

BUSINESS ASSURANCE

Counter Fraud Progress Report to Audit Committee: 2021/22 Quarter 4

31st March 2022



Contents

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1. Introduction	3
2. Executive Summary	3
3. Analysis of Counter Fraud Activity in Q4	4
4. Analysis of Counter Fraud Performance in Q4	9
5. Forward Look	9
<u>Appendix A</u> - CFT Q4 KPI Performance	11
<u>Appendix B</u> - CFT Q4 Financial Performance	12
<u>Appendix C</u> – Glossary of Terms	13

1. Introduction

1.1 The Role of the Business Assurance Counter Fraud Team

- 1.1.1 The Business Assurance Counter Fraud Team (BACFT) supports the Council in meeting its statutory responsibility under section 151 of the Local Government Act 1972 for the prevention and detection of fraud and corruption. The work of the BACFT underpins the Council's commitment to a zero-tolerance approach to fraud, bribery, corruption, and other irregularities, including any money laundering activity.
- 1.1.2 As well as counter fraud activity, there is also a range of preventative work that the team is responsible for carrying out. This includes fraud awareness training and ensuring the Council have up-to-date and appropriate investigation policies and procedures.

1.2 The Purpose of the Counter Fraud progress report

- 1.2.1 The Counter Fraud Progress Report provides the Council's Corporate Management Team (CMT) and Audit Committee with summary information on all counter fraud work carried out during the Quarter 4 period (1st January to 31st March 2022). In addition, it provides an opportunity for the Head of Counter Fraud (HCF) to highlight any significant issues arising from the counter fraud work in Quarter 4 (Q4).
- 1.2.2 The progress report also highlights to CMT, the Audit Committee and other key stakeholders, the performance of the BACFT in meeting its strategic and operational objectives (as set out in the Counter Fraud Strategic Plan), which provides an opportunity for the HCF to be held to account in this respect.

2. Executive Summary

- 2.1 The BACFT has had a productive last quarter of the financial year with successful outcomes achieved within the varied counter fraud workstreams. A total of **£576k** in loss preventions savings have been identified during Q4. As a result of the continued dedication and hard work of the BACFT, **£3m of financial savings** have been obtained for 2021/22. This is a tremendous achievement considering everchanging demands on the service over the last twelve months and emphasises the benefits of a **risk-based approach to tackling fraud, loss and error**.
- 2.2 Tenancy Fraud has continued to be a focus for the BACFT during Q4, with **8 properties recovered** for non-occupation or sublet. Overall, in this financial year **42 properties have been successfully returned**. These properties will be re-allocated to residents with a genuine housing need. The BACFT will continue to work closely with colleagues from Housing Services, Legal Services, and external partners to develop and refine methodologies to identify instances of tenancy fraud.
- 2.3 The Revenue Maximisation project has now been effectively incorporated into the daily workload of the BACFT. The efficient use of internally held and externally available open-source data has enabled the BACFT to identify **£154k in previously uncollected business rates in Q4**. The sustained development and utilisation of an intelligence led approach will continue to progressively discover previously unlisted businesses, along with identifying businesses that have made amendments that modify their rateable value (RV).
- 2.4 The BACFT has continued to improve the results achieved within Social Care and recorded their most successful quarter to date. A total of **£111k of savings** were identified across multiple service areas including DFG, Section 17, Financial Assessments and Direct payments. These outcomes have demonstrated the value in the work carried out by the BACFT in Social Care.

- 2.5 The Council has joined several other London based local authorities by signing up to the **Cabinet Office NFI Fraud Hub**. Over the course of the year, it is envisaged that many if not all the London Boroughs will have also joined what is effectively known as the **London Counter Fraud Hub**. The hub will support our proactive data driven approach to identify fraud, loss and error. The Cabinet Office are conducting a series of further upgrades to improve functionality and adding additional investigative tools that are due to go live in Q1 of 2022/23.
- 2.6 The HCF has reviewed the current interim structure arrangements for the BACFT, taking into consideration the skills mix required to maintain this high level of performance moving into 2022/23. **A new structure has now been approved and the BACFT are currently recruiting to new posts.** This new structure reduces management capacity and increases operational capabilities to ensure the BACFT meets its strategic objectives in the new financial year.

3. Analysis of Counter Fraud Activity in Quarter 4

3.1 Housing Fraud

- 3.1.1 Q4 has seen the BACFT continue to work successfully within Housing Services and have recovered a **total of 8 Council properties**. As per **Table 1** (below), the Team have **returned a total of 42 properties** this year which is highest recovery figure since the introduction of the risk-based approach. Additional positive outcomes within housing fraud have also identified a total of **£261k in loss prevention savings** over the course of the quarter.
- 3.1.2 The BACFT currently have **104 ongoing investigations** into suspected housing fraud, consisting of sub-let, non-occupation, wrongful succession, and abandonment. From these investigations the BACFT have instructed **legal proceedings for 10 cases**, with **Notices served on a further 20 cases**. Whilst a number of these investigations are in their infancy, we envisage further positive outcomes with the likelihood of additional properties being recovered.

Table 1 ~ Housing Tenancy Fraud Cases

Housing Tenancy Fraud Cases	2021/22*		2020/21		2019/20	
	Cases*	£k/value**	Cases	£k/value	Cases	£k/value
Total number of properties recovered	42	£756k	22	£396k	28	£504k
Total number of ongoing cases	104	£1,872k				

* As at end of Q4 (31st March 2022).

** In 2014, the Audit Commission reported the national average temporary accommodation costs to Local Authorities for one family as **£18k per property**. We have continued to use this prudent estimate during 2021/22 for reporting purposes, although across London many authorities are reporting that the true cost of each tenancy fraud case is more accurately estimated as **£94k per property** and some as high as **£150k per property** as a representation of property replacement costs. In 2022/23 the BACFT will be using the new Tenancy Fraud Forum valuation for property recovery.

- 3.1.3 The Key Performance Indicator (KPI) 4 (refer to **Table 5** in **Appendix A**) targets an outcome of a Council property to be recovered for 20% of tenancy fraud referrals received. The BACFT is committed to investigating housing fraud effectively and this is demonstrated with **29% of tenancy fraud referrals resulting in property recovery**. This success can in part be attributed to the quality of referrals the BACFT are receiving from Housing Services.

- 3.1.4 The BACFT has continued to carry out checks on all **Right to Buy (RTB) applications** submitted to Housing Services. During Q4, the BACFT has carried out 12 verifications for RTB and has prevented **1 fraudulent RTB application**, leading to **loss prevention savings** of **c£108k**. A further **5 cases of suspected RTB fraud** are currently being investigated.
- 3.1.5 As reported in Q3, the BACFT launched the Council's **first ever Key Amnesty Campaign**. The campaign was designed to highlight to residents that social housing fraud is a crime, and to also raise awareness that the Council has a responsibility to investigate any suspected cases of fraud. To promote the campaign, a **widespread media drive** was undertaken. The campaign was publicised across the Council's social media platforms, Hillingdon People, and posters were put up in public notice boards and local libraries.
- 3.1.6 The results from the Key Amnesty were positive with **3 two-bedroom properties returned** to the Council's housing stock, this is in **addition to the 17 properties recovered during the time of the amnesty during Q3**. The tenants had chosen to return their keys after encountering the Key Amnesty webpage on the Council's website and after receiving a campaign flyer. With a significant demand for social housing, it is important properties are let to those with a genuine housing need.
- 3.1.7 During Q4 the BACFT's **proactive Bed and Breakfast (B&B) emergency accommodation project** in housing has begun. The purpose of this project is to verify the details of the current residents, providing key stakeholders with positive assurance that all B&B properties are being **lawfully occupied**. Currently there are **181 applicants in B&B accommodation**. Working collaboratively with the housing department, to date the BACFT have carried out **282 unannounced visits verifying residents** and ensuring that any changes of circumstances are reflected correctly on internal systems. The results of the Q4 project will be reported in Q1 of the new financial year.
- 3.1.8 Although the council no longer offers the First Time Buyer (FTB) scheme, the BACFT continues its **fraud prevention work** by conducting periodic unannounced **post-sale residency checks** on properties purchased through the scheme. The conditions of the scheme specify that the homeowner(s) must occupy their property for the first 36 months after purchase to retain the grant. Currently, **2 FTB cases are under investigation for sub-letting** and legal proceedings have been instigated for one investigation. These post sales checks will continue for those already in receipt of the grant.
- 3.1.9 Per **Table 2** below, the BACFT as part of its prevention activity undertake eligibility checks on applicants who register for social housing. In Q4 the BACFT has **completed 341 verifications**; these checks include gathering information on an applicant's income, savings, assets, as well as their stated current housing situation.

Table 2 ~ Housing Tenancy Verification Cases

Housing Tenancy Verification Cases	Q1	Q2	Q3	Q4*	2021/22*	2020/21
Total number of cases reviewed	756	511	492	341	2100	2,010
% Identified by BACFT for rejection	29%	24%	25%	26%	24%	31%
Total number of applications closed	1	3	6	6	16	14

* As at end of Q4 (31st March 2022)

- 3.1.10 In Q4 the BACFT closed a further **6 Social Housing applications**, bringing the total to **16 closed applications** for the year. Applications are closed due to a range of reasons, such as they no longer have a housing need, they have no immigration status, they own a property elsewhere or they have over the threshold in savings or assets. Without the BACFT's enhanced verification checks, these applicants may have been successful in obtaining a council property that they were not entitled to.
- 3.1.11 KPI 2a (refer to **Table 5** in **Appendix A**) targets an **outcome of 95%** of Housing allocation verifications to be completed within the target date set by the Housing department. In Q4 the team has successfully achieved **99% of verifications** being completed within their target date. The BACFT have consistently performed at this level throughout the financial year, this is due to the risk-based changes and efficiencies implemented within the team's verification process.

3.2 National Fraud Initiative, London Fraud Hub & Grants

- 3.2.1 The updated NFI Single Person Discount (SPD) to Electoral Roll match was returned at the start of Q4. A total of **c£1.4k of incorrectly claimed Single Person Discount (SPD) and Council Tax Reduction (CTR)** has been identified. The review of these matches will continue with further outcomes due to be reported in Q1 & Q2. A further NFI match to Housing Tenancies also returned a **loss prevention saving of c£9.9k** by identifying a Council property being unlawfully occupied.
- 3.2.2 The Council has united with several other London based local authorities by agreeing to take part in the Cabinet Office (CO) backed **London Fraud Hub**. The hub will be built upon existing software that is utilised by the NFI. It enables the Council to undertake agreed upon proactive data matching exercises with other authorities who have also already joined. Further enhancements to the hub are expected to be incorporated and ready for use by the start of the new financial year.
- 3.2.3 Officers from the BACFT have been working with colleagues from London Borough Fraud Investigators Group (LBFIG) **to set up a framework and agreed upon timetable** with regards to which data sets would be uploaded and when. Preliminary talks have been held with further discussions due over the coming weeks. An agreed roadmap would provide much needed structure and reduce the chance of uploading data for matches that produce limited benefits or outcomes. The London Fraud Hub provides a fantastic opportunity, if utilised correctly to identify instances of cross borough fraud.

3.3 Revenues Fraud & Inspections

- 3.3.1 Per **Table 3** below, in Q4 the Revenues Investigation Unit (RIU) has **conducted 2,244 inspections, with 2,226 (99%) visited within the 10-day target**. The BACFT has progressively improved their KPI performance in this area throughout the year (refer to **Table 6** at **Appendix B**). The officers have worked extremely diligently to adapt to the targeted data led approach, which is driving the team forward in identifying business and residential properties that are unlisted.

Table 3 ~ Revenues Inspections Performance 2021/22

Revenues Inspections	Q1	Q2	Q3	Q4	2021/22*	2020/21
Total number of inspections completed	1,981	2,462	2,305	2,244	8,992	6,005
Percentage within 10 day target	94%	97%	98%	99%	97%	59%

* As at end of Q4 (31st March 2022).

- 3.3.2 A total of **9 'Beds in Sheds'** have been identified due to ongoing proactive project work and referrals from internal or external sources. **Four** of these outbuildings have been added to the Council Tax listings with the remaining five outbuildings are pending a decision from the Valuation Office Agency (VOA). As a result, over **£11k of loss prevention savings** have been identified following the issuance of revised Council Tax bills to the households in question.
- 3.3.3 Due to diligent efforts of the BACFT, officers were able to identify a property that had been **split into three flats** which had also an **unlisted outbuilding**. This all came to light following the identification of a suspicious address on a Financial Assessments application. An inspection was conducted which revealed the changes in the property layout and hereditament which have now been reported to the VOA. The financial outcomes will be reported in Q1. This further highlights the importance of the verification checks that are undertaken by the BACFT. Without these checks the changes may not have been identified and would have resulted in a loss of Council Tax revenue.
- 3.3.4 The BACFT has successfully integrated elements of the Revenue Maximisation Project into its daily workload. By utilising internally held data along with open-source external data sources a total of **14 previously unlisted businesses** have been identified. As a result, a total of **c£150k of previously uncollected revenue** was identified.
- 3.3.5 The joint working with external data providers has started to bear fruit. Following the identification of amendments, the VOA have recalculated the Rateable Value (RV) of **two business premises**. The Council Tax accounts have been amended with revised bills **totalling c£4k issued**. There are several outstanding amendments that have been raised with the VOA with further results expected over the coming quarters.
- 3.3.6 The BACFT has continued to provide support for colleagues within Exchequer Services. Over **300 additional verification checks** have been conducted for businesses that have applied for the latest set of **Omicron grants schemes**. These checks helped to ensure that only legitimate eligible local businesses are able to access these much needed funds.

3.6 Social Care Counter Fraud Work

- 3.6.1 Q4 has seen a continued focus by the BACFT to maximise loss prevention and undertake counter fraud activity within **Financial Assessments (FA)**, with the team receiving **99 verification requests**. The verification process allows the BACFT to provide assurance to key stakeholders that any anomalies such as hidden assets, income or capital are highlighted and investigated prior to any funds being administered. There are currently **10 cases undergoing additional checks** where further information is required and **1 case is under investigation**.
- 3.6.2 With the BACFT working across multiple fraud risks accessing a variety of in-house data sets, frauds spanning numerous departments have been identified, in particular Disabilities Facilities Grants (DFG) and FA. The successful conclusion of an ongoing DFG investigation that was linked to a financial assessment verification **resulted in a combined saving of over c£21k across both services**. The applicant had failed to disclose their ownership of a commercial property in a deliberate attempt to lower their financial contribution towards meeting their care costs. The applicant was found to be liable to pay the full cost of meeting their care needs.
- 3.6.3 As part of counter fraud coverage across social care, a newly formed working group with the FA Team and Corporate Collections Team (CCT) has further strengthened the BACFT's ability to tackle fraud and maximise revenue for the Council. The working group allows the teams to collaboratively approach high priority cases and enabling key information to be shared.

- 3.6.4 With a key focus on loss prevention work within social care, the BACFT conduct tracing enquiries to assist the CCT in recovering Adult Social Care debt from clients for both residential and non-residential charges. Using their investigative and analytical skill set the BACFT officers look to trace debtors, next of kin and/or the executors managing the deceased's estate. This allows the CCT to recover monies owed. During Q4 the BACFT successfully concluded **2 tracing enquiries recovering over c£14k** of unpaid debt to the Council. Work in this area has had a positive impact on reducing the Councils Adult Social Care aged debt.
- 3.6.5 The BACFT concluded its **first direct payment investigation resulting in a saving of just over £39k**. The investigation established that a claim for care had been made in two boroughs simultaneously, with the client failing to disclose their true circumstances. There is currently **1 Direct Payments case under investigation**, with outcomes anticipated to be reported in Q1. The early identification of false or misrepresented circumstances will prevent the Council from incurring thousands of pounds of costs for each year the care is provided.
- 3.6.6 Verifications checks are undertaken by the BACFT for all applicants who approach Social Services for Section 17 accommodation. **Table 4** below, illustrates the outcomes and highlights the importance of these low volume, yet high monetary value cases. The BACFT evidenced in **1 case** that an applicant had access to public funds, therefore financial support from the Council for the family was not required, resulting in **accommodation and subsistence savings of c£18k**.

Table 4 ~ Section 17 Verification Cases 2021/22

Section 17 Cases	Q1	Q2	Q3	Q4	2021/22*
Total number of cases reviewed	6	7	7	1	21
Total number verified as accurate	4	6	6	1	17
Total number of cases closed	2	1	1	1	5
Loss Prevention Savings	£26,256	£13,128	£13,128	£18,172	£70,684

* As at end of Q4 (31st March 2022).

- 3.6.7 Q4 saw the conclusion of the **Unaccompanied Asylum-Seeking Children (UASC) proactive project**. In total, 98 properties were visited, and the project identified **2 cases of non-occupation**. Both placements were subsequently closed, resulting in a **saving of over c£18k**, with a further 6 cases remain under investigation for possible non-occupation and sub-let.
- 3.7 Blue Badge Fraud**
- 3.7.1 Following on from the BACFT's positive results during the Blue Badge project held in Q3, the BACFT have successfully concluded 3 out of the 4 Blue Badge investigations. All **3 offenders received a £100 fixed penalty notice and a Simple Caution**. The fourth case remains under investigation. A further 11 referrals have also been received and are currently under investigation.
- 3.7.2 As the BACFT continues to deter misuse across the borough in known hot spot areas, the team will be looking at reviewing its proactive projects to ensure resources are continually deployed effectively and opportunities to identify instances of misuse are optimised. Further blue badge misuse projects are planned for 2022/23.

3.8 Onsite Immigration Official

3.8.1 Due to a prolonged period of sickness the Onsite Immigration Official (OSIO) was unavailable for the majority of Q4. The Home Office were unable to provide any additional cover during this period of absence and therefore no costs were incurred for the service. As a result, there have been no identified savings made by the OSIO. He is actively working through the backlog of referrals and any positive outcomes will be reported in Q1 of 2022/23.

3.9 Other Counter Fraud Activities

3.9.1 The BACFT has continued to support colleagues from the **Community Safety Team** and has taken part in monthly targeted problem-solving days. These targeted days aimed to highlight areas within the borough which have been identified by residents, businesses, and local Councillors as having identified issues such as ASB.

3.9.2 As part of the BACFT's continued commitment to creating a strong counter fraud culture within the organisation, the team has continued to deliver fraud awareness training sessions to colleagues in other services. In total, **5 Fraud Awareness sessions** have been delivered this quarter across Extra Care, Financial Assessments and Corporate Collection Teams.

3.9.3 Following the Government's announcement of the '**Homes for Ukraine**' scheme, the BACFT has been working in conjunction with colleagues from other services to conduct desk-based checks on the households that have applied to join the scheme. These checks have provided assurance to CMT that the applicants are in a suitable position to accept Ukrainian families fleeing their country.

3.9.4 Utilising funding made available by the Government Additional Restrictions Grant (ARG); the Council launched the **Hillingdon Enterprise Programme (HEP)**. A total of £2.15m was set aside for local businesses to apply for, as long as they met the qualifying criteria. The HEP scheme received 22 applications. The application documentation was shared with the BACFT who undertook further desk-based enquiries to ensure the legitimacy of these companies.

4. Analysis of the Counter Fraud Team's Performance in Quarter 4

4.1 Attached at **Appendix A** is **Table 5** which sets out the Q4 performance by the BACFT against the eight KPIs. Also attached at **Appendix B** is **Table 6** which provides an overview of the financial performance of the team in Q4 within each of the main areas of counter fraud activity.

4.2 The BACFT has achieved a consistent level of performance across the majority of the KPIs this quarter. The details of this are that **7 of the 8 KPIs are at or above targeted performance**, with **1 at red**. The HCF will continue to prioritise and monitor the team's performance closely to ensure this high level of performance continues.

5. Forward Look

5.1 As we look forward into Q1 of the new financial year, the BACFT will undertake various proactive projects, including a **new approach to Blue Badge misuse operations**. The Q1 operation, which has been formulated from the analysis of referrals received from members of the public over the last year, will see counter fraud officers deployed to known hot spot areas across the borough.

5.2 Q1 will see the launch of the **London Counter Fraud Hub**, in which the BACFT will work collaboratively with other London boroughs to identify fraud, loss and error more efficiently through data sets where there is a known high risk of fraud.

- 5.3 Following a review of resources within the BACFT, the HCF has agreed and implemented a **new team structure**, which will see the recruitment of two new **Counter Fraud Officers**. The additional resource will have a positive impact on delivery of the team's Annual workplan for the new financial year. The new structure will also see the formation of the new **Data Analytics Unit (DAU)** and place greater emphasis on the utilisation of appropriate data matches to assist with the identification of fraud.
- 5.4 The BACFT would like to take this opportunity to formally record its thanks for the co-operation and support it has received from the management and staff of the Council during this quarter. There are no other counter fraud matters that the HCF needs to bring to the attention of CMT or the Audit Committee at this time.

Alex Brown ACFS APCIP
Head of Counter Fraud

31st March 2022

APPENDIX A**Table 5 ~ BACFT KPIs and Actual Performance**

BACFT KPIs	Target	Q1	Q2	Q3	Q4*	21/22*	20/21
1. Percentage of fraud referrals risk assessed within 3 working days	95%	100%	100%	99%	99%	99%	87%
2. Verification work timescales for completion:							
a. Housing Allocations completion within the target date set by Housing	95%	99%	99%	99%	99%	99%	95%
b. First Time Buyer completion within 5 working days	95%	100%	N/A**	N/A**	N/A**	100%	33%
c. Right to Buy case completion within 28 working days	95%	100%	100%	100%	100%	100%	100%
3. Investigation plan completion within 5 working days of case allocation	95%	100%	95%	98%	100%	99%	90%
4. Tenancy fraud referrals received resulting in property recovery	20%	39%	23%	38%	29%	33%	41%
5. Investigations resulting in sanction (prosecution/penalty/caution)	10%	12%	4%	2%	2%	5%	5%
6. Investigations resulting in loss prevention/financial saving outcome	25%	44%	51%	64%	56%	55%	39%
7. Revenue inspections completed within 10 days of raising	95%	94%	97%	98%	99%	97%	59%

* As at end of Q4 (31st March 2022).

N/A** = KPI has been retired as the scheme has disbanded.

APPENDIX B**Table 6 ~ BACFT Quarter 4 2021/22 ~ Financial Performance**

Work Area	Description	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2021/22*
Housing	Right to Buy discounts	£0	£108,000	£112,300	£108,000	£328,300
	Property Recovery (notional savings)	£180,000	£126,000	£306,000	£144,000	£756,000
	Other savings/loss prevention	£0	£4,122	£0	£9,999	£14,122
Social Services	Section 17 and UASC**	£27,775	£13,128	£13,128	£18,172	£72,203
	Financial Assessments and Direct Payments	£0	£1,754	£0	£59,767	£61,521
	Disabled Facilities Grants	£30,000	£0	£14,209	£15,000	£59,209
Revenues	Single Person Discount	£3,247	£37,172	£18,629	£6,057	£65,105
	Council Tax Reduction	£4,930	£4,081	£4,623	£5,542	£19,176
	Beds in Sheds	£12,367	£13,202	£12,224	£11,517	£49,310
	Housing Benefit Overpayments	£23,312	£41,419	£74,718	£20,443	£159,892
	NNDR***	£5,866	£1,165,672	£37,003	£154,196	£1,362,737
Blue Badge	Simple Caution & Financial Penalty	£500	£100	£200	£300	£1,100
Immigration Officer	Housing Homelessness Applications**	£0	£9,999	£0	£0	£9,999
	Social Care Savings	£20,303	£0	£46,592	£0	£66,895
Totals	Loss Prevention Savings	£78,078	£132,882	£186,229	£229,145	£626,334
	Notional Savings	£208,299	£1,158,240	£412,171	£295,510	£2,074,220
	Cashable Savings	£21,423	£232,428	£41,026	£51,623	£346,500
	Costs awarded and penalties	£500	£1,100	£200	£300	£2,100
	Total	£308,299	£1,524,650	£639,626	£576,578	£3,049,154

* As at end of Q4 (31st March 2022).

** Average weekly cost against average length of support. This figure fluctuates but has been provided by the Council's Business Performance Team.

*** NNDR operates under a business rates retention model with the Council keeping 15% of income.

APPENDIX C**Glossary of terms****Beds in Sheds**

'Beds in Sheds' is the term used to describe habitable outbuildings, or annexes to private properties being utilised without the awareness of the Council or the Valuation Office Agency (VOA).

Blue Badge

A Blue Badge provides parking concessions and helps people with **non-visible and visible disabilities or health conditions** park closer to their destination. The Blue Badge enables holders to park in designated disabled person's parking bays either on the public highway or privately owned car parks. In addition, badge holders can park on single or double yellow lines for up to 3 hours.

Direct Payments

The Council are responsible for administering direct payments to service users who have been assessed as needing care and support services. The payments are made to allow applicants to access care to meet their social care needs, such as support with living tasks and social activities.

Disabled Facility Grants

The council offers a range of financial support schemes for people with disabilities, such as the Disabled Facilities Grant (DFG). The DFG is a means tested scheme that allows eligible applicants to receive financial support to make adaptations to their home, if they, or someone living at the property is disabled.

Financial Assessments

The Council is under a financial and legal obligation to carry out this means tested assessment for each service user. The Financial Assessment (FA) identifies whether the applicant(s) is eligible to receive funding towards their care costs.

Fraud Hub

Utilising the existing Cabinet Office infrastructure and systems, most London based local authorities have agreed to upload internally held data sets for proactive data matching exercises. These regularly agreed upon exercises will lead to the identification of possible fraud, loss or error.

National Fraud Initiative

The National Fraud Initiative (NFI) is a data matching exercise co-ordinated by the Government Cabinet Office and conducted every 2 years. There is also an annual review of claimants in receipt of Single Persons discount data that is matched against the Electoral Roll data. The NFI matches data from over 1,200 organisations, including councils, the police, hospitals and almost 100 private companies to identify potential fraud and error.

New Homes Bonus

The New Homes Bonus (NHB) is a grant that is paid by central government to incentivise local housing growth.

Onsite Immigration Enforcement Official

The Onsite Immigration Enforcement Official (OSIO) provides enhanced access to Home Office data for the purpose of assessing cases involving immigration issues and for assisting in a range of counter fraud work.

Right to Buy

The Right to Buy (RTB) process is a statutory scheme whereby a tenant(s) can apply to purchase their property at a significant discount from its market value. There are strict conditions that must be met by the applicant(s) if they are to qualify for the discount.

Revenue Maximisation

The use of internally held data and the utilisation of external data partners to identify previously unlisted commercial and domestic properties, along with identifying commercial properties that have undertaken modifications or improvements that would result in the revaluation of its Rateable Value (RV). Commercial entities are under no obligation to inform Council Tax as to when they have started trading or if their RV needs to be recalculated. The Council will only retain 15% of the identified rates.

Section 17

The BACFT provides assurance and mitigate the risk of fraud within Children's Social Care, in particular the allocation of emergency accommodation provided under Section 17 of the Children's Act 1989. The verification process seeks to validate a family's reason for approach as well as their financial circumstances, as applicants claim to be destitute and requiring accommodation and or financial support. The BACFT conducts verification checks on all applicants approaching the Council.

Small business Rates Relief

The Small Business Rates Relief (SBRR) scheme is designed to reduce the amount of business rates payable by small businesses. This reduction is available to ratepayers who occupy a property with a rateable value of no more than £15,000.

Unaccompanied Asylum-Seeking Children

Unaccompanied Asylum-Seeking Children (UASC) are children and young people who are seeking asylum in the UK but have been separated from their parents or carers. Whilst their asylum claim is processed, they are cared for by the Council and provided with accommodation and or financial support.