



ANNUAL CORPORATE FRAUD REPORT

2020/2021

Section 1 – Introduction

- 1.1 The challenge presented to Councils by fraud is significant. The latest edition of the Fighting Fraud and Corruption Locally Strategy ‘*A Strategy for the 2020s*’ produced by local government, for local government states that; Local Authorities continue to face a significant fraud challenge and, while the official figures are dated, the argument about protecting funds and vulnerable people remains. The National Fraud Authority estimated local authorities face the threat of £2.1bn fraud in a year in 2013. In fact, the Annual Fraud Indicator produced by Crowe Clark Whitehill estimates that figure may be as high as £7.8bn in 2017, out of a total of £40.4bn for the public sector as a whole. More recent estimates from the Auditor General for Wales in June 2019 noted that the sums lost annually in Wales to fraud and error are significant – *“and could be anywhere between £100 million and £1 billion.”* The Crime Survey for England and Wales recognises fraud as being one of the most prevalent crimes in society today.
- 1.2 The impact of fraud should never be underestimated. Fraud leaves the Council with less to spend on services for residents and costs taxpayers’ money. Fraud against a local council is not a victimless crime. There is not only the lost/stolen money to consider but also the loss of working time investigating and correcting issues, liaising with police and lawyers, any subsequent court costs, increased insurance premiums, reputational damage for individuals or the Council as a whole and poor staff morale.
- 1.3 The Council sets high standards for both Members and Officers in the operation and administration of the Council's affairs and has always dealt with any allegations or suspicions of fraud, bribery and corruption promptly. It has in place policies, procedures and reporting mechanisms to prevent, detect and report on fraud, bribery and corruption. These include the Fraud Strategy and Framework, a Whistleblowing Policy, ICT Code of Conduct, Anti-Fraud and Bribery Policy, Anti-Tax Evasion Policy and Anti Money Laundering Policy.
- 1.4 The Fraud Strategy and Framework 2018/19 to 2020/21 (now updated) underpinned the Council's commitment to prevent all forms of fraud, bribery and corruption, whether it be attempted externally or from within.
- 1.5 The Covid-19 pandemic has had a major impact on everyone during 2020-21. One consequence has been that many organisations, including Councils, are being targeted by an increase in potential scams. This growing trend has placed more importance on the roll out of fraud awareness which aims to ensure that staff are equipped to identify such threats and avoid becoming a victim of fraud.

Section 2 – Proactive Work

- 2.1 The Fraud Strategy and Framework 2018/19 to 2020/21 includes reactive and proactive work and the proactive work is included in an action plan, which sets out the developments the Council proposes to improve its resilience to fraud and corruption. The Action Plan is at **Annex 1** and the progress that has been made against the headings is described below.

Fraud Risk Register

- 2.2 The Council can be exposed to fraud and corruption through a variety of internal and external sources. These include:
- Council Tax Reduction Scheme (including Discounts and Exemptions)
 - Housing benefits
 - Parking concessions (Blue Badge Scheme)
 - Grants
 - Procurement
 - Employees (For example: fraudulent claiming by employees of flexi, mileage expenses and misuse of corporate credit cards).
- 2.3 These areas, and others, can be regularly subject to attack by individuals / groups intent on committing fraud, which means that there is less money and resources available for those in genuine need. It is therefore important that the Council acknowledges the risk of fraud and undertakes an assessment on how it prevents, detects and pursues monies or assets obtained fraudulently. Consideration should also be made as to how services that are more susceptible manage that risk.
- 2.4 A detailed fraud risk register has been produced and was presented to Governance and Audit Committee in April 2021. It is envisaged that this will provide a robust tool to assist in ensuring resources are targeted correctly.

Policies

- 2.5 The current Council policies in place are used to assist and support the raising of fraud awareness and to help tackle fraud, bribery and corruption within the authority.
- 2.6 In January 2021, a new policy was drafted and added to the current suite to deal with Tax Evasion. The Governance and Audit Committee approved this in April 2021. These policies will dovetail and ensure that the public, Members and staff have clear guidance on how to identify and report suspected or known fraud, bribery or corruption.
- 2.7 Below are some of the more relevant policies currently in operation.
- Whistleblowing Policy
 - Anti-Fraud and Bribery Policy

- Anti-Money Laundering Policy
- Anti-Tax Evasion Policy
- ICT Code of Conduct
- Financial Procedure Rules
- Grants Financial Management Policy
- Various HR policies

Develop Fraud Awareness

- 2.8 The Bridgenders intranet pages have recently been improved and fraud information has been made available to staff. It is the intention that fraud information will also be made available on the external website in the near future, which will also provide guidance on how reports of fraud can be made to the council by the public.
- 2.9 The action plan states that alerts and newsletters will be developed to raise awareness and notify readers of new and potential fraud risks. This information is still being developed but will be made available on the Bridgenders intranet pages so all service areas including schools will have access to this information. When the Council receives information from outside organisations concerning potential fraud that may have a direct consequence to members of the public or staff, this information is shared with the Communications Team to ensure details are published on the Council's social media platforms.
- 2.10 Fraud awareness training continues to be delivered remotely by the Senior Fraud Investigator. During 2020-21 training was delivered to staff within Benefits, Council Tax, Payroll and Customer Services. Fraud awareness also continues to form part of the induction process for all new Benefits staff.

Training

- 2.11 A Fraud Prevention e-learning module has been developed to support the Anti-Fraud and Bribery, Anti-Money Laundering and other relevant policies that have been approved by Cabinet. The training will enhance staff understanding of how fraud may occur, encourage prevention and promote detection of suspicious activities. This will enable staff to act with integrity and to respond effectively when incidents occur. The E-Learning module has been rolled out across the council and is now mandatory for all new and existing staff and Members to complete.

Data Analytics

- 2.12 A data analytic tool and techniques have been developed during the year to enable data held within the financial systems to be extracted and analysed. This has enabled increased testing within planned audits and has provided an opportunity to identify any trends that may be occurring.

Section 3 – National Fraud Initiative Data Matches 2018 & 2020

- 3.1 The National Fraud Initiative (NFI) is included as an activity on the action plan. This is a biennial exercise coordinated in Wales by Audit Wales whereby data is extracted from the Council's systems and reports. This data is matched against data submitted from other bodies such as other Local Authorities, DWP, NHS & Trusts, Police and Housing Associations etc. It is important to note that where a match is found, it is not in itself evidence of a fraud; it may be an error or an inconsistency that requires further investigation.
- 3.2 Internal Audit together with the Council's Senior Fraud Investigator facilitates the upload of data and user account management and provides assistance, training and advice to officers reviewing the data matches.
- 3.3 A data matching exercise began in September 2018 and the matches were released in January 2019. The exercise was concluded in August 2020. A total of 2,155 matches across areas including housing benefit, payroll, blue badges, personal budgets, care homes and licencing were identified. Of these, 1,052 were categorised as high or medium risk. In addition, another 4,867 creditor matches were issued. The review of these data matches resulted in 431 frauds or errors being identified. Table 1 summarises the results and more details are provided in **Annex 2**.

Table 1 – National Fraud Initiative Results 2018 Matching Exercise - Results

Type	Fraud/ Error Number	Fraud/ Error Value	Recoverable	NFI Projected Savings
Housing Benefit	12	£17,165.08	£16,972.88	£14,469.00
Council Tax Reduction Scheme	6	£10,698.65	£10,698.65	£19,760.00
Blue Badge	396	-	-	£227,700.00
Creditors	17	£2,605.00	£2,605.00	-
Total	431	£30,468.73	£30,276.53	£261,929.00

- 3.4 This exercise has resulted in a total of £30,468.73 being identified as potential fraud or error with £30,276.53 being recoverable.
- 3.5 The latest biennial NFI data matching exercise started in October 2020 when data was extracted and forwarded to the NFI. The new matches were produced in January 2021. Data matches were also produced for potential Covid-19 Grant anomalies during the 2020 exercise and these were issued to the Council in May 2021. The latest exercise has produced 7,181 matches for investigation.
- 3.6 NFI projected savings are a Cabinet Office defined methodology, which predicts the potential or projected loss if the fraud/error had not been identified. Audit Wales also publish the projected savings in their fraud related reports. It is not 'real' money

to the authority and cannot be reflected in bottom line savings. **Annex 3** provides a summary of the Cabinet Office methodology.

Single Person Discount (SPD)

- 3.7 The NFI also produce an annual exercise relating to SPD, generated within the Council Tax system. These matches highlight where there may be more than one adult at a property currently in receipt of SPD.
- 3.8 In total, 1,189 households were produced for review during 2020. The review of these data matches resulted in 114 frauds or errors being identified. Table 2 summarises the results and more detail is provided in **Annex 4**.

Table 2 – NFI Single Person Discount Results 2020

Type	Fraud/ Error Number	Fraud/ Error Value	Recoverable	NFI Projected Savings
Single Person Discount	114	£72,160.69	£43,636.45	£100,700.00

- 3.9 Further SPD data was extracted and forwarded to the NFI in December 2020 and these matches were produced for review later that same month. In total a further 3,367 matches have been produced for investigation and work has commenced on these.

Section 4 – Internal Fraud & Corruption Work

- 4.1 Under the Public Sector Internal Audit Standards (PSIAS), internal audit is defined as an independent, objective assurance and consulting activity designed to add value and improve an organisation's operations. It helps an organisation accomplish its objectives by bringing a systematic, disciplined approach to evaluate and improve the effectiveness of risk management, control and governance processes. It is widely recognised that effective internal audit is good practice and provides support to the Council's Section 151 Officer in discharging their responsibilities as contained in legislation. As part of the assurance gathering process used to prepare the Council's Annual Governance Statement, the Head of Audit provides an annual report, which gives their opinion on the adequacy and effectiveness of the Council's control environment.
- 4.2 The Head of Audit's annual report and opinion includes details of any counter fraud work undertaken by Internal Audit during the year. Two matters were referred to Internal Audit for review during 2020/21. One was missing money in Supported Living and the other a potential security breach. The findings of the investigation into the missing money identified weaknesses in processes and improvements were identified and agreed. Subsequently the money was found. The second matter regarded a potential security breach where it was alleged that data was accessed or browsed for non-work-related reasons. The investigational work undertaken found that adequate processes, policies, and training were in place to mitigate the

risks of this occurring. This matter is being dealt with through the disciplinary process.

- 4.3 Due to the outbreak of the COVID-19 pandemic, scams have been circulating. All staff, as well as residents, are made aware of these by information being circulated through the Council's Communications Team or, via the Council's Fraud Department.
- 4.4 A report of impersonation fraud was made to the Council in March 2021. Details became known that someone impersonating the Council's Chief Executive Officer was approaching different companies across the UK and placing orders for high value items. It was established that the perpetrator was using a fake email account and fake purchase orders purporting to be from Bridgend County Borough Council. The matter was referred to the Police due to its serious nature and possible implications for the Council. This investigation is still currently ongoing but no financial loss has been incurred by the Council.

Council Tax Reduction (CTR) fraud

- 4.5 In 2015, investigation work for Housing and Council Tax Benefit transferred to the Department for Works and Pensions (DWP) Single Fraud Investigation Service (SFIS) but the responsibility to provide support for council tax, and the funding associated with it, was devolved to the Welsh Government.
- 4.6 Cases of fraud in CTR are investigated by the Council's Fraud Investigation department, based on information received regarding claimants circumstances, undertakes these investigations. Table 3 below, illustrates the source of fraud referrals received during the period 2020/21.

Table 3 – Source of Referrals

Source of Referrals	2020/21
NFI	0
Benefit/Taxation Staff	10
HBMS* data match	2
Department of Work and Pensions (DWP)	0
Claim Review	1
Anonymous (letter/telephone/email)	51
Verify Earnings and Pensions (VEP) alerts**	4
Other organisation/department	0
Total	68

*DWP Housing Benefit Matching Service

**A data match with HMRC

- 4.7 A proportion of the referrals received related to DWP benefits or housing benefits, and consequently these were forwarded to DWP's SFIS to investigate. Fraud referrals are normally forwarded to SFIS in the following circumstances:
- The referral relates to the entitlement to a DWP benefit such as Income Support, Jobseeker's Allowance or Employment and Support Allowance
 - The Housing Benefit overpayment is expected to exceed £3,000 (the DWP's threshold for criminal action)

- It is in the public's interest that a prosecution should result.

- 4.8 During 2020/21 the Fraud Investigator referred 31 cases to the DWP, the DWP do not provide feedback on the outcome of the referrals.
- 4.9 Table 4 illustrates a breakdown of the types of allegations that were referred during the period 2020/21.

Table 4 – Type of Allegation 2020/21

Type of Allegation	2020/21
Undeclared income	18
Undeclared increase in income	0
Undeclared capital/savings	4
Living together	25
Non-residency	8
Discrepancy – non-dependant	8
Discrepancy – household occupants (e.g. SPD*)	2
Other (e.g. DLA**/Tax Credits/Contrived)	3
Total	68

*Single person discount ** Disability Living Allowance

- 4.10 During 2020/21, 38 cases were closed. The closure categories are detailed in Table 5 below.

Table 5 – Reason for Closure

Reason for closure	2020/21
No fraud	0
Not investigated	29
Fraud proven*	9
Total	38

*i.e. sufficient evidence to instigate legal proceedings

- 4.11 Cases closed not investigated either lacked sufficient details to instigate an investigation, or there was no evidence of fraud (e.g. the person was not claiming benefits).
- 4.12 Table 6 below provides the CTR, and incidental housing benefit savings that have been achieved as a result of the fraud investigations concluded during 2020/21.

Table 6 – Savings

Savings	2020/21
CTR excess reduction	£13,756.33
Future CTR saving	£2,022.92
Council Tax Benefit	£0.00
Housing Benefit	£34,274.16
Total	£50,053.41

- 4.13 Once a case has been closed as fraud proven and the CTR adjustment (known as an excess reduction) is calculated, the case is referred to the Benefits and Financial

Assessments Manager to determine whether a sanction is appropriate. The sanctions available to the Council are prosecutions, issuing a financial penalty or a fine.

4.14 The level of a financial penalty, which is offered as an alternative to prosecution, is prescribed in the Council Tax Reduction Schemes (Detection of Fraud and Enforcement) (Wales) Regulations 2013. The amount of the penalty is 50% of the amount of the excess reduction subject to a minimum amount of £100, and a maximum amount of £1,000. As an alternative to this type of penalty, fines may be issued as follows:

- £100 – may be offered as an alternative to prosecution for acts or omissions that could have led to an incorrect award of CTR
- £70 – may be imposed for:
 - an incorrect statement, information or evidence that leads to a CTR award that is greater than entitlement; or
 - a failure to notify of a change in circumstances meaning that a CTR award is greater than entitlement

4.15 Table 7 illustrates the penalties and fines issued in the relevant period. It also provides information on the amount of successful prosecutions in 2020/21:

Table 7 – Successful Sanctions

Successful sanctions	2020/21	Amount
Prosecutions	0	N/A
Penalties	6	£3,833.48
Fines	1	£70.00
Total	7	£3,903.48

4.16 In addition to the penalties and fines, administration penalties are raised on behalf of the DWP, following their investigations into claims for Housing Benefit and Council Tax Reduction. Due to the Covid-19 pandemic however, no such penalties have been issued.

CTR prosecutions

4.17 Three CTR investigations, approved by the Council's legal department for prosecution, are awaiting proceedings in court. These cases have encountered substantial delay due to the Covid-19 pandemic and the judicial system being unable to operate as normal. As a result, the outcomes of these investigations are still unknown.

Blue Badge misuse

4.18 The Council's Fraud Department undertakes work on blue badge misuse. During 2020/21, three reports were received, the majority of which involved people dishonestly displaying another person's badge. Lack of evidence in these cases resulted in them being closed, with no further enforcement action taken.

- 4.19 As reported in last year's annual report, in July 2019 the Council worked in partnership with a specialist team from Portsmouth City Council to undertake blue badge enforcement action. As a result of the two-day drive, 12 cases were taken forward for prosecution with 10 of these found guilty by the Magistrates Court. Of the remaining two, one case was found not guilty and the other listed for trial at Crown Court. Due to the Covid-19 pandemic, proceedings were severely delayed and the case was not heard until October 2020. The defendant was found guilty by the Crown Court and fined £80, ordered to pay £250 costs and a £30 Victim's surcharge.
- 4.20 It is the intention of the Fraud Department to arrange future specialist training for the Council's Civil Enforcement Officers. This will enable them to identify potential blue badge misuse, and deal with this misuse correctly at street level. Cases would then be referred to the Fraud Department, where appropriate, to take forward for investigation. This training will be arranged as soon as restrictions allow along with further fraud drives within the borough.
- 4.21 The work of the Fraud Department was severely impacted during 2020/21 due to the Fraud Investigator's inability to Interview Under Caution (IUC) because of the restrictions in place at the time. This had a detrimental effect on the results obtained. An approved risk assessment meant that interviews could re-commence from the end of 2020.

Section 5 – Joint Working & Partnerships

- 5.1 Bridgend CBC became part of a joint counter fraud initiative with SFIS in April 2019. To date, only one suitable investigation has been referred to the Council by SFIS, and this joint investigation was concluded successfully in March 2021 with an overpayment identified. Unfortunately, due to the Covid-19 pandemic, this joint work arrangement was put on hold. It is currently unknown when this activity will recommence.
- 5.2 The authority is an active member of the Wales wide network of Local Authority Fraud investigators, which provides the opportunity to share knowledge, intelligence, and best practice. The group has been meeting virtually during 2020/21.
- 5.3 The authority has a good working relationship with the Police and other outside agencies which all share information/intelligence. In addition, as new grants have become available due to COVID-19, intelligence, procedures, local risks and threats have been shared with other local authorities to actively try to prevent fraudulent claims.

Section 6 – National Studies

- 6.1 During 2019/20, the authority took part in a national study, the objective being to review the effectiveness of counter fraud arrangements in the Welsh public sector. Information including policies, resources and good practice in respect of counter fraud work was provided which was supplemented by more in-depth questioning and information gathering by Audit Wales.
- 6.2 The resulting Audit Wales report, *'Raising Our Game - Tackling Fraud in Wales'* was published in July 2020. The report and any recommendations, along with the *'Fighting Fraud and Corruption Locally a Strategy for the 2020's'* guidance will be fully considered and integrated into future action. The reports have formed the basis for the next Fraud Strategy and Framework 2021/22 – 2024/25.

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Annex 1

Fraud Strategy and Framework Action Plan – 2018/19 to 2020/21

Activity	Scope	Progress	Complete / Further Action
Fraud Risk Registers	To develop Fraud Risk Register(s) and align to complement the existing risk management approach.	Fraud Risk Register developed and presented to Governance and Audit Committee in April 2021.	complete
	Maintain the fraud risk register and regularly monitoring trends to identify areas of high risk	Fraud risk register to be used as a live resource to ensure risks are appropriately managed and escalated as necessary.	ongoing
National Fraud Initiative (NFI)	To facilitate the timely delivery of NFI 2018 data matches.	All data was extracted and the matches returned. These have all now been completed.	complete
	Undertake integrity checks on a sample of cleared matches to ensure robustness / quality of review and select a sample of high-risk matches across the spectrum to investigate.	Of the 2155 matches received fraud or errors were identified in 431	complete
	Regularly monitor progress against recommended matches throughout the duration of the exercise.	The 2018/20 NFI exercise has been completed. The 2020/22 exercise is now underway and regular meetings of relevant Officers across the Council take place.	ongoing
Develop devoted fraud internet / intranet pages	To enable a clear and concise point of reference for necessary information on fraud and irregularity maximising the potential of digital technology to enhance the user experience.	The Bridgend's intranet pages have been improved and fraud information has been made available to staff.	complete
	Maintain the fraud internet / intranet pages to ensure they are kept up to date.	It is the intention to update the main Council website with information on fraud and how to report it.	ongoing
Training & Awareness	Develop an effective fraud awareness-training programme for Members and Officers.	E-Learning module developed and fully rolled out across the council. This is mandatory for all new and existing staff and Members.	complete
	Provide ongoing training as required for the duration of the action plan	Fraud awareness training and training sessions specifically around NFI have taken place virtually during 2020/21 for relevant staff. Bespoke training focusing on Benefits and Blue badge misuse is currently under development. Training for	ongoing

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Activity	Scope	Progress	Complete / Further Action
		CEO's around blue badge misuse will also take place when restrictions allow.	
Data Analytics	To maximise the use of data analytics and data matching to match electronic data to detect and prevent fraud.	Techniques using a data analytic tool have been developed during 2020/21 to enable data held within the financial systems to be extracted and analysed. This has enabled increased testing within planned audits and has provided an opportunity to identify any trends that may be occurring	complete
Develop alerts and newsletters to raise awareness and notify readers of new and potential fraud risks.	Develop alerts and newsletter across the Council.	This is still being developed but once completed the alerts and newsletters will also be made available on the Bridgenders intranet pages so all service areas including schools will have access to this information.	ongoing
	Produce Newsletters at regular intervals throughout the duration of the action plan.		ongoing
No Recourse to Public Funds	With a national increase in applications, there has been a consequent increase in attempts by fraudsters to obtain public funds via false applications. In addition, a developing trend for individuals to make multiple applications across different authorities. This can be linked to the NFI 2018 data matching exercise.	RBV Risk Based Verification system provides assurance that all new benefit applications are genuine. All relevant departments are also active contributors to the NFI and ReCheck (SPD) applications, which over the period of Action Plan, identified over £300k in potential recoveries.	complete
Annual Report on Fraud & Irregularity	To produce an end of year report to those charged with governance covering all reactive and proactive fraud initiatives.	Produced and distributed to Governance & Audit Committee on an annual basis.	complete
Schools	Conduct a "Fraud Health Check" across school establishments to attain assurance over the controls and governance in place to mitigate the potential for fraud.	Due to Covid 19 work progress in this area has been delayed	Include in 2021/22 action plan

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Annex 2

National Fraud Initiative Breakdown 2018-2020

NFI	Type / Area	NFI	Frauds/ Errors	Fraud/Erro rAmount	Recoverable 2019/21	NFI Projected Savings	
435	Council Tax Reduction Scheme to Payroll	Yes	3	£4,221.20	£4,221.20	£7,800.00	
446	Council Tax Reduction Scheme to Council Tax Reduction Scheme	Yes	2	£5,458.29	£5,458.29	£10,192.00	
477	Council Tax Reduction Scheme to Housing Benefit Claimants	Yes	1	£1,019.16	£1,019.16	£1,768.00	
			6	£10,698.65	£10,698.65	£19,760.00	
2	Housing Benefit to Student Loans	Yes	7	£12,673.11	£12,673.11	£9,597.00	
13	Housing Benefit to Payroll	Yes	4	£4,299.77	£4,299.77	£2,856.00	
49.1	Housing Benefit Claimants to Benefits Agency Deceased Persons	Yes	1	£192.20	£0.00	£2,016.00	
			12	£17,165.08	£16,972.88	£14,469.00	
709	VAT Overpaid	Yes	16	£1,262.40	£1,262.40	£0.00	
710	Duplicate records by creditor name, supplier invoice number and invoice amount but different credi	Yes	1	£1,342.80	£1,342.80	£0.00	
			17	£2,605.20	£2,605.20	£0.00	
172.1	Blue Badge Parking Permit to Benefits Agency Deceased Persons,	Yes	396	£0.00	£0.00	£227,700.00	
			396	£0.00	£0.00	£227,700.00	
			Totals	431	£30,468.93	£30,276.73	£261,929.00
	Colour Coding:						
	Recovered by BCBC during 2019/21 financial years.						
	Recoverable by BCBC over an undefined period.						
	Recoverable by DWP over an undefined period.						
	Cabinet Office projected savings during financial year (SPD saving based on 2 years).						

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Annex 3

Cabinet Office Methodology

Data Match	Basis of Calculation of Estimated Savings
Welfare Benefits	Value of sanctions applied plus weekly benefit reduction multiplied by 21
Pensions	Annual pension multiplied by the number of years until the pensioner would have reached the age of 85
Blue Badges	Number of badges confirmed as deceased multiplied by £575 to reflect lost parking and congestion charge revenue
Concessionary Travel	Number of passes cancelled multiplied by £24, based on the cost of reimbursement to bus operators for journeys made under the concessionary pass scheme
Tenancy Fraud	£93,000 per property recovered based on average four-year fraudulent tenancy. Includes: temporary accommodation for genuine applicants; legal costs to recover property; re-let cost; and rent foregone during the void period between tenancies
Right to Buy	£65,000 per application withdrawn based on average house prices and the minimum right to buy discount available
Payroll	£5,000 per standard case - £10,000 for an immigration case
Council Tax SPD	Annual value of the discount cancelled multiplied by two years
Housing Waiting Lists	£3,240 per case, based on the annual cost of housing a family in temporary accommodation and the likelihood a waiting list applicant would be provided a property
Personal Budgets	Monthly reduction in personal budget payment multiplied by three months
Residential Care Homes	£7,000 per case based on the average weekly cost of residential care multiplied by 13
Other Immigration	£50,000 for a removal from the UK case.

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Annex 4

Single Person Discount 2020

Type / Area	NFI	Frauds/ Errors	Fraud/Error Amount	Recoverable	NFI Projected Savings
Council Tax SPD and Electoral Register	Yes	81	£56,694.95	£41,455.59	£81,200.00
Council Tax SPD rising 18s	Yes	10	£2,473.50	£2,309.50	£8,000.00
		91	£59,168.45	£43,765.09	£89,200.00
Colour Coding:					
Recoverable by BCBC over an undefined period.					
Cabinet Office projected savings during financial year (<i>SPD saving based on 2 years</i>).					