

Counter Fraud

# COUNTER FRAUD

## Report to Audit Committee: 2024/25 Quarter 3

31<sup>st</sup> December 2024



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 3 (Q3) period (1<sup>st</sup> October to 31<sup>st</sup> December 2024). 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 In Q3 the CFT has increased its activity in areas of high risk, in particular Housing. A variety of reactive work and proactive projects were undertaken which **has led to financial savings of c£2.5m bringing the year-to-date total to c£9m**. Some of the proactive project work is still ongoing and further loss prevention savings are likely to be identified in Q4.
- 2.2 The majority of the CFT's work in Q3 has been undertaken in the area of Housing, in particular, reactive investigative work due to tenancy fraud. Currently the team are investigating 128 cases of Housing fraud which is consistent with previous quarters. In addition to these ongoing cases a large number of investigations have concluded in Q3, **leading to the team recovering 28 properties at a notional saving of c£1.9m**. In addition to reactive work the team have undertaken proactive projects relating to possible tenancy fraud highlighted from gas and electric checks as well as a bungalow residency project.
- 2.3 The CFT's work in combatting fraud risks within B&B emergency accommodation has continued in Q3. A programme of proactive visiting is in place to identify any possible non-occupation or subletting B&B accommodation. **In Q3 the CFT has investigated a number of cases which has led to the closure of 9 emergency accommodation placements, providing savings of c£172k**. This work is vital to reducing the pressures on a frontline demand led service and making available accommodation for those in need.
- 2.4 During Q3 the CFT as part of international fraud awareness week commenced a programme of awareness sessions within Adult Social Care. In total 6 sessions were delivered with 77 staff members attending. These sessions discussed fraud risks in social care and provided staff with the tools to spot and report fraud.

- 2.5 Following the success of the CFT winning two awards at the Public Finance Awards 2023, the HCF and management team nominated the service for the Public Sector Counter Fraud Awards 2025. **The team have been shortlisted in the category for local excellence.** The nomination was based on the team's multi-discipline approach that led to c£11.2m of savings in 2023/24. Entries were deliberated by a panel of experts and the CFT have been shortlisted for the prestigious award alongside other fraud teams. **In addition, Laura Piggott Counter Fraud Manager for Housing has been shortlisted for the Female Pioneer of The Year Award** in recognition of her fight against tenancy fraud. The award ceremony is due to take place in March 2025 and an update will be available at the next committee meeting.

### 3. COUNTER FRAUD ACTIVITY IN QUARTER 3

#### 3.1 Housing Fraud

- 3.1.1 In Q3 the CFT has continued its proactive work within Housing, **recovering a further 28 properties.** This brings the total number of properties recovered this financial year to 90, resulting in **notional savings of c£6.3m.** These results highlight how important, and successful it is to use data matching tools and raising awareness internally and externally to key stakeholders.
- 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. This quarter **the CFT has achieved an exceptional 82% 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	Q2	Q3*	Total*	£k/value**
Abandonment	0	0	0	0	£0
Deceased	10	7	5	22	£1,540k
NFI Fraud Hub	9	6	7	22	£1,540k
Non-Occupation	9	8	10	27	£1,890k
Sub-Let	0	7	5	12	£840k
Wrongful Succession	2	4	1	7	£490k
<b>Total Properties Recovered</b>	<b>30</b>	<b>32</b>	<b>28</b>	<b>90</b>	<b>£6,300k</b>

\* As at end of Q3 (31<sup>st</sup> December 2024).

\*\* Tenancy Fraud Forum valuation.

- 3.1.3 Tenancy fraud is still the highest fraud risk faced by the Council, with the CFT currently investigating **128 cases relating to tenancy fraud.** The team have been granted 6 possession orders following legal proceedings, which are awaiting enforcement action, and a further **30 criminal and civil cases are currently with our legal team.**
- 3.1.4 In Q3 the CFT led a **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.
- 3.1.5 Over a period of 2 weeks unannounced visits were made to **107 properties**, of which a total of **22 properties resulted in successful engagement.** The project has highlighted **6 cases of non-occupation and sub-let**, which are currently under investigation. The project will continue, with further outcomes and savings expected to be available for the Q4 report.

- 3.1.6 Working collaboratively with departments within Housing, it was highlighted that there is a demand for age restricted bungalows, in order to facilitate downsizer applications. This in turn would make larger family sized properties available, ensuring council stock is being used effectively. In Q3 the CFT has undertaken a project to conduct residential checks on the bungalow stock within the borough. The purpose of the project was to highlight potential cases of non-occupation or sub-letting. In total **207 properties have been visited** so far, of which **14 cases have been highlighted for potential non-occupation and 30 cases** are undergoing further enquiries.
- 3.1.7 The ongoing pressures in the current economic climate continue to cause an increase in demand for housing and the need for **Bed and Breakfast emergency accommodation**. In Q3 the CFT has **closed 9 emergency accommodation units due to non-occupation, resulting in savings of c£172k**. This brings the total closed this financial year to 31. A further **14 cases have been opened** and are undergoing further enquiries.
- 3.1.8 The CFT carries 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 Q3 the CFT have **7 cases under investigation for suspicion of sub-letting and non-occupation**, with 3 cases referred to our Legal department to instigate criminal proceedings based on fraud offences.
- 3.1.9 In Q3 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.
- 3.1.10 In Q3 the CFT completed **286** verification checks on applicants who have registered for social housing. Outlined in **Table 2** below, the team successfully **closed 8 housing register applications** due to reasons including non-occupation, or applicants 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
Total number of cases reviewed	281	376	286	943
% Identified by CFT for rejection	25%	19%	24%	23%
Total number of applications closed	4	3	8	15

\* As at end of Q3 (31<sup>st</sup> December 2024).

- 3.1.11 KPI 2a (refer to **Table 5** in **Appendix A**) targets an outcome of **95%** of housing allocation verifications to be completed within the target date set by the Housing department. In 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** over the page, the CFT has **conducted 1,437 inspections, with 1,427 (99%) visited within the 10-day KPI target**.

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

Revenues Inspections	Q1	Q2	Q3	Total for 24/25
Total number of inspections completed	1,807	2,055	1,437	5,299
Percentage within 10 day target	99%	99%	99%	99%

*\*As at end of Q3 (31<sup>st</sup> December 2024).*

- 3.2.2 During Q3 the CFT has identified a further **25 previously unlisted properties** made up of '**Beds in Sheds**'. As a result, an additional **c£25k of loss prevention savings** has been identified following the issue of revised Council Tax bills to the liable parties. Throughout the financial year the CFT will continue to work with other Council departments to identify beds in sheds and take appropriate action.
- 3.2.3 Pro-active investigation and monitoring by the CFT in the programme of Internal Revenues Maximisation has identified **five instances of new properties or properties with previously unknown improvements which has generated £136,852** in additional Business Rates billing.
- 3.2.4 During Q3 the CFT has continued to receive reports from the programme of External Revenues Maximisation. This has identified **one business premise with previously unknown improvements providing additional billing of £130,662**, with further outcomes expected in Q4 from cases already referred to the Valuation Office Agency.

### 3.3 Social Care

- 3.3.1 With preventive controls and reactive processes in place across fraud risks within Social Care, Q3 marks a successful quarter for the team with **c£86k in loss prevention savings identified**. These positive outcomes have predominantly stemmed from the verification process in Financial Assessments.
- 3.3.2 In line with the CFT's risk-based loss prevention work, verifications within Financial Assessments have continued throughout Q3, with the team conducting **176 financial assessment verifications, 17 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 Q3 the team concluded **3 cases where service users had failed to supply correct details of their income and capital**.
- 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** 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 2024/25**

Section 17 Cases	Q1	Q2	Q3*	2024/25
Total number of cases reviewed	3	2	31	36
Total number verified as accurate	1	1	23	25
Total number of cases closed	2	1	0	3
Total number of cases under further checks	1	0	8	9
<b>Loss Prevention Savings</b>	0	0	0	0

\* As at end of Q3 (31st December 2024)

### 3.4 Blue Badge

- 3.4.1 During Q3 the CFT carried out a successful Blue Badge amnesty allowing residents to return badges which should not have been in circulation without facing any repercussions. This was advertised in the Hillingdon People magazine and on council social media channels in collaboration with the Communications Team, which was subsequently also picked up by local media outlets. This led to the **return of 14 Blue Badges preventing potential misuse of these badges**.
- 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 Q3 with the successful **prosecution of 1 Blue Badge case** leading to a **total of £731 in prosecution costs and fines**. Further cases are due to be heard in court, with outcomes expected to be reported in Q4.

### 3.5 Onsite Immigration Official

- 3.5.1 During Q3 the team's Onsite Immigration Official has continued to proactively undertake loss prevention activity in the area of Children's Social Care. Working collaboratively with the Children's Resources Finance Team, this proactive approach has resulted in **£14k in loss prevention savings**. Cases are identified where a change in the service user's immigration status enables the service user to be supported with making a claim for benefit. In return, these claims allow for the cost of providing accommodation to each service user to be funded by the welfare system. 6 cases remain under review, with further savings expected to be reported in Q4.

### 3.6 London Counter Fraud Hub

- 3.6.1 The CFT is recognised as a leading member of the London Counter Fraud Hub (LCFH). 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 **7 council properties** have been recovered and returned to use as a result of information provided by the LCFH during Q3.

### 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 Primary matches from the 2024/25 National Fraud Initiative exercise were released late in Q3 and the review and investigation of these is expected to begin in Q4 with results to follow.
- 3.7.3 In addition to the main NFI exercise there is an annual data match investigating instances of Single Person Discount (SPD) fraud, the data was received for this during Q1. The CFT has allocated resource to reviewing and investigating these matches, which has generated savings of **£21,211 in additional billing** during Q3 with further results from this match expected throughout the year.
- 3.8 Other Counter Fraud Activities**
- 3.8.1 During Q3 the CFT has commenced a pilot project supporting the Adult Social Care (ASC) and Finance teams recover ASC outstanding debt by visiting residents to discuss recovery options and establish payment plans. This activity has led to the **additional recovery of c£8k in initial payments and c£3k in monthly payment plans being set up** allowing further debt to be recovered.
- 3.8.2 During Q3 the CFT has provided a series of organised fraud awareness training sessions for staff in Adult Social Care with 77 staff attending from various teams with additional sessions planned in Q4. Along with improved fraud awareness this has also helped to identify and clarify areas of risk to be explored further.

#### 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 £8m for 2024/25.
- 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 KPIs are above targeted performance**. The management team are pleased that all KPIs 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 in Q4 will continue to focus its resources into areas of high fraud and financial risk which includes its work in housing. The effective deployment of resources provides a high return of investment for the Council in areas of loss prevention and actual cashable savings.
- 5.2 As part of the CFT's proactive activity the team will continue its projects in Housing to identify tenancy fraud through different work streams. These projects will see an increase in investigations during Q4, as well as the continuation of visits.
- 5.3 In Q4 the bi-annual NFI data matches will be released for analysis. The CFT will deploy resources to scrutinise these fraud matches and release other matches relating to data cleansing to service areas.



- 5.4 Following the review of the operational workplan for 2025/26 and the Counter Fraud Strategy for 2025-2028. The HCF has also looked at the operating model to deliver both the plan and the strategy. With digital enhancements a key focus of the strategy, work has begun on improving processes and the use of data. In addition, the plan is now focused on areas of high value with some low-risk fraud work and non-fraud related work returning to services.
- 5.5 This model will lead to a small reduction in staff (3.0FTE) but also create capacity to increase its fraud activity in areas of risk such as social care. The HCF is confident that the new operating model will be in place for 2025/26 and the service will still deliver financial savings in line with current performance.
- 5.6 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** Head of Counter Fraud  
31<sup>st</sup> December 2024

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

CFT KPIs	Target	Q1	Q2	Q3*	24/25*	23/24
1. Percentage of fraud referrals risk assessed within 3 working days	<b>95%</b>	100%	99%	100%	<b>99%</b>	<b>99%</b>
2. Verification work timescales for completion:						
a. Housing Allocations completion within the target date set by Housing	<b>95%</b>	100%	100%	100%	<b>100%</b>	<b>99%</b>
b. Right to Buy case completion within 28 working days	<b>95%</b>	100%	96%	100%	<b>98%</b>	<b>100%</b>
c. Financial Assessments completion within 7 working days	<b>95%</b>	100%	100%	100%	<b>100%</b>	<b>100%</b>
d. Section 17 reviews completion within 7 working days	<b>95%</b>	100%	100%	100%	<b>100%</b>	<b>100%</b>
3. Investigation plan completion within 5 working days of case allocation	<b>95%</b>	100%	100%	100%	<b>100%</b>	<b>98%</b>
4. Tenancy fraud referrals received resulting in property recovery	<b>30%</b>	64%	67%	82%	<b>71%</b>	<b>46%</b>
5. Investigations resulting in loss prevention/financial saving outcome	<b>40%</b>	47%	45%	49%	<b>47%</b>	<b>48%</b>
6. Revenue inspections completed within 10 working days of referral date	<b>95%</b>	99%	99%	99%	<b>99%</b>	<b>99%</b>

\* As at end of Q3 (31<sup>st</sup> December 2024).

**APPENDIX B: Table 6 - CFT 2024/25 Financial Performance**

Work Area	Description	Quarter 1	Quarter 2	Quarter 3*	Quarter 4	2024/25*
<b>Housing</b>	Right to Buy discounts	£0	£0	£0	£0	£0
	Property Recovery (notional savings)	£2,100,000	£2,240,000	£1,960,000	£0	£6,300,000
	Other savings/loss prevention	£172,171	£272,844	£173,054	£0	£618,069
<b>Social Care</b>	Section 17 and UASC**	£0	£0	£0	£0	£0
	Financial Assessments	£72,585	£205,112	£86,840	£0	£364,537
	SGO	£0	£0	£0	£0	£0
	Direct Payments	£0	£0	£0	£0	£0
	Other	£7,290	£8,415	£0	£0	£15,705
<b>Revenues</b>	Single Person Discount	£22,527	£40,497	£16,120	£0	£79,144
	Council Tax Reduction & arrears	£4,551	£4,027	£15,772	£0	£24,350
	Unlisted Buildings	£31,758	£21,817	£25,256	£0	£78,831
	Housing Benefit Overpayments	£12,750	£18,648	£17,831	£0	£49,229
	NNDR	£784,844	£4,492	£267,514	£0	£1,056,850
<b>Blue Badge</b>	Simple Caution & Financial Penalty	£2,512	£2,258	£731	£0	£5,501
<b>Immigration Officer</b>	Housing Homelessness Applications**	£0	£0	£0	£0	£0
	Social Care Savings	£108,480	£79,514	£14,560	£0	£202,554
<b>Totals</b>	Loss Prevention Savings	£360,196	£560,351	£273,241	£0	£1,193,788
	Notional Savings	£2,779,867	£2,262,466	£2,205,218	£0	£7,247,551
	Cashable Savings	£176,892	£72,551	£98,490	£0	£347,933
	Costs awarded and penalties	£2,512	£2,258	£731	£0	£5,501
	<b>Total</b>	<b>£3,319,467</b>	<b>£2,897,626</b>	<b>£2,577,681</b>	<b>£0</b>	<b>£8,794,774</b>

\* As at end of Q3 (31<sup>st</sup> December 2024).

\*\* 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.