

Residency Checker

Experian helps local authorities verify single person discount claims



Local authorities are under increasing pressure to maximise council tax revenue collections and minimise fraud. Focusing on council tax single person discount (SPD) in particular, local authorities are under an obligation, contained in Regulation 14 of the Council Tax (Administration and Enforcement) Regulations 1992, to conduct a regular review of those dwellings that are subject to a discount to confirm eligibility.



Historically, these reviews have been conducted by postal canvass, relying on the occupant of the dwelling to self certify that they are entitled to claim a discount. This manual process can be an administrative burden and does not always highlight fraudulent claims.

Experian, in discussion with local authority partners, has designed an automated solution – Residency Checker – to help local authorities verify SPD claims and identify those that are potentially fraudulent.

What is Residency Checker?

Residency Checker provides local authorities with a solution to assist with the management and audit of SPD claims, by providing a picture of the residency make-up of an address at a specified point in time. By indicating the occupancy status of the dwelling, Residency Checker is able to highlight addresses at which there may be a fraudulent claim. In cases where the local authority suspects fraud, Residency Checker can then provide details of the occupancy make-up.

The solution consists of two distinct phases:

Phase one – the occupancy count service

The first phase involves processing a file of addresses supplied by the local authority against Experian's extensive databases and returning an indication of the number of residents at each address. A number of other optional features are available, if required.

Phase two – the occupancy details service

Where the local authority believes that a fraudulent claim has been made, a request for further information can be made under provisions granted by Section 29 of the Data Protection Act. This second stage involves processing a further file of addresses against Experian's databases, in order to retrieve the names of those believed to be resident. Again, a number of other optional features are available, if required.

Key benefits

Using Residency Checker:

- Maximises council tax revenues by removing invalid SPD claims, delivering a significant return on investment
- Reduces loss of local authority revenue from related SPD fraud
- Reduces the number of council tax payers who require canvassing to confirm their discount
- Assists local authorities in fulfilling their obligations to central government by reviewing SPD claims on a regular basis

How does Residency Checker work?

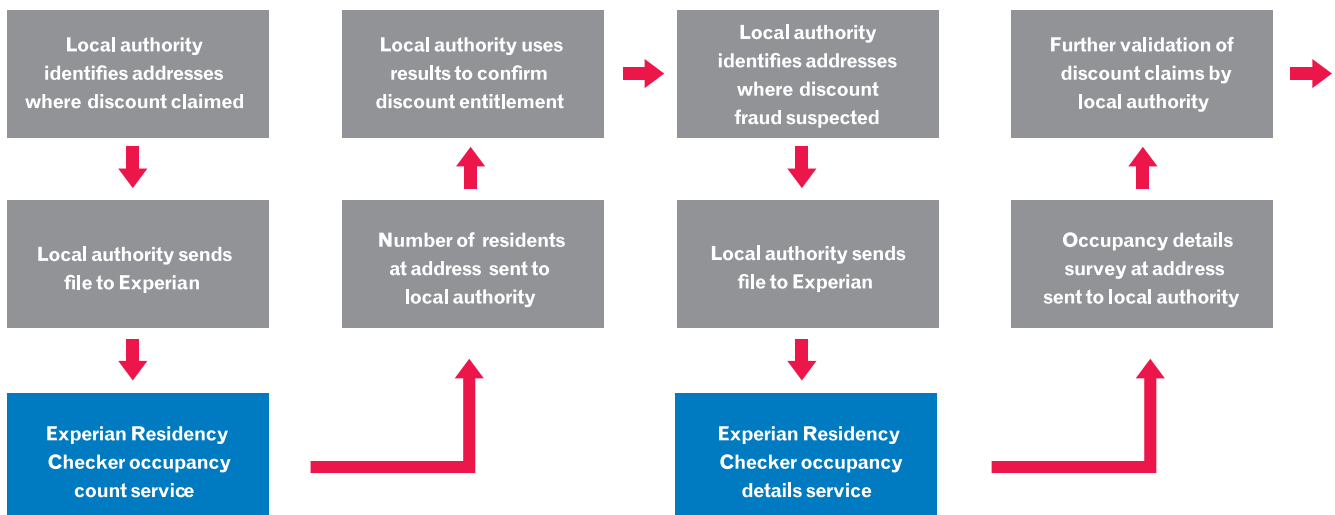
Residency Checker works by creating a picture of residency at an address using Experian's up-to-date and accurate data sources.

As a leading supplier of consumer information services to both the private and public sectors, Experian

has unrivalled knowledge of the UK adult population and household residency make-up. It holds over one billion records on the UK adult population and updates its databases on a daily basis with:

- Changes of address when individuals move out of one address and into another
- Additions, deletions and amendments to the Electoral Register
- Real-time applications for credit made to hundreds of financial organisations across the UK
- Activity on existing credit agreements, such as opening a credit card, making a payment on a mortgage, changing a mobile phone supplier or paying off a loan agreement
- Records of deceased persons filed to its Mortality Database
- Changes in personal circumstances

Diagram 1: The Residency Checker process diagram



Service delivery options

The following options can be selected for each file supplied to Experian:

Mosaic UK code (occupancy count service only)

Mosaic UK is Experian's market-leading consumer segmentation tool. It provides comprehensive insight into the demographic, socio-economic and lifestyle attributes of all persons and households in the UK. If selected, the Mosaic type code corresponding to each household is returned. This provides an additional tool to ensure the successful implementation of a revenue collection strategy.

Residency date

Residency Checker provides occupancy details at the supplied address using the current date as standard, however, where a local authority wishes to assess claims retrospectively, the occupancy status can be determined for a specific date in the past, such as the billing date.

Residency Checker score (occupancy details service only)

This option calculates a score for each resident at an address to indicate the strength and recency of the supporting residency source data. This helps local authorities prioritise claims and focus efforts on those with the highest likelihood of being potentially fraudulent.

Residency Checker filters

These include:

- **New residency filter.** An address where there has been a recent change in occupancy is more likely to present an unclear picture. These addresses can be excluded from the processing.
- **Age filter.** Residents can be filtered in or out of Residency Checker according to age (e.g. 17 and under). This helps to eliminate disregards from the processing.
- **Recent activity filter.** Residents with no recent activity at an address can be excluded from the processing to ensure that the results accurately reflect the current household status.
- **Residency score filter.** Where there is a low level of data supporting a residency, the results can be filtered and the occupancy count and details adjusted accordingly.

About Experian

Experian is a global leader providing data, intelligence and decision support solutions.

The Public Sector team has been formed to work with local government, central government agencies, criminal justice and the NHS. A range of sector specific solutions has been developed to address the challenges associated with personal identity authentication, data integrity, revenue assurance, enforcement, customer segmentation, and fraud management. Currently working with in excess of 380 local authorities, Experian's solutions are also being used to enhance service efficiency in the processing of homeless housing applications.

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**To find out more about Residency Checker,
contact your Experian Account Manager.**

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