**Review of Council Tax single person discounts:**

Malvern Hills District Council is currently conducting a review of all single person discounts granted to residents who live alone. This exercise is being undertaken by Civica on behalf of the Council.

Our aim is to provide residents with the best possible service during the review by offering clear instructions for completing the forms that should be returned.

However, on occasion, circumstances may not be so easy to explain. To help in this situation, we have included below, the most frequently asked questions that can arise throughout the period of the review.

**Why have I been sent this letter?**

The council has a duty to protect the public purse and to ensure that where a discount is awarded there is a genuine entitlement to that discount. We are simply verifying that you are still entitled to the discount.

**How do I complete the form?**

Please fill out and return the form to the address on the letter.

If you are the only adult over 18 occupying your property, simply tick the relevant box, sign and date the form at the bottom and return to the address at the bottom of the letter.

If there is more than one adult living at the property, please provide their name, date of birth, the date on which they moved in and their previous address. If you think they should not be counted for Council Tax purposes, for example if they are an apprentice or if Child Benefit is still in payment for them, you should tell us why. Evidence may be required such as a bank statement to show that you are getting Child Benefit for the person over 18.

We may need to contact you again for more information so it is helpful if you provide us with an email address or telephone number. Or, if you need assistance with what evidence you may need to provide, please email the Council Tax Review Team at: ctaxreview.malvernhills@civica.co.uk or phone 0300 456 3528.

**What happens if I don’t complete the form?**

We will assume that your situation has changed and you are no longer entitled to the discount. Your single person discount will be removed and a revised demand will be sent to you.

**What credit information do you hold on me?**

We do not hold any credit information. If you want to see your credit file, you should contact any of the major credit referencing agencies:

* CallCredit
* Experian
* Equifax

**What happens if I return the form after the 21 day deadline given?**

As long as the form is returned within a reasonable amount of time, you will not be penalised. If the form is very late, you may end up receiving a reminder letter. If you do receive a reminder letter, you should complete the form as previously requested.

**What should I do if someone is using my address for correspondence only?**

Please provide their name and the address at which they actually live so that it can be verified. You can supply more information if you think it relevant to assist your claim.

**I have already informed the Council of a change in circumstances. Do I need to complete the form?**

Yes; please include all the details of your current situation.

**I receive mail for the previous occupiers; what should I do about this?**

You need to write on the envelope that the person no longer lives at the address and return it to the sender.

**A friend stays with me three or four nights a week; does this mean I am no longer entitled to the discount?**

If your friend keeps their belongings at your house it will be classed as their main residence and you will no longer be eligible for the discount. Some of the questions we may ask are:

* Where does your friend stay for the other nights? If they stay at various addresses but keep their belongings at your property, their main residence would be your address.
* What address do their doctor / dentist hold for them? If it is your address, it is their main residence.
* Does your friend work away and stay at your address on their days off? Your address would be their main residence.

You should provide as much information as possible – if necessary, you can use a separate sheet. If you are unsure, please email: ctaxreview.malvernhills@civica.co.uk for advice.

**Who are Civica?**

Civica provides services in revenues and benefits processing work for many local authorities throughout the country. Civica has a dedicated and specialist team of experienced Council Tax officers to carry out discount reviews. The law allows for the contracting out of Council Tax functions; you can find out more at [www.gov.uk](http://www.gov.uk)

**What is data matching?**

Civica matches the Council Tax database with third party sources and specialist validation services. Addresses of those in receipt of a single person discount are passed to an agency that runs a search to match other data sources such as the electoral register or credit agreements. The agency then provides Civica with a list of possible adults at the property.

**Does it breach the Data Protection Act?**

No. Civica holds the data for the correct purposes i.e. the levying and collection of a tax. The data is held for as long as required then destroyed. No database is compiled that could be shared with or accessed by other bodies or sources.