

Counter Fraud

COUNTER FRAUD

Report to Audit Committee: 2022/23 Quarter 4

31 March 2023



HILLINGDON
LONDON

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1. INTRODUCTION

The Role of the Counter Fraud Team

- 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.
- 1.2 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.

The Purpose of the Counter Fraud progress report

- 1.3 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 (Q4) period (1st January to 31st March 2023). 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 Q4.
- 1.4 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 The cost of living crisis is ever present with fraud risk remaining at a high level across the public sector. The focus of the CFT has remained in areas of high risk to the Council in particular those that are of high value. During Q4 the CFT have undertaken a significant number of investigations as well as proactive projects. This risk based approach to counter fraud activity has led the team **to achieving c£1.6m in savings during the quarter bringing the year to date figure to c£12.3m**, making 2022/23 the most successful year to date.
- 2.2 Housing fraud has remained a priority during Q4 with the CFT conducting investigations and proactive projects in this area. As previously reported throughout 2022/23 the cost of living crisis has presented a surge in demand for housing support and therefore created opportunity for fraud to thrive. **Currently the CFT has 119 open investigations into tenancy fraud** across social housing and temporary accommodation. The work carried out by the CFT has led to the **recovery of 22 properties in Q4, bringing the year to date total to 84**. This is the most successful year the CFT has had in property recovery and is double (42) the achievements of 2021/22.
- 2.3 The CFT has undertaken two proactive projects within Housing relating to Gas safety checks and Bed & Breakfast accommodation. Both projects saw the CFT conduct residency checks to verify the occupancy of the accommodation. The gas safety project has concluded with **79 properties visited of which 2 properties** have been recovered for tenancy fraud with **13 cases still under investigation**. 54 tenants have now engaged with the repairs department from our visits saving the **Council c£32k in gas injunction legal costs**. The B&B project is ongoing and now forms part of a rolling program of visits due to the financial risks in this area. In total **14 cases have been closed** and the B&B accommodation cancelled **saving c£112k in costs**. This brings the year to date total closures to 24 with savings over £193k.

- 2.4 In January 2023 NFI co-ordinated by the cabinet office **released the latest bi-annual data matches**. These matches involved data sets from 1,300 different organisations including Local Authorities and will provide positive outcomes relating to fraud, loss, and error. The Counter Fraud Management Team have assigned most of these data matches to service areas to review and action. Those matches that require detailed analysis or investigation will be assessed by the CFT which includes Single Persons Discount. Work has begun on these data matches with outcomes likely to be reported from Q1 23/24 onwards.
- 2.5 Q4 saw the CFT embark on an ambitious transformation project to drive efficiencies in processes and improve the investigative function through the introduction of technology and case disposal options. The transformation project is in its infancy and will require at least 12 months of management input before all elements are considered. The CFT have started by **reviewing all verification processes** with officers. Changes have now been implemented to processes which support a risk based approach. This has reduced the amount of resourcing required to undertake verification workstreams and released much needed capacity to review data matching through the NFI and fraud hub.

3. COUNTER FRAUD ACTIVITY IN QUARTER 4

3.1 Housing Fraud

- 3.1.1 The CFT has had yet another successful quarter within Housing and tenancy fraud, **recovering a further 22 properties** of which two were results from evictions following on from legal proceedings. This has resulted in **£1.2million of notional savings**. The team has returned 84 properties in total this year which is the highest recovery figure achieved by CFT. As per **Table 1** below, non-occupation has continued to be the key area of tenancy fraud risk.

Table 1 ~ Housing Tenancy Fraud Cases

Case Type	Q1	Q2	Q3	Q4*	2022/23*	£k/value*
Abandonment	0	0	0	0	0	£0
Deceased	3	6	4	6	19	£1,064k
NFI Fraud Hub	0	0	6	3	9	£504k
Non-Occupation	6	10	11	12	39	£2,184k
Sub-Let	4	3	2	0	9	£504k
Wrongful Succession	2	3	2	1	8	£448k
Total Properties Recovered	15	22	25	22	84	£4,704k

* As at end of Q4 (31st March 2023).

** Tenancy Fraud Forum valuation.

- 3.1.2 In Q4 the continuation of proactive projects and the receipt of high-quality referrals has meant that the number of ongoing investigations into tenancy fraud has remained consistent. The CFT currently have **119 active cases relating to tenancy fraud**. Notices to end tenancies have been served on 15 of those cases and a further **13 cases are currently with our legal team**. The team have also obtained 2 possession orders following legal proceedings, which are awaiting enforcement action.
- 3.1.3 The CFT have also continued with proactively identifying cases of unknown deceased tenants with the assistance of the **NFI Fraud Hub**. The details of this work can be found in subsection 3.6 of this report. This work, though not classed as fraud, has continued to contribute to the number of properties recovered.

- 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 had another successful quarter with 41% of tenancy fraud referrals resulting in property recovery.**
- 3.1.5 The ongoing pressures in the current economic climate has caused an increase in demand for housing and **Bed and Breakfast (B&B) emergency accommodation** in 2023/24. Therefore, in Q4 the CFT has continued with its proactive project conducting residency checks to all emergency accommodation placements, to highlight any instances of non-occupation or subletting.
- 3.1.6 In Q4 a further 223 B&B properties have been highlighted for visits alongside the outstanding properties reported in Q3. To date the CFT have conducted residency checks to 190 of these properties and **closed 14 emergency accommodation units due to non-occupation, resulting in savings of c£112k.** There are 62 properties which still require visits to confirm residency, and **6 cases have been opened** highlighting concerns of suspected non-occupation. This brings the total number of B&B's closed since the start of the project to 24.
- 3.1.7 In Q4 the CFT completed its proactive housing project involving **outstanding gas safety inspections.** Working collaboratively with internal departments including Housing, Repairs and Legal Services, the CFT conducted **unannounced visits to 79 properties** that had long overdue gas safety checks. The purpose of the project was to reduce the number of properties that have outstanding gas safety checks of 12 months or longer, whilst also identifying potential cases of non-occupation or sub-letting.
- 3.1.8 In total **54 properties resulted in successful appointments**, which has saved the Council over **c£32k in legal costs.** The CFT has also **recovered 2 properties** and a further **13 cases are under investigation for potential housing fraud or error.** Further outcomes from this project are expected to be available for the 2023/24 Q1 report. Following the success of these projects in housing during Q4, the CFT are in discussions with the Repairs Service to undertake a collaborative project using data to identify non engagement of tenants. This data would highlight potential cases of non-occupation that the CFT would then visit as part of a residency check project.
- 3.1.9 The CFT has continued to carry out verification checks on all Right to Buy applications submitted to the Council, to provide assurance that those who apply are eligible for the significant discount and that the funds used for the purchase abide by money laundering regulations. In Q4 the CFT have received 21 RTB applications, of which **3 cases have been opened for suspicion of sub-letting and non-occupation.** A further 4 applications have not been verified as the applicant(s) has failed to provide required financial documentation.
- 3.1.10 Even though the First Time buyer (FTB) Scheme has disbanded, post-sale checks are required to ensure those that have received the grant are adhering to the strict conditions. The conditions include not subletting your property. To date the team has **1 case currently under investigation.**
- 3.1.11 In Q4 the CFT completed **358** verification checks on applicants who have registered for social housing. Outlined in **Table 2** over the page, the team successfully **closed 7 housing register applications** due to reasons including non-occupation, or they have been found to already be adequately housed. Without the CFT's enhanced verification checks, these applicants may have been successful in obtaining a council property that they were not entitled to.

Table 2 ~ Housing Tenancy Verification Cases

Housing Tenancy Verification Cases	Q1	Q2	Q3	Q4*	2022/23
Total number of cases reviewed	424	304	291	358	1377
% Identified by CFT for rejection	17%	20%	20%	10%	17%
Total number of applications closed	3	4	0	7	14

* As at end of Q4 (31st March 2023).

3.1.12 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 **100% of verifications** being completed within their target date.

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 Q3, as detailed in **Table 3** below, the CFT has **conducted 2,020 inspections, with 2,003 (99%) visited within the 10-day KPI target**.

Table 3 ~ Revenues Inspections Performance 2022/23

Revenues Inspections	Q1	Q2	Q3	Q4*	2022/23
Total number of inspections completed	2,149	2,741	1,728	2,020	8,638
Percentage within 10 day target	99%	99%	99%	99%	99%

As at end of Q4 (31st March 2023).

3.2.2 During Q4 the CFT has identified a further **9 previously unlisted properties** made up of **'Beds in Sheds'**. As a result, an additional **c£5k of loss prevention savings** has been identified following the issue of revised Council Tax bills to the liable parties. In addition, **nine** properties are pending a decision from the Valuation Office Agency (VOA), with these savings to be reported in Q1.

3.2.3 The CFT has continued to focus its efforts on **maximising revenue** in Q4, 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 of c£120k**. This work has a direct impact on the Councils income with 15% retained by the authority.

3.2.4 During Q4 the CFT have carried out an additional day of action focusing resources on a high-risk area of the borough to identify unlisted buildings and changes to the use of land. This has **identified five previously unknown residential buildings and four new business premises**. These properties are being submitted to the VOA for a decision and will be reported in Q1.

3.2.5 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 have additional project work planned in 2023/24 targeting sustained performance in this area.

3.3 Social Care

3.3.1 During Q4 the CFT has seen an increase in the number of Social Care referrals. In addition to the 5 investigations highlighted in Q3, the team have a **further 6 cases where fraud is suspected**. These investigations continue to span a wide area of Social Care and have enabled the team to strengthen their coverage across previously unexplored areas.

- 3.3.2 With the CFT strategically placed to limit the opportunity for instances of fraud across the Council through effective prevention measures, the team have conducted **153 financial assessment verifications during Q3**. Working collaboratively with the Financial Assessment team, the verification process is designed to identify anomalies, such as hidden capital or assets prior to financial support being offered. **As a result, 20 cases are undergoing additional checks.**
- 3.3.3 The CFT has continued its loss prevention work within Social Care by conducting tracing enquiries to assist the Corporate Collections team in recovering Adult Social Care debt from clients for both residential and non-residential charges. Using investigative and analytical skills CFT officers look to trace debtors, next of kins and/or the executors managing the deceased's estate. In Q4, the team successfully concluded **2 tracing enquiries recovering over c£12k**. Whilst this work does not have a criminal element, the teams tracing capabilities has a positive impact on reducing the Councils Adult Social Care aged debt.
- 3.3.4 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	Q3	Q4	2022/23
Total number of cases reviewed	5	2	5	6	18
Total number verified as accurate	1	0	3	2	6
Total number of cases closed	1	0	0	2	3
Total number of cases under further investigation	3	2	2	2	9
Loss Prevention Savings	£13,128	£0	£0	£26,256	£39,384

* As at end of Q4 (31st March 2023).

- 3.3.5 As demonstrated in **Table 4**, there are a total of nine Section 17 verifications that are undergoing additional checks. These verifications account for 50% of all verification's requests over the 2022/2023 period and provide an increased level of assurance that only eligible approaches for assistance are supported by Social Care.
- 3.3.6 In addition to the team's verification process, investigative activities carried out in Q4 identified a change immigration status for two service users. The change in status found both services users not to be eligible for Section 17 support. **This resulted in loss prevention savings of c£26,000**. There are a further 3 cases under investigation on suspicion of non-occupation and undisclosed finances.
- 3.3.7 The Council offers a wide range of financial support for people with disabilities, such as the **Disabled Facilities Grants** scheme. This means tested scheme is subject to strict eligibility criteria being met. The scheme allows for necessary and appropriate adaptations to be made to meet resident's needs. As part of the counter fraud work within Social Care, the CFT carries out investigations into suspected cases of fraud within the scheme. There are currently **5 cases under investigation**, with outcomes expected to be reported in Q1 of 2023/2024.
- 3.3.8 The HCF notes there is further work to be done in this area to increase the fraud risk coverage for Social Care which will lead to further positive outcomes. Plans are underway to increase activity through data matching but are currently stalled due to the legalities of matching social care data which is a national issue.

3.4 Blue Badge Fraud

3.4.1 During the course of Q4 the CFT have concluded two investigations into Blue Badge misuse. Disposals decisions have been made and **both cases have now been referred to Legal Services**. With each case highlighted by Council colleagues, the team's ability to build strong working relationships and promote ownership of raising fraud issues has further demonstrated the benefits of this collaborative approach to tackling fraud in this area. To date the team has a further **8 cases under investigation**.

3.5 Onsite Immigration Official

3.5.1 In Q4 the CFT welcomed the teams new Onsite Immigration Official (OSIO). With the OSIO seconded from the Home Office, a key focus for the team has been ensuring service provision remain uninterrupted whilst the OSIO is integrated within the service.

3.5.2 Q4 marked the conclusion of the team's proactive exercise into reviewing all young person's immigration status's who were residing in Social Care accommodation and were subject to immigration control. The proactive exercise **identified 8 cases** where a change in the service user's immigration status enabled the service user to access public funds and be supported to move on from Council shared accommodation.

3.5.3 **With significant savings over c£106,000** the success of the project highlighted the value of the information that can be provided by the OSIO at relieving the Council of its financial commitments towards accommodation and support within Social Care. **A further 3 cases remain under review**, with savings on the remaining cases expected to be reported in the first quarter of 2023/2024.

3.6 London Counter Fraud Hub

3.6.1 The CFT joined 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.

3.6.2 The unique capabilities of the LCFH are now embedded in the CFT and this is producing referrals automatically every two weeks identifying cases where the Council may not be aware of tenants passing away. This has maximised loss prevention by ensuring that cases are identified at an early stage. In Q4 the LCFH has identified a further four properties where the Council was unaware that the tenant had passed away.

3.6.3 A total of **nine council properties** have now been recovered and returned to use as a result of information provided by the LCFH.

3.6.4 Members of the CFT have joined a working group set up by The London Boroughs' Fraud Investigators' Group (LBFIG) which is developing innovative bespoke data matching reports to identify cross border fraud in identified high risk areas. The group is currently working towards a pan London data match regarding internal fraud which will be potentially released in Q1.

3.7 National Fraud Initiative

3.7.1 The National Fraud Initiative (NFI) is a data matching exercise co-ordinated by the Cabinet Office and conducted every 2 years. The NFI matches data from over 1,300 organisations, including councils, the Police, hospitals and almost 100 private companies to identify potential fraud and error.

3.7.2 During Q4 matches for the main NFI exercise for 2022/20233 have been received and the CFT are working with service areas to maximise coverage in reviewing and actioning the matches. The CFT have allocated significant resource to reviewing and investigating matches, particularly in the areas of Council Tax Single Person Discount and Tenancy Fraud. Results will be reported to committee through the coming periods.

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 teams the tools to identify, and report suspected fraud or loss. During Q4 the CFT conducted **fraud awareness sessions** with the Risk Management and Tenancy Management Teams along with the Financial Assessment Team.

3.8.2 Throughout Q4 the CFT has continued to work in collaboration 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 been working with Internal Audit collaboratively throughout the financial year to support risk and governance arrangements within the Council. During Q4 the HCF and Head of Internal Audit provided a joint presentation to the Council's Senior Management Team providing an overview of Risk Management and Counter Fraud controls as well as joint approach to operational planning for 23/24.

3.8.4 The CFT structure remains under review by the HCF and an interim structure is in place to support the team, the CFT also look forward to the return of a Lead Investigator from maternity leave during Q1 which will supplement the resources available to the CFT.

3.8.5 With the new OSIO having joined the team, CF have worked closely with Corporate Communications to raise the profile of the OSIO. Communications have seen a dedicated news article feature on the intranet and publication in the All Staff Email. These announcements have provided an opportunity for the OSIO to meet with key stakeholders within Social Care, and a new approach to maximise the use of Home Office data to assess applicants' eligibility to access vital Council services.

4. COUNTER FRAUD PERFORMANCE IN Q4

4.1 Attached at **Appendix A** is **Table 5** which sets out the Q4 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 Q3 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 KPI's throughout the financial year. The details of this are that **8 out of 9 KPI's are above targeted performance**. However, during Q4 **KPI 5 performance has dipped below the required target**, meaning the year to date performance is below target by 1%. This is due to the CFT cleansing the current investigative case load to ensure that only the cases that have evidence to suggest fraud, loss or error are resourced. The Counter Fraud Management Team will review the risk assessment process in Q1 and look at thresholds for investigation to make sure resources are deployed effectively and improve the team's performance against KPI 5.

5. FORWARD LOOK

- 5.1 Looking forward into the new financial year, the CFT will continue to prioritise its counter fraud activity in areas of high risk. With a large volume of housing investigations underway the CFT will deploy a majority of its resources into this area to bring cases to their natural conclusion. The HCF expects to see a positive return from CFT activity in this area, including the recovery of properties.
- 5.2 The team's successes in identifying fraud within B&B accommodation in the last 6 months, has highlighted the fraud risks in this area. Usually, the CFT would undertake a proactive project each year to mitigate the risk of fraud, however the outcomes have proven that more counter fraud activity is required. In Q1 the CFT will implement a rolling residency check program of all emergency accommodation provided by Housing to identify non-occupation or sublet. Updates on this work will be available in following progress reports.
- 5.3 With the NFI bi-annual data matches in progress, the CFT will continue to focus its efforts in concluding matches, in particular the Single Person Discount data. The CFT are working closely with the Revenues and Benefits Team, with outcomes to be provided in Q1 23/24 onwards.
- 5.4 The Counter Fraud Management will prepare a communications plan for 23/24 with the Corporate Communications Team. This will include articles, press releases, social media posts and face to face engagement with residents. The plan will be focused on the Counter Fraud strategy and current operational work plan to deliver messages on the success of the service as well as a variety of fraud risks.
- 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
31st March 2023

APPENDIX A: Table 5 - CFT KPIs and Actual Performance

CFT KPIs	Target	Q1	Q2	Q3	Q4*	22/23*	21/22
1. Percentage of fraud referrals risk assessed within 3 working days	95%	99%	99%	95%	100%	99%	99%
2. Verification work timescales for completion:							
a. Housing Allocations completion within the target date set by Housing	95%	99%	99%	99%	100%	99%	99%
b. Right to Buy case completion within 28 working days	95%	100%	100%	100%	100%	100%	100%
c. Financial Assessments completion within 7 working days	95%	100%	100%	100%	100%	100%	N/A**
d. Section 17 reviews completion within 7 working days	95%	100%	100%	100%	100%	100%	N/A**
3. Investigation plan completion within 5 working days of case allocation	95%	100%	100%	99%	100%	99%	99%
4. Tenancy fraud referrals received resulting in property recovery	30%	35%	36%	51%	41%	40%	33%
5. Investigations resulting in loss prevention/financial saving outcome	40%	41%	41%	46%	29%	39%	55%
6. Revenue inspections completed within 10 working days of referral date	95%	99%	99%	99%	99%	99%	97%

* As at end of Q4 (31st March 2023).

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

APPENDIX B: Table 6 - CFT Quarter 4 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	£335,100	£0	£672,000
	Property Recovery (notional savings)	£840,000	£1,232,000	£1,400,000	£1,232,000	£4,704,000
	Other savings/loss prevention	£22,491	£40,267	£72,481	£128,856	£264,095
Social Care	Section 17 and UASC**	£13,128	£0	£0	£26,256	£39,384
	Financial Assessments	£4,758	£129,749	£14,232	£0	£148,739
	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	£8,410	£3,382	£23,336
	Council Tax Reduction & arrears	£6,910	£20,203	£15,830	£532	£43,475
	Unlisted Buildings	£35,995	£17,239	£10,988	£5,401	£69,623
	Housing Benefit Overpayments	£5,456	£82,224	£428	£1,397	£89,505
	NNDR	£1,391,666	£2,680,774	£1,844,320	£121,162	£6,037,922
Blue Badge	Simple Caution & Financial Penalty	£100	£200	£300	£0	£600
Immigration Officer	Housing Homelessness Applications**	£0	£16,107	£8,053	£0	£24,160
	Social Care Savings	£42,335	£11,760	£48,367	£106,983	£209,445
Totals	Loss Prevention Savings	£72,644	£565,084	£478,235	£262,095	£1,378,058
	Notional Savings	£2,028,372	£3,592,883	£2,968,100	£1,335,355	£9,924,710
	Cashable Savings	£271,789	£445,407	£311,877	£25,473	£1,054,546
	Costs awarded and penalties	£100	£200	£300	£0	£600
	Total	£2,372,905	£4,603,574	£3,758,512	£1,622,923	£12,357,914

* As at end of Q4 (31st March 2023).

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

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 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.