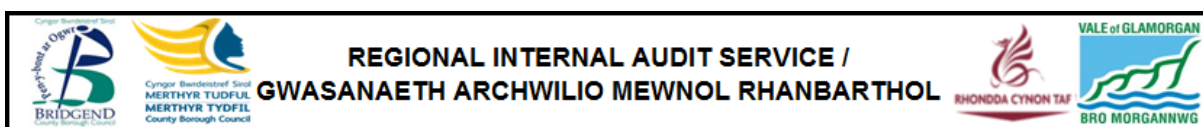




ANNUAL CORPORATE FRAUD REPORT

2023-24

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July 2024



Section 1 – Introduction

- 1.1 This report was prepared by the Council's Senior Fraud Investigator in conjunction with the Regional Internal Audit Service (RIAS).
- 1.2 The challenge presented to councils by fraud is significant. 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 latest figures from the government estimate that the cost of fraud and error against the public sector is at least £33bn a year. During the pandemic alone, criminals specifically targeted the public sector and local authorities, resulting in additional losses in the region of around £13bn. The Annual Fraud Indicator 2023, produced by Crowe Clark Whitehill, states that fraud in local government increased from an estimated £7.8bn in 2017, to £8.8bn in 2021-2022. 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, with 3.2 million incidents of fraud recorded between 2022-2023.
- 1.3 The impact of fraud should never be underestimated. Fraud leaves the Council with less money 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.
- 1.4 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, or 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. A Fraud Risk Register is also in place.
- 1.5 The Fraud Strategy and Framework underpins the Council's commitment to prevent all forms of fraud, bribery, and corruption, whether it be attempted externally or from within. This was reviewed by the Governance and Audit Committee in April 2021 and endorsed by Cabinet in March 2022.
- 1.6 The current cost of living crisis together with the after-effects of the Covid-19 pandemic, have continued to have a major impact on everyone during 2023-24. 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 includes reactive and proactive work and sets out the measures the Council proposes to take over the medium-term future to further improve its resilience to fraud, bribery, and corruption. These measures are shown 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 purchasing 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 to fraud manage that risk.
- 2.4 A detailed fraud risk register has been produced and was presented to the Governance and Audit Committee in April 2021 and approved by Cabinet in March 2022. This provides a robust tool to assist in ensuring resources are targeted correctly. The Fraud Risk Register is monitored by the Corporate Management Board on a quarterly basis and any significant risks identified will be escalated to the Corporate Risk Register, scored accordingly, and reported to the Governance and Audit Committee where necessary.

Policies

- 2.5 There are a number of Council policies in place to assist and support the raising of fraud awareness and to help tackle fraud, bribery, and corruption within the Council. 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.

- 2.6 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 an updated version of this policy in April 2023.
- 2.7 Below are some of the relevant policies currently in operation which assist in the overall fraud awareness strategy.
- 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 been improved and fraud information has been made available to staff. Significant improvements have also been made to the Council's external website to include a wealth of information relating to fraud and guidance on how fraud can be reported to the Council. The website also provides members of the public and staff with the ability to report instances of suspected fraud directly to the fraud department. Reports can also be made via My Account.
- 2.9 The proposed ongoing measures state that alerts and newsletters will be produced to raise awareness and notify readers of new and potential fraud risks. When alerts are received from the National Anti Fraud Network or other relevant organisations, they are shared with those departments affected, and schools where necessary, to ensure they are aware of any potential threats. In addition, 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 by the Senior Fraud Investigator. During 2023-24 training was delivered to staff within Benefits, Creditors, Payroll and Customer Services. Fraud awareness also continues to form part of the induction process for all new Benefits staff. A fraud awareness training session was presented to all existing Members in October 2023 with further training provided as and when required.

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 Council promotes a zero-tolerance approach to fraud and corruption and the training will enhance staff and Members' understanding of how fraud may occur, encourage prevention, and promote detection of suspicious activities. This will enable staff and Members to act with

integrity and to respond effectively when incidents do occur. The e-Learning module has been rolled out across the Council and is a mandatory requirement for identified services and teams. The Council does however promote its completion by everyone.

Data Analytics

- 2.12 Data analytic tools and techniques continue to be developed to enable data held within the financial systems to be extracted and analysed. This enables 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 2023-24

- 3.1 The National Fraud Initiative (NFI) is included as one of the ongoing measures to reduce fraud. This is a biennial exercise coordinated by the Cabinet Office across the UK, and by Audit Wales in Wales, whereby data is extracted from the Council's systems. This data is matched against data submitted from other bodies such as other Local Authorities, Department for Work and Pensions (DWP), NHS & Trusts, Police and Housing Associations etc. across the UK. 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 facilitate the upload of data and user account management and provide assistance, training and advice to officers reviewing the data matches.
- 3.3 The current data matching exercise began in October 2022 with data being extracted and forwarded to the Cabinet Office. The resulting matches were released to the Council in January 2023 and are due for finalisation and completion during October 2024. Initially a total of 7,192 matches across areas including housing benefit, council tax reduction scheme, payroll, blue badges, creditors, and licencing were identified. A further 266 matches were released later in 2023.
- 3.4 A review of 4,326 of these data matches during the accounting year 2023-24 has so far resulted in 264 frauds or errors being identified with a value of £23,067.31; all of which is recoverable. Table 1 summarises the results and more details are provided in **Annex 2**.

Table 1 – National Fraud Initiative Data Matching Exercise Results 2023-24

Type	Fraud/ Error Number	Fraud/ Error Value	Recoverable	NFI Projected Savings*
Housing Benefit	3	£4,467.03	£4,467.03	£3,967.77
Council Tax Reduction Scheme	33	£18,600.28	£18,600.28	£8,008.44
Blue Badge	228	£0.00	£0.00	£148,200.00
Total	264	£23,067.31	£23,067.31	£160,176.21

*Refer to paragraph 3.7

- 3.5 The exercise also resulted in the cancellation of 228 blue badges, where the holder was deceased, generating an estimated Cabinet Office savings figure of £148,200 based on potential lost revenue from parking charges and congestion charges (where applicable) as per Cabinet Office methodology.
- 3.6 The next biennial NFI data matching exercise will be due to commence in October 2024 when data will once again be extracted and forwarded to the NFI. These new matches are due for release in January 2025.
- 3.7 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 Council and cannot be reflected in bottom line savings. **Annex 3** provides a summary of the Cabinet Office methodology.

Single Person Discount (SPD)

- 3.8 The NFI also produce an annual exercise relating to SPD, generated from the Council Tax system. These matches highlight where there may be more than one adult at a property currently in receipt of SPD.
- 3.9 In total 1,681 households were produced for review during 2023. The review of these data matches resulted in 263 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 2023

Type	Fraud/ Error Number	Fraud/ Error Value	Potentially Recoverable	NFI Projected Savings
Single Person Discount	263	£110,897.05	£110,897.05	£171,088.89

- 3.10 Further SPD data was extracted and forwarded to the NFI in December 2023 and these matches were released for review in January 2024. In total a further 1,872 matches have been produced for investigation during 2024 and work has commenced on these.

Section 4 – Counter Fraud & Corruption Work

- 4.1 Internal Audit is a statutory requirement within Local Government. The Council's internal audit provision is undertaken by the Regional Internal Audit Service, a partnership shared service between Bridgend County Borough Council, Rhondda Cynon Taf County Borough Council (up to 31st March 2024), Merthyr Tydfil County Borough Council hosted by the Vale of Glamorgan Council.
- 4.2 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.

- 4.3 The Head of Internal Audit provides an annual report, which gives an overall opinion on the adequacy and effectiveness of the Council’s framework of governance, risk management and control based on the audit work undertaken during 2023-24.
- 4.4 The Head of Internal Audit’s annual opinion for 2023-24 was “Reasonable Assurance” with no significant cross-cutting control issues identified that would impact on the Council’s overall control environment. The annual opinion was considered at the Governance and Audit Committee on 6th June 2024. This opinion statement is also included with the Council’s Annual Governance Statement.
- 4.5 Suspected frauds can be referred directly to Internal Audit for review during the year. This work can be generated in several ways, for example by whistleblowing, complaint referrals, by Managers who may have concerns over a certain issue or as a result of an audit review.
- 4.6 In respect of suspected fraud one matter was referred to Internal Audit for review during 2023-24 which related to the failure to declare a business interest. A fact-finding exercise was undertaken and fraud was not proven. However, areas for improvement within the Council’s processes were identified and a recommendation was made to improve the controls and mitigate the identified risks within existing systems.

Table 3 – Counter Fraud & Corruption Work

Counter Fraud & Corruption Work	Outcome
Failure to Declare a Business Interest	Fraud not proven, areas for improvement identified and a recommendation made and agreed to improve controls to mitigate risks.

- 4.7 As a result of the current cost of living crisis, there has been an increase in the number of scams in existence. All staff, as well as residents, are made aware of these by information being circulated through the Council’s Communication Team or via the Council’s Senior Fraud Investigator. For example, information relating to fake invoices and purchase orders is sent to the Creditors and Procurement Team, information relating to employment fraud is shared with the Council’s Human Resources and Payroll Department and any potential fraud that could have a direct impact on schools is shared directly with them. Any information received relating to scams that could have a direct effect on the public are publicised internally to staff but also externally on the Council’s social media channels and via the local media where necessary to ensure both staff and the public are aware and to remind them to remain vigilant.

Council Tax Reduction (CTR) Fraud

- 4.8 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.
- 4.9 The Council's Fraud Investigation department, based on information received regarding claimants' circumstances, undertakes investigations in respect of cases of fraud in CTR. Table 4 below, illustrates the source of fraud referrals received during the period 2023-24.

Table 4 – Source of Referrals 2023-24

Source of Referrals	2023-24
NFI	7
Benefit/Taxation Staff	23
HBMS* data match	1
Department of Work and Pensions (DWP)	2
Claim Review	12
Anonymous (letter/telephone/email)	43
Verify Earnings and Pensions (VEP) alerts**	5
Other organisation/department	2
BCBC Website	13
Total	108

*DWP Housing Benefit Matching Service

**A data match with HMRC

- 4.10 A proportion of the referrals received related to DWP benefits or housing benefits, and consequently these were forwarded to DWP's Single Fraud Investigation Service (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, Employment and Support Allowance or Universal Credit
 - The Housing Benefit overpayment is expected to exceed £5,000 (the DWP's threshold for criminal action)
 - It is in the public's interest that a prosecution should result.
- 4.11 During 2023-24 the Council's Fraud Investigation department referred 37 cases to the DWP; the DWP do not provide feedback on the outcome of specific referrals.
- 4.12 Table 5 illustrates a breakdown of the types of allegations of council tax reduction / benefit fraud that were referred to the Fraud Investigation department during the period 2023-24.

Table 5 – Type of Allegation 2023-24

Type of Allegation	2023-24
Undeclared income	24
Undeclared increase in income	13
Undeclared capital/savings	9
Living together	27
Non-residency	13
Discrepancy – non-dependant	7
Discrepancy – household occupants (e.g., SPD*)	2
Other (e.g., DLA**/Tax Credits/Contrived)	13
Total	108

*Single person discount ** Disability Living Allowance

- 4.13 During 2023-24, 61 cases were closed. The closure categories are detailed in Table 6 below.

Table 6 – Reason for Closure 2023-24

Reason for closure	2023-24
No fraud	6
Not investigated	40
Fraud proven*	15
Total	61

*i.e., sufficient evidence to instigate legal proceedings

- 4.14 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).
- 4.15 Table 7 below provides the Council Tax Reduction and incidental housing benefit savings that have been achieved as a result of the fraud investigations concluded during 2023-24.

Table 7 – Savings Achieved 2023-24

Savings	2023-24
CTR excess reduction	£31,684.47
Future CTR saving	£11,129.26
Housing Benefit	£10,191.37
Total	£53,005.10

- 4.16 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.
- 4.17 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.

4.18 Table 8 illustrates the penalties and fines issued in the relevant period. It also provides information on the number of successful prosecutions in 2023-24:

Table 8 – Successful Sanctions 2023-24

Successful sanctions	2023-24	Amount
Prosecutions	1	N/A
Penalties	12	£8,688.05
Fines	1	£70.00
Total	14	£8,758.05

4.19 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 Benefit. The fraud department provides assistance to the DWP throughout their investigations. Information and advice is given in respect of the Housing benefit and CTR that has been claimed. During 2023-24 Housing benefit savings of £55,687.26 and CTR savings of £11,555.65 were generated as a result of these DWP investigations.

CTR Prosecutions 2023-24

4.20 One CTR investigation undertaken by the Senior Fraud Investigator has been prepared for prosecution with a court date set for July 2024. A further joint working investigation, undertaken by the Senior Fraud Investigator alongside the DWP, led to a successful prosecution in 2023-24. This investigation involved both CTR and Housing Benefit and further details in respect of the outcome of this prosecution is provided in point 5.1.

Blue Badge Misuse

4.21 The Council's Fraud Department undertakes work on blue badge misuse and, during 2023-24, twenty reports were received. Seventeen of these reports involved people dishonestly displaying another person's badge or using a badge that they were not entitled to. One report related to a badge that had been altered to show a false expiry date and two related to badges being used that had previously been reported as lost or stolen, and subsequently were cancelled and no longer valid for use. Lack of evidence in these cases resulted in seventeen being closed, with no

further enforcement action taken. Three were taken forward for further investigation and, of these, two cases were closed following an official warning letter being issued to the badge holder. One case is ongoing with a view to preparing the case for review by the Council's legal team. This could lead to the case being put forward for prosecution.

- 4.22 Specialist training was provided to the Council's Civil Enforcement Officers and Parking Manager in May 2023. This will now enable them to correctly identify and deal with potential blue badge misuse at street level. It is the intention of the Council's Fraud Department to work jointly with the Parking Services Department to conduct regular enforcement days and fraud drives within the County Borough. Any cases of misuse identified would then be taken forward by the Fraud Department for investigation and, where appropriate, official warnings issued, and prosecutions instigated against offenders.
- 4.23 In response to an increase in Blue Badge misuse across Wales, Welsh Government has a vision for a consistent approach to blue badge enforcement and are actively looking into funding options to support local authorities in this work. The outcome of their research will help shape the progression of this area of work within Bridgend County Borough Council. Blue Badge training events, organised and paid for by Welsh Government, have been arranged across Wales in 2024. Invitations will be sent to local authorities for both Parking Services and Fraud Investigation teams to attend, allowing them to refresh their knowledge in this area of work.
- 4.24 The Fraud Department consists of two members of staff to include the Senior Fraud Investigator and one Fraud Investigator. The team is responsible for dealing with fraud issues across the council and therefore has limited capacity. Despite this however, the team continues to produce positive results and savings for the council.

Section 5 – Joint Working & Partnerships

- 5.1 Bridgend County Borough Council became part of a joint counter fraud initiative with SFIS in April 2019. During 2023-24 the council has referred a number of cases to SFIS. Of these:
- One case is still currently ongoing.
 - One case was the subject of a joint prosecution by The Crown Prosecution Service (CPS) in December 2023. The court imposed on the defendant a 12-month community order and 15 days rehabilitation activity requirement and ordered them to pay £85 costs, £80 fine, and a £114 victim surcharge.

During 2023-24 SFIS has referred a number of cases to the Council. Of these:

- One case was closed due to lack of evidence.
- One case is currently being assessed by The Crown Prosecution Service (CPS) with a view to the case being put forward for prosecution action.

- 5.2 The Council 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 2023-24 and various training sessions have also been arranged and provided to the group, by relevant organisations throughout this period.
- 5.3 The Council has a good working relationship with the Police and other outside agencies which all share information and intelligence. In addition, as new grants and emergency financial packages have become available, due to the current cost of living crisis, 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 Council 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 has been fully considered and integrated into the current Fraud Strategy and Framework.

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Annex 1

Ongoing Measures to Reduce Fraud

	Action
1	Development of a fraud risk register, which will be reviewed quarterly by the Corporate Management Board. Any significant risks identified will be escalated to the Corporate Risk Register and reported to the Governance and Audit Committee
2	Ensuring that there is a comprehensive and up-to-date set of policies and procedures which together represent a cohesive strategy for identifying, managing, and responding to fraud risks.
3	To be an active participant in the bi-annual National Fraud Initiative (NFI) exercise and to robustly investigate suspected cases of fraud identified through NFI. The Senior Fraud Investigator is responsible for the co-ordination of the exercise including ensuring that the data sets comply with specification and are securely uploaded to the Cabinet Office. Management is responsible for the review of matches that are returned and for referring suspicions of fraud and corruption to the Investigation Officer.
4	Raising awareness of fraud, bribery, and corruption by developing an effective online fraud awareness training programme for Members and Officers and providing ongoing training.
5	Producing an end of year report to those charged with governance covering all reactive and proactive fraud initiatives.
6	With the number of new grant funding opportunities that have been introduced by Welsh Government during the COVID-19 pandemic, which local authorities have been required to administer, there has been a consequent increase in attempts by fraudsters to obtain public funds via false applications. Also, there is a developing trend for individuals to make multiple applications across different authorities. Data analytics and data matching will be used to match electronic data to enable us to detect and prevent fraud in these areas.
7	Maximising the use of data analytics and data matching to match electronic data to detect and prevent fraud.
8	Developing a newsletter that promotes awareness of fraud and provides alerts and information to staff and members across the Council at regular intervals throughout the duration of the action plan.

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9	Conducting a “Fraud Health Check” across school establishments to attain assurance over the controls and governance in place to mitigate the potential for fraud.
10	Actively maintaining the Council’s membership of the Welsh Fraud Officers’ Group, The Chartered Institute of Public Finance and Accountancy (CIPFA) and all other enforcement partners including the Police and HMRC. Also, being open to new and innovative anti-fraud projects.
11	Producing fraud investigation outcome reports for management which highlight the action taken to investigate the fraud risks and the outcome of the investigations e.g., sanction and recommendations to minimise future risk of fraud.
12	Exploring with Human Resources the possibility of including management responsibility for managing fraud and corruption risks within all managerial role profiles.
13	Enabling a clear and concise point of reference for necessary information on fraud and irregularity maximising the potential of digital to enhance the user experience. Maintaining the fraud internet/intranet pages to ensure they are kept up to date.

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Annex 2

National Fraud Initiative Data Matching Exercise Results Breakdown 2023-24

NFI	Type / Area	NFI	Frauds/Errors	Fraud/Error Amount	Recoverable	NFI Projected Savings
2	Housing Benefit Claimants to Student Loans	Yes	2	£3,540.47	£3,540.47	£1,987.59
47.1	Housing Benefit Claimants to Taxi Drivers	Yes	1	£926.56	£926.56	£1,980.18
			3	£4,467.03	£4,467.03	£3,967.77
170	Blue Badge Parking Permit to Blue Badge Parking Permit	Yes	1	£0.00	£0.00	£650.00
172.1	Blue Badge Parking Permit to DWP Deceased Persons	Yes	227	£0.00	£0.00	£147,550.00
			228	£0.00	£0.00	£148,200.00
436	Council Tax Reduction Scheme to Payroll	Yes	2	£7,193.56	£7,193.56	£1,651.65
436.1	Council Tax Reduction Scheme to Pensions	Yes	21	£7,671.08	£7,671.08	£2,440.68
440.1	Council Tax Reduction Scheme to Pensions	Yes	7	£761.71	£761.71	£544.50
446	Council Tax Reduction Scheme to Council Tax Reduction Scheme	Yes	1	£1,787.22	£1,787.22	£1,090.65
482	Council Tax Reduction Scheme to DWP Deceased	Yes	2	£1,186.71	£1,186.71	£2,280.96
			33	£18,600.28	£18,600.28	£8,008.44
		Totals	264	£23,067.31	£23,067.31	£160,176.21
Colour Coding:						
Recoverable by DWP over an undefined period.						
Recoverable by BCBC over an undefined period.						
Cabinet Office projected savings during financial year						

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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 2023

NFI	Type / Area	NFI	Frauds/ Errors	Fraud/Error Amount	Recoverable	Cabinet Office Projected Savings
801	Council Tax to Electoral Register (SPD)	Yes	168	£96,954.29	£96,954.29	£130,939.52
802	Council Tax rising 18s (SPD)	Yes	95	£13,942.76	£13,942.79	£40,149.37
		Totals	263	£110,897.05	£110,897.08	£171,088.89
	Colour Coding:					
	Recoverable by BCBC over an undefined period.					
	Cabinet Office projected savings during financial year (SPD saving based on 2 years) .					
Data Match	Basis of Calculation of Estimated Savings					
Council Tax SPD	Annual value of the discount cancelled multiplied by two years					