# Council Tax Single Occupancy Discount Review FAQs

#### Why is the Single Occupancy Discount review being undertaken?

Annually, the Council undertakes a review to ensure residents who claim a Single Occupancy Discount on their Council Tax continue to have a genuine entitlement to it. The City of Edinburgh Council is working with NEC Software Solutions (UK) Limited, as their authorised Data Processor, to undertake an evidence based Single Occupancy Discount review, using a combination of Council data, third party data sources, including Experian data, and specialist validation services. This will help to:

- Ensure that those who are entitled to the discount continue to receive it.
- Remove ineligible claims.
- Keep Council Tax as low as possible for all Council Tax payers and help to protect services in a difficult financial climate.

### Why is the Council able to do this?

The review is carried out in accordance with the Local Authorities (Contracting Out of Tax Billing, Collection and Enforcement Functions) Order 1996 - SI1996/1880, Section 12 - Ascertaining entitlement to discounts. NEC Software Solutions (UK) Limited has the authority to deliver this service because they have been awarded the contract by the City of Edinburgh Council.

#### Who is NEC Software Solutions?

NEC Software Solutions is part of NEC Corporation and specialises in the provision of revenues and benefits software and carries out Council Tax and Housing Benefit administration work on behalf of many local authorities nationally. They employ a highly experienced team to manage this work and have already successfully conducted many Single Occupancy Discount reviews.

#### How is the validity of the Single Occupancy Discount assessed?

All Council Tax accounts in receipt of the Single Occupancy Discount are securely transferred to NEC Software Solutions by the Council. NEC Software Solutions uses Experian, a credit referencing agency, who perform a search against the property and not the individual. Experian then compares addresses against over 1 billion records covering 45 million UK residents drawn from over 750 data sources and provide NEC Software Solutions with a list of adults who are associated with the property.

These searches are drawn from Consumer Credit Agreements, previous credit applications, the electoral register, address links (unique to Experian) where the customer gives a forwarding/previous address to a lender, Alias data (again unique to Experian) and Mortality data (taken from deaths register, insurance records etc).

Experian's data matching exercise provides NEC Software Solutions with confirmation of whether the individual claiming Single Occupancy Discount is living at the property, and also if there are any additional individuals potentially living at the property. If there is evidence that another individual could be living at the property, then Experian provides the following information about the other individual:

- Name.
- Date of birth.
- Residency score, indicating the strength of the data linking the individual to the address.
- The first and last date the individual is showing as active.
- Whether or not there is evidence to suggest the individual is financially connected to the claimant.

NEC Software Solutions is not provided with an indication of what type of records have associated the adult to the property e.g. mortgage, catalogue application, electoral register etc.

NEC Software Solutions will then contact the resident on behalf of the Council to ascertain if the Single Occupancy Discount claim is still valid. This process is initiated through the distribution of canvass letters to households where a potential mismatch has been identified. Residents are asked to declare the status of the household occupancy by responding to the review form through the various communication channels specified in the letter.

Residents who do not respond to the initial review form will receive a follow up reminder letter, advising them a response has not been received and detailing the subsequent action they must take to either retain their Single Occupancy Discount or what details are required to enable your Council Tax to be amended, should your circumstances have changed. Residents who fail to respond to both review letters will have their Single Occupancy Discount removed, and a revised bill will be issued confirming the revised charges.

The address shown on the envelope for returning the form has a Twickenham address. Is this correct?

Yes, the Twickenham address is a postal imaging centre for Virtual Mail Room Limited who is employed by NEC Software Solutions to ensure that all correspondence is dealt with as efficiently and securely as possible. Virtual Mail Room Limited is responsible for the production and distribution of all correspondence and dealing with postal and online replies. All paper-based review forms once received, are scanned and returned to NEC Software Solutions. Any images held are destroyed so no data is held longer than is necessary.

# The canvass and reminder forms refer to the Council enforcing a penalty. Is this allowed?

The Council Tax (Administration and Enforcement) Regulations 1992 make provision whereby an authority may make a written request for information to determine who is liable for the Council Tax for each of the dwellings in their area. A person who appears to the authority to be a resident, owner or managing agent of a particular dwelling is required to supply specified information so long as:

- a. It is in their possession or control.
- b. The authority makes a written request (by notice) for it.
- c. It is required only for the purpose of identifying the liable person(s) for the dwelling for the period concerned.

The Local Government Finance Act 1992 grants billing authorities the power to impose a civil penalty where the resident, owner or managing agent is served with a notice detailed above, however fails to comply with its requirements.

## Data Protection and Security of your personal data

The Council has a formal written agreement with NEC Software Solutions for the provision of this service. The agreements include assurances about how your data will be protected and kept secure and meet all the requirements of the Data Protection Act (2018) and the UK GDPR.

More information about your rights as a data subject can be found in the council's <u>privacy</u> <u>notice</u>.