Stevenage Borough Council

Audit Committee

September 2026

Anti-Fraud Report 2025/26

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 2025, this committee approved the Anti-Fraud Plan for following 12 months which was developed with the Councils senior officers in partnership with SAFS. A copy of the Plan can be found here.

https://democracy.stevenage.gov.uk/ieListDocuments.aspx?CId=138&MId=5707&Ver=4

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 2025/2026.

Recommendations

5. Members are RECOMMENDED to:

a) Note the activity undertaken by the Shared Anti-Fraud Service (SAFS) to deliver the 2025/2026 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.
c) Note the additional Shared Anti-Fraud Service Annual Report (Appendix 1)

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 todate 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 62** of this report.

7. Some of the most significant recent reports include:

Fighting Fraud and Corruption Locally a Strategy for the 2020's. This strategy focuses on the governance and 'ownership' of anti-fraud and corruption arrangements. The Strategy also identifies areas of best practice and includes a 'Checklist' to compare against actions taken by the Council to deter/prevent/investigate fraud. The Strategy is currently under review in 2026 for a re-launch in the summer.

CIFAS Annual Fraudscape Report 2025- Fraud is as prevalent as ever across all sectors. It accounts for almost 40% of all crime reported in England and Wales and is estimated to cost the UK economy £219 billion each year, money that is stolen and used to fund other forms of crime. Losses to the public sector are estimated to be as much as £81 billion. This is money that could otherwise be used to fund our public services.

Cross Government Counter Fraud Functional Strategy 2024-2027 states that "Prevention is the most effective way to address fraud and corruption - preventing fraud through effective counter fraud practices reduces loss and reputational damage".

Lost Homes, Lost Hope. Published by the Fraud Advisory Panel & Tenancy Fraud Forum in April 2023 this paper uses previous research and current data to estimate the volume and cost of fraud in the social housing sector and the impact on local government. This report remains relevant for the Council due to the immediate pressure on social housing and homelessness.

8. The ***Public Sector Fraud Authority Annual Report 2024-2025*** repeats the importance of the Governments Counter Fraud Functional Standard (GovS 013), which outline the fundamental standards for fraud management that all public bodies should have in place. The PSFA have created a continuous improvement framework for the Standard, and through SAFS the Council has assurance that this standard is being met.

9. The Public Sector Fraud Authority (Cabinet Office), Ministry of Housing, Communities and Local Government (MHCLG), National Audit Office, and CIPFA all continue to issue advice, and best practice to support local councils in the fight to combat fraud and prevent loss to the public purse.

10. It is essential that the Council has in place a framework to recognise and understand its fraud risks and invests sufficient resources to prevent and deter fraud, including effective strategies and policies, and a response to deal with the investigation of suspected fraud when this is required.

11. Stevenage Borough Council is a founding partner of the Shared Anti-Fraud Service (SAFS). Members of this Committee and Senior Management Team have received reports about how the service works closely with the Shared Internal Audit Service (SIAS) and other services at all levels across the Council.

Report Summary

12. This report includes a detailed account of all anti-fraud activity during 2025/26. 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 the Councils robust approach to dealing with fraud committed against the public funds it administers. This includes reactive and proactive activity and the use of technology and current best practice to prevent fraud occurring.

14. The report indicates, in particular in the **Transparency Code Data** from **Section 58** below, high levels of fraud detected in year, this includes both frauds 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 good 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 2025/2026 Anti-Fraud Plan

The Plan

15. The Anti-Fraud Plan for 2025/2026 followed 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 63.**

18. **Appendix 1** is an extract of the SAFS Annual Report for 2025/26 to the Partnership Board.

19. Members will note this Committees role in ensuring that the Council meets its objectives to deter, prevent and pursue fraud.

Staffing & SAFS Performance

20. The SAFS Core Team (in April 2025) was composed of 23 accredited and trained counter fraud staff based at the County Council’s offices in Stevenage.

21. Each SAFS Partner receives dedicated support and access to SAFS and for 2025/2026 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 included work on fraud-risk assessment, awareness and 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.

22. For 2025/2026 SAFS planned to provide **521** operational days (KPI target 95%) 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 was only able to deliver 419 (80%) of the agreed days. This under delivery was raised with Council officers in-year and mentioned in previous Audit Committee reports and the reasons for it have been explained.

23. 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 training, fraud risk assessment, investigations, intelligence, data-analytics, and investigation management.

Fraud Awareness and Prevention

24. A key objective is to maintain and develop the Councils existing anti-fraud culture. This is achieved by ensuring senior managers and elected members consider the risk of fraud when developing new 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 (asking for proof of ID or other evidence to support applications/claims) or actions that it has taken (prosecutions or investigations); encouraging all officers to report fraud where it is suspected.

25. The Councils published Anti-Fraud and Corruption Policy (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. A review of these policies has been undertaken in 2025/26 and new policies will be published in 2026.

26. 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.

27. Council officers 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.

28. SAFS delivered **11** training sessions via face-to-face and virtual means during 2025/2026 including general fraud awareness and ID Fraud. SAFS officers also delivered training for the senior leadership team on the Economic Crime and Corporate Transparency Act and the new offences of *Failing to Prevent Fraud,* and training on fraud risk assessment for grant funding from central government. Further training was provided on new Bank Accountant Verification schemes provided by National Anti-Fraud Service, and several team-based training sessions on the National Fraud Initiative were also provided.

29. 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

30. 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. Each ER includes a management action plan detailing recommendations and/or best practice to be adopted.

31. SAFS provided three separate ERs for the Council in 2025/26, two relating to procurement processes and the third for declarations of interest. Council officers accepted and implemented all recommendations. The report was shared with SIAS and may be followed up in the 2026/2027 Audit Plan to ensure the recommendations were all implemented.

Fraud Risk Assessments

32. Fraud Risk Assessment (FRA) constitutes a systematic evaluation of potential fraud risks within a council, designated service area, or particular scheme or process. SAFS worked with the provider for the Councils Warm Homes Grant in 2025 to develop a FRA for that project which was approved by MHCLG prior to the grant being released.

Fraud Alerts

32. SAFS issues regular Fraud Circulars across all the services provided by the Council. These two monthly updates equip officers with national and local intelligence to strengthen controls considering emerging and current fraud trends and threats. SAFS published five circulars in 2025/26 covering areas including a Guide to Identifying Fraudulent Documents, Mandate Fraud & CEO Impersonation, Email Spoofing, ‘Fraud-Free’ Christmas, and Understanding and Preventing Bribery.

33. Complimenting the Fraud Circulars are SAFS ‘real time’ fraud alerts. These reports are circulated as soon as a significant risk is identified. In 2025/26 SAFS circulated 31 real time threat alerts which included internal fraud, phishing fraud, welfare assistance fraud, polygamous working alerts, planning fraud and business rates fraud.

Case Study 1**: **Typical Fraud Alert issued by SAFS.

SAFS
Shared Anti-Fraud Service
Fighting Fraud Together

FRAUD ALERT

Counterfeit Blue Badge

03 July 2025

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 DISTRIBUTION WITHOUT CONSENT FROM SAFS

Incident Summary

A Blue Badge issued by the London Borough of Islington, which is flagged as Replaced (Damaged), has been cloned and used several times within Luton. It is believed that there are several counterfeit copies of this badge being used which presents a risk to all SAFS partner authorities.

Badge Reference: LHECNC

The fraud risk is not isolated to only this badge. Be vigilant to other counterfeit badges being used across the SAFS partnership.

Source: *SAFS*

SAFS Recommendations

- Raise Awareness - Circulate this alert to all relevant staff to heighten awareness of forged/counterfeit blue badges
- Detect - Enforcement officers should be vigilant and report any usage of this badge to SAFS immediately
- Report suspected incidents of fraud to SAFS and Action Fraud (following local policy and procedures)

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

Reactive and Proactive Fraud Investigations

35. During 2025/2026 SAFS received **147** 'referrals' (allegations) of fraud affecting council services (186 in 2024/25). The volume, types and sources of reports are comparable to other SAFS Partners based on data from those councils and are typical for stock-holding district council in England, but show a slight decline based on previous years. Reporting of suspected fraud by Council officers, and the public, 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 (*2024/25*):

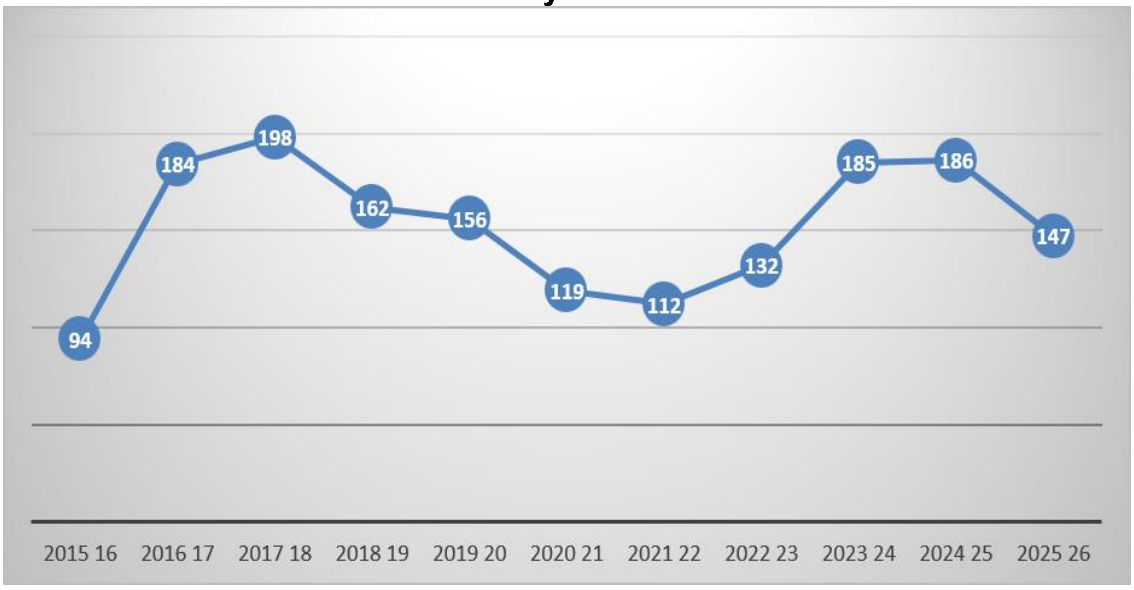
Blue Badge	Housing Benefit/CTax Fraud	Housing	Business Rates	Other	Total
11 (13)	50 (62)	73 (88)	2(2)	5 (21)	147 (186)

**Other includes Mandate & Payment (3)/ Payroll (1)/Procurement (1).*

Table 2. Who is reporting fraud (*2024/25*):

Staff	Public	Proactive	Other Agencies	Total
68 (111)	76 (66)	2 (9)	1 (0)	147 (186)

Table 3. Historic Fraud Referrals by Year



36. Reporting of suspected fraud has fluctuated over the last decade but has generally remained between 100 and 200 referrals each year. We have lower reporting levels during the Covid pandemic, followed by an increase between 2022 and 2025, and we will continue to monitor these trends.

37. Reporting by officers in the shared Revenue and Benefit (R&B) Service and Housing Services has declined slightly since 2024/25, and we have introduced more awareness/training sessions for officers in Housing during 2026/27 and, if effective, we will replicate this in R&B.

38. 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, **82** allegations received in 2025/2026 were not selected for investigation.

Table 3. 'Failed' Referrals

Failed Sift	No Action Required	Referred to 3rd Party	SAFS Advice	Warning Letter	Total
45	17	1	15	4	82

- '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.

39. In addition to the referrals that did not require an investigation **31** council tax cases were resolved through compliance activity or review. This approach identified/prevented around **£53k** in council tax and housing benefit fraud.

40. 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 2025.

41. At this time many cases raised for investigation last year are still live. However, of the **24** cases investigated and closed in the year, **18** identified fraud - with total recoverable losses/savings, from these and other interventions, combined in excess of **£514k** reported. Council officers have been provided with a detailed breakdown of which services have been affected by fraud and the outcomes from individual investigations.

42. At year end of March 2026, **36** cases remained under investigation with a further potential fraud loss of **£765k** recorded. SAFS monitor these figures to identify trends, such as changing working practices, the cost-of-living crisis, and other national/local factors.

43. 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.

44. 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.

45. SAFS works across all areas of the housing directorate as 'housing fraud' is recognised as one of the Councils biggest risks financially, its impact on service delivery, and on those waiting for social housing. SAFS attend team and management meetings within Housing to discuss risks, awareness and fraud reporting.

Case Study 2: Social Housing Fraud

Category	National Average cost	Explanation
Add: Annual average temporary accommodation cost per family for individual councils	£12,100	Individual councils can establish their own local cost for this element. This can vary considerably, exceeding £20,000 pa in some areas. (The national average figure was derived from the parliamentary briefing paper *Households in temporary accommodation*, as at 31 March 2020.)
Deduct: Individual councils (only) can remove the annual average housing benefit associated with their temporary accommodation costs	Does not apply to the national calculation	Local councils receive housing benefit payments from central government in relation to temporary accommodation costs. These could be deducted from the national figure to reach a net local cost. However, since these benefit payments are from central government they must be part of the calculation of the true cost of tenancy fraud to the national public purse.
Subtotal	£12,100	
Subtotal above multiplied by 3	£36,300	Analysis of tenancy frauds detected by housing providers reveals three years to be a prudent average duration for one of these frauds. (Typical range 3.2 to 3.5 years.)
Add: Average investigation costs	£1,300	Average cost derived from investigations by a housing provider; confirmed as prudent by a sample from other HA's and councils. Individual councils may choose to input their own data here.
Add: Average legal costs	£1,000	Average cost derived from investigations by a housing provider; confirmed as prudent by a sample of other HA's and councils. Individual councils may choose to input their own data here.
Add: Average void costs	£3,140	Average cost derived from investigations by a housing provider; confirmed as prudent by a sample of other HA's and councils. Individual councils may choose to input their own data.
Total costs	£41,740	The average cost of a detected tenancy fraud to the national public purse – **approximated to £42,000.**

46. SAFS investigate all type of fraud affecting housing services including the illegal sub-letting of Council properties, false succession applications and fraudulent right to buy (RTB) applications. In 2025/2026 this work resulted in the recovery of **6** Council properties that were subject to misuse of fraud of some type, saving the Council as much as £250k using the formula in Case Study 3.

47. As part of work with Housing SAFS conducts a review of all RTB applications to the Council receives to identify/prevent fraud and money-laundering. SAFS reviewed 31 applications and were able to prevent 1 fraudulent application proceeding, the financial loss to the Council would have been in excess of £102k**.** SAFS also review all Succession applications received and dealt with 45 applications in year.

Case Study 3: Unlawful Abandonment

The Councils Housing Management Team submitted referral to SAFS regarding suspected tenancy abandonment, where a tenant indicated they had left country but failed to complete formal termination.

A number or enquiries conducted by the SAFS Intelligence Team Checks supported the allegation that the property was no longer occupied and that the tenant had left the UK sometime previously.

The property was secured based on the information provided by SAFS, the Keys were returned by a third party and there was no further contact from the tenant, raising concern the property had been vacated without proper notification.

The case was recorded as proven abandonment, enabling recovery of the property and its re-let to a family from the Councils housing register. The estimated financial value was £42,000, with a positive outcome of property recovery.

48. SAFS work with a number of 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.

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. In 2025/26 SAFS investigations identified more than **£21k** in fraud against national benefit schemes in the Stevenage area.

Case Study 4: Council Tax Fraud.

The case relates to Stevenage Resident who had claimed s Council Tax Reduction (CTR) and Housing Benefit (HB) for a number of years based on a low income with no savings.
A referral was received via the SAFS reporting page indicating that the resident held savings above the permitted threshold for a significant period without disclosure.
Initial checks conducted by SAFS including internal system reviews and CRA checks, did not identify additional accounts, but further intelligence work and financial analysis indicated that the claimant's capital likely exceeded the limit as early as 2019.

A request for bank statements was subsequently submitted to obtain full financial evidence and confirm the timeline of the undeclared capital.

The investigation confirmed that the resident had held significant capital in bank accounts whilst claiming to have no savings on their clams for benefit. A report was submitted to the councils Shared Revenue and Benefit Service detailing the findings from the SAFS review.

The outcome identified a total overpayment of £32,594.71, including Housing Benefit and CTRS over a period of several years.

Proactive Campaigns and Data Analytics

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). 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 and Internal Audit administer access to and reporting for those service areas that are required to provide a response.

52. The Council received **573** 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 and **122** matches with all of the high priority matches cleared. These reviews identified **2** errors/frauds, with reported loss/savings combined of **£6k**, 10 matches were under review at the year end.

Case Study 5: NFI Match Fraud

The referral concerns suspected Council Tax Reduction Scheme (CTRS) fraud involving undeclared income.

The allegation arose from an NFI data match indicating that the individual had been receiving income since 2023 which had not been declared, despite being in receipt of CTR support.

Intelligence checks, including HMRC employment records and partner enquiries, identified earnings from multiple sources and a significant increase in income (over £2,000 per month at points) that should have triggered a change of circumstances but was not reported.

Further investigation confirmed the allegation, with evidence supporting that income had been under-declared throughout the claim period.

A reassessment of entitlement was completed by the Councils Shared Revenue and Benefits Service, resulting in an overpayment of £1,704.93 in CTRS, along with a £140 civil penalty for failure to disclose material changes. The case was closed as proved, with financial recovery and sanction action implemented.

54. Working with the Cabinet Office, SAFS manages 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 2025/2026 this work identified **558** potential matches for review, from these **73** matches were fully reviewed with no fraud/error identified.

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. In 2025/2026 out of 16 reviews **3** discrepancies were identified but no data is available on the financial benefit to the Council of this work.

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/exemptions claimed by residents against their Council Tax liability. The Council made use of the Framework in 2025/26 and 724 discounts were found to be erroneous raising **£306k** in new council tax liability in-year.

57. The Council also used the Framework to review the 315 properties that were recorded as being long-term empty. The review identified 49 properties that were now occupied and, as well as the adjustment to Council Tax liability for these properties, potential revenue through the New Homes Bonus scheme of **£106k** was identified.

Transparency Code – Fraud Data

58. 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.

59. 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

60. The Code requires that Local Authorities publish the following data in relation to Fraud. The response for Stevenage Borough Council for 2025/2026 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.

3 FTE

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

3 FTE

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

£181,000 (SAFS fee) + NAFN/NFI/FraudHub license fees

- Total number of fraud cases investigated.

24 Fraud cases investigated and closed in year/ 31 council tax reviews/195 NFI-FHub matches closed/ 16 SBRR reviews/

61. 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**.**
18 Reactive/ 2 NFI/ 31 Compliance Review/ 3 SBRR/ 773 Council Tax discounts removed .

- Total monetary value of a) the fraud and b) the irregularity that was detected.
Reactive- £514k+ £53 from compliance reviews.
Proactive- £6k of fraud/error identified through NFI.
Council Tax Framework- £412k
Total - £985k of fraud and irregularity identified.

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

- ***Councillors Workbook on Bribery & Fraud Prevention*** *(LGA 2017)*
- ***Fighting Fraud and Corruption Locally - A Strategy for the 2020's*** *(CIPFA/CIFPA/LGA 2020)*
- ***National Anti-Fraud Network- Local Authority Counter Fraud Report 2025***

- ***Code of Practice - Managing the Risk of Fraud and Corruption*** *(CIPFA 2014)*
- ***Lost Homes, Lost Hope*** *(Fraud Advisory Panel 2023)*

63. SAFS KPIs for 2025/2026 and Performance

KPI	Measure	Objectives	Actual Performance
1	Return on investment from SAFS Partnership.	Demonstrate that the Council is receiving a financial return on investment from membership of SAFS and that this equates to its financial contribution. A. Meetings to take place with the Councils **AD Finance**, quarterly. B. **AD Finance** or deputy will attend the quarterly meeting of the SAFS Board.	A. Meetings are being arranged with the **Assistant Director Finance** and other senior leaders to discuss delivery of the AF Plan and anything else relevant. The agenda is agreed by Council Officers B. **Assistant Director Finance** is a member of the SAFS Board and is invited to its quarterly meetings. SAFS meet with other service leads across the Council as and when required with a focus on the highest risk areas. And takes part in CGG boards.
2	Provide an investigation service.	A. **Target to deliver at least 95% of the funded 521 Days** of counter fraud activity including proactive and reactive investigations, data-analytics, staff training and fraud risk management. (Supported by SAFS Intel/Management). B. 3 Reports to Audit & Governance Committee.	A. To the end of December 2025 SAFS had provided 419 days **(80%)** of those planned for the year. B. SAFS reports agreed for September/November/March Audit Committees as part of the Fwd Plan.
3	Action on reported fraud.	90% of all referrals into SAFS to be reviewed within **2 working days** on average.	100% of referrals within 0.7 days on average.
4	Anti-Fraud Training	A. Membership of NAFN & PNLD B. Membership of CIFAS/LBFIG/FAP/FFCL C. NAFN Access/Training for relevant Council Staff D. 10 Training events for staff/Members in year.	A. NAFN and PNLD licences. B. CFIAS/LBFIG/FAP/FFCL memberships C. NAFN and NFI training and awareness part of the SAFS Training Plan for 25/26. D. 11 training sessions delivered.
5	Allegations of fraud. & And outcomes from cases investigated.	A. All reported fraud (referrals) will be logged and reported to officers by type & source. B. All cases investigated will be recorded and the financial value, including loss/recovery/ savings of each will be reported to Council officers. C. 6-12 Social homes secured from unlawful use or sub-letting. D. 100% Review of all Right to Buy and 'Succession' applications.	A. Fraud reporting options available for staff and residents on the Council's webpage and intranet- This is linked to SAFS reporting tools. B. All cases with reports/values/outcomes recorded on SAFS CMS. C. 6 Properties recovered, with a number pending recovery at the time of reporting, +1 RTB application stopped. D. 100% review of all RTBs and Succession applications completed.
6	Making better use of data to prevent/identify fraud.	A. Support the output from NFI 2025/26 Council services. B. Maintain use of the Herts FraudHub	A. The NFI reports/matches were reviewed with SAFS support. B. The Council has a contract in place for the FHub, and data is being uploaded and output

			commenced in Q3.

Key

Met/ Complete	**On Target**	**Part Met**	**Not Met**