SAFS
Shared Anti-Fraud Service
Fighting Fraud in Partnership

North Herts Council

Finance Audit & Risk Committee

Anti-Fraud Report 2025/26

Purpose

1. This report provides details of the work undertaken by the Council and the Shared Anti-Fraud Service (SAFS) to protect the Council against the risk of fraud and delivery of the Council's Anti-Fraud Plan for 2025/2026.

Recommendations

2. **Members are asked to:**

- **a) Note the activity undertaken by the Shared Anti-Fraud Service to deliver the 2025/2026 Anti-Fraud Plan for the Council.**
- **b) Note all Anti-fraud activity undertaken by Officers and SAFS to protect the Council against fraud in 2025/26.**
- **c) Note the additional Shared Anti-Fraud Service Annual Report (Appendix 1)**

Background

3. National reports and alerts continue to be used by 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 50** of this report.

4. 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.

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."

5. 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.

6. The Public Sector Fraud Authority (Cabinet Office), Ministry of Housing Communities and Local Government **(**MHCLG), National Audit Office, and the Chartered Institute of Public Finance and Accountancy (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.

7. It is essential that the Council has in place a framework to recognise 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 required.

8. North Herts 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 - Delivery of the 2025/2026 Anti-Fraud Plan

Delivery of the 2025/26 Anti-Fraud Plan

The Plan

9. In March 2025 this Committee approved the Anti-Fraud Plan for the year which was developed by SAFS with Council officers. https://democracy.north-herts.gov.uk/ieListDocuments.aspx?CId=146&MId=3582

10. The plan was designed to meet the Council's requirements based on known fraud risks and the process for responding to these, and new or emerging risks as they arise. Resources and staffing were based on the Council's financial contribution to SAFS, with an agreed work-plan including proactive and reactive projects. The plan provides assurance that the Council continues to benefit from a positive return on its investment in the SAFS Partnership.

11. The Plan included Key Performance Indicators (KPIs) for SAFS which were agreed with the Director of Resources. All KPIs, and out-turn against these can be found on page 4/ Table 1.

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

Staffing and SAFS Performance

13. The SAFS Core Team in April 2025 was composed of 23 counter fraud staff based at the Hertfordshire County Council's offices in Stevenage, but who also attend the Council's offices.

14. Each SAFS Partner receives dedicated counter-fraud support from SAFS, for 2025/26 this was achieved by allocating a set number of operational days to deliver all parts of the Anti-Fraud Plan. This included fraud-risk assessments, fraud awareness training, proactive work such as the use of data-analytics or reactive work as part of the Council's fraud response plan.

15. SAFS was contracted to provide 298 operational days to deliver the Council's Anti-Fraud Plan in 2025/26. As well as the programme of work, support is provided by the SAFS management team when required.

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

Table 1. SAFS Performance 2025/2026

Key

Met/ Complete	On Target	Part Met	Not Met

KPI	Measure	Objectives	Performance to March 2026
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.** Regular meetings to take place with the Councils **Director: Resources**, at least quarterly or as required by Council officers. **B.** **Director: Resources** will be the SAFS Board representative for the Council and attend its quarterly meetings.	**A.** Meetings take place with the **Director: Resources** and there is a communication channel between SAFS and the Director when required. B. **Director: Resources** 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 high risk areas. SAFS Officers are part of the Councils Corporate Enforcement Group.*
2	Provide an investigation service.	A. **Target to deliver at least 95% of the funded 298 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 Finance Audit and Risk Committee. (Annual Report, Updates, 25/26 AF Plan)	A. To the end of March 2026 SAFS had provided 282.5 days **(94.80%)** of those planned for the year. B. SAFS reports provided to the September /November/ March FARC meetings.
3	Action on reported fraud.	A. All cases to be reviewed within **2 Days** of receipt, on Average.	A. 134 Referrals received were triaged within 0.8 days of receipt on average. Any urgent or high risk cases are managed through SAFS Management incident tracker as well.
4	Allegations of fraud received. &	A. **100%** of all reported fraud (referrals) will be logged by type & source.	A. All referrals, from all sources are logged on SAFS CMS.

	Success rates for cases investigated.	B. **100%** of all cases investigated will be recorded and the financial value, including loss/recovery/ savings of each will be reported to officers.	B. All cases investigated have been recorded and managed on the SAFS CMS. *SAFS Provides detailed reports to the Councils CEG on all reported fraud and outcomes.*
5	Making better use of data to prevent/identify fraud.	A. Ensure output from NFI 2025/26 is resolved as required by legislation. B. Ensure membership of the Herts FraudHub in 2025/26 and that the ROI from this is reported to Council officers.	A. The NFI reports/matches were reviewed with SAFS support. B. The Council made use of the FHub- data was uploaded as planned and output reviewed.
6	Added value of SAFS membership.	A. Membership of NAFN & PNLD for 2025/26. B. **5 fraud awareness/prevention sessions** for staff/Members in year. (To be agreed with Service leads and HR)	A. NHC is a member of both NAFN and PNLD via SAFS licences. Council officers have access and SAFS provide training/awareness. B. 6 training sessions were delivered.

Fraud Awareness and Prevention

17. A key objective for any Council is maintaining its anti-fraud culture. The Council achieves this by ensuring both managers and members consider the risk of fraud when developing policies or processes; helping to prevent fraud and provide provides public confidence

18. 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 or directly to SAFS:

- https://www.north-herts.gov.uk/report-fraud
- www.hertfordshire.gov.uk/fraud

Council staff can use the same methods to report suspicions of fraud, or they can report fraud to SAFS staff working at the Council offices.

19. SAFS delivered six training sessions both face-to-face and via virtual means during 2025/26 including fraud awareness, use of the services provided by National Anti-Fraud Service, identity fraud and sessions for the Senior Managers Group on the new Failure to Prevent Fraud offences.

20. The Council's HR Team is developing an e-training module for anti-fraud, anti-bribery, anti-money laundering for staff and SAFS have been assisting with this.

21. SAFS receives regular and frequent updates on new fraud threats from a variety of sources including NAFN, National Cyber Security Centre, City of London Police and National Fraud Intelligence Bureau (national lead on fraud and cyber-crime for policing), London Fraud Forum, Credit Industry Fraud Avoidance Service, the Chartered Institute of Public Finance and Accountancy CIPFA, Hertfordshire Police and the Home Office.

Executive Reports

22. Executive Reports (ER) analyse specific fraud incidents, providing an insight into how the fraud materialised and make recommendations to strengthen processes and controls to prevent future 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. SAFS did not have to provide any ERs for the Council in 2025/26.

Fraud Risk Assessments

23. Fraud Risk Assessment (FRA) using AI can provide a systematic evaluation of potential fraud risks within a council, designated service area, or particular scheme/ process. As part of its wider Service Plan SAFS developed an FRA programme for 2025/26. This programme encompassed FRA's focused on Warm Homes Grants/ Emergency Grants using the Cabinet Office Fraud Risk Accelerator an AI tool and we expect to see wider use of this technology in 2026/27.

Fraud Alerts

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

25. Complimenting the bimonthly alerts are SAFS 'real time' fraud risk reports. 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, welfare assistance fraud, polygamous working alerts, planning fraud and business rates fraud.

Case Study 1: Typical Fraud Alert for dissemination across Partners

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)

26. SAFS maintains a close working relationship with the Shared Internal Audit Service (SIAS) with both services exchanging knowledge and best practice. The relationship with the Council's Legal Team has been maintained including work on criminal litigation. The Council can also use other sanctions to record that fraud has occurred without the need for criminal prosecution.

Case Study 2: Housing Application Fraud

Housing Officers referred a case concerning a suspected housing application linked to a homelessness claim.
An investigation conducted by SAFS revealed that the applicant had made a false housing application to North Herts Council when she was asked to provide a fuller address history and evidence of local connections to North Hertfordshire Council area.

Documents that detailed the applicant's mother's address proved to be false after enquiries with relevant organisations. The subject of the investigation failed to attend interviews under caution but did attend court hearings and entered guilty pleas after being charged with 5 counts of fraud.

Sentence imposed included 24 weeks imprisonment, lowered to 12 weeks for the early guilty plea, suspended for 12 months.
Ordered to pay £3,000 in prosecution costs to North Hertfordshire Council & £154 in victim surcharge.
Ordered to attend 15 Rehabilitation Activity Requirement sessions with HM Probation service.

Reactive and Proactive Fraud Investigation

27. During 2025/26 SAFS received 134 allegations of fraud affecting council services, this is a significant increase from the 112 in 2025/26. Reporting by staff (28) has declined compared to the previous four years. There was an uplift in referrals resulting from the NFI Reports (17) in-year.

Table 2. Types of fraud being reported (*in year*):

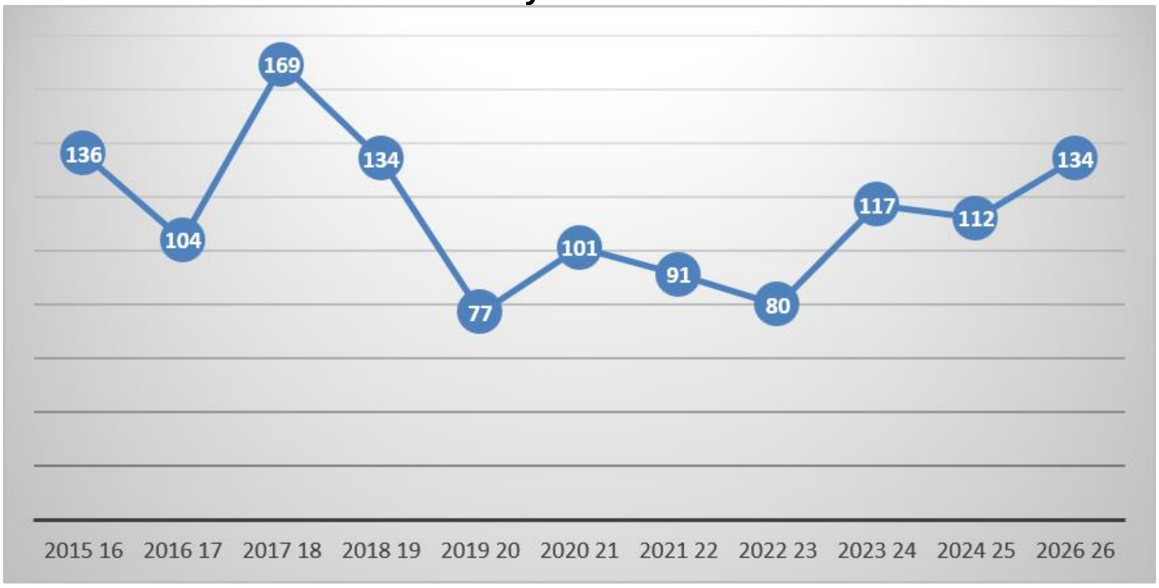
Blue Badge	Housing Benefit/Council Tax Fraud	Housing Fraud	CEO/Mandate emails	Other*	Total
12	97	19	3	3	134

**Other included: allegations of Forgery (not for NHC) /Bribery (not NHC employee)/ Planning (ref to Planning Team).*

Table 3. Who is reporting fraud:

Fraud Reported by Staff	Reports from Public	Data-Matching/ Proactive	Other Agencies	Total
28	83	20	3	134

Table 4. Historic Fraud Referrals by Year



28. As table 4 shows, the volume of fraud referrals has fluctuated over the last decade, but has shown a year-on-year increase after a decline during the Covid Pandemic. The increases in 2025/26 are attributed to a high number of NFI matches (17) being referred into SAFS for further investigation post review and an upturn in reporting from the public.

29. Not every referral or allegation will need to be investigated as some can be false, misleading, or based on incorrect knowledge/data. Every referral is risk assessed and sifted by the SAFS Intelligence Team. In total, 62 allegations received in 2025/26 were not selected for further investigation.

Table 5. Closed Referrals in year.

Failed Sift	No Action Required	Referred to 3rd Party	SAFS Advice	Warning Letter	Total
24	23	4	7	4	62

'*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 and responsibilities.

30. In addition to the referrals that did not require a full investigation, 40 'low risk, low value' cases, including some carried forward from 2025/26 were resolved through compliance activity or review. This 'light touch' approach identified around **£24k** in council tax/housing benefit fraud. SAFS also continues to work jointly with the DWP

Fraud and Error Service (FES) to investigate allegations of fraud affecting local and national benefit schemes.

31. SAFS continue to work with the Council's Communication Team to issue publicity encouraging 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 along with other councils across the region.

32. Many cases raised for investigation last year are still live, of the 10 cases investigated and closed in the year, 9 identified fraud. In total losses/savings combined in excess of **£27k** were reported from cases closed and other cases still live at the year end. Council officers have been provided with a detailed breakdown of which services have been affected by fraud and the outcomes from individual investigations.

33. At year end, 33 cases remained under investigation with an estimated fraud loss of £144k. SAFS monitor these figures to identify trends, such as changing working practices, the cost-of-living crisis, and other factors.

Table 6. Fraud Investigations Closed by Year

34. The decline in the number of fraud cases requiring full investigation combined with those requiring compliance or intervention over the last 10 years is positive. This does appear to evidence that action to deter or prevent fraud are being effective.

35. As well as the financial values identified, SAFS works with the Council's Housing Needs and Nominations Teams where allegations of fraud impact on the Council's housing register or homelessness applications. These cases may not deliver an obvious financial value but do assist in preventing fraudulent applications for housing.

Case Study 3: Housing Fraud/ Benefit Fraud
Information was received from Settle Housing in 2025 that a tenant living in the North Hertfordshire Council Area had not been resident in the property for an extended period of time. *The tenant was in receipt of Council Tax reduction (CTR) and Housing Benefit (HB). SAFS Intelligence Team made enquires that supported the allegation that the tenant was spending extended periods of time abroad, but did return periodically.* *Contact was made with the tenant who confirmed they were living at the property in North Herts, and although they had been absent for an extended period of time, they always had an intention to return.* *As the period of absence exceeded that permitted to claim benefits, and this had not been properly reported to the Council, a review of entitlement by the Councils Benefit Team identified that between 2024 and 2025 the tenant was overpaid £3,900 in HB and £680 CTR, these sums are now being recovered.*

36. In April 2023 the Fraud Advisory Panel published its report 'Lost Homes-Lost Hope'. This report calculated the losses of an average housing fraud, per case, 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. https://www.fraudadvisorypanel.org/wp-content/uploads/2023/10/Lost-Hope-Lost-Homes-Methodology.pdf

37. North Herts Council does not hold stock and relies on registered housing providers within the Council's boundaries to supply properties for residents entitled to social housing. These providers have neither the legislative powers nor the resources to investigate housing fraud or illegal sub-letting.

38. The SAFS works with a number of registered housing providers, including Settle, and this continues to identify fraud such as the illegal sub-letting, fraudulent right-to-buy applications and other misuse of the social housing stock within the Council's boundaries. In 2025/26 SAFS assisted in **the recovery of 8 social properties** that were being sub-let or had been abandoned across the Councils area. This resulted in 8 families being nominated from the Councils housing register for these properties and notional savings of upto **£288k** for the Council in temporary accommodation costs.

Case Study 4: Tenancy Fraud Impact

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.**

HA = Housing Association.

39. As an alternative to prosecution for those committing fraud the Council can apply financial sanctions or penalties, in 2025/26 the Council used financial sanctions on 15 occasions. These sanctions are only used when appropriate and where the offence is minor or is an isolated incident.

Data Matching and Analytics

40. 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)](). This exercise occurs every second year and for the Council datasets such as payroll, pensions, creditor/payments, housing benefit and council tax are required. The data collected from councils, NHS and other public sector bodies is analysed to identify discrepancies or fraud. The exercise also uses data from sources such as Operation Amberhill, HMRC, DWP and General Register Office.

41. 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 to be actioned. For the Council, the SAFS administer access to and reporting for those service areas that are required to provide a response.

42. The Council received 2,662 matches to review in a number of reports from the 2025/26 exercise, this volume of work was higher than usual due to a high number of matches on creditor data. 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 Council’s data is correct.

43. Working with SAFS, Council officers have reviewed all of the high priority matches, and a small number of the other matches– in total 767 reviews were conducted identifying 15 fraud/errors with reported savings, through prevention, of just over **£56k.**

Case Study 5: Typical NFI Match

An allegation was received by NHDC officers reviewing their NFI matches Council Tax to HMRC employee data.

The NFI match showed that a resident was receiving Council Tax Support (CTR) and single person discount (SPD) but that HMRC held records of the same address being used by the third party for employment.

SAFS Intelligence Team made enquiries that linked the third party to the address for a period of 5 years. Contact was made with the resident to provide an explanation.

It was concluded that whilst the third party could evidence living at a different address for some of the 5 year period, they were resident for almost 2 years and no change of circumstances was reported to the Council during that period by the North Herts resident.

A new Council Tax bill was issued for a past period in excess of £3,000.

44. Working with the Cabinet Office, SAFS manage the ‘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 2025/26 a further 441 (excluding SPD/Council Tax) matches were reported and of 256 reviews conducted 6 errors were identified with savings of **£26k** reported.

45. The 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 to review the 782 properties that were recorded as being long-term empty. The review identified 147 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 **£319k** was identified.

Transparency Code – Fraud Data

46. The Ministry of Housing, Communities and Local Government, published a revised Transparency Code in February 2015, which specifies what open data local authorities must publish.

47. 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 Red Book 2 – *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

48. The Code requires that Local Authorities publish the following data in relation to Fraud. The response for North Herts Council for 2025/26 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*. (North Herts 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.
1.5 FTE

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

- Total amount spent by the authority on the investigation and prosecution of fraud.
£102k (NHC contribution for SAFS) + Fees from Cabinet Office for NFI/FraudHub

- Total number of fraud cases investigated.
10 Fraud cases investigated and closed in year / 40 compliance reviews.

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

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

A. 9 occasions where fraud identified
**B. 21 Errors in NFI or FHub/ 147 Council Tax adjustments (EHR)/
40 Compliance Reviews/.**

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

Reactive - £27k total fraud loss/savings reported from cases closed and other cases still live at year end.
Reactive (Tenancy Fraud)- **£288k** in notional savings/ temporary accommodation costs.
Compliance Reviews - £24k council tax revenue**.**
Proactive - £82k fraud/error identified through NFI/FraudHub
Revenue- £319k in New Homes Bonus through the Ctax Review Framework.

Total - £740k of fraud and irregularity identified.

The value of fraud reported/identified can include loss that has actually occurred, prevention where an ongoing loss has been stopped or an actual fraud that was prevented from the outset/ or a notional future value if a fraud had continued.

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

(a) ***Councillors Workbook on Bribery & Fraud Prevention*** *(LGA 2017)*
(b) ***Fighting Fraud and Corruption Locally - A Strategy for the 2020's*** *(CIPFA/CIFPA/LGA 2020)*
(c) ***National Anti-Fraud Network- Local Authority Counter Fraud Report 2025***
(d) ***Code of Practice - Managing the Risk of Fraud and Corruption*** *(CIPFA 2014)*
(e) ***Lost Homes, Lost Hope*** *(Fraud Advisory Panel 2023)*