

Counter Fraud

COUNTER FRAUD

Report to Audit Committee: 2023/24 Quarter 1

30th June 2023



HILLINGDON
LONDON

www.hillingdon.gov.uk

Contents

	Page
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1. INTRODUCTION	3
2. EXECUTIVE SUMMARY	3
3. COUNTER FRAUD ACTIVITY IN Q1	4
4. COUNTER FRAUD PERFORMANCE IN Q1	9
5. FORWARD LOOK	10
APPENDIX A - CFT Q1 KPI PERFORMANCE	11
APPENDIX B - CFT Q1 FINANCIAL PERFORMANCE	12
APPENDIX C – GLOSSARY OF TERMS	13

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 1(Q1) period (1st April to 30th June 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 Q1.
- 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 CFT has had a positive start to 2023/24 by continuing the success of 2022/23. The team have been heavily focused on fraud risks in Housing during Q1 but have also undertaken activity in other areas. **This approach has delivered financial outcomes across multiple fraud risks in Q1 to the value of c£1.8m.** This means the CFT are on course to reach its financial target of £5m in 2023/24.
- 2.2 The CFT continues to deploy the majority of its resources into Housing in particular tenancy fraud. The team are currently investigating 128 cases of suspected tenancy fraud which includes cases of non-occupation, subletting and wrongful succession. **During Q1 the team has successfully investigated and recovered 27 properties,** making Q1 the most successful quarter ever for property recovery. These much needed properties have been returned to Housing services to re-let to those in genuine need.
- 2.3 During Q1 the CFT has continued its proactive project to **visit emergency accommodation** provided by the Council to residents who have approached as homeless. During visits, **the CFT uncovered 4 clients were not occupying their emergency accommodation, which led to accommodation closures on all 4 cases saving c£33k.** This work is vital to ensure the Council has enough accommodation to support those in need during a time when demand is increasing.
- 2.4 Working closely with various teams within Housing the CFT led on a **new proactive project** undertaking unannounced visits to Council properties where the tenant has not engaged with services for electrical and gas safety works. These works are key and are required under legislation. **Following a collaborative visiting programme, the CFT has engaged successfully with 144 tenants for the works to be carried out, with a further 8 cases now under investigation for tenancy fraud.** This project will continue throughout Q2 with further positive outcomes to be reported.

- 2.5 As mentioned in the previous progress report the HCF has reviewed the current resourcing arrangements and structure with the S151. To meet the increase in fraud risk a **new structure with additional resourcing has been approved**. The new structure comprises of a further Counter Fraud Manager, Counter Fraud Investigator and two Counter Fraud Investigator Apprentices. These additional resources are much needed to combat the risk of fraud in the current economic climate and will support the service in reaching its strategic objectives in particular the financial savings target for 2023/24.

3. COUNTER FRAUD ACTIVITY IN QUARTER 1

3.1 Housing Fraud

- 3.1.1 The CFT has had a positive start to the new financial year continuing to combat fraud risks within Housing. **This focused effort has led to the highest number of properties recovered in a quarter, with the CFT returning 27 properties to Housing** with a notional saving of c£1.5m. Q1 has seen a large part of the CFT's resources deployed in Housing with the team leading on **two proactive projects** across multiple fraud risks, whilst continuing with investigations of cases consisting of non-occupation, sub-let, wrongful succession and deceased.
- 3.1.2 In Q1 the CFT **concluded a 4-year legal battle** whereby a match from the National Fraud Initiative (NFI) highlighted a tenancy which had been obtained using a stolen identity. The tenant had used the identity of someone else to enter the UK and make a homeless application, obtaining a 3 bed council property in 2003. The tenant made further applications, claiming years of benefits in which a joint working approach with the DWP back in 2018 resulted with the tenant convicted of benefit fraud up to the value of over £234k and being sentenced to three and a half years in prison. The tenant refused to give back the property, and so Legal proceedings were instigated, resulting in the tenant being evicted this year. This case was publicised across many social platforms including My London, Tenancy Fraud Forum and Inside Housing, showing that Hillingdon Council will take action on those who are abusing the system.
- 3.1.3 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. This quarter **the CFT has achieved 43% of tenancy fraud referrals resulting in property recovery**. As per **Table 1** below, the case type of property recovery shows that non-occupation is still the highest area of tenancy fraud risk.

Table 1 ~ Housing Tenancy Fraud Cases

Case Type	Q1*	£k/value**
Abandonment	0	£0
Deceased	7	£392k
NFI Fraud Hub	5	£280k
Non-Occupation	9	£504k
Other	2	£112k
Sub-Let	1	£56k
Wrongful Succession	3	£168k
Total Properties Recovered	27	£1,512k

* As at end of Q1 (30th June 2023).

** Tenancy Fraud Forum valuation.

- 3.1.4 Tenancy fraud continues to remain the highest fraud risk faced by the Council, currently the CFT are investigating **128 cases relating to tenancy fraud**. Notices to end tenancies have been served on 34 of those cases and a further **11 cases are currently with our legal team**. The team have also obtained 3 possession orders following legal proceedings, which are awaiting enforcement action.

- 3.1.5 In Q1 the team 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.
- 3.1.6 In Q1 the CFT led on a **new proactive project** to undertake unannounced residency visits to properties where electrical and gas safety works were overdue, and access had proven difficult. It is the council’s responsibility as the Landlord to ensure that our housing stock is maintained and that we are doing everything we can to engage with our tenants and residents, whilst meeting our statutory duties and obtaining access to properties. The collaborative approach involved various departments across Housing with the project likely to highlight potential cases of non-occupation, abandonment, and sub-let.
- 3.1.7 Over a period of 3 weeks unannounced visits were made to **165 properties**, of which a total of **144 properties resulted in successful engagement**. The project has highlighted **8 cases of non-occupation and sub-let**, which are currently under investigation. The remaining 13 properties have visits continuing. Further outcomes and savings are expected to be available for the Q2 report.
- 3.1.8 The ongoing pressures in the current economic climate continue to cause an increase in demand for housing and **Bed and Breakfast (B&B) emergency accommodation**. Therefore, for 2023/24, the CFT has implemented a rolling proactive project conducting residency checks to all emergency accommodation placements, to highlight any instances of non-occupation or subletting.
- 3.1.9 In Q1 the CFT has **closed 4 emergency accommodation units due to non-occupation, resulting in savings of c£33k**. A further **6 cases have been opened** highlighting concerns of suspected non-occupation. This brings the total number of B&Bs closed to 28 since the start of the project in Q3 of 2022/23.
- 3.1.10 The CFT carries out verification checks on all Right to Buy (RTB) 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 Q1 the CFT have received 21 RTB applications to verify, **4 cases are being investigated for suspicion of sub-letting and non-occupation**, with 1 case referred to our Legal department to instigate criminal proceedings based on fraud offences.
- 3.1.11 In Q4 the CFT completed **258** verification checks on applicants who have registered for social housing. Outlined in **Table 2** over the page, the team successfully **closed 12 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
Total number of cases reviewed	258
% Identified by CFT for rejection	25%
Total number of applications closed	12

** As at end of Q1 (30th June 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 **99% 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 1,792 inspections, with 1,783 (99%) visited within the 10-day KPI target**.

Table 3 ~ Revenues Inspections Performance 2023/24

Revenues Inspections	Q1*
Total number of inspections completed	1,792
Percentage within 10 day target	99%

*As at end of Q1 (30th June 2023).

3.2.2 During Q1 the CFT has identified a further **13 previously unlisted properties** made up of 'Beds in Sheds'. As a result, an additional **c£18k of loss prevention savings** has been identified following the issue of revised Council Tax bills to the liable parties. In addition, **five** properties are pending a decision from the Valuation Office Agency (VOA), with these savings to be reported in Q2.

3.2.3 During Q1 the CFT have expanded the programme of internal Revenues Maximisation and carried out a 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 six previously unlisted business premises and three business premises which have been altered and improved**. These properties have been submitted to the VOA for a decision and will be reported in Q2.

3.2.4 In addition to the internal work being carried out, the CFT requested and received Cabinet Member approval to continue its work with suppliers to maximise revenue. Contracts are now in place for external Revenues Maximisation work to continue with **bills in Q1 issued to businesses to the value of c£44k**. The HCF expects outcomes in this area to increase during Q2 as suppliers work with the team recommences.

3.3 Social Care

3.3.1 With preventive controls and reactive processes in place across fraud risks within Social Care, Q1 marks a successful quarter for the team with **c£106,000 in loss prevention savings identified**. These positive outcomes have predominantly stemmed from counter fraud activity within Children Social Care, in particular the Kinship Team.

3.3.2 In line with the CFT's risk-based approach loss prevention work within Financial Assessments has continued throughout Q1, with the team conducting **126 financial assessment verifications, 12 of which are undergoing further checks**. The verification process is designed to identify anomalies, such as hidden capital or assets prior to financial support being administered and to provide assurance that only eligible applicants are provided support.

3.3.3 Due to the sizeable financial cost to the Council in providing financial assistance in meeting service users care costs, the CFT is strategically placed to utilise the teams' analytical capabilities to identify fraud, loss and error within the financial assessment verification process. During the course of Q1 the team **concluded 2 cases where 2 perspective service users had failed to supply information** that arose as part of these stringent checks. As a result, **financial support was not provided with over c£13k in actual savings achieved**.

- 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 Care. **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 2023/24

Section 17 Cases	Q1
Total number of cases reviewed	4
Total number verified as accurate	1
Total number of cases closed	0
Total number of cases under further checks	3
Loss Prevention Savings	0

* As at end of Q1 (30th June 2023).

- 3.3.5 Following the teams proactive Section 17 residency project that commenced in 2022/23, Q1 marked the conclusion of a lengthy and complex Section 17 investigation. With the project designed and orchestrated to identify instance of non-occupation and subletting, 1 service user was found not to be occupying the accommodation provided. Working collaboratively with Social Care, Legal Services and the Home Office, the **placement was closed and c£13,000 of loss prevention savings were identified.**
- 3.3.6 During Q1 the CFT has undertaken its **first investigation into Special Guardianship Orders (SGO’s)**. The investigation commenced following concerns raised by the Kinship Team that highlighted significant overpayments that had been made to a previous special guardian. An SGO is a formal arrangement through a legal order that appointments one or more individuals to be a child’s special guardian. The order is intended in circumstances where a child’s parents are unable to look after the child for either a short or long period of time. This highly sensitive investigation identified that the SGO had been overpaid, and the special guardian was **no longer entitled to financial support, this resulted in c£79k in savings.**

3.4 Blue Badge

- 3.4.1 Q1 marked the CFT’s participation in the **2023 National Blue Badge Day of Action**. The days operation saw a total of 82 Councils working collaboratively to tackle Blue Badge misuse across the country. Using intelligence lead information, Counter Fraud Officers were deployed in plain clothes at Uxbridge Town Centre. **A total of 43 badges were inspected, with officers seizing 9 badges due to misuse, 1 of which was identified as being stolen.** These cases are now under investigation, with outcomes expected to be reported in Q2.
- 3.4.2 The team’s commitment to ensuring that Blue Badge holders can continue to access the parking facilities on offer across the borough was further demonstrated in Q1 with the successful **prosecution of a Blue Badge case**. Upon receiving an allegation of misuse outside John Locke Academy counter fraud resources were deployed to highlight any instances where people were abusing the scheme. Following deployment, a member of the public was caught fraudulently using a deceased resident’s badge. A criminal investigation commenced, and the suspect was interviewed under caution before the case moved to prosecution. **The evidence of the case was heard at Uxbridge Magistrates Court on 20th June with the defendant pleading guilty to the offence. The offender received a fine and ordered to pay full costs as well as a victim surcharge totalling £2,958.00.**

3.5 Onsite Immigration Official

- 3.5.1 Following the significant financial savings reported in Q4 of 2022/23 the CFT has taken positive steps to further raise the Onsite Immigration Officials (OSIO) profile across the Council. This exposure has enabled the team to increase its **Social Care working group members by welcoming Corporate Parenting to the group**. With the number of services participating rising from 4 to 5, the group is now positioned better than ever to discuss new and emerging fraud risks in addition to highlighting immigration matters that pose a financial risk to the Council.
- 3.5.2 The operational capabilities of the OSIO have continued to contribute towards the team's counter fraud and loss preventions activities with **over c£68k in loss prevention savings achieved in Q1**. These savings are in relation to 5 Social Care cases where there has been a change in the service user's immigration status. These changes enabled the service users to access public funds and be supported to move on from Council accommodation. In addition, a housing case was closed following an investigation into a service user's homeless application identified that the service users had been living in the UK illegally and was therefore not entitled to support.

3.6 London Counter Fraud Hub

- 3.6.1 The CFT joined the London Counter Fraud Hub (LCFH) in the last 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. A total of **five council properties** have been recovered and returned to use as a result of information provided by the LCFH during Q1.
- 3.6.3 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 Q2.

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 Q1 matches for the main NFI exercise for 2022/2023 were received. The CFT have started to review these matches in conjunction with the service areas.
- 3.7.3 The CFT have allocated significant resource to reviewing and investigating matches, particularly in the areas of Council Tax Single Person Discount which has generated savings of **£9293.42 in additional billing** during Q1 with a further **34 claims due to be removed**. Further results from this match are expected throughout the year.
- 3.7.4 Additional work by the service areas have cancelled **12 disabled parking blue badges** where the council was previously unaware that the badge holder had passed away. This is an important preventative measure which reduces the opportunity for blue badge misuse in the borough. Additional cases are being reviewed with further results expected through the year.

3.7.5 A further **17 cases** have been identified where the council's pensions administrator was previously unaware that the recipient of a pension had passed away. These cases remain under investigation by the administrator with results expected in Q2.

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 Q1 the CFT conducted **fraud awareness sessions** within Children's Social Care and provided tailored adhoc fraud training to Housing staff.

3.8.2 The CFT previously supported the verification processes for Covid-19 support grants which were administered by the council. The Department for Business & Trade has carried out a post payment assurance exercise which has included an audit of support payments made by the council. This audit has found that all support payments were correctly paid and none of the businesses supported were ineligible for support. This shows that pre-payment verification procedures carried out by CFT were robust and effective.

3.8.3 The team have recently been working closely with the private sector IT company behind the NFI. As a pilot the team received 10 free intelligence reports on its most valuable cases. The reports provide additional data from the private sector including insurance information. These checks provided intelligence that was not available from other sources and assisted our investigations. Following this the CFT are in talks with the provider to enter into a contractual arrangement for the use of this service. This will give the team another tool in its armoury to combat fraud.

3.8.4 With the challenges faced due to the increase in fraud the HCF has reviewed the current interim resourcing arrangements and the team's substantive structure. A business case was presented to SDB outlining a restructure of the service which included the need for additional resources to combat the risk of fraud and the growth in case load. **This new structure has been approved.** In short, the team will be recruiting to 4 additional posts including Counter Fraud Manager, Counter Fraud Investigator and two Counter Fraud Investigator apprentice roles. The HCF is confident all recruitment will be concluded by the middle of Q2.

3.8.5 The CFT are currently investigating 174 cases of fraud with some of these cases containing serious or complex matters which may lead to prosecution. Some of these high value criminal cases have a Proceeds of Crime (POCA) element to them and require an Accredited Financial Investigator (AFI) to take them forward. With the Council's current AFI's carrying a significant case load, the CFT are fortunate to have a member of staff trained and qualified as an AFI. The member of staff is in the process of being reinstated as an AFI, meaning the CFT can undertake its own Proceeds of Crime investigations.

4. COUNTER FRAUD PERFORMANCE IN Q1

4.1 Attached at **Appendix A** is **Table 5** which sets out the Q1 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 Q1 within each of the main areas of counter fraud activity. The CFT's financial performance should be considered against a target of £5m for 2023/24.

4.2 The CFT has achieved a consistent level of performance across KPI's throughout the quarter. The details of this are that **9 out of 9 KPI's are above targeted performance.** The management team are pleased that all KPI's have been met and will be working closely with the team to ensure this level of performance is sustained.

5. FORWARD LOOK

- 5.1 The CFT will continue its housing proactive projects in emergency accommodation and Gas and Electric safety non-engagement residency checks. These projects have already highlighted cases in Q1 for the CFT relating to tenancy fraud. All outstanding visits on both projects are planned to be completed in Q2, with positive outcomes to be reported in future reports.
- 5.2 With the volume of housing investigations remaining high, the team will in Q2 prioritise its investigative work. A focus on casework will lead to further positive outcomes and also bring cases to their natural conclusion.
- 5.3 After the approval of the **new CFT structure** the HCF and management team will be focusing on recruitment and training of staff in Q2. All jobs will be advertised and recruited to through a robust selection process. The HCF expects to have a fully resourced service by the end of Q2.
- 5.4 Now the CFT has approval to continue its revenue maximisation project with suppliers, the team will re-engage with contractors. This will see suppliers pass cases to the CFT to investigate before reporting to the VOA. Further positive outcomes are expected in Q2.
- 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
30th June 2023

APPENDIX A: Table 5 - CFT KPIs and Actual Performance

CFT KPIs	Target	Q1*	23/24*	22/23
1. Percentage of fraud referrals risk assessed within 3 working days	95%	99%	99%	99%
2. Verification work timescales for completion:				
a. Housing Allocations completion within the target date set by Housing	95%	99%	99%	99%
b. Right to Buy case completion within 28 working days	95%	100%	100%	100%
c. Financial Assessments completion within 7 working days	95%	100%	100%	100%
d. Section 17 reviews completion within 7 working days	95%	100%	100%	100%
3. Investigation plan completion within 5 working days of case allocation	95%	100%	100%	99%
4. Tenancy fraud referrals received resulting in property recovery	30%	43%	43%	40%
5. Investigations resulting in loss prevention/financial saving outcome	40%	41%	41%	39%
6. Revenue inspections completed within 10 working days of referral date	95%	99%	99%	99%

* As at end of Q1 (30th June 2023).

APPENDIX B: Table 6 - CFT Quarter 1 2023/24 Financial Performance

Work Area	Description	Quarter 1*	Quarter 2	Quarter 3	Quarter 4	2023/24*
Housing	Right to Buy discounts	£0	£0	£0	£0	£0
	Property Recovery (notional savings)	£1,512,000	£0	£0	£0	£1,512,000
	Other savings/loss prevention	£38,283	£0	£0	£0	£38,283
Social Care	Section 17 and UASC**	£13,586.50	£0	£0	£0	£13,586.50
	Financial Assessments	£13,320.80	£0	£0	£0	£13,320.80
	SGO	£79,150.60	£0	£0	£0	£79,150.60
	Direct Payments	£0	£0	£0	£0	£0
Revenues	Single Person Discount	£14,148	£0	£0	£0	£14,148
	Council Tax Reduction & arrears	£12,070.60	£0	£0	£0	£12,070.60
	Unlisted Buildings	£18,740.77	£0	£0	£0	£18,740.77
	Housing Benefit Overpayments	£985.50	£0	£0	£0	£985.50
	NNDR	£44,661	£0	£0	£0	£44,661
Blue Badge	Simple Caution & Financial Penalty	£2,518	£0	£0	£0	£2,518
Immigration Officer	Housing Homelessness Applications**	£8,412.30	£0	£0	£0	£8,412.30
	Social Care Savings	£60,469	£0	£0	£0	£60,469
Totals	Loss Prevention Savings	£208,588.20	£0	£0	£0	£208,588.20
	Notional Savings	£1,512,985.50	£0	£0	£0	£1,512,985.50
	Cashable Savings	£49,593.4	£0	£0	£0	£49,593.40
	Costs awarded and penalties	£2,518	£0	£0	£0	£2,518
	Total	£1,818,346.10	£0	£0	£0	£1,818,346.10

* As at end of Q1 (30th June 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.