



Stevenage Borough Council

Audit Committee

September 2025

Anti-Fraud Report 2024/25

Purpose

1. Section 151 of the Local Government Act 1972 requires local authorities to make arrangements for the proper administration of their financial affairs.
2. The Chartered Institute for Public Finance and Accountancy publicised its *Code of Practice on Managing the Risk of Fraud and Corruption* in 2014

<https://www.cipfa.org/services/networks/better-governance-forum/counter-fraud-documentation/code-of-practice-on-managing-the-risk-of-fraud-and-corruption>

3. In March 2024, this committee approved the Anti-Fraud Plan for following 12 months which was developed with the Council's senior officers in partnership with SAFS. A copy of the Plan can be found here

<https://democracy.stevenage.gov.uk/documents/g5570/Public%20reports%20pack%20Tuesday%2026-Mar-2024%2018.00%20Audit%20Committee.pdf?T=10>

4. This report provides details of the work undertaken by the Council and the Shared Anti-Fraud Service to protect the Council against the threat of fraud and the delivery of the Council's Anti-Fraud Action Plan for 2024/2025.

Recommendations

5. Members are asked to:

- a) Note the activity undertaken by the Shared Anti-Fraud Service (SAFS) to deliver the 2024/2025 Anti-Fraud Plan for the Council.
- b) Note all Anti-fraud activity undertaken by Council Officers and SAFS to protect the Council and the public funds it administers.

Background

6. National reports and alerts continue to be used by the Shared Anti-Fraud Service (SAFS) to ensure that the Council is kept up to date of all new and emerging fraud threats. This helps to mitigate or manage the Council's fraud risks through a programme of work including the Anti-Fraud Plan. Details of these reports, along with other recommended reading for Members, can be found below and at **Section 61** of this report.

7. Some of the most significant recent reports include:

Fighting Fraud and Corruption Locally a Strategy for the 2020's. The strategy focuses on the governance of anti-fraud and corruption arrangements in local authorities in England and Wales. The Strategy identifies areas of best practice and includes a 'Checklist' to compare against actions taken by the Council to deter/prevent/investigate fraud.

The impact of Fraud and Error on Public Funds 2023-24 (National Audit Office). “Fraud and error cost the taxpayer billions of pounds each year – but most of the potential loss goes undetected. Based on the Public Sector Fraud Authority’s (PSFA) methodology, we estimate that fraud and error cost the taxpayer £55 billion to £81 billion in 2023-24. Only a fraction of this is detected and known about.”

The ***Annual Fraud Indicator 2023***, published in 2024 by Crowe, Peters and Peters and Portsmouth University states that fraud in local government exceeded £8.8bn in 2021/22 and that excluded front line service areas such as housing benefit, council tax, care services and education.

Lost Homes, Lost Hope. This paper, published by the Fraud Advisory Panel & Tenancy Fraud Forum in April 2023 uses previous research and current data to estimate the volume and cost of fraud in the social housing sector and the impact of this on local government.

CIFAS Annual Fraud-Scape Report 2024. “The impact of fraud on individuals, businesses, and the public sector has hit unprecedented levels. This is paired with a growing concern over AI generated fraud, which enables complex phishing scams and synthetic identities.”

8. The Public Sector Fraud Authority (Cabinet Office) estimated, in its 2023 ***Cross Government Fraud Landscape Report***, that fraud and error cost the public purse at least £33bn each year. The last time that any effective national fraud measurement took place in local government was in 2017 and at the time fraud loss alone was estimated at 2.4bn annually.
9. The Public Sector Fraud Authority (Cabinet Office), Ministry for Housing Communities and Local Government (MHCLG), National Audit Office, and CIPFA all continue to issue advice, and best practice to support local councils in preventing fraud.
10. It is essential that the Council has in place a framework that recognises its fraud risks and invests sufficient resources prevent and deter fraud, including effective strategies and policies, and a response to deal with alleged fraud when required.
11. Stevenage Borough Council is a founding partner of the Shared Anti-Fraud Service (SAFS) since it was established in 2015, and since then this Committee and Senior Management Team have received reports about how this service works closely with the Shared Internal Audit Service and all service areas across the Council.

Report Summary

12. This report **includes** a detailed account of all anti-fraud activity during 2024/25. It is important to note that Council and SAFS work in close partnership and much of the work reported was undertaken or supported by Council officers.

13. The report reflects a positive and robust approach to dealing with fraud, in its widest context, committed against the public funds the Council administers. This includes reactive and proactive activity, the use of technology and current best practice to prevent fraud occurring.
14. The reports indicates, in particular in the **Transparency Code Data** from **Section 57** below, high levels of fraud detected in year, this includes both fraud prevented/ deterred as well as monies actually lost to fraud. In reality the levels of fraud prevented are much greater than those lost and this should provide high levels of assurance that the Councils investment in counter-fraud is saving public money and delivering an effective return on investment.

Report - Delivery of the 2024/2025 Anti-Fraud Plan

The Plan

15. The Anti-Fraud Plan for 2024/25 was designed to meet the recommendations of the Fighting Fraud and Corruption Locally Strategy (FFCL), adopting the five 'pillars' of Protect, Govern, Acknowledge, Prevent and Pursue.
16. The Plan was designed to meet the Council needs based on known risks and a historic process in responding to these as well as any new and emerging risks. Resources and staffing were based on the Councils contribution to SAFS and an agreed work-plan of activity across the Council including both proactive and reactive projects.
17. The Plan **included** Key Performance Indicators (KPIs) for SAFS which were agreed with senior officers. KPI performance can be found at **Section 62**
18. Members should note this Committees role in ensuring that the Council meets its objectives to deter, prevent and pursue fraud.

Staffing & SAFS Performance

19. The SAFS Team (in April 2024) was composed of 23 accredited and trained counter fraud staff based at the County Council's offices in Stevenage.
20. Each SAFS Partner receives dedicated support and access to SAFS and for 2024/25 this was achieved by allocating a set number of operational days that could be drawn on to deliver all parts of the Anti-Fraud Plan. This might include work on fraud-risk assessment, fraud awareness training, proactive work such as the use of data-analytics or reactive work as part of the Councils fraud response. Providing the service in this manner allows more flexibility and resilience for SAFS in how its officers deliver the different elements of the plan.

21. For 2024/25 SAFS planned to provide **435** operational days to deliver the Councils Anti-Fraud Plan, and as well as the programme of work agreed this was supported by the SAFS management team. SAFS actually delivered significantly more days than planned (**482**) for the Council due to additional support around the National Fraud Initiative and some work for housing services. There was no additional cost for this work as it was provided from an allocation of SAFS 'contingency' days.
22. All SAFS officers are all fully trained and accredited and members of the Government Counter Fraud Profession or working towards this. The Profession is made up of various streams including fraud awareness, risk assessment, investigations, intelligence, data-analytics, and investigation management.

Fraud Awareness and Prevention

23. A key objective for the Council is to maintain and develop its anti-fraud culture. The Council achieves this by ensuring:
- Senior managers and elected members consider the risk of fraud when developing policies or processes.
 - Helping to prevent fraud occurring by having effective controls in place.
 - Deterring potential fraud through external communication and highlighting the checks the Council will undertake or actions that it has taken.
 - Encouraging all officers to report fraud where it is suspected.
24. The Councils published Anti-Fraud and Corruption Strategy (and associated policies) can be found here
<https://www.stevenage.gov.uk/about-the-council/access-to-information/national-fraud-initiative/anti-fraud-and-corruption-strategy>
25. The council's website has links for the public to report fraud by email, telephone or using the SAFS online reporting tool. As well as encouraging the public to report any suspected fraud to the Council:
<https://www.stevenage.gov.uk/benefits/reporting-fraud> or directly to SAFS at www.hertfordshire.gov.uk/fraud.
26. Council staff can use the same methods to report fraud, or they can report fraud directly to SAFS officers working on projects/cases for the Council or at workshops/ surgeries taking place at the Council offices.
27. SAFS delivered **10** training sessions via face-to-face and virtual means during 2024/2025 including general fraud awareness, ID Fraud and AML. Further training was provided on the services provided by National Anti-Fraud Service and National Fraud Initiative.
28. SAFS receives weekly/monthly/ad-hoc updates on new fraud threats or alerts from a variety of sources including National Anti-Fraud Network (NAFN), National Cyber Security Centre (NCSC), City of London Police & National Fraud Intelligence Bureau, Credit Industry Fraud Avoidance Service (CIFAS).

Executive Reports

29. Executive Reports (ER) analyse specific fraud incidents, providing an insight into how the fraud materialised, and making recommendations to strengthen processes and controls to prevent further fraud. These reports evaluate current controls and mitigation measures, pinpointing potential vulnerabilities and limitations that could lead to fraud. SAFS accompanies each ER with a management action plan detailing recommendations and/or best practice to be adopted.
30. SAFS issued one ER for the Council in 2024/25 on the use of agencies to recruit temporary staff. This report included a number of recommendations which have been reviewed/implemented by senior management. We did also share one generic ER shared with all SAFS Partners around the risks associated with the publication of Council bank accounts.

Fraud Risk Assessments

31. Fraud Risk Assessment (FRA) constitutes a systematic evaluation of potential fraud risks within a council, designated service area, or particular scheme or process. SAFS outlined an FRA programme for the 2024/2025. This programme encompasses FRA's focusing on internal fraud risks, fraud risks within the procurement process, and recruitment.

Fraud Alerts

32. SAFS issues regular fraud alerts across all the services provided by the Council. These bimonthly fraud updates equip partners with national and local intelligence to strengthen controls considering emerging and current fraud trends and threats. SAFS published **five** alerts in 2024/25 covering areas such as Outlook account compromise, one time password (OTP) fraud, impersonation fraud and Council Tax refund fraud.
33. Complimenting the bimonthly alerts are SAFS 'real time' fraud risk reports. These reports are circulated as soon as a significant risk is identified. In 2024/25 SAFS circulated **38** real time threat alerts which included internal fraud, email spoofing, CEO fraud, mandate fraud, housing application fraud and more.

Case Study 1: Typical Fraud Alert issued by SAFS



SAFS Fraud Alert – 22 July 2024

Corporate Impersonation Fraud

This report provides SAFS partners with specific and current fraud threats that local authorities have experienced. The purpose of the report is to provide you with the intelligence to allow you to protect, prevent and mitigate against fraud of this type.

NOT FOR WIDER CIRCULATION WITHOUT CONSENT FROM SAFS

Corporate Impersonation Fraud

The impersonation of large construction companies requesting to change bank account details continues, presenting a risk to the SAFS partner authorities.

Fundamental Points

1. Known and Trusted Suppliers are impersonated
2. Legitimate emails are spoofed
3. Multiple emails sent to the target organisation
4. Fraudsters advise of a change of bank details in the emails
5. Copies of seemingly legitimate invoices are sent detailing fraudulent bank account details with the request for large sums of money

Recent Incident

The fraudsters appear to have spoofed the email account of an existing employee of **Wates Construction Ltd**. The fraudsters advised of a change to the bank account details of Wates to: Metro Bank PLC, Sort Code: 230580, Account Number: 50284646

Wates confirmed the request to change bank details was fraudulent and that there have other reported incidents of Wates being impersonated in recent weeks.

SAFS Recommendations to Prevent, Detect, and Deter Fraud

STOP! Regardless of the sender's seniority or the apparent legitimacy of the email, never take action upon receiving an email that notifies a change in bank details.

Think! Remain vigilant. You could be targeted in a mandate fraud.

Call! Always verify any changes to financial details directly with the company using established contact details, not the ones provided in the suspicious email or invoice.

Invoice Verification: Ensure all invoices have a valid purchase order reference that aligns with the supplier who issued it, and confirm the receipt of the services or goods.

Staff Awareness: Regularly educate and update your staff about such fraud threats and the importance of being vigilant.

Report: Ensure all potential fraud is reported [SAFS](#) and adhere local policies and procedures when receiving and reporting emails of a suspicious nature.

Report Fraud

If you have a concern about fraud or wish to discuss these threats in more detail please contact us.



SAFS Hotline: 0300 123 4033

fraud.team@hertfordshire.gov.uk

www.hertfordshire.gov.uk/fraud



34. SAFS maintains a close working relationship with the Shared Internal Audit Service (SIAS) with both services exchanging knowledge and best practice. An excellent relationship has been built with the Council's Legal Team for both civil and criminal litigation matters.

Reactive and Proactive Fraud Investigations

35. During 2024/2025 SAFS received **186** 'referrals' (allegations) of fraud affecting council services (185 in 2023/24), the volume, types and sources of reports are comparable to other SAFS Partners based on data from those councils. Reporting of suspected fraud by staff and the public is increasing and indicates that staff understand their service fraud risks and when/how to report their suspicions, and the public has confidence in reporting matters to the Council using the various routes offered.

Table 1. Types of fraud being reported (in year):

Blue Badge	Housing Benefit/CTax	Housing	Procurement/ Contract	Other	Total
13	62	95	11	5	186

**Other includes Mandate & Payment/ Insurance/ Grants/ Payroll etc.*

Table 2. Who is reporting fraud:

Staff	Public	Proactive	Other Agencies	Total
111	66	9	0	186

36. Reporting of suspected fraud has remained very similar to 2023/24 and we are very pleased by the continued high reporting by staff as this indicates that they are aware of the risk of fraud and confident in reporting it where suspected.
37. Not every referral will need to be investigated as some can be false, misleading, or simply incorrect. Every referral received is risk assessed and sifted by the SAFS Intelligence Team to determine next steps. In total, **87** allegations received in 2024/25 were not selected for investigation.

Table 3. 'Failed' Referrals

Failed Sift	No Action Required	Referred to 3 rd Party	SAFS Advice	Warning Letter	Total
52	15	3	11	6	87

- 'Failed Sift' is used where the allegation cannot be attributed to any service provided by the Council.
- 'No Action Required' are referrals where the subject can be identified but no error/fraud is apparent, or the Council is already aware of the facts reported in the allegation.
- Referrals that are passed to third parties occurs where another agency, such as DWP or HMRC, is best placed to investigate the matter.

- 'SAFS Advice' occurs when guidance/advice/support has been provided to Council officers, but a full investigation is not required to resolve the allegation.
 - 'Warning Letters' are issued where a fraud may have occurred but is minor and/or not current as a reminder about rules/responsibilities.
- 38.** In addition to the referrals that did not require an investigation **32** 'low risk' cases were resolved through compliance activity, warning letters or review. This approach identified/prevented around **£33k** in council tax and housing benefit fraud.
- 39.** We have been working very closely with the Council's communication team both internally to raise awareness of SAFS and externally to encourage local residents and businesses to report fraud and help protect public funds. The Council took part in the International Fraud Awareness Week in November 2024.
- 40.** At this time many cases raised for investigation last year are still live. However, of the **42** cases investigated and closed in the year, **17** identified fraud - with total recoverable losses/savings, from these and other interventions, combined in excess of **£299k** reported. Council officers have been provided with a detailed breakdown of which services have been affected by fraud and the outcomes from individual investigations.
- 41.** At year end of March 2025, **43** cases remained under investigation with a further potential fraud loss of just over **£1m** recorded. SAFS monitor these figures to identify trends, such as changing working practices, the cost-of-living crisis, and other national/local factors.
- 42.** As well as the financial values identified, SAFS works with the council's housing needs and nominations team where allegations of fraud impact on the Councils housing register or homelessness applications. These cases may not deliver an obvious financial value but do assist in preventing fraudulent applications for housing which can deprive those in genuine need.
- 43.** In April 2023 the Fraud Advisory Panel (FAP) published a report 'Lost Homes-Lost Hope' following up from a paper published in 2021 by the Tenancy Fraud Forum 'Calculating Losses from Housing Tenancy Fraud'. The report calculated the average loss of each housing fraud to the public purse to be in the region of £42k, of which £36k is attributable to the cost for local authorities through the provision of temporary accommodation.
- 44.** SAFS has been working across all areas of the housing directorate since April 2023 as 'tenancy fraud' is seen as one of the Councils biggest risks. SAFS attend team and management meetings within Housing to discuss risks, awareness and fraud reporting.

Case Study 2: Social Housing Fraud

A case involving a Council tenancy was referred to SAFS on suspicion that the tenant was not using the property as their principal home and possibly subletting the property. This was reported by a member of the public.

A SAFS investigation identified the tenant had moved to another address to live with their partner. The partner had been traced to a new address in Stevenage. Unannounced visits to the Council property confirmed that the tenant had left that address and was living with their partner.

An interview with the tenant confirmed that they had left the Council property and they agreed to terminate their tenancy with immediate effect. As a result, the tenancy was terminated, the property was recovered and re-let to a family from the Councils housing register.

45. SAFS works closely with the Councils various housing teams to investigate all type of fraud affecting that service area including the illegal sub-letting of Council properties, false succession applications and fraudulent right to buy (RTB) applications. In 2024/25 this work resulted in the recovery of **4** Council properties that were subject to misuse of fraud of some type, saving the Council as much as **£160k**.
46. As part of work with Housing SAFS conducts a review of all 'right to buy' (RTB) applications to the Council receives to identify/prevent fraud and money-laundering. In all SAFS reviewed 143 applications and were able to prevent **1** fraudulent application proceeding with 6 others subject to investigation, the financial loss to the Council would have been more than **£102k**. SAFS also review all Succession Applications received, in 2024/25 from 50 reviews 8 applications were selected for further investigation.
48. SAFS work with several social housing providers, including Clarion, Peabody and Settle, to help identify fraud such as illegal sub-letting, fraudulent right-to-buy applications and other misuse of the social housing stock. In 2024/25 these investigations resulted in two properties being recovered and allocated to residents from the Councils housing register. This work could have saved the Council **£84k** from reduced temporary accommodation costs.

Case Study 3: Housing Fraud- Registered Provider.

An allegation was received from a member of the public alleging that the current occupant of a flat in Stevenage was not on the tenancy and that the property is being sub-let from the real tenant.

Checks conducted by SAFS identified that the property was owned by Clarion Housing who subsequently instructed SAFS to investigate the allegation. In addition, the subject was claiming SPD and CTR from the Council.

The investigation found that subject was heavily linked to an address outside Hertfordshire and data linked them to another person at that address. No evidence of sub-tenants could be identified.

Several attempts to interview the tenant were arranged but the tenant never attended these. They did however contact Clarion Housing and handed back the keys to the property. They also advised the Shared Revenue and Benefit Service that they had moved away from Stevenage.

49. We work operationally with a number of partners locally and regionally to enhance our investigation capacity and outcomes. This includes joint working with the DWP where Housing Benefit (HB) and Council Tax (CTRS) fraud is linked to other national benefits. We also work very closely with the Councils Shared Revenue and Benefit Service hosted by East Herts Council.

Case Study 4: Council Tax Fraud.

An allegation was referred to SAFS from the DWP as it was believed a Stevenage resident had failed to disclose a bank account holding in excess of £50k to the Council whilst in receipt of Council Tax reduction.

Bank account statements already requested by the DWP had not been provided by the subject.

Intelligence checks were conducted by SAFS to ascertain the benefits in payment during the suspected short period of non-disclosure. Bank account statements were obtained by SAFS and supported the allegation.

The subject was interviewed and admitted failing to disclose the bank account and the capital held in it. The subject was issued a repayment plan of £1,054 to be repaid to the Council.

Case Study 5: Council Tax Fraud.

SAFS were made aware by the Shared Revenue and Benefits Service through the NFI data matching service that claimant, who was in receipt of council tax reduction and housing benefit, had failed to declare capital on their applications for benefit.

A SAFS investigation obtained evidence, including Land Registry and banking data, which showed that whilst the claimant was renting private accommodation themselves and claiming council tax reduction and housing benefit, they had bought and sold two properties which they rented privately to tenants of their own.

On reviewing the evidence, it was found the claimant had equity from the properties and rental income deposited into a savings account over two periods between 2008 and 2023.

As a result, an overpayment was raised and the claimant was required to repay £15,000 to the Council in full.

50. The Council is required to submit data every two years as part of the Cabinet Office mandated [National Fraud Initiative - GOV.UK \(www.gov.uk\)](https://www.gov.uk). For the Council datasets such as payroll, pensions, creditor/payments, housing benefit and council tax are provided in October. The data collected from Councils, NHS and others is then analysed to identify discrepancies and potential fraud. The exercise also uses data from sources such as Operation Amberhill, HMRC, DWP and GRO.
51. The output, or 'matches', from NFI is released to Councils between February and March following the October data upload. These matches are shared in various formats for Councils to action. For the Council, SAFS administer access to and reporting for those service areas that are required to provide a response.
52. The Council received **567** matches for review in a number of reports from the 2024/2025 exercise. Many of these matches require administrative review only and will not identify fraud, error, or savings, but it is essential that all are actioned and reported to avoid any fraud being missed and ensure that the Councils data is amended/updated.
53. SAFS and Council officers have reviewed a number of the high priority matches and **63** reviews were conducted identifying loss/savings combined of **£3k**.
54. Working with the Cabinet Office, SAFS have developed a 'Hertfordshire FraudHub' for all SAFS Partners following the same process as the two-yearly NFI exercise, but with data collected and matched more frequently throughout the year. In 2024/2025 SAFS identified just over **1.2k** potential matches for review, from these only **50** high risk matches were fully reviewed with reported fraud of **£4k**. SAFS are working closely with service managers to ensure the Council can provide an improved response to matches from the FraudHub in 2025/26.
55. The Councils Shared Revenue and Benefits Service utilises the County Council funded AnalyseLocal project helping to identify potential fraud and error in the small business rate reduction (SBRR) scheme. However, in 2024/2025 only **2** discrepancies were identified, and none were reviewed.
56. SAFS manages the Hertfordshire Council Tax Framework for all district councils across the County. This framework is funded by the County Council and provides a fully managed service to review discounts claimed by residents against their Council Tax liability. During 2024/25 the Council accessed the Framework to review those accounts with a single person discount (585 being removed and **£244k** of new liability identified) or reported as being empty for a long term (with 328 council tax exemptions/premiums being amended).

Transparency Code – Fraud Data

57. The Former Department for Communities and Local Government, now Ministry for Housing Communities and Local Government (MHCLG), published a revised Transparency Code in February 2015, which specifies what open data local authorities must publish.
58. The Code also recommends that local authorities follow guidance provided in the following reports/documents:

The National Fraud Strategy: *Fighting Fraud Together*
<https://www.gov.uk/government/publications/nfa-fighting-fraud-together>

CIPFA– *Managing the Risk of Fraud – Actions to Counter Fraud and Corruption*
<https://www.cipfa.org/services/networks/better-governance-forum/counter-fraud-documentation/code-of-practice-on-managing-the-risk-of-fraud-and-corruption>

59. The Code requires that Local Authorities publish the following data in relation to Fraud. The response for Stevenage Borough Council for 2024/25 is in **bold**:

- Number of occasions they use powers under the Prevention of Social Housing Fraud (Power to Require Information) (England) Regulations 2014, or similar powers.

Nil. (Stevenage Borough Council is a Partner to the Hertfordshire Shared Anti-Fraud Service and makes use of the National Anti-Fraud Network (NAFN) to conduct such enquiries on their behalf).

- Total number (absolute and full time equivalent) of employees undertaking investigations and prosecutions of fraud.

2.7 FTE

- Total number (absolute and full time equivalent) of professionally accredited counter fraud specialists.

2.7 FTE

- Total amount spent by the authority on the investigation and prosecution of fraud.

£174,000 (SAFS fee)+ NAFN/NFI/FraudHub license fees- £184,000

- Total number of fraud cases investigated.

16 Fraud cases investigated and closed in year

60. In addition, the Code recommends that local authorities publish the following (*for Stevenage Borough Council Fraud/Irregularity are recorded together and not separated*):

- Total number of cases of irregularity investigated-
See above

- Total number of occasions on which a) fraud and b) irregularity was identified.

17 Reactive, 2 NFI/FraudHub, 25 Compliance Review, 823 SPD/EHR Council Tax Framework.

- Total monetary value of a) the fraud and b) the irregularity that was detected.

Reactive- £299k (with a further £1m estimated)

Compliance - £33k

Working with RSLs- £84k Tenancy Fraud

Proactive- £251k of fraud/error identified through NFI and Council Tax Framework combined

Total - £667k of fraud and irregularity reported in-year.

- Total monetary value of a) the fraud and b) the irregularity that was recovered.

Not recorded separately

61. List of Background Papers - Local Government Act 1972, Section 100D

(b) ***Councillors Workbook on Bribery & Fraud Prevention (LGA 2017)***

(c) ***Fighting Fraud and Corruption Locally - A Strategy for the 2020's (CIPFA/CIF9AS/LGA 2020)***

(d) ***Tackling Fraud in the Public Sector (CIPFA 2020)***

(e) ***Code of Practice - Managing the Risk of Fraud and Corruption (CIPFA 2014)***

(f) ***Fighting Fraud - Breaking the Chain (Report of Session 2022-2023 House of Lords)***

(g) ***HMG Fraud Strategy - Stopping Scams, Protecting the Public (May 2023)***

(h) ***Lost Homes, Lost Hope (Fraud Advisory Panel 2023)***

62. SAFS KPIs for 2024/2025 and Performance

KPI	Measure	Objectives 2024/25	Performance
1	Return on investment from SAFS Partnership.	A. Meetings to take place with the Assistant Director of Finance quarterly. And reports on all SAFS Activity to Portfolio Leads for Finance and Housing. B. Assistant Director of Finance or deputy will be invited to attend SAFS Board meetings quarterly. C. Regular meetings to take place with Directors/Service Leads to agree and update local work plans. D. 3 Reports to Audit Committee in 2024/25.	A. Meetings took place with the Assistant Director of Finance and other senior leaders to discuss delivery of the AF Plan. B. Assistant Director of Finance is a member of the SAFS Board and attends its quarterly meetings. C. SAFS met with other service leads across the Council as and when required with a focus on the highest risk areas. Plus, SAFS sits on the CGG panels. D. Three reports delivered in 2024/25 September/November/March.
2	Provide an investigation service.	A. Deliver between 90% and 110% of the 435 Days of counter fraud work including proactive and reactive investigation activity, data-analytics, training and fraud risk management.	A. SAFS provided 482 days (111%) of those planned for the year.
3	Action on reported fraud.	A. SAFS response to 95% of referrals received within 2 Days.	A. responded to 100% of referrals within 24 hours (0.7 days) on average.
4	Anti-Fraud Training	A. Deliver 10 anti-fraud/corruption training events for staff/Members in year. (To be agreed with Directors/Service leads and HR)	A. 10 Sessions delivered, including a session with the AC members.
5	Allegations of fraud. & And outcomes from cases investigated.	A. 100% All reported fraud (referrals) received by the Council will be logged and reported by type & source on SAFS CMS. Outcomes of all referrals/cases will be recorded and reported. B. 6-12 Social homes secured from unlawful use or sub-letting or other unlawful activity. C. 100% Review of all Right to Buy and 'Succession' applications to prevent fraud and money laundering. D. SAFS to provide all Fraud Data for 2023/24 as required by the Transparency Code 2015.	A. Fraud reporting options available for staff and residents on the Council's webpage and intranet- This is linked to SAFS reporting tools. All cases with reports/values/outcomes recorded on SAFS CMS. B. 4 properties recovered, with a number pending recovery at the time of reporting. Plus, a number of RTBs securing those properties. C. 100% review of all RTB and Succession applications completed. D. Transparency Data provided in SAFS report to AC in September 2024.
6	Making better use of data to prevent/identify fraud.	A. Support the output from NFI 2024/25 Council services. B. Membership and VFM from the Herts FraudHub in 2024/25.	A. The NFI data-upload was completed in compliance with legislation and officers are now reviewing reports/matches with SAFS support. B. The Council has a contract in place for the FHub, and data is being uploaded and output under review with Council officers.