

## 2023/24 QUARTER 3 COUNTER FRAUD PROGRESS REPORT

|                           |   |
|---------------------------|---|
| <b>Committee name</b>     | Audit Committee                                 |
| <b>Officer reporting</b>  | Alex Brown, Head of Counter Fraud               |
| <b>Papers with report</b> | 2023/24 Quarter 3 Counter Fraud Progress Report |
| <b>Ward</b>               | All   |

### HEADLINES

The attached report presents the Audit Committee with summary information on all Counter Fraud work covered in relation to 2023/24 Quarter 3 and assurance in this respect. It also provides an opportunity for the Head of Counter Fraud to highlight to the Audit Committee any significant Counter Fraud issues that have arisen which they need to be aware of. Further, the report enables the Audit Committee to hold the Head of Counter Fraud to account on delivery of the Counter Fraud Plan and facilitates in holding management to account for managing issues identified during the course of the Counter Fraud Team activity.

### RECOMMENDATIONS: That the Audit Committee:

1. Notes the Counter Fraud Progress Report for 2023/24 Quarter 3: and
2. Suggests any comments/ amendments.

### SUPPORTING INFORMATION

The Counter Fraud Team 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 team underpins the Council's commitment to a zero-tolerance approach to fraud, bribery, corruption, and other irregularities, including any money laundering activity.

### BACKGROUND PAPERS

The Counter Fraud Team holds various background research documents in relation to the Counter Fraud Plan.

Counter Fraud

# COUNTER FRAUD

## Report to Audit Committee:

### 2023/24 Quarter 3

31<sup>st</sup> December 2023



HILLINGDON  
LONDON

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## Contents

|  | Page      |
|--|-----------|
| The Counter Fraud key contacts in connection with this report are: |           |
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| <b>1. INTRODUCTION</b>   | <b>3</b>  |
| <b>2. EXECUTIVE SUMMARY</b>  | <b>3</b>  |
| <b>3. COUNTER FRAUD ACTIVITY IN Q3</b>                             | <b>4</b>  |
| <b>4. COUNTER FRAUD PERFORMANCE IN Q3</b>                          | <b>8</b>  |
| <b>5. FORWARD LOOK</b>   | <b>9</b>  |
| <br>   |           |
| <b>APPENDIX A - CFT Q3 KPI PERFORMANCE</b>                         | <b>10</b> |
| <b>APPENDIX B - CFT Q3 FINANCIAL PERFORMANCE</b>                   | <b>11</b> |
| <b>APPENDIX C – GLOSSARY OF TERMS</b>                              | <b>12</b> |

## 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 Quarter 3(Q3) period (1<sup>st</sup> October to 31<sup>st</sup> December 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 Q3.
- 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 Q3 has been a productive quarter for the CFT deploying resources into areas of high risk. Reactive and proactive Counter Fraud activity has been the focus across multiple fraud risks with Revenues, Housing and Social Care. The team's efforts across these risk areas have **delivered c£5.6m in savings, making Q3 the most successful ever recorded. This brings the year total to c£9.2m, meaning the CFT has already overachieved its target for 2023/24 of £5m.**
- 2.2 Following on from the CFT's shortlisting for Outstanding Fraud Prevention, Detection and Recovery award the team attended the awards evening on 28<sup>th</sup> November in London. Though facing a strong shortlist of fraud teams, **Hillingdon Councils Counter Fraud Team won the award for best in class**, alongside the prestigious **Grand Prix award** which was selected from all of the category winners. The judging panel drawn from industry experts commented that the Counter Fraud Team had "A very strong nomination that showed results over and above target. The team took a holistic approach to audit, creating an organisation-wide counter fraud culture led from the top down." The panel were also impressed by the creation of a fraud risk register, which provides real-time reviews on emerging risks and allows them to deploy resources in an agile way, and the embedded mandatory verification processes across social housing, right to buy and succession applications.
- 2.4 The risk of tenancy fraud has remained a focus of CFT activity during Q3. The team are **currently investigating 135 cases for suspected tenancy fraud** including subletting, non-occupation and wrongful succession. During Q2 the CFT have **successfully recovered 32 Council properties** which have been returned to Housing Services for relet for those in genuine need. **In total 80 properties have been recovered in the year to date.**

- 2.5 During Q3 the CFT has worked closely with colleagues across Social Care in particular Adults, to identify fraud risks. The CFT management team have also **delivered fraud awareness sessions** to staff in this area discussing fraud risks, fraud indicators and how to report fraud. This engagement has led to an increase in referrals relating to commissioned care and direct payments. The HCF acknowledges there is more work to be done in this area and will be prioritised moving into the new financial year.
- 2.6 Throughout the financial year the CFT has conducted internal projects and proactive monitoring as part of **its revenue's maximisation work**. In Q3 several cases of undeclared businesses or businesses that had significant changes were not reflected in the ratings list. **This investigative work led to billings of c£3.6m being issued.**

### 3. COUNTER FRAUD ACTIVITY IN QUARTER 3

#### 3.1 Housing Fraud

- 3.1.1 **Q3 has been the most successful quarter on record for property recovery**, with a total of **32 properties being returned to Housing**. This is a notional saving of c£1.7m and brings the number of properties recovered this financial year to an outstanding 80 in total. The positive results stem from a variety of proactive projects and data matching exercises that the CFT have undertaken and shows that tenancy fraud is continuing to be of high risk to the Council.
- 3.1.2 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. In this financial year, in Q3 the CFT has achieved above this KPI with **58% of tenancy fraud referrals resulting in property recovery**. This has been due to newly designed data match sets which in turn has proactively generated high quality referrals, leading to 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        | Q2        | Q3*       | Total for 23/24* | £k/value**     |
|-----------------------------------|-----------|-----------|-----------|------------------|----------------|
| Abandonment                       | 0         | 0         | 0         | 0                | £0             |
| Deceased                          | 7         | 7         | 15        | 29               | £1,624k        |
| NFI Fraud Hub                     | 5         | 1         | 3         | 9                | £504k          |
| Non-Occupation                    | 9         | 11        | 11        | 31               | £1,736k        |
| Other                             | 2         | 0         | 3         | 5                | £280k          |
| Sub-Let                           | 1         | 0         | 0         | 1                | £56k           |
| Wrongful Succession               | 3         | 2         | 0         | 5                | £280k          |
| <b>Total Properties Recovered</b> | <b>27</b> | <b>21</b> | <b>32</b> | <b>80</b>        | <b>£4,480k</b> |

\* As at end of Q3 (31<sup>ST</sup> December 2023).

\*\* Tenancy Fraud Forum valuation.

- 3.1.3 The CFT currently have **135 investigations surrounding suspected cases of tenancy fraud** including non-occupation, subletting, wrongful succession, and false homeless applications. From these investigations **30 cases are currently with our legal team**, and 3 of these investigations are being considered for criminal prosecution.
- 3.1.4 In Q3 the CFT has continued with its proactive residency checks on all emergency accommodation units. The project has recorded a further **7 emergency accommodation units being closed due to non-occupation, resulting in savings of c£58k**. This brings the total number of B&Bs closed this financial year to 26. A further **8 cases have been referred to Housing for review** due to concerns of suspected non-occupation.

- 3.1.5 Q3 has seen the commencement of the **Annual Temporary Accommodation housing project** in which the CFT conduct unannounced visits to each property to confirm occupancy and verify the details of the current resident(s). This also ensures that any changes of circumstances are reflected correctly across internal systems, and the data that we hold is accurate. In total **394 properties have been identified**, of which 293 have been visited. Currently, the project has highlighted **5 cases of potential non-occupation and sub-let**. The project is in its early stages and further updates will be provided in the Q4 report.
- 3.1.6 The CFT have continued to review various types of **in-house data using the Council's internal systems**, to highlight any fraud, loss or error across the services. In Q3 the CFT have **recovered 12 properties, resulting in savings of c£672k**. The current economic climate has caused an increased demand for social housing making this an important area of work to help provide the best outcomes for residents by ensuring council housing stock is fully utilised.
- 3.1.7 Verification checks on all Right to Buy (RTB) applications submitted to the Council have continued in Q3 and the CFT are currently investigating **7 cases for suspicion of sub-letting and non-occupation**, with 2 cases referred to our Legal department to instigate criminal proceedings based on fraud act offences.
- 3.1.8 In Q2 the CFT completed **266** verification checks on applicants who have registered for social housing. Outlined in **Table 2** below, the team successfully **closed a further 7 housing register applications**, totalling 26 for this financial year. Applications are closed due to several factors 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* | Total for 23/24* |
|-------------------------------------|-----|-----|-----|------------------|
| Total number of cases reviewed      | 258 | 153 | 266 | 677              |
| % Identified by CFT for rejection   | 25% | 17% | 21% | 21%              |
| Total number of applications closed | 12  | 7   | 7   | 26               |

\* As at end of Q3 (31<sup>st</sup> December 2023).

- 3.1.9 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. Again, in Q3 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 1,621 inspections, with 1,609 (99%) visited within the 10-day KPI target**.

**Table 3 ~ Revenues Inspections Performance 2023/24**

| Revenues Inspections                  | Q1    | Q2   | Q3*  | Total for 23/24* |
|---------------------------------------|-------|------|------|------------------|
| Total number of inspections completed | 1,792 | 1855 | 1621 | 5268             |
| Percentage within 10 day target       | 99%   | 98%  | 99%  | 99%              |

\*As at end of Q3 (31<sup>st</sup> December 2023).

- 3.2.2 During Q2 the CFT has identified a further **17 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.
- 3.2.3 During Q3 the CFT have continued the programme of internal Revenues Maximisation and carried out another 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 a further 3 business premises which have been altered and improved**. These properties have been submitted to the VOA for a decision and will be reported in Q4.
- 3.2.4 **Six** properties identified by the previous internal Revenues Maximisation Day of action have been completed by the Valuation Office Agency (VOA) creating **additional business rates billing of c£318k** with further results expected during Q4.
- 3.2.5 Additional proactive monitoring work being carried out by the CFT has identified significant new business premises in the borough which has provided additional business rates **billing in Q3 to the value of c£3.3m**.

### 3.3 Social Care

- 3.3.1 Q3 proved to be another successful quarter with sustained **financial outcomes in the area of Social Care, with over c£116,000 of savings identified**. This positive direction of travel can be accredited to the continued commitment to widening the CFT's Fraud Awareness Programme and providing key points of contacts for service areas to utilise the team's fraud and error expertise to better protect the public purse.
- 3.3.2 During Q3, the CFT undertook its **second investigation into Special Guardianship Orders (SGO's)**. The investigation commenced following concerns raised by the Kinship Team that highlighted overpayments that had been made to a 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 investigation identified that the SGO had been overpaid, and that the special guardian was **no longer entitled to financial support, this resulted in c£22k in savings**.
- 3.3.3 In Q3, the CFT completed 153 financial assessment verification requests in instances where service users were applying for funding towards their care costs. These checks identify any anomalies such as hidden assets, income or capital prior to any funds being administered. From the requests received, **c£75,000 in savings** have been achieved, with a further **17 cases undergoing additional checks**.
- 3.3.4 Q3 marks the conclusion of the teams Section 17 proactive project, with counter fraud officers deployed to detect any illegal sub-letting and non-occupation of Social Care accommodation. Utilising the teams visiting capabilities, **unannounced visits to all 27 service users were carried with c£18k of loss prevention savings identified**. These savings resulted in the closure of 2 accommodation units following Social Care discharging duty and **1 sensitive case remaining under investigation due to suspected non-occupation**.
- 3.3.5 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** over the page, 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 | Q2 | Q3* | 2023/24 |
|---|----|----|-----|---------|
| Total number of cases reviewed                  | 4  | 2  | 5   | 11      |
| Total number verified as accurate               | 1  | 0  | 1   | 2       |
| Total number of cases closed                    | 0  | 0  | 1   | 1       |
| Total number of cases undergoing further checks | 3  | 1  | 3   | 6       |
| <b>Loss Prevention Savings</b>                  | 0  | 0  | 0   | 0       |

\* As at end of Q3 (31st<sup>th</sup> December 2023).

### 3.4 Blue Badge

- 3.4.1 With the arrival of International Fraud Awareness Week in Q3, the Counter Fraud Team used this globally recognised event to highlight the Council's zero-tolerance approach to tackling Blue Badge misuse across the borough. Working in collaboration with Parking Services, officers were deployed in known hot spot areas in Uxbridge and Hayes Town Centre. This intelligence lead deployment saw a **total of 87 badges inspected, with 13 seized due to misuse and a further 2 expired badge**. In addition, an investigation into the suspect use of a stolen badge has commenced with the outcome expected to be reported in Q4.
- 3.4.2 Following the team's participation in the 2023 National Blue Badge Day of Action, the Counter Fraud Team have continued to see the positive deterrent effect this day of action has had with the team securing another successful prosecution in Q3. The offender was charged and found guilty at Uxbridge Magistrates Court after an investigation into the suspected misuse following the Blue Badge being reported as stolen. **The offender received a fine and ordered to pay full prosecution costs as well as a victim surcharge totalling £1,954.**

### 3.5 Onsite Immigration Official

- 3.5.1 During Q3, the teams OSIO has identified **2 cases within Childrens Social Care where there had been a change in the service user's immigration status and 1 case of loss and error**. In return, accommodation costs in relation to 1 service user ceased and 2 service users were supported with making a claim for benefit. Each claim for benefit has allowed for the cost of providing accommodation to be funded by the welfare system and in return reduced the financial impact on the Council. This preventative work has **resulted in c£38k in loss prevention savings** and with 3 cases remaining under review, further savings are expected to be reported in Q4.

### 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. **Three council properties** have been recovered and returned to use as a result of information provided by the LCFH during Q3.



3.6.3 The CFT have continued to work jointly with other London Boroughs through The London Boroughs' Fraud Investigators' Group (LBFIG) in developing innovative bespoke data matching reports to identify cross border fraud in identified high risk areas. Data has now been uploaded and is in the process of being matched for a pan London data match regarding internal fraud with results now expected in Q4.

### 3.7 National Fraud Initiative

3.7.1 During Q2 matches for the main NFI exercise for 2022/2023 have continued to be reviewed by the CFT in conjunction with the service areas.

3.7.2 The council's benefits department have processed high risk matches which has **identified £79,426.60 in housing benefit and council tax reduction overpayments.**

3.7.3 The CFT have continued to allocate resource to reviewing and investigating matches, particularly in the areas of Council Tax Single Person Discount which has generated savings of **£2,571 in additional billing** during Q3. Data for this match is due to be refreshed in Q4 providing additional matches for review in the new financial year.

### 3.8 Other Counter Fraud Activities

3.8.1 During Q3 the CFT carried out three successful fraud awareness training sessions with teams from Adult Social Care including the Brokerage Team and Provider Support Team which has improved communication between the teams and led to an increase of referrals to the CFT.

3.8.2 As part of Fraud Awareness Week in November members of the CFT's management team led a breakout session at the LBFIG Annual General Meeting to discuss Social Care fraud risk across London. The breakout session was intended to understand risks and current preventative activity undertaken at London Boroughs. General feedback received from this session was that Hillingdon is at the forefront of preventative work in this area.

3.8.3 During Fraud Awareness Week the CFT also continued with staff development initiatives with in-house training being provided to the team covering investigative interviewing and drafting prosecution reports.

3.8.4 The CFT carried out a public awareness campaign to coincide with Fraud Awareness Week in collaboration with the Communications Team with daily social media posts to highlight current issues.

3.8.5 The CFT have completed a successful trial with an external provider for evidence processing software solution which will be evaluated during Q4 with support from Procurement.

## 4. COUNTER FRAUD PERFORMANCE IN Q3

4.1 Attached at **Appendix A** is **Table 5** which sets out the Q3 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 £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 as part of its strategic approach has continued to invest in staff training during Q4, with a member of the management team commencing Fraud Risk Assessment training with the Public Sector Fraud Authority and a Counter Fraud Investigator commencing full professional accreditation training. Additional interview training has also been arranged alongside colleagues in Public Protection and Planning.
- 5.2 Following the success of the Internal Revenues Maximisation projects earlier in the year a further day of action is planned for Q4 and planning is underway for further projects in the new financial year.
- 5.3 A new agreement with ACRO The Criminal Records Office is due to be implemented in Q4 which will allow CFT access to additional data to assist in court processes and deciding on the disposal of criminal cases.
- 5.4 Data matching work will continue in Q4 with the National Fraud Initiative expected to provide refreshed data for Single Person Discount claims and new data in relation to internal fraud issues.
- 5.5 The management team will be reviewing and updating the current fraud risk register in Q4 to better understand the fraud landscape ahead. This approach will then inform a new operational work plan focused on high risk areas in 2024/25 and will be presented to the Audit Committee in April.
- 5.6 During January and February the Council will embark on a corporate wide Zero Based Budgeting (ZBB) exercise. Senior Managers along with budget managers will take the time to review their services in detail to create alternative and improved options for operational delivery. The ZBB will inform the CFT's transformation project for the upcoming financial year and also highlight any opportunities within other service areas for CFT activity.
- 5.7 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  
31<sup>st</sup> December 2023

**APPENDIX A: Table 5 - CFT KPIs and Actual Performance**

| CFT KPIs  | Target     | Q1   | Q2   | Q3*         | 23/24*      | 22/23 |
|---|------------|------|------|-------------|-------------|-------|
| 1. Percentage of fraud referrals risk assessed within 3 working days      | <b>95%</b> | 99%  | 100% | <b>99%</b>  | <b>99%</b>  | 99%   |
| 2. Verification work timescales for completion:                           |            |      |      |             |             |       |
| a. Housing Allocations completion within the target date set by Housing   | <b>95%</b> | 99%  | 100% | <b>100%</b> | <b>99%</b>  | 99%   |
| b. Right to Buy case completion within 28 working days                    | <b>95%</b> | 100% | 100% | <b>100%</b> | <b>100%</b> | 100%  |
| c. Financial Assessments completion within 7 working days                 | <b>95%</b> | 100% | 100% | <b>100%</b> | <b>100%</b> | 100%  |
| d. Section 17 reviews completion within 7 working days                    | <b>95%</b> | 100% | 100% | <b>100%</b> | <b>100%</b> | 100%  |
| 3. Investigation plan completion within 5 working days of case allocation | <b>95%</b> | 99%  | 100% | <b>95%</b>  | <b>98%</b>  | 99%   |
| 4. Tenancy fraud referrals received resulting in property recovery        | <b>30%</b> | 42%  | 36%  | <b>58%</b>  | <b>45%</b>  | 40%   |
| 5. Investigations resulting in loss prevention/financial saving outcome   | <b>40%</b> | 42%  | 41%  | <b>58%</b>  | <b>46%</b>  | 39%   |
| 6. Revenue inspections completed within 10 working days of referral date  | <b>95%</b> | 99%  | 98%  | <b>99%</b>  | <b>99%</b>  | 99%   |

\* As at end of Q3 (31<sup>st</sup> December 2023).

**APPENDIX B: Table 6 - CFT Quarter 3 2023/24 Financial Performance**

| Work Area                  | Description                          | Quarter 1  | Quarter 2  | Quarter 3* | Quarter 4 | 2023/24*   |
|----------------------------|--------------------------------------|------------|------------|------------|-----------|------------|
| <b>Housing</b>             | Right to Buy discounts               | £0         | £0         | £0         | £0        | £0         |
|                            | Property Recovery (notional savings) | £1,512,000 | £1,176,000 | £1,792,000 | £0        | £4,480,000 |
|                            | Other savings/loss prevention        | £38,283    | £134,596   | £67,298    | £0        | £240,177   |
|                            |                                      |            |            |            |           |            |
| <b>Social Care</b>         | Section 17 and UASC**                | £13,586    | £0         | £18,676    | £0        | £32,262    |
|                            | Financial Assessments                | £11,959    | £115,511   | £75,747    | £0        | £203,218   |
|                            | SGO                                  | £79,150    | £0         | £22,139    | £0        | £101,289   |
|                            | Direct Payments                      | £0         | £0         | £108       | £0        | £108       |
|                            |                                      |            |            |            |           |            |
| <b>Revenues</b>            | Single Person Discount               | £14,148    | £75,001    | £2,571     | £0        | £91,721    |
|                            | Council Tax Reduction & arrears      | £12,070    | £9,775.60  | £893       | £0        | £22,739    |
|                            | Unlisted Buildings                   | £18,740    | £28,106    | £18,380    | £0        | £65,227    |
|                            | Housing Benefit Overpayments         | £985       | £24,511    | £1,850     | £0        | £27,347    |
|                            | NNDR                                 | £44,661    | £141,667   | £3,629,335 | £0        | £3,815,664 |
|                            |                                      |            |            |            |           |            |
| <b>Blue Badge</b>          | Simple Caution & Financial Penalty   | £2,518     | £1,742     | £1,030     | £0        | £5,290     |
|                            |                                      |            |            |            |           |            |
| <b>Immigration Officer</b> | Housing Homelessness Applications**  | £8,412     | £0         | £0         | £0        | £8,412     |
|                            | Social Care Savings                  | £68,881    | £28,477    | £38,201    | £0        | £135,559   |
|                            |                                      |            |            |            |           |            |
| <b>Totals</b>              | Loss Prevention Savings              | £207,226   | £278,584   | £222,170   | £0        | £707,980   |
|                            | Notional Savings                     | £1,550,947 | £1,320,929 | £4,878,786 | £0        | £7,750,662 |
|                            | Cashable Savings                     | £56,292    | £134,133   | £566,245   | £0        | £756,670   |
|                            | Costs awarded and penalties          | £2,958     | £2,182     | £1,690     | £0        | £6,830     |
|                            | <b>Total</b>                         | £1,817,423 | £1,735,828 | £5,668,891 | £0        | £9,222,142 |

\* As at end of Q3 (31<sup>st</sup> December 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.