



SAFS ANNUAL REPORT 2025 - 26



SAFS

Shared Anti-Fraud Service
Fighting Fraud Together

Contents

INTRODUCTION	3
LEVEL OF DELIVERY	4
SPECIAL PROJECTS	5
OUTCOMES & ADDED BENEFITS	6
SAFS BOARD MEMBERS	7



Introduction

2026 marks the start of a new decade for the SAFS Partnership following 10 years of success. SAFS has grown from a concept in 2014 to an award-winning service supporting eight councils, over 20 clients, with a team of 27 professional staff. This report highlights key achievements from the past 12 months. It does not capture the scale of daily operational work from training more than 10,000 staff, to reviewing fraud referrals, and maintaining the partnerships and frameworks that underpin SAFS.

During 2025/26, we saw very high volumes of referrals and increased fraud detection from our partnership approach. The continued investment in prevention, data analytics, and collaboration ensures SAFS remains at the forefront of managing fraud risk.

Our six core objectives remain central:

- Ensure effective anti-fraud arrangements
- Deliver financial benefits
- Develop the Hertfordshire FraudHub
- Expand into emerging fraud risks
- Grow third-party services
- Maintain our centre of excellence status

SAFS continues to be recognised as a leader in local government counter fraud, receiving awards in 2025 and 2026. We continue to work closely with the Public Sector Fraud Authority and Government Counter Fraud Profession, supporting professional development and contributing to the Local Authority Collective with our recognised learning environment. Investment in professional development was recognised this year through an award at Counter Fraud 2026.

Following the launch of commissioned services in 2024, income growth continued in 2025/26, exceeding all targets. New contracts have strengthened our reputation and resilience, enabling reinvestment across the team to benefit the SAFS Partners.

I remain incredibly proud of the team and my thanks go to the SAFS Board, our SAFS Partners, officers at Hertfordshire County Council, and our commercial partners for your continued support.

Here's to the next decade of SAFS – building on strong foundations and delivering real impact.

Nick Jennings

Head of Shared Anti-Fraud Service
2026



Level of Delivery 2025/26

The Service achieved or exceeded the majority of its KPI's in 2025/26.

Agree and deliver all partner
Anti-Fraud Plans

All plans approved
Reports provided to all
partners

£7.5M savings across partners

£4.4M Reactive
£5.7M Proactive

Ensure that SAFS fraud
reporting platforms are
available 95% of the time

Reporting into SAFS was
available 100% throughout the
year

2 days to respond to fraud
referrals

Average response was 0.7 days

Deliver 95% of Chargeable
days across all SAFS
Partners (3534)

99% recorded
Chargeable days (3700)

Fraudhub
NFI 2024/2025
CTAX Framework

Fraudhub Contracts in place
NFI 2024/2025 £5.5m
CTAX Framework £2.3m

Generate an additional £225k of
revenue

SAFS generated £249K of
additional revenue

Promote SAFS as a Centre of
Excellence

Attendance at national events
Calls for assistance
National Awards

Special Projects 2025/26

County -Wide Council Tax Framework

SAFS public-private partnership remains cost effective and benefits all parties, helping to identify fraud and error in all aspects of council tax liability. Achieving £2.3 new revenue.

Warmer Homes Grant Fraud Risk Assessment

SAFS produced the Fraud Risk Assessment for both private and social Warmer Homes Grants for WHBC. This was followed up with a bespoke grant fraud training session.

Cabinet Office Fraud Risk Accelerator

SAFS were the only Local Authority to take part in the private Beta test of the Cabinet Offices's Fraud Risk Accelerator and we've used this AI powered tool to assist with FRA's across the partnership.

National Land and Property Gazetteer

SAFS Intel team have access to NLPG for enhanced analysis and mapping data nationally.

Counter Fraud Profession & Apprenticeship

SAFS is recognised as a Learning Organisation with access to the Government Counter Fraud Profession. SAFS provides an accredited training environment with access to Counter Fraud Apprenticeships.



Buckinghamshire
Council



CLARION
HOUSING



Safe
Suffolk
Renters



LONDON BOROUGH OF
HARROW



watford
community
housing



Outcomes & Added Benefits



1871 allegations of fraud received



290 Right to Buy Applications reviewed to comply with Anti-Money Laundering



£660K caseload for our Financial Investigators

**The Herts
ADVERTISER**

Couple get jail terms after defrauding Herts County Council



Woman sentenced for housing fraud in North Herts

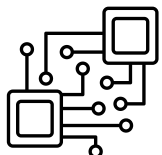
£143K Fraudhub Savings £5.5M NFI Savings



232 low risk council tax reviews identified £345K in new council tax revenue



19K National Fraud Initiative matches reviewed



153 Referrals shared to Law enforcement agencies

HERTFORDSHIRE COUNTY COUNCIL

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Hertfordshire Shared Anti Fraud Service Takes Centre Stage At The Public Sector Counter Fraud Awards



76 face-to-face or virtual fraud awareness sessions delivered to more than 1000 staff

SAFS Board Members (2025/26)

The SAFS Board provides strategic direction and oversight for the partnership, bringing a wealth of local government and wider experience and insight to our operations.

Steven Pilsworth	Hertfordshire County Council	Director of Finance
Quentin Baker	Hertfordshire County Council	Director of Law and Governance
Matthew Bunyon	Hertsmere Borough Council	Assistant Director of Finance
Ian Couper	North Hertfordshire District Council	Service Director of Resources
Rebecca Keene	Borough of Broxbourne Council	Assistant Director of Resources
Sarah Marsh (Deputy)	Borough of Broxbourne Council	Head of Internal Audit
Brian Moldon	East Hertfordshire District Council	Director for Finance, Risk and Performance
Clare Fletcher	Stevenage Borough Council	Strategic Director
Atif Iqbal	Stevenage Borough Council	Director of Finance
Dev Gopal	Luton Borough Council	Director – Finance, Revenues and Benefits
Kanchan Vasisht (Deputy)	Luton Borough Council	Audit Manager
Richard Baker	Welwyn Hatfield Borough Council	Executive Director (Finance and Transformation)
Helen O'Keeffe (Deputy)	Welwyn Hatfield Borough Council	Assistant Director (Finance)
Georgina Barnard	Non Executive Board Member	

