CiViCa

OnDemand Single Person
Discount monitoring

Regular monitoring of the Single Person Discount (SPD) caseload generates significant additional Council Tax revenue.

Reduce the rate of fraud and error whilst improving customer service with our monthly SPD monitoring service.

To ensure SPDs on Council Tax are correctly applied, most councils review their SPD caseload on a one- or two-year cycle. As well as causing a major spike in workload when review time comes around, this approach leaves a large window of opportunity for fraud and error to occur, which can lead to considerable revenue losses.

With Civica OnDemand SPD monitoring, you can replace periodic bulk reviews with monthly monitoring of your entire SPD caseload. Our expert team uses external data sources to help spot SPD claims which may be fraudulent, and identify and process changes of circumstances that could affect eligibility for SPD.

They also verify and handle new claims for SPD, to ensure recipients get the discount they're entitled to without delay.

Why Civica OnDemand SPD monitoring?

We developed our unique monitoring service working with three London councils facing a variety of SPD-related challenges. Using our service, all three councils are generating hundreds of thousands of pounds in

> "The Civica service provides effective ongoing monitoring of our self-service SPD claim system, reducing the risk of fraud and error. Otherwise, the cost-efficiency benefits of the online system could have been compromised."
>
> **Geoff Waterton,** Head of Collections, Enfield Council

> "The Civica monitoring service means we no longer have to solve the resourcing challenges associated with the large influx of work caused by periodic SPD reviews. The monthly reviews give us certainty that our records are accurate and up-to-date, and that the right people are receiving the discount they're entitled to."
>
> **David Keppler,** Head of Revenues and Benefits, Merton Council

additional Council Tax income, and enjoying a higher return on investment than bulk reviews can deliver.

Ongoing SPD monitoring helps councils maintain more accurate and up-to-date SPD records. Errors and changes in circumstances are identified faster; while the risk of fraud is reduced through more regular credit-checking and other verification activities.

Main benefits:

▶ Increased revenue collection

▶ Reduced risk of SPD fraud and error

▶ Improved customer service

▶ High return on investment

▶ No more bulk review workload spikes.

Increased revenues

Lower fraud risk

Better customer service

Business benefits

▶ **Faster identification of errors**

If your SPD caseload is reviewed only once every one or two years, incorrect claims — especially those made during short-term tenancies and via online self-service forms — can slip through the net. With continuous monthly reviews, incorrect claims can be picked up and dealt with much faster, reducing the potential for lost revenues.

▶ **Reduced risk of fraud**

Regular checking of your SPD caseload makes it easier to spot fraudulent claims — such as landlords claiming SPD on empty properties — and reduce the likelihood of unjustified discounts.

▶ **Improved customer service**

Regular reviews mean that customers answer questions about potential alerts just once, instead of each time you undertake a bulk review. And as part of the Civica service, new claims for SPD are verified and processed faster, so that eligible households benefit sooner.

▶ **Increased Council Tax revenue**

By identifying errors and fraud in your SPD caseload efficiently, the Civica service helps you maximise revenue collection. The return on investment is typically higher than a bulk review can deliver.

Civica OnDemand SPD monitoring in action

Three London councils — Enfield, Merton and Tower Hamlets — are experiencing the benefits of the Civica SPD monitoring service.

At **Enfield**, where citizens can claim SPD online, the Civica service provides quality-assurance monitoring of the self-service system to reduce error rates and fraud risk. As a result, the council generated nearly **£630,000** of additional Council Tax income in one year.

Merton Council wanted to carry out more reviews to increase the accuracy of its SPD allocations, but struggled to find the required resources. Using the Civica SPD monitoring service paid off, allowing the council to generate nearly **£280,000** of additional revenue in one year.

Tower Hamlets, a long-time leader in SPD management among English councils, wanted to take its performance to the next level. With the Civica monitoring service, the council further enhanced SPD management and generated more than **£330,000** of additional income in one year.

> "By carrying out credit checks continuously, rather than periodically, the Civica service has helped us transform good SPD management into great SPD management and significantly reduce revenue loss."
>
> **Dave Tattoo,** Head of Revenues, Tower Hamlets Council

How the service works

Based on your SPD caseload and processes, we allocate Civica OnDemand resources to carry out monthly reviews. Our team works out of our secure ISO 27001- and PSN-compliant premises, with secure remote access to your systems as required.

1. As a first step, Civica OnDemand carries out a review of your entire SPD caseload to establish a baseline.

2. Each month, our team checks your SPD caseload against financial and address data held in a third-party credit-checking database.

3. The SPD data is then risk-scored: any changes in a household's scoring will raise an alert to a potential change in circumstances.

4. Civica contacts the SPD recipient, asking for confirmation of their current circumstances.

5. If the information they provide means they're no longer eligible for SPD, the SPD is removed, and Civica updates your systems accordingly.