


Counter Fraud Progress Report 2024/25

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Background

- 1 Fraud is a significant risk to the public sector. The government estimated that up to £81 billion of public spending was lost to fraud in 2023-24¹. Financial loss due to fraud can reduce a council's ability to support public services and cause reputational damage.
- 2 The Council engages Veritau to undertake counter fraud work on its behalf. We employ qualified criminal investigators to deliver a range of work that helps the authority prevent, detect, and deter fraud and related criminality. This includes officer training to help prevent fraud, proactive identification of issues through data matching exercises, and investigation of suspected fraud. To deter fraud, offenders face a range of outcomes, including prosecution in the most serious cases.
- 3 The purpose of this report is to update the Accounts, Audit and Risk Committee on counter fraud activity undertaken from 1 May 2024 to 26 February 2025.



COUNTER FRAUD MANAGEMENT

- 4 The Council engaged Veritau to deliver its counter fraud service from May 2024 taking over from Oxfordshire County Council. Our November 2024 report to this committee set out work initially undertaken to implement the new service. This included reviewing the counter fraud policy framework, developing relationships with teams across the Council, and establishing arrangements for capturing information and investigating suspected fraud. We have continued to develop working relationships across the Council and other neighbouring local authorities in Oxfordshire over the last few months.
- 5 In December, the counter fraud team delivered fraud awareness training to the Customer Services Team. This focused on how to get the best information from someone wanting to report a fraud issue, and an understanding of the areas of fraud investigation the team can look into.
- 6 Introductions have also started with the Housing Team, to understand how the counter fraud team can help support the investigation of fraudulent housing applications. Fraud Awareness training is scheduled for March.



MULTI-AGENCY WORK

- 7 The Public Sector Fraud Authority's National Fraud Initiative (NFI) data matching exercise is currently in progress. Over 1,000 individual data matches have been generated for the Council, covering areas including Council Tax Reduction, Housing Applications and Creditors. These matches

¹ [The impact of fraud and error on public funds 2023-24](#), National Audit Office, published November 2024.

will be reviewed by the counter fraud team over the coming weeks to identify if there has been any fraud or error.

- 8 The Council's predecessor fraud team had begun an internal data-match, comparing the electoral roll list to the council tax liability list. They passed their interim findings to our counter fraud service, and we have now completed the data match programme. This review has identified 17 properties where someone is currently registered to vote, but where the property itself is not rated for council tax. This includes properties which are currently rated for business rates as short-term holiday accommodation lets. The 17 properties are now under review by the Council's Revenues team and will be passed to the Valuation Office Agency for consideration to be added to the domestic council tax ratings list.

INVESTIGATIVE WORK

- 9 The counter fraud team has received 124 referrals since 1 May 2024. A large proportion of referrals have been received from members of the public, who are utilising the council's online form and the counter fraud team's hotline service. Of the referrals received, eighty-one referrals were not accepted for investigation for reasons including that the issue raised did not affect the Council; in these circumstances, the referral is sent onwards to the most appropriate organisation, such as the Department for Work and Pensions.
- 10 As of 26 February, there are currently 14 cases assigned to an investigator and under active investigation. These investigations are in areas including undeclared income and capital for Council Tax Reduction (CTR) and Discretionary Housing Payments (DHP) claims. The remainder of referrals are either still in the triage review process or are awaiting to be assigned to an investigator.
- 11 Since 1 May 2024, 12 investigations have been completed. Five of these cases related to council tax fraud issues. In two of these cases, council tax underpayment bills were raised, where Single Person's Discount (SPD) had been incorrectly received. In another case, the investigation identified that a property had evaded the Empty Homes Premium charge. The property owner had claimed that the address was being lived in, but investigations established that the property was empty and its owners had another main and principal home elsewhere. In the fifth case, an incorrect application for Single Person's Discount was also blocked before any discount was awarded, preventing any loss to the Council.
- 12 Council staff successfully prevented a recent attempt at theft by someone presenting a forged cheque. This was the third attempted creditor fraud this financial year, however none of these attempts resulted in any loss to the Council.
- 13 An attempted identity fraud case was also prevented, regarding an applicant for CTR, SPD and DHP. The applicant had claimed they had recently moved to an address in Cherwell District, but investigations

established that the true tenant had not left, and someone else had been fraudulently using their address. In this case, the application was rejected. The counter fraud team intends to undertake more proactive work on DHP applications during the next financial year, to assess for any attempted identity frauds.