

Single Person Discount Review FAQ's

Why is the SPD review being undertaken?

The Audit Commission reports that over £200m of Single Person Discounts may be inappropriately awarded nationally and as such impacting upon the already overstretched budgets of LA's all over the country.

As such Cannock Chase Council, in partnership with Northgate are undertaking an evidence based Single Person Discount review, using a combination of Council data, third party data sources and specialist validation services. This is to:

- Reaffirm the discount for genuine claimants efficiently and accurately.
- Remove ineligible or erroneous claims and increase revenue for the council
- To provide 'fairness for all' citizens so that those who are paying the correct level of Council Tax are not subsidising their fellow citizens who are erroneously claiming the discount.

How can Northgate undertake this review for us?

This is done 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.**

Who are Northgate?

Northgate are a well known, reputable company who specialize in the provision of Revenues and Benefits software, and dealing with Revenues and Benefits processing work for many Local Authorities throughout Great Britain. They employ a large number of highly experienced staff to carry out this work and have successfully conducted single person discount reviews for a number of Local Authorities

Northgate have recently conducted reviews for more than a million single person discount claimants nationally.

How do Northgate and Experian check the validity of the SPD?

In order to do this, all the accounts that are currently in receipt of the Single Person Discount are passed to Experian who **do a search against the property**

and not the individual as Experian receive no names. **No Credit Checks are undertaken against an individual.** Experian then compare these addresses against over 1 billion records covering 45 million UK residents drawn from over 750 data sources and provide Northgate 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).

What information do Experian provide to Northgate (and ultimately the LA)?

The only information that Experian pass to Northgate are the names and date of birth of the associated adults, information which is available in the public domain along with a first and last transaction date of any history of that person's association to the property and an occupancy score which gives a sliding scale on the strength of the data. We have no indication of what records have associated the adult to the property e.g. mortgage, catalogue application, electoral register etc.

Does this not breach the Data Protection Act?

All personal data is processed securely & in compliance with the principles of the **Data Protection Act 1998 and is used under s29 (1)(a) – the prevention and detection of crime and s29 (1)(c) - the assessment or collection of any tax or duty or of any imposition of a similar nature, Data Protection Act 1998.**

Northgate do not hold on to the data for any longer than is legally required. All data, be it paper or electronic, is shredded to destroy it. We are not compiling a database that could be shared and accessed by other bodies and sources.

In light of all of the recent data security breaches (i.e. laptops being stolen) is there a chance my data will my data be lost also?

No. All personal information is transferred between the LA and Northgate and Northgate and Experian using a Secure File Transfer Protocol Server (SFTP). This is the most secure way of transferring personal data and as such means no information runs the risk of being released into the public domain. All of the staff involved have been baseline security checked also.

I have received a canvass/reminder form with a pre-paid return envelope. However the address on the envelope is a Twickenham address. Is this genuine?

Yes! The Twickenham address is an imaging centre employed by Northgate to ensure both outgoing and incoming correspondence is dealt with as efficiently and securely as possible. The forms are sent from and returned there as they are set up to deal with mail in large volumes as this is their primary function. All forms once received and scanned are returned to the council and any images are destroyed so no data is held there longer than is necessary.