

**Counter Fraud Progress
Report to Audit Committee:
2022/23 Quarter 2**

26th October 2022



HILLINGDON
LONDON

www.hillingdon.gov.uk

Contents

The Counter Fraud key contacts in connection with this report are:

Alex Brown APCIP

Head of Counter Fraud

t: 01895 556811

e: abrown@hillingdon.gov.uk

1. Introduction	3
2. Executive Summary	3
3. Analysis of Counter Fraud Activity in Q2	4
4. Analysis of Counter Fraud Performance in Q2	9
5. Forward Look	9
<u>Appendix A</u> - CFT Q2 KPI Performance	11
<u>Appendix B</u> - CFT Q2 Financial Performance	12
<u>Appendix C</u> - Glossary of Terms	13

1. Introduction

1.1 The Role of the Counter Fraud Team

- 1.1.1 The Counter Fraud Team (CFT) 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 CFT 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 2 (Q2) period (1st July to 30th September 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 Q2.
- 1.2.2 The progress report also highlights to CMT, the Audit Committee and other key stakeholders, the performance of the CFT in meeting its strategic and operational objectives (as set out in the Counter Fraud Strategy 2022 to 2025), which provides an opportunity for the HCF to be held to account in this respect.

2. Executive Summary

- 2.1 In Q2 the CFT has focused its efforts in the areas of high risk by deploying resources effectively to identify fraud, loss and error. **This has led to the team achieving c£4.6m in loss prevention savings, making Q2 the most successful quarter recorded.** This increase in outcomes can be attributed to the counter fraud activity carried out across Housing, Revenues and Social Care. **This brings the year to date financial savings to c£6.9m, meaning the CFT has already surpassed its £3.5m target.**
- 2.2 The increased risk relating to Tenancy Fraud post Covid is ever present, with the **CFT currently investigating 131 cases.** This significant increase in investigations has been sustained for a year and means the **CFT has seen a 57% increase in workload compared to pre-covid levels.** To support property recovery and the investigative process a Counter Fraud Investigator from another sub team will be moving into the Housing Investigations Unit. With heightened counter fraud activity in this area of work, **the CFT has recovered 22 properties in Q2.** This represents a 32% increase on Q1 and **brings the year to date property recovery to 37.** The team are currently on track to exceed 2021/22 property recovery outcomes (42) during 2022/23.
- 2.3 **The Revenue Maximisation project** has continued to be an important feature of the team's activity during Q2. The CFT has been working closely with its external suppliers to highlight unknown businesses and alterations to businesses that the Council are unaware of within the ratings list. The suppliers have successfully identified a variety of unlisted or amended businesses which have been investigated by the CFT. **This partnership working has led to c£2.6m in NNDR billings being issued in Q2.** In total the Revenues Maximisation project **has identified NNDR to the value of c£4m in this financial year.** This work has a direct impact in increasing the Council's income with 15% of NNDR retained.

- 2.4 The New Homes Bonus (NHB) is a grant that is paid by central government to incentivise local housing growth. The CFT has undertaken a proactive project to reduce the number of empty properties known to Revenues to maximise income from the grant. Following the conclusion of our NHB project in Q2, **the CFT reduced the number of empty properties known to the Council by 130**. A provisional settlement figure for the NHB will be available in the Q3 progress report.
- 2.5 **In Q2 the CFT has recruited to all vacancies** with two Counter Fraud Analysts now in post. **The current Counter Fraud Manager vacancy has been subject to a robust recruitment process with the successful applicant starting in Q3**. Some of the challenges around capacity faced by the CFT will be relieved with the team fully resourced in Q3.

3. Analysis of Counter Fraud Activity in Quarter 2

3.1 Housing Fraud

- 3.1.1 Q2 has seen another successful quarter for the CFT in relation to tenancy fraud. This quarter has resulted in the **recovery of 22 council properties** and **£1.6m** in financial savings. Due to the high standard and volume of referrals being received by the CFT, both internally and externally, Q2 has seen a significant increase in the number of properties recovered in contrast to the 7 properties recovered in Q2 of the 2021/2022 financial year. **Table 1** below, illustrates the reasons for property recovery by quarter, with non-occupation the primary factor for recovery.

Table 1 ~ Housing Tenancy Fraud Cases

Case Type	Q1	Q2*	2022/23*	£k/value**
Abandonment	0	0	0	£0
Deceased	3	6	9	£504k
NFI Fraud Hub	0	0	0	£0
Non-Occupation	6	10	16	£896k
Sub-Let	4	3	7	£392k
Wrongful Succession	2	3	5	£280k
Total Properties Recovered	15	22	37	£2,072k

* As at end of Q2 (30th September 2022).

** Tenancy Fraud Forum valuation.

- 3.1.2 The CFT currently hold **131** open investigations surrounding suspected cases of tenancy fraud including non-occupation, subletting, wrongful succession claims and the abandonment of properties. Q2 has seen an increase in the number of wrongful succession applications being made by individuals who are suspected of not reaching the required succession conditions. The CFT currently have **12** active investigations for wrongful succession applications. The purpose of these investigations is to ensure that tenancies are being succeeded by those who qualify and not by those who are attempting to obtain tenancies under false pretences.

- 3.1.3 Of the **131** open investigations, **10** cases have resulted in notices being served, which once expired, will likely be referred to our in-house legal team to begin possession proceedings. An additional **11** cases are with our legal team where possession proceedings have been instigated and are awaiting court hearing dates.
- 3.1.4 The Key Performance Indicator (KPI) 4 (refer to Table 5 in Appendix A) requires the CFT to recover 30% of properties associated with tenancy fraud referrals. **The CFT has successfully recovered properties from 37% of tenancy fraud referrals received this quarter.**
- 3.1.5 Q2 has resulted in the completion and closure of the **2** outstanding cases that were established during the Q1 **Bed & Breakfast (B&B) emergency accommodation project.** In total, the B&B emergency accommodation project discovered **3** properties that were unoccupied. The CFT's findings resulted in the successful discharge of duty in relation to all 3 applications, **reducing costs by c£24k.**
- 3.1.6 As previously reported in Q1, the CFT had commenced the **Annual Temporary Accommodation housing project.** The CFT completed **residency checks to 225 properties.** The project has generated **1 investigation for suspected subletting and 14 investigations for suspected non-occupation.** The outcome of these 15 identified cases will be provided in the Q3 report.
- 3.1.7 Right to Buy applications are continuing to be verified by the CFT to ensure that all applications received by the Council are legitimate. For Q2 the CFT have successfully cancelled **3 RTB applications** resulting in **savings of c£336k.** There are **a further 4 cases under investigation.**
- 3.1.8 Due to current challenges and staff shortages within Housing Services, the CFT have undertaken a new line of work to support and assist Tenancy Management in the recovery of properties in relation to deceased tenants. The CFT now proactively identify deceased tenants with the assistance of the **NFI Fraud Hub.** This is to prevent delays in property recovery and the associated costs, such as escalating debt.
- 3.1.9 As outlined in **Table 2** below, as part of the CFT's loss prevention activity the team are responsible for undertaking checks on eligible applicants who register for social housing. **During Q2 the CFT has successfully completed 304 verifications.** These checks include gathering information on applicants' income, assets and their current living arrangements.

Table 2 ~ Housing Tenancy Verification Cases

Housing Tenancy Verification Cases	Q1	Q2*	2022/23
Total number of cases reviewed	424	304	728
% Identified by CFT for rejection	17%	20%	19%
Total number of applications closed	3	4	7

* As at end of Q2 (30th September 2022).

- 3.1.10 In Q2 the CFT **closed a further 4 Social Housing applications.** These included cases in which applicants were found to be adequately housed from unannounced residency visits carried out by Counter Fraud Officers. These risk-based checks demonstrate the value of the CFT's verification work ensuring that much needed housing is allocated to those in genuine need.

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. The CFT has once again overachieved this target by **completing 99% of Housing Allocations** within the set target date during this quarter. This is a great achievement for the team, as this area of work has been under resourced due to vacancies.

3.2 Revenues Fraud & Inspections

3.2.1 In the area of Revenues, the CFT has continued to maintain a high level of performance and again exceeded their KPI target (refer to **Table 5** at **Appendix A**). In Q2, as detailed in **Table 3** below, the CFT has **conducted 2,741 inspections, with 2,725 (99%) visited within the 10-day KPI target**.

Table 3 ~ Revenues Inspections Performance 2022/23

Revenues Inspections	Q1	Q2*	2022/23
Total number of inspections completed	2,149	2,741	4,890
Percentage within 10 day target	99%	99%	99%

* As at end of Q2 (30th September 2022).

3.2.2 In Q2 the CFT conducted its **annual NHB proactive project**. The CFT carried out intelligence checks on all listed long term empty properties. The purpose of this exercise is to reduce the number of empty properties known to the Council to maximise the grant allocation from Central Government. **This has resulted in the CFT identifying 130 properties that are no longer classed as empty**. The financial results and details of grant funding awarded from this project will be reported in Q3.

3.2.3 During Q2 the CFT have identified a further **12 previously unlisted properties** which includes **11 'Beds in Sheds'** and one residential property that has been modified into multiple self-contained units. As a result, an additional **c£17k of loss prevention savings** have been identified following the issuance of revised Council Tax bills to the liable person(s). In addition, **12** properties are pending a decision from the Valuation Office Agency (VOA), with these savings to be reported in Q3.

3.2.4 The CFT has continued to focus its efforts on **maximising revenue** in Q2, identifying unlisted or amended businesses which are not in the ratings list. The team's work in collaboration with our external suppliers has led to **billings issued to business in excess of £2.6m**. This work has a direct impact on the Council's income with 15% retained by the authority. This work will remain a focus into Q3 with further outcomes expected. The HCF notes that there have been some exceptional items found in this area of work, leading to significant one-off savings. Although this is positive, it is unlikely that the CFT will continue to find savings of this level, as the project goes on. However, the CFT will look to sustain performance outcomes in this area.

3.3 Energy Rebate Scheme

3.3.1 The Energy Rebate Scheme has been introduced by the Government to assist households with the rising energy costs. A £150 non-repayable council tax rebate will be issued to all qualifying households in council tax bands A to D.

3.3.2 The CFT have been assisting Exchequer Services (ES) by conducting **Spotlight bank account verification checks** for residents who have been asked to supply their bank account information to receive the payment. **Over 20,000 bank accounts** have been checked and the findings shared with ES colleagues to ensure only verified applicants will receive the much-needed funds. With the scheme now established and most payments issued, the CFT has completed its work in this area.

3.4 Social Care

- 3.4.1 With counter fraud activity fully embedded across multiple fraud risk areas within Social Care, **Q2 marks the teams most successful quarter to date, with savings of c£160k.** This considerable increase is attributed to the preventive controls and reactive processes implemented by the team. In particular verification checks undertaken by the CFT for all financial assessments where clients are seeking financial assistance from the Council to meet their care costs.
- 3.4.2 During Q2 the CFT received 140 Financial Assessment verification requests, with checks undertaken to identify instances of fraud, loss and error. These checks highlight any anomalies such as hidden assets, income or capital prior to any funds being administered. From the requests received, **3 verifications resulted in financial savings of c£23k** whereby applicants were found to be in receipt of council tax discounts/reductions that they were ineligible for. **10 further cases are undergoing additional checks.**
- 3.4.3 With a sizeable financial cost to the Council in providing financial assistance in meeting clients care costs, the CFT is strategically placed to investigate any suspected cases of fraud. Q2 saw the **conclusion of the teams largest Financial Assessment Fraud investigation.** This lengthy investigation by the team resulted in **savings of c£106k** after a client's relative mis-represented their circumstances in a deliberate attempt for the client's property to be disregarded from the financial assessment. With the cost of care rising and reforms to be implemented in 2023, the risk of fraud in this area is expected to increase.
- 3.4.4 Section 17 of the Children's Act 1989 places a duty on the Council to safeguard and promote the welfare of children in need. Section 17 support offers a range of services that includes providing accommodation and/or financial assistance to eligible applicants. The CFT undertake verification checks for all Section 17 applicants who approach Social Services. **Table 4** below, illustrates the outcomes derived from the preventive measures in place that ensure services provided are only accessed by those who meet the eligibility criteria.

Table 4 ~ Section 17 Verification Cases 2022/23

Section 17 Cases	Q1	Q2*	2022/23
Total number of cases reviewed	5	2	7
Total number verified as accurate	1	0	1
Total number of cases closed	1	0	1
Total number of cases under further investigation	3	2	5
Loss Prevention Savings	£13,128	£0	£13,128

* As at end of Q2 (30th September 2022).

- 3.4.5 Q2 sees the launch of the team's **Section 17 proactive project**, with counter fraud officers conducting unannounced visits to all 34 clients placed in emergency accommodation provided by Social Care. The purpose of these visits is to identify and investigate instances of non-occupation or abandonment of placements and hold those to account where cases of fraud are proven. The project is underway with outcomes expected to be reported in Q3.

3.4.6 As part of the team's reactive work, the CFT carries out investigations into suspected fraud within the **Disabled Facilities Grant scheme (DFG)**. The DFG scheme operates within rigorous eligibility criteria which must be met if applicants are to receive a grant. Due to financial discrepancies identified, the team has **prevented one DFG** from being paid out during Q2, resulting in **loss prevention savings of £30k**. The team have a further two cases under investigation.

3.5 Blue Badge Fraud

3.5.1 Following concerns raised by residents to local Councillors of Blue Badge misuse in and around Ruislip Lido, Q2 saw the commencement of this year's second proactive Blue Badge operation. With the assistance of Parking Services, Counter Fraud Officers were deployed at Ruislip Lido and residential streets, with the chosen locations informed directly by internal and external sources.

3.5.2 With a number of resources deployed the Council's zero-tolerance approach to fraud was demonstrated by the visible presence of officers and interactions with both residents and visitors to the area. **In total 14 badges were inspected with one badge seized due to suspected misuse**. The case remains under investigation, with the outcome expected to be reported in Q3.

3.5.3 Q2 marked the conclusion of an ongoing Blue Badge misuse referral with the offender receiving a **Simple Caution and a £100 fixed penalty notice**. **A further four cases remain under investigation** as a result of the CFT's participation in the London Wide Blue Badge Day of Action and the teams' reactive activities as reported in Q1.

3.6 Onsite Immigration Official

3.6.1 Following on from the significant increase in financial savings reported in Q1, the Onsite Immigration Official (OSIO) has continued to contribute towards the team's counter fraud and loss prevention activities. This has led to **loss prevention savings of c£27k during this quarter**. These savings are in relation to Social Care NRPF cases whereby the immigration status of the service user had changed, resulting in the user no longer requiring financial assistance from the Council and from fraudulent activity identified across Housing.

3.7 London Counter Fraud Hub

3.7.1 The CFT onboarded to the London Counter Fraud Hub (LCFH) at the start of the financial year. The hub is designed to bring London Boroughs together, sharing data to identify fraud, loss or error. This innovative approach will also use the power of data to uncover cross borough frauds.

3.7.2 Not all Boroughs have onboarded to the fraud hub, which has slowed down the progress of utilising all of its functionality. The London Borough Fraud Investigators Group (LBFIG) has established a working group to steer the hub operationally across all Boroughs. Members of the CFT have joined this group to influence the direction of travel, in particular the design of cross borough data matching in areas of high fraud risk.

3.7.3 During Q2 the CFT has undertaken its **first in house data matching exercise using the LCFH**. Tenancy data provided by Housing Services was matched against the death register. This match identifies tenants that have sadly passed away and no notification has been received by the Council. Though this work is not tenancy fraud, it does fall within loss prevention, recovering properties that were unknown to be vacant. The first match has **identified 5 properties** where the Council was unaware that the tenant had passed away. This match is now embedded within the hub and is refreshed automatically. This data match will provide ongoing outcomes for the CFT.

3.8 Other Counter Fraud Activities

- 3.8.1 As part of the CFT's strategic objectives, the team has been embedding and promoting a counter fraud culture throughout the Council, by regularly undertaking fraud awareness sessions to service areas. These sessions give team's the tools to identify, and report suspected fraud or loss. During Q2 the CFT conducted **6 fraud awareness sessions** across Housing Services and Registrars, with over **50 staff members attending**. Further sessions are planned for Q3.
- 3.8.2 Throughout Q2 the CFT has continued to work in conjunction with colleagues from other Council services to conduct desk-based checks on households that have applied to join the Homes for Ukraine scheme. These checks provide assurance to CMT that the applicants are in a suitable position to accept Ukrainian families fleeing from their country.
- 3.8.3 The CFT has carried a number of vacancies throughout this financial year. This has presented challenges when resourcing all aspects of counter fraud activity. During Q2 the team completed its recruitment with two Counter Fraud Analysts now in post. The HCF also undertook a robust recruitment process to hire a new Counter Fraud Manager. With many experienced and qualified candidates applying for the role, an intense interview process was conducted. One candidate stood out from the rest with vast Local Authority fraud knowledge and experience. The new Counter Fraud Manager will be starting with the CFT in late October.
- 3.8.4 The CFT has been working with Internal Audit collaboratively throughout the financial year to support risk and governance arrangements within the Council. With the Internal Audit team facing significant resourcing challenges, the CFT has undertaken some consultancy work in service areas relating to fraud controls. These reviews help strengthen controls within processes minimising the risk of fraud.

4. Analysis of the Counter Fraud Team's Performance in Quarter 2

- 4.1 Attached at **Appendix A** is **Table 5** which sets out the Q2 performance by the CFT against the nine KPIs. Also attached at **Appendix B** is **Table 6** which provides an overview of the financial performance of the team in Q2 within each of the main areas of counter fraud activity. The CFT's financial performance should be considered against a target of £3.5m for 2022/23.
- 4.2 The CFT has achieved a consistent level of performance across all KPI's this quarter. The details of this are that **all 9 KPI's are above targeted performance**. 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 Q3 of 2022/23, the CFT will undertake a proactive project within **housing emergency accommodation**. The project will verify the circumstances of all homeless applicants to ensure only those that are entitled to assistance are in receipt of support. As part of the project residency checks will also be conducted to identify instances of non-occupation or sub-letting.
- 5.2 The **Cabinet Office NFI Bi-Annual exercise** is due to be released in Q4. As part of the kick off process the CFT in Q3 will collate all relevant data sets from across the Council. The new data matching sets will provide opportunities to highlight instances of fraud, loss or error.

- 5.3 As part of its transformation programme the counter fraud management team are **reviewing the team's scope and capacity**. This includes updating the fraud risk register to understand how best to effectively deploy resources. This review intends to focus the CFT on localised risks and align its priorities with the financial pressures currently experienced by the Council.
- 5.4 In Q3 the CFT will **go live with a new case management system**. The system has increased functionality compared to the existing system which will provide efficiencies within the investigative process.
- 5.5 The CFT 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 APCIP
Head of Counter Fraud

26th October 2022

Table 5 ~ CFT KPIs and Actual Performance

CFT KPIs	Target	Q1	Q2*	22/23*	21/22
1. Percentage of fraud referrals risk assessed within 3 working days	95%	99%	99%	99%	99%
2. Verification work timescales for completion:					
a. Housing Allocations completion within the target date set by Housing	95%	99%	99%	99%	99%
b. Right to Buy case completion within 28 working days	95%	100%	100%	100%	100%
c. Financial Assessments completion within 7 working days	95%	100%	100%	100%	N/A**
d. Section 17 reviews completion within 7 working days	95%	100%	100%	100%	N/A**
3. Investigation plan completion within 5 working days of case allocation	95%	98%	100%	99%	99%
4. Tenancy fraud referrals received resulting in property recovery	30%	37%	37%	37%	33%
5. Investigations resulting in loss prevention/financial saving outcome	40%	43%	42%	42%	55%
6. Revenue inspections completed within 10 working days of referral date	95%	99%	99%	99%	97%

* As at end of Q2 (30th September 2022).

N/A** = New KPI that has been introduced in the Counter Fraud Strategy for 2022 – 2025.

APPENDIX B**Table 6 ~ CFT Quarter 2 2022/23 ~ Financial Performance**

Work Area	Description	Quarter 1	Quarter 2*	Quarter 3	Quarter 4	2022/23*
Housing	Right to Buy discounts	£0	£336,900	£0	£0	£336,900
	Property Recovery (notional savings)	£840,000	£1,232,000	£0	£0	£2,072,000
	Other savings/loss prevention	£22,491	£40,267	£0	£0	£62,758
Social Services	Section 17 and UASC**	£13,128	£0	£0	£0	£13,128
	Financial Assessments and Direct Payments	£4,758	£129,749	£0	£0	£134,507
	Disabled Facilities Grants	£0	£30,000	£0	£0	£30,000
	Direct Payments	£4,369	£300	£0	£0	£4,669
Revenues	Single Person Discount	£5,697	£5,847	£0	£0	£11,544
	Council Tax Reduction & arrears	£6,910	£18,105	£0	£0	£25,015
	Unlisted Buildings	£35,995	£17,239	£0	£0	£53,234
	Housing Benefit Overpayments	£5,456	£82,224	£0	£0	£87,680
	NNDR***	£1,391,666	£2,680,774	£0	£0	£4,072,440
Blue Badge	Simple Caution & Financial Penalty	£100	£100	£0	£0	£200
Immigration Officer	Housing Homelessness Applications**	£0	£16,107	£0	£0	£16,107
	Social Care Savings	£42,335	£11,760	£0	£0	£54,095
Totals	Loss Prevention Savings	£72,644	£565,084	£0	£0	£637,728
	Notional Savings	£2,028,372	£3,592,883	£0	£0	£5,621,255
	Cashable Savings	£271,789	£445,407	£0	£0	£717,196
	Costs awarded and penalties	£100	£100	£0	£0	£200
	Total	£2,372,905	£4,603,474	£0	£0	£6,976,379

* As at end of Q2 (30th September 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.

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 CFT 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 CFT 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.

Tenancy Fraud Forum Valuation

As of the 2022/23 financial year, the CFT will be using the new Tenancy Fraud Forum valuation for property recovery. Working in conjunction with the London Boroughs' Fraud Investigators' Group (LBFIG) a new formula has been created to determine how much tenancy fraud costs. The formula considers the annual average temporary accommodation cost per family, the average duration for tenancy fraud, as well as the average investigation, legal and void costs. The agreed calculation for tenancy fraud within the borough is now valued at £56k per property (Previously £18k). The new calculation allows Hillingdon Council to accurately calculate financial savings by factoring in local figures.

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.