WFF assistance if supplementary assistance is current.
	
	(Note: this rule does not apply to JS partners - only the primary client)
	
	1. Suspend the benefit via the SBSR screen:
	  ○ Date received: [todays date]
	  ○ Action (S/R): [S] - to suspend
	  ○ Effective date: [date of income period]
	  ○ Reason code: [038] – Returned to Work (or [030] if Non-bene record)
	  ○ Transfer FTC to IRD: [N]
	  ○ Comments: "excess income"
	2. Add/change income in the INCMH screen
	3. If supplementary assistance is current, check eligibility to Non-Beneficiary/WFF assistance and pay any entitlement via backdated review.
	4. Edit and issue LSUM letter
	5. Add/complete client event note
	6. Result action in WLM/STP accordingly

Jobseeker - grand-parented or sole parent	This only applies if the client is Working 30+ hours with income under the cut out point Generally, clients who work 30+ hours are considered to be in full time employment. However, clients receiving JS at a grand-parented or sole parent rate are able to work full-time for a temporary period provided their income, when assessed over a 52 week period, does not full reduce their benefit. In these cases we will; • Process income as normal • Add a must view note - *"Client has declared 30+ hours work. A discussion should be had with the client if this continues 25+ weeks and confirmation of whether it is full time work as this may affect benefit entitlement (please refer to income history for details)."*

Supported Living Payment (SLP)	Client is in receipt of SLP on grounds of health condition, injury or disability - working 15+ hours a week Where income is 15+ hours a week, and the client does not have a Sustainable Employment trial expiry date in place (details can be found in the INCMH screen) we will need to refer this to the office as the client's eligibility to SLP will need to be reassessed. • Add/change income and • Forward to the office's Ready for Processing queue to review further
Residential Care (RCS or RSS) - seen in SSTAI/PYECI	**RSS/RCS current - Unable to suspend benefit?** If a client is receiving RSS/RCS, you will need to contact the RSS/RCS Unit to get the RCS or RSS suspended to enable you to suspend the benefit. ## Out of scope When you call the RSS/RCS Unit; • Advise that the client has declared income that is over the cut out point and you need to suspend the benefit and could they please suspend RCS/RSS so you can complete this action Once you've had that conversation; • Suspend the benefit via SBSR • Leave a Must View Note advising that when the benefit is resumed, RCS/RSS must be contacted so they can resume RCS/RSS **Current assistance** Complete action as normal then email appropriate unit to reassess the subsidy accordingly: • MSD_RCS@msd.govt.nz • MSD_RSS@msd.govt.nz **Debt created?** Name the debt and ensure the debt is made recoverable but DO NOT add a debt offset. Add a MVN that a debt offset should be added if/when the client is no longer in care. **Arrears created?** Complete debt/arrears offset if applicable. Any remaining arrears should be put on hold and referred to the appropriate unit (as above) to manage further.
SPB (Special Benefit)	• add income • complete other required changes • forward to the office's Ready for processing queue
MISC. (Miscellaneous subsidy)	• check SSUPI or MVN for details of this subsidy • if income does not impact this assistance, continue processing as per normal

ELP (Early Learning Payment)	If you are suspending the benefit due to income, email **Out of scope** to advise that the client's benefit has been suspended and the reason. Otherwise, continue processing as per normal
UCB/OB client	Do not update income and continue with any other changes (if applicable). This assistance is paid for the child so the caregiver's income should not be charged.

Types of Income

Self-employed/Sole Trader income	Attempt to make contact with client.
	
	• Successful contact
	   ○ request they provide documentation of the income they have declared (e.g. Profit/loss report, bank statements, receipts)
	   ○ enable myMSD upload for an appropriate number of days
	   ○ ask the client to call the contact centre once documentation has been uploaded
	   ○ add MVN noting: *"Documentation requested due to [self-employment/sole trader]. Please refer to the Financial Determination Team through S2P once document received."*
	• Unsuccessful contact
	   ○ send letter including the 'Self-Employed/Sole Trader income' manual letter template

MSD employee (current or commenced work)	Note: Oranga Tamariki staff - process as normal If staff member receives: • main benefit - process as normal • Non-Bene/WFF assistance - forward to Staff Assistance Unit Ready for Processing queue to reassess further
ACC payments	Ring the client to confirm if they are employed by ACC or whether they are receiving weekly compensation. • If employer - process as normal. • If unable to make contact - process as normal and leave a MVN asking the next person that speaks to client to confirm. If they are receiving ACC weekly compensation: • Non-Bene client: Process as normal • Main Benefit client: Forward to the office's Ready for processing queue as the payment may need to be added as a Direct Deduction (which is charged dollar for dollar) If the client is receiving another type of ACC payment: • Forward to the office's Ready for Processing queue to follow up further
Child Support	If it is a change to an existing payment, or payments cease - process as normal.

	If it is new, please refer to the office's Ready for Processing queue as further discussions are required around this payment.
Termination / Redundancy / Jury Service	Do not update income. Continue with any other changes (if applicable) and forward to the office's Ready for processing queue.

Adding/Updating Assets

All Assets declared will apply the 14-day rule.

When clients declared a change in assets, we may need to phone the client to determine whether the asset will affect their entitlement/s

Cash assets declared

Update INCMH:

- Navigate to INCMH screen in SWIFTT
  - New cash assets:
    - Select record number to action by typing [0]
    - Select action by typing [ADD]
  - Updating cash assets:
    - Select record number of the record you are changing [income period]
    - Select action by typing [CHG]
  - Enter cash assets: [Amount of cash assets declared]
  - Enter type of cash asset [as per declaration]

Non-Cash assets declared

- Navigate to the 'Other Property' (property not used as a home) page on Doogle
- Phone client to discuss whether declared assets can be considered as a realisable asset. (Request further information if needed) If considered a realisable asset:
  - Calculate potential net equity in the property
  - Add the net equity into 'Capital Assets' field in SADTA
  - Assess client's ongoing entitlement to supplementary assistance
- If contact unsuccessful:
  - Check if equity calculated is over the asset limit allowed
    - NO: No SWIFTT action required. Make clear notes in CMS only.
    - YES: Suspend AS/TAS from FAD
  - Send letter to client to obtain more information using appropriate template

Letter Templates

Common Scenarios

Non-Beneficiary WFF review (suspended due to excess income/hours)

Important information about your [Benefit type]

We're getting in touch to let you know that your [benefit type] will remain stopped for now. This is because you don't qualify for these payments with the amount you earn.

You still qualify for [supplementary assistance]. We have worked out your supplement from [date] to [date] and we owe you $[amount]. We will pay this to you on [date].

If you continue earning the same amount, your [benefit type] will be cancelled from [SEXPI date] because of the amount you earn. If you don't think this should happen, or you would like to know if you qualify for other help like Working for Families, please give us a call.

Self-Employed/Sole Trader income – Request for evidence

We need some information

We have identified that you have declared Self-Employed or Sole Trader income.

Because of this we will need evidence of your business income this could include:

- Individual Tax Return form
- Profit / Loss summary
- Bank Statements
- Receipts
- Any other documentation that proves your business income

To provide this information you can either upload it via MyMSD online or take it into your nearest service centre.

Once the documentation has been provided, we can then assess this against your benefit.

(If you upload the documentation through MyMSD, please call Work and Income on 0800 559 009 to let us know)

'How To' Guide

Refer to the 'How To' Guide if you require a step-by-step guide on specific types of actions.

Content owner: Work and Income Centralised Processing Unit (CPU)   **Last updated:** 16 October 2024

Repayment options available to clients

When a client cancels their benefit and they have an outstanding debt to repay, you must consider the client's financial circumstances when negotiating a repayment arrangement.

There are a variety of debt repayment options available to clients as listed below:

payee deductions from Working for Families assistance paid by Work and Income

deductions from Student Allowance

employer deduction notice (Client Support - Debt Management [mailto:Client_Support_Debt_Management@msd.govt.nz] will arrange this - Case Managers **do not** have the required delegation to issue a wage deduction notice)

automatic payment from debtor's bank account

internet/telebanking payments

online by debit card.

Please transfer the client to Client Support - Debt Management on 0800 558 008, or email Client Support - Debt Management [mailto:Client_Support_Debt_Management@msd.govt.nz] indicating the client's preferred method of repayment.

When the SWIFTT record is cancelled, please make sure the client's (and/or partner's) CMS/SWIFTT record is updated with any changes in circumstances, for example change of address and employer details.

Pay debt in New Zealand [https://www.workandincome.govt.nz/on-a-benefit/debt/pay-debt-in-new-zealand.html]

Bank automatic payment form [http://www.workandincome.govt.nz/documents/forms/debt-repayments-authority-form.pdf]

Core policy - Arranging repayments at cancellation [http://doogle/map/debt_management/current_client_debt/current_client_debt-35.htm]

Content owner: Work and Income Operational Support   **Last updated:** 04 November 2024

Residential Care Subsidy Procedures

The following procedures provide instructions on how to apply best practice for the appropriate administration of a client's Residential Care Subsidy. They should be read in conjunction with the Processing Standards.

Accepting forms for Senior Services Residential [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/extra-help/residential-care-subsidy/accepting-forms-for-senior-services-residential.html]

Agents [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/extra-help/residential-care-subsidy/agents.html]

Asset verification [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/extra-help/residential-care-subsidy/asset-verification.html]

Assets [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/extra-help/residential-care-subsidy/assets.html]

Bank accounts [http://doogle/resources/helping-clients/processing-standards/bank-accounts-01.html]

Gifting verification [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/extra-help/residential-care-subsidy/gifting-verification.html]

Income and Income verification [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/extra-help/residential-care-subsidy/income-and-income-verification.html]

Letters [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/extra-help/residential-care-subsidy/letters.html]

Living Alone Rate of Payment [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/extra-help/residential-care-subsidy/living-alone-payment.html]

Special Needs Grant and Advance Payments [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/extra-help/residential-care-subsidy/special-needs-grant-and-advance-payments.html]

Recognition of care [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/extra-help/residential-care-subsidy/recognition-of-care.html]

Review actions [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/extra-help/residential-care-subsidy/review-actions.html]

Roles and Responsibilities [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/extra-help/residential-care-subsidy/roles-and-responsibilities-residential-care-subsidy.html]

Tax Code [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/extra-help/residential-care-subsidy/tax-code.html]

Timeliness [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/extra-help/residential-care-subsidy/timeliness.html]

Trusts [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/extra-help/residential-care-subsidy/trusts.html]

Content owner: Senior Services   **Last updated:** 29 November 2020

Transferring between Benefits

This page assists you in the process to follow when transferring a client between different benefit types.

On this Page:

When a client transfers between different benefit types, any existing debt will need to be transferred to the new benefit for recovery. Any benefit overlap established as a result of the transfer between benefits **must** be recovered and recorded correctly in SWIFTT.

Note: When a client is on Sole Parent Support and their youngest dependent child turns 14 an automatic transfer from Sole Parent Support to Jobseeker Support occurs.

Automatic transfer from SPS to JS when youngest dependent child turns 14 [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/core-procedures/auto-transfer-sps-to-js/index.html]

STRFB screen - Transferring between benefit types

The STRFB screen is used for transfers between benefit types, or when transferring from a main benefit to Working for Families.

When the STRFB screen is completed, all existing debt, including any overlapping payment (if using a date in the past) will automatically transfer to the new benefit record. You will need to manually re-add any offsets, and recover the overlapping payment from the arrears generated (if applicable).

The overlap **must be** recovered from the arrears generated for the same period on the new benefit record, and **you must** change to breach type to (6) 'Overlap'. This will ensure the overlap is identified correctly in SWIFTT for reporting purposes.

Recovering an overlap is an administrative action therefore there is no need to consult with the client.

Note: If you print the SOFSI screen before completing the STRFB screen, you will have the information required to re-add the offsets.

Transfer from Emergency Benefit to a Statutory Benefit

If you need to transfer from Emergency Benefit (EB) to a statutory benefit you will need to do the following in the SDT1A screen before completing the STRFB action:

change the entitlement code from 11 (Hardship) to 1 (Statutory)

remove the emergency service code

If the client is aged 18 or 19 years you must check that the living at home field in SDT1A is correct.

Transfer from benefit to Working for Families

When using STRFB the Accommodation Supplement and Disability Allowance details will transfer to the Working for Families (WfF) record.

However, unlike transfers to similar benefits the debt will transfer to TRACE and not to the WfF record in SWIFTT (code 036 is not to be used).

The client is now a non-current client and debt recovery will be administered by Client Support Debt Management. You must complete the SDPAA screen to advise the debt unit of the repayment arrangement.

Helpline Tip - Transfer from main benefit to Working for Families [http://doogle/resources/helping-clients/helplines-tips/work-and-income/swiftt/miscellaneous/transferring-from-a-main-benefit-to-working-for-families-assistance.html]

SBFTZ screen - Transferring between different benefit types

The SBFTZ screen is used to cancel the previous benefit when transferring between different benefit types.

When you cancel a benefit using any reason code and grant a new benefit on the same day the debt will be available on the new benefit within 5 minutes of the automatic or manual authentication for recovery. If the debt is not recovered during business hours the debt will transfer to TRACE as a non-current debt.

Note: when you cancel a benefit and grant a new benefit from a date in the past any arrears created will need to be put on hold by mid-day so you can recover any debt created from this action. If you do not do this the arrears will get paid into the client's bank account".

Any overlap **must be** recovered from the arrears generated for the same period on the new benefit record, and **you must** change the breach type to (6) 'Overlap'. This will ensure the overlap is identified correctly in SWIFTT for reporting purposes.

Recovering the overlap is an administrative action therefore there is no need to consult with the client.

Note: If you print the SOFSI screen before completing the SBFTZ screen, you will have the information required to re-add the offsets.

SWIFTT work arounds for spouse inclusion/exclusion

The reason code (036) 'Granted other benefit/pension' cannot be used in partner inclusions/exclusions, the correct cancellation code must be used in these cases, for example; client cancels Sole Parent Support, to be included in partner's Jobseeker Support then the SWIFTT code (019) 'commenced living de-facto' would be used.

Spouse Inclusion

cancel the current benefit using the appropriate code

in CMS, link the client to the new partner before completing SPINC

check the partner's CLNTI screen to ensure the clients are linked

any existing debt will transfer to the partners new service (generally) within 5 minutes of the SPINC action occurring, as long as the cancellation and partner inclusion occurs on the same day

add offset to the new record once the debt has transferred.

(You can complete this process when the client receiving Sole Parent Support will be the primary on the Jobseeker Support).

Spouse Exclusion

cancel the partner using code 106 'separated' in SWIFTT

in CMS separate (un-link) the client from the partner

once separation action is showing in SWIFTT and the partner no longer appears in the primary's CLNTI screen, you can register the new benefit

any existing debt will transfer to the new service within 5 minutes of the automatic or manual authentication

add offset to the new record once the debt has transferred.

Important: The above actions need to be completed on the same day.

Helpline Tip - Partner inclusion in SWIFTT [http://doogle/resources/helping-clients/helplines-tips/work-and-income/swiftt/miscellaneous/processing-a-partner-inclusion-in-swiftt.html]

Helpline Tip - Separating a couple in SWIFTT and UCVII [http://doogle/resources/helping-clients/helplines-tips/work-and-income/ucvii-processing/how-to-separate-a-couple-in-swiftt-and-ucvii.html]

Overlap in SWIFTT

On the new benefit record select the debts for the overlap period from the SDBTI screen, and select CHG.

Note: this action can be completed before or after the recovery of the debt.

Example:

Tax Cert/Year   : Non-Tax
Benefit/Pension type   : WKLY INVALIDS BENEFIT

Debt type   : Overpayment   Debt recoverable s86(9A) Y/N? [Y]
Debt status   : [4] Recovered
Breach type   : [6] Overlap

Approve/Decline   [   ] Usercode   Password

Non-taxable amount   :   364.00   Debt Balance   :

Change RC/PA loan to   [0]
Overpayment from   [220206] to   [310306]
Comment   [XFER X SB TO IB 220206

Complete comment to identify why the debt was established

F1 SDBTI F2 SOFSI F3 STAXI F4 SDBTA   F5   F6   F7 LSUM F8
           Next activity [   ]   [0]
16:02:31:48   INQUIRY REQUEST

SWN   [   ] Benefit/Pension code [320]   Exc. W/0 and Recovered [N]
                                                          Last   Rec
   Est.date Type Overpymt period Status   Debt amt. Debt bal. Offset Dst IS
1 29/04/06 Ove 27/03/06-29/03/06 Recovered   101.15   126
B./P.: 600 XFER X SB TO IB 220206   Breach: Overlap   Tax.: 06/07
2 29/04/06 Ove 30/03/06-31/03/06 Recovered   67.44   126
B./P.: 600 XFER X SB TO IB 220206   Breach: Overlap   Tax.: 06/07
3 29/04/06 Ove 22/02/06-31/03/06 Recovered   73.64   126
B./P.: 600 XFER X SB TO IB 220206   Breach: Overlap
4 29/04/06 Ove 22/02/06-31/03/06 Recovered   364.00   126
B./P.: 600 XFER X SB TO IB 220206   Breach: Overlap

Debts are now recovered and identified correctly as an overlap

Select record number to action   n (CHG/REC) [   ]
F1 SOFSI F2 SDBTA F3   F4 STAX   F7 FIRST F8 BACK
           Next activity [   ]   [0]
ATTENTION   05   No more records to view   #00171

Helpline Tip - Overlaps that cross a tax year [http://doogle/resources/helping-clients/helplines-tips/work-and-income/swiftt/review-dates/overlaps-that-cross-a-tax-year.html]

Content owner: Work and Income Operational Support   **Last updated:** 04 November 2024

Working for Families Accommodation Supplement - Consolidation of debt from TRACE to SWIFTT

When a client makes an application (or transfers) to Working for Families Accommodation Supplement you must check the 'Debt Details' screen in CMS to determine if the client has a debt in TRACE that is not being recovered.

Example of the CMS screens as below:

Process for Case Managers

If the client has a debt in TRACE that is not being recovered you must take the following action:

ring the Client Support Debt Management on 0800 558 008 to request the debt be returned to SWIFTT. This will happen in approximately 5 to 10 minutes

add full notes to CMS

ensure the client is fully aware of the debt.

Note: In certain circumstances clients may be able to suspend their debt recovery or have their existing debt repayment kept at the same level.

For more information see:

[Core policy - Debt recovery suspension](http://doogle/map/income_support/core_policy/current_debt/current_debt-37.htm) [http://doogle/map/income_support/core_policy/current_debt/current_debt-37.htm]

[Core policy - Debt repayment protection](http://doogle/map/income_support/core_policy/current_debt/current_debt-36.htm) [http://doogle/map/income_support/core_policy/current_debt/current_debt-36.htm]

Content owner: Work and Income Design and Improvement   **Last updated:** 04 November 2024