

**FINANCE, AUDIT AND RISK COMMITTEE  
4 SEPTEMBER 2024**

**PUBLIC DOCUMENT**

**SAFS ANNUAL REPORT**

In response to Members questions, the Senior Fraud Investigator advised that the breakdown of losses and savings was as follows:

**Reactive - £43,024.24 fraud loss/savings reported**

- **Loss/Overpayment - £18,882.** This is what SAFS detected as fraud loss and is recoverable by the relevant council services./debt recovery team.
  - **Council Tax Discount (SPD) - £1,950**
  - **CTRS Excess Reduction - £1,575**
  - **Housing Benefit - £9,810**
  - **Council Tax Benefit - £117**
  - **Grants - £5,430**
  
- **Savings - £24,412.** This is what has been saved from detecting and preventing a fraud from continuing. Without intervention it is probable that the fraud would continue, causing further loss to the council. Savings are calculated on the basis that the fraud continues for a 12 month future period with no intervention.
  - **Council Tax Discount (SPD) - £4,235**
  - **CTRS Excess Reduction - £961**
  - **Housing Application - £18,000**
  - **Council Tax Benefit - £1,216**

**Housing related fraud- £72k based on Fraud Advisory Panel valuation.**

- Two properties were recovered for SETTLE, and placed back into stock for allocation to the NHDC waiting list. It is estimated that it costs councils £36,000 per year to keep a family in temporary accommodation (based on the FAP report). When a property is recovered and made available to NHDC residents this figure is accepted as a reliable saving to the council based on a family remaining in temporary accommodation for 12 months.

**NFI - £68,528**

- 16 people were removed from NHDC housing waiting list. Central Government apply a notional figure of £4283 for the removal of an individual from the housing waiting list.

### **Council Tax (SPD) Review - £264,000**

The council tax framework is funded by SAFS/Hertfordshire County Council. 616 single person discounts were removed which has generated £264,000 in new Council Tax bills which maximised the Councils precepts.

### **Council Tax (Empty Homes) Review - £318,000**

The New Homes Bonus pays a reward to councils for each property added to the ctax base which exceeds the baseline. Good management of the empty properties enables the council to maximise this reward by adding more homes to the Council Tax base. The empty homes review brought an additional 154 properties registered as long-term empty back onto the Council Tax base which helped maximise the new homes bonus for NHDC and its precepts.