

# **Audit, Governance and Standards Committee**

Monday 8 September 2025  
6.30 pm

Ground Floor Meeting Room G01A - 160 Tooley Street, London SE1  
2QH

## **Supplemental Agenda No. 1**

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Date: 1 September 2025

<b>Meeting Name:</b>	Audit, Governance and Standards Committee
<b>Date:</b>	8 September 2025
<b>Report title:</b>	Repairs & Maintenance update
<b>Cabinet Member:</b>	Councillor Michael Situ, Council Homes
<b>Ward(s) or groups affected:</b>	All
<b>Classification:</b>	Open
<b>Reason for lateness (if applicable):</b>	Included at paragraphs 46 and 47
<b>From:</b>	Ryan Collymore, Director of Repairs & Maintenance

## RECOMMENDATIONS

1. That the committee notes positive trends in relation to performance against the Improvement Plan agreed with the Regulator for Social Housing (RSH), and good progress towards our commitment to become a Good Landlord, including plans to strengthen the Repairs Service.
2. That the committee notes ongoing delivery of the current capital investment programme, and its focus on health, safety and compliance.
3. That the committee notes the timeline for the development of a new 5-year investment plan, based on the findings of the stock condition survey and engagement with our residents and stakeholders.

## BACKGROUND INFORMATION

4. Following the August 2024 inspection by the RSH, and subsequent C3 grading, Southwark's Housing Department, including the Repairs & Maintenance Directorate, has been working to improve services through delivery of the improvement plan agreed with the Regulator. Some progress highlights are set out below.
5. Over the next three years, we are investing £250 million into making sure council homes are well maintained, safe and meet modern, green and decent standards. This is a major investment in our managed homes and it plays a vital role in delivering our Good Landlord Plan.
6. We are delivering this work across all teams in Repairs & Maintenance: Planned Maintenance (Major Works), Responsive Repairs, Engineering & Compliance and Building Safety.

## KEY ISSUES FOR CONSIDERATION

### Response to the RSH – the Housing Improvement Plan

7. Regarding Responsive Repairs, we continue to focus on mobilising and delivering our improvement programme, which includes strengthening learning and development, improving customer experience and access to services, tackling damp and mould, embedding a new management structure, investing in the DLO through a new workforce strategy, improving data insight to drive continuous improvement, and strengthening financial management.
8. A refreshed Damp & Mould Plan is being prepared, to ensure the council is able to respond to all aspects of Awaab's Law, which will come into force in October 2025. This will include proposals around resident vulnerability data, so services are tailored to those who need them most. Current performance is improving, with open cases assessed as Category 1 hazards down from 39 in March 2025 to 19 in July.
9. Fire risk assessment compliance remains high, with 100% of properties having an up-to-date assessment in July 2025, up from 99.65% in March.
10. We continue to reduce the number of overdue actions through a coordinated, cross-departmental approach that prioritises high-risk issues. A weekly review meeting is now in place, and a compliance consultant is overseeing delivery. Overdue high-risk tasks have fallen from 218 in March 2025 to 176 in July, with an overall reduction across all tasks of 438 in the same period.
11. Progress on the installation of smoke alarms continues as part of the council's ongoing Electrical Installation Condition Report (EICR) programme. Installations are being completed in line with the EICR trajectory as they are checked and replaced as needed during the electrical inspection. In March 2025, 24.74% of properties had a validated certificate; as at July 2025, the percentage has risen to 39.32%.
12. To achieve full compliance by the end of March 2026, we are planning to complete approximately 2,700 EICRs per month. To support this, an additional 2,000 properties each have been allocated to the council's two term contractors, and a further 1,000 have been assigned to Southwark Repairs.
13. The programme team is working closely with Southwark Repairs to improve internal EICR processes, with a focus on reducing no access cases and increasing overall delivery capacity.
14. The percentage of domestic properties with a compliant gas certificate continues to improve, now at 99.32%, up from 99.02% in March 2025.
15. Compliance Teams have implemented process improvements to prioritise access, improve contractor performance, and strengthen follow-up processes for missed appointments.

## Capital Programme – next three years investment

16. We will spend more than £40m on estate-based planned maintenance schemes, to address health and safety concerns and improve the quality of our homes. This will include projects at Chilton Grove, Consort Estate, Honiton Gardens, Wyndham/Comber, Crane House and Surrey Square. Around £12m will be spent in 2025/26.
17. We are recently on site at Consort Estate, a £14m scheme where significant collaborative engagement has been undertaken with tenants and leaseholders, including with regard to the scope and cost of works. Lessons learned from other recent projects have been taken through into this scheme and will be applied elsewhere too.
18. Around £30m has been set aside for fire safety and building safety work (c.£10m in 2025/26). This includes a programme of structural surveys and remedial works; works to deal with urgent items emerging from intrusive surveys; as well as the regulatory inspection and any subsequent renewals of non-compliant fire doors across the borough.
19. Thirty high-rise blocks have been identified as priorities for the 2025/26 financial year and delivery routes are being explored to carry out c.£1m of work. For the wider programme, procurement of two specialist fire safety contractors is underway, to be in place for the start of the 2026/27 financial year.
20. It should be noted that the council has made significant progress in strengthening building safety resident engagement across the borough. Working in collaboration with residents of high-rise buildings (HRBs), we have co-created an overarching, borough-wide Building Safety Resident Engagement Strategy that sets out our shared vision, priorities, and approach. This includes:
  - a. Annual Fire Safety communications: posters and cover letters sent to all HRB residents, meeting Regulation 9 and 10 requirements;
  - b. Fire evacuation animations: clear, accessible videos explaining evacuation strategies for our stock;
  - c. Building-specific Engagement Strategies: currently in consultation with residents to tailor approaches to individual buildings;
  - d. Multiple Communication Channels: established phone, email and web options to enable effective two-way communication with residents.
21. As above, we remain committed to bringing all properties into a compliant position as soon as possible as regards an electrical safety certificate and fully functioning and compliant smoke alarms. This work, across c.25,000 homes, will cost more than £30m, with the majority to be spent in this financial year.
22. Delivery is largely complete for properties in our high-rise blocks and in street conversions. The focus is now on the remaining properties and we are close to award stage for two additional contractors to support this priority programme. This is a critical step in meeting our targets and ensuring delivery capacity.

- 23. We will be spending c.£15m (c.£5m in 2025/26) to improve heating and hot water provision at Dighton Court, Gloucester Grove, Setchell and Wyndham Estates. Future schemes are in design to deliver investment into some of our least efficient heat networks, including extending the provision of low carbon heat from the South East London Combined Heat and Power plant (SELCHP), installing heat meters, improving controls and replacing end of life pipework. This will mean a more reliable service for residents and significant carbon savings.
- 24. Our Repairs Service will deliver £30m of capital investment (£10m in 2025/26) in the form of communal and roofing repairs, bringing empty properties back into use and ensuring the homes of vulnerable residents are adapted for their needs.
- 25. We will spend more than £10m (c.£3m in 2025/26) to ensure lift, water and asbestos safety is maintained. We are working across services to improve data quality and reporting. This work is being supported through the implementation of the True Compliance IT platform, which will be in place across all workstreams by the end of 2025.
- 26. Alongside replacing more than 1,000 inefficient non-condensing boilers in 2025/26, we are accessing external energy efficiency funding. We have received a £1.3m grant through the Warm Homes: Social Housing Fund (WH: SHF) and have appointed consultants to undertake design work. We will use this work to understand our best procurement route and plan for delivery across the next two financial years.
- 27. We are also partnering with Eco Approach to undertake an 80-home pilot, using Energy Company Obligation funding. We expect to be on site before the end of 2025.
- 28. Both of these projects will provide important opportunities to develop our approach to resident engagement in this space. It will be crucial to gain resident buy-in through clear communication as to the benefits of this type of work to the individual resident and to the wider community.

### **The Stock Condition Survey and future planning**

- 29. The lack of an up-to-date stock condition and engineering asset survey and consequent concerns over the Council's ability to make good decisions about investment into its homes, was a key failing identified by the RSH in their Judgement of Southwark's Housing Services published on 27 November 2024.
- 30. Therefore, the council is initiating a stock condition and engineering asset survey, within a budget of c.£9.1m over a four-year contract period. The project includes the following key deliverables:
  - a. Set up and populate a strategic asset management system to collect and process the survey data and allow the council continuous access for

quality control, data validation and strategic asset management development work, analysis and reporting;

- b. Undertake a pilot survey at Wyndham and Comber estates to establish a benchmark against which to assess quality standards;
- c. Survey c.37,000 tenanted homes on a rolling programme over a four-year period and include an assessment of health & safety and energy efficiency;
- d. Survey the external fabric of all buildings including assessing decoration requirements on a rolling programme over the first two years of the contract;
- e. Survey the external environments and public realms including outbuildings, garages, bin stores, pram sheds, boundaries, gates, paths, soft landscape, hard-standings, steps, roads and pavements on a rolling programme over the first two-year period of the contract;
- f. Survey Mechanical & Electrical Engineering assets including passenger lifts, automatic gates, communal or district heating systems, solar panel systems, fire-fighting sprinkler systems, estate lighting and emergency lighting and landlord's electrical services including electrical sub-mains and dwelling laterals on a rolling programme over the first two-year period of the contract;
- g. Survey for independent living considerations including level access to the primary entrances, ramped access to the primary entrances, domestic chair or stair-lifts, adapted kitchen or bathrooms and wheelchair accessible homes;
- h. Collect condition photographs of all dwelling components such as kitchens, bathrooms, lifts and hoists, doors, front doors, windows, heating and hot water installations and circuit-boards and all external environments, external elevations, roofs, internal communal areas, engineering installations and systems and plant rooms and equipment.

31. The pilot survey commenced on 4 August and the full survey is expected to start by the end of September 2025. A communication strategy is being finalised, which will include the use of a variety of communication channels, including social media and other online updates, as well as traditional letters and leaflets, to ensure residents clearly understand the reasons for the survey and the importance of allowing access.

32. A new 5-year investment plan will be developed, using the first six to nine months' data from the survey as its basis. This data will be complemented by information from climate and public health workstreams in particular. Proposals will be discussed with residents, through a variety of channels, to ensure co-design of the new Plan. We expect to bring the Plan to Cabinet in autumn 2026.

## Procurement

- 33. We have strengthened our procurement team but historically procurement timeframes are lengthy at Southwark. Ensuring we have the right delivery partners in place, particularly in the building and fire safety space, is a key challenge.
- 34. Significant progress is being made in Engineering Services delivery. Thirteen tenders are scheduled to be called off via the LCP Framework this year, including communal ventilation repairs, hoists and stairlifts, asbestos removal and other requirements. LCP is a team within Haringey Council, so the partnership with LCP, coupled with their low levy (just 0.5% compared with 1-2% charged by competitors) keeps spend within the local authority ecosystem and provides additional procurement support to manage the high volume.
- 35. In addition, we are planning market engagement events later this year for the new Electrical Repairs & Maintenance term contracts and the new Heating & Water contracts in order to develop our procurement strategy. These sessions will focus on innovation and supply chain collaboration, shaping future contracts to be more resilient and forward-looking, taking account of the new legislation governing the sector.

## Key issues and risks

### Financial

- 36. We are working within an agreed cash limit, set as part of HRA Budget Recovery Board. The cash limit for the capital programme in 2025/26 is £100m and forecasts are currently in line with this envelope.
- 37. However, this cash limit drops to £77m for 2026/27 and 27/28 and conversations are ongoing as to whether the programme can be stretched out over future years or whether elements of the programme need to be reduced to ensure we do not have to take on additional borrowing.

### Resourcing

- 38. There are a significant number of vacancies across the Directorate. Ensuring the teams are resourced to deliver such large programmes of work is an ongoing challenge, but one that is being addressed partly through a skills gap/training needs analysis, in partnership with the council's Learning and Development teams.

## Community, equalities (including socio-economic) and health impacts

### Community impact statement

- 39. The work of the Repairs & Maintenance Division has a significant positive impact on our communities across the borough, and supports the council's commitment to providing high quality, safe and secure affordable housing and great neighbourhoods.

## **Equalities (including socio-economic) impact statement**

40. The works being delivered through both planned and responsive maintenance programmes have a medium to high impact on tenants, leaseholders and other stakeholders as they involve working within resident properties and surrounding areas.
41. Part of pre-construction activities and planning include gathering a wide range of information regarding residents' individual needs to better plan and implement the programme, tailored to the specific needs of households.

## **Health impact statement**

42. Without undertaking the type of works described in this document to invest in the council's housing stock, residents will face increasing issues with both the internal and external aspects of their properties. Vulnerable residents will be particularly disadvantaged by any failures to components, installations or the supply of energy to power their homes. People with certain disabilities, the elderly and the very young are particularly vulnerable to such issues. Economically disadvantaged households often have fewer resources available to them to deal with the impacts of poor standards of housing. Health issues and socio-economic issues are deeply intertwined, and the council is committed to the provision of a high standard of housing for all its residents through targeted investment.

## **Climate change implications**

43. The council continues to explore opportunities to reduce carbon emissions during the works design process. This may include:
  - Procuring and using material sustainably
  - Selecting materials with low lifecycle impacts
  - Using local materials
  - Use of materials with high recycling
  - Meet minimum standards set out in Building Regulations.
44. Identifying and securing external funding streams such as those detailed above are crucial to contributing to the council's commitments around the climate emergency.
45. The council continues to seek to leverage internal funding too, such as the Green Buildings Fund, which is providing the match-funding for the WH:SHF project described in paragraph 26.

## **Reasons for lateness**

46. The report was produced using the latest information available to ensure members had the most up to date feedback on this subject,

## Reasons for urgency

47. Members have requested regular updates on the social housing improvement plan, and for good governance, this should not be delayed to November.

## AUDIT TRAIL

<b>Cabinet Member</b>	Councillor Michael Situ, Council Homes		
<b>Lead Officer</b>	Ryan Collymore, Director of Repairs & Maintenance		
<b>Report Author</b>	Paul Wood, Head of Strategic Asset Management		
<b>Version</b>	Final		
<b>Dated</b>	27 August 2025		
<b>Key Decision?</b>	No		
<b>CONSULTATION WITH OTHER OFFICERS / DIRECTORATES / CABINET MEMBER</b>			
Officer Title	Comments Sought	Comments Included	
Assistant Chief Executive, Governance and Assurance	No	No	
Strategic Director, Resources	No	No	
<b>Cabinet Member</b>	No	No	
<b>Date final report sent to Constitutional Team</b>	29 August 2025		

<b>Meeting Name:</b>	Audit, Governance and Standards Committee
<b>Date:</b>	8 September 2025
<b>Report title:</b>	2025-26 half year report of the Corporate Anti-Fraud Team and the Special Investigations Team
<b>Ward(s) or groups affected:</b>	All
<b>Classification:</b>	Open
<b>Reason for lateness (if applicable):</b>	As set out in paragraphs 47/48

## RECOMMENDATION

1. That the audit, governance and standards committee note the 2025-26 half year report of the Corporate Anti-Fraud Team (CAFT) and the Special Investigations Team (SIT).

## BACKGROUND INFORMATION

2. This report summarises the 2025-26 half year report on the work of the CAFT and SIT to prevent, detect, and respond to fraud, bribery, and corruption. It supports the council's commitment to integrity, transparency, and the responsible management of public funds.
3. During the reporting period, corporate case referrals involved isolated incidents, typically relating to staff conduct, email scams and council tax support. Each case was assessed, investigated, and where necessary, appropriate action was taken in line with council policies and procedures.

## KEY ISSUES FOR CONSIDERATION

### 2025-26 Investigations

4. There were 15 corporate anti-fraud, 1 homelessness, 8 housing waiting list, 13 Right to Buy (RTB) and 4 blue badge open investigations carried over from the 2024-25 year. Table 1 summarises the Corporate Anti-Fraud Team investigations referred in the first half of the 2025-26 financial year.

Table 1: Summary of the anti-fraud caseload Q2 2025/26

#### *Corporate Anti-Fraud investigations*

	Corporate Anti-Fraud	Homeless	Waiting list	Right to Buy	Blue Badges	Total
C/f 2024-25	15	1	8	13	4	41

	Corporate Anti-Fraud	Homeless	Waiting list	Right to Buy	Blue Badges	Total
New cases received in year	53	3	23	18	10	107
Cases Closed Q1	13	1	11	11	2	38
Cases Closed Q2	27	1	8	9	7	52
Open Cases @ 15 August 2025	28	2	12	11	5	58

NB. Table 1 figures have been revised to account for Corporate Anti-Fraud cases carried forward from 2024/25. CAFT has been collaborating with other departments to develop robust due diligence procedures to support their service delivery. The original categorisation of these cases directed at supporting NNDR and NRPF, was included in the Corporate Anti-Fraud category. The figures have been adjusted accordingly. The outcomes of these projects will be reported in Q4.

5. Table 2 presents the number of corporate anti-fraud cases (post initial assessment) received during 2025–26 categorised by council directorate. Although we record all referrals, not all cases received are progressed to full investigation following initial assessment. The majority of these cases have been assessed as medium to low, or no financial risk, reflecting a strategic approach to prioritising investigations that pose significant threats to public funds.

Table 2: Corporate Anti-fraud Team Investigations by council directorate

Corporate Investigations 2025-26		
Directorate (Accumulated Total)	Internal	External
Chief Executive Office	2	2
Children & Adults	0	2
Environment, Sustainability & Growth	3	3
Governance & Assurance	1	0
Housing	3	9
Resources	0	9
Strategies & Communities	0	0

#### *Homelessness and Housing waiting lists*

6. The Team undertakes reviews of the housing waiting list and also those homelessness applications which are a cause for concern, such as when suspicious supporting documents have been provided i.e. pay slips, bank statements, contrived overcrowding.
7. The outcome of the 1 Homelessness case closed in 2025-26 Q2 is as follows:
  - Denied 1
8. There have been 11 new housing waiting list referrals in Q2. The results of the 8 waiting list cases closed in Q2 are:

• Denied	4
• Maintained	2
• Transferred Out	1 (Referred to SIT)
• No further Action	1 (Withdrawn)

*Right to Buy (RTB)*

9. The council checks the veracity of the sources of funds used for the purchase of properties under the right to buy scheme. Referrals are raised when the cash element of the purchase exceeds HMRC guidelines. When referrals are received, the team reviews the source of cash funding and makes a recommendation to the RTB team. For each case denied or withdrawn a standard cash 'saving' to the council is assumed at £16,000
10. In 2025-26 Q2 there have been 10 new referrals. The results for the 9 cases closed in Q2 are.
  - Denied 1
  - Accepted 8

*Blue Badge*

11. The Corporate Anti-Fraud Team (CAFT) support referrals for 'Blue Badge' fraud and misuse as part of an Environment, Sustainability and Leisure (ESL) directorate initiative, which outsources the investigation and prosecution of Blue Badge irregularities to an external contractor, BBFI. Cases where blue badges are issued outside the borough are forwarded to the issuing authority.
12. There were 5 new referrals for Blue Badges from the Fraud Hotline. The cases closed in Q2 are as follows.
  - Closed No Further Action 7
13. For those that are described as 'No Further Action', there was no evidence to indicate misuse of a Blue Badge.
14. BBFI supports Southwark by providing proactive, foot patrols (not referrals). 47 blue badges were seized by the BBFI. Table 3 provides a breakdown of the 47 blue badge seizures by type for April and July 2025. 14 of the total seized blue badges were issued by Southwark.

Table 3. Blue Badge Seizures Type

Type	Q1	Q2	Total
Misuse	3	7	10
Lost	4	7	11
Stolen	4	5	9
Deceased	5	6	11
Fake/Copy	4	0	4
Expired	1	0	1

Type	Q1	Q2	Total
Cancelled	0	0	0
<b>Total</b>	<b>21</b>	<b>25</b>	<b>46</b>

### Housing Tenancy Counter Fraud Activity 2025-26 – Quarter 2

15. The Special Investigation Team (SIT) falls under the Council's Fraud Prosecution Policy with the following remit:

'The special investigation team will investigate 'housing tenancy fraud' in respect of the housing stock owned and managed by the council and other social housing where legislation directs that a local authority has specific responsibility. This includes cases of unlawful subletting, non-occupation, succession, assignment, mutual exchange, right to buy and housing register application fraud, unless otherwise agreed'.

16. SIT are based within the Accommodation and Support Business Unit which is situated within the new Housing Needs and Support directorate. The team operates reactively and proactively to prevent and detect tenancy fraud and sanction tenancy fraud where this is proven via both civil and criminal justice regimes. The team also provides support to other teams within Landlord Services to prevent and detect housing tenancy fraud and illegal occupancy and to support actions taken by those teams, including recovery of properties from illegal occupancy.

17. During the second half of 2024-25 SIT carried two vacancies. As of 1 April 2025 one of these posts has been deleted and the second is subject to a recruitment freeze. This has reduced operational capacity by 25% against the expected capacity used for business planning for 2025-26. Currently an additional vacancy has arisen due to a career break, permission has been granted to recruit to this post on a 12-month fixed term contract.

### Summary of SIT workload 2025-26

18. SIT receive referrals from both internal and external sources. Every referral is reviewed by an Investigations Officer in an initial investigation to assess whether further investigation is required. Referrals which do not fall within the remit of the team or which do not provide sufficient information are rejected. SIT referral management information is detailed in table 4 below.

Table 4: SIT reactive referrals received in 2025-26 up to 12/08/2025

Reactive	Q1	Q2	YTD Total
C/Fwd	103	47	103
Received	57	31	88
Rejected	29	15	44
Investigation Opened	84	19	103
Outstanding	47	44	44

NB: A standard review of Q1 HIT data conducted in July 2025 identified a number of instances where referrals and cases had been double counted and/or incorrectly categorised in error. Due to this review and these cases being amended to be correctly recorded information previously recorded for HIT for Q1 has been amended to accurately record the relevant performance data. Q1 data shown in this report is accurate and supersedes that previously reported. This affects table 4, table 5, and table 7.

19. Cases where further investigation has been required, and the reactive investigation workload of the team is shown in table 5 below:

Table 5: SIT investigation caseload 2025-26

	Q1	Q2	YTD Total
Opening Caseload	325	383	325
Investigations Opened	84	19	103
Investigations Closed	26	30	56
Closing Caseload	383	372	372

20. In addition to investigating allegations of housing tenancy fraud, SIT introduced additional verification of applications to change existing tenancies to prevent potential tenancy fraud. These changes include applications in respect of:

- Succession to tenancy
- Assignment of tenancy
- Mutual Exchange
- Name changes
- Adding or removing a tenant from a tenancy agreement.

21. Changes to the verification process to increase the efficiency and reduce delays to responses being sent were introduced in May 2025 which has resulted in a reduction in the number of verification requests received. This was necessary to allow effective investigation of tenancy fraud cases and to maximise the efficient use of available resources.

22. SIT verification work in this area is shown in table 6 below:

Table 6: SIT Verification caseload 2025-26

	Q1	Q2	YTD Total
C/Fwd	84	42	84
Received	77	13	90
Completed	119	42	161
Outstanding	42	13	13

### **SIT Outcomes 2025-26 Q2**

23. The key function of the team where fraud is identified is to recover properties

subject to illegal occupation and prevent fraudulent applications and tenancy changes. Where SIT identify factors affecting other teams and departments information is referred to the relevant team. This may include referrals to review and amend Council Tax discounts or housing benefit/council tax reduction scheme payments.

24. SIT outcomes for the year to date are shown in the table 7 below:

Table 7: SIT outcomes and value of fraud detected 2025-26

Outcomes	Q1	Q2	YTD Total	Value of Fraud Detected (£000's)
<b>Properties recovered</b>	<b>6</b>	<b>1</b>	<b>7</b>	<b>581</b>
<b>Tenancy stopped:</b>	<b>19</b>	<b>4</b>	<b>23</b>	<b>1,035</b>
Succession prevented	14	3	17	765
Assignment prevented	4	1	5	225
Mutual Exchange prevented	0	0	0	0
Homeless/rehousing prevented	0	0	0	0
Other tenancy change prevented	1	0	1	45
<b>RTB prevented</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Other preventions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total</b>	<b>25</b>	<b>5</b>	<b>30</b>	<b>1,616</b>

**NB:** Housing applications relate to applications identified from other HIT work and are separate from those identified by CAFT work

25. Values of detected fraud have been updated to reflect current costs. The value of fraud detected is calculated as follows:

- Property recovered - £83k per property based on a standardised formula taking into account net, annual, TA costs to the Council, the average time a property is subject to illegal occupant and additional costs such as investigation costs, legal costs and void costs.
- Tenancy stopped - £45k per property based on a net annual paid for TA cost of £18k per property multiplied by the average length of TA stay per property of 2.5 years.
- Other outcomes – these are assessed on a case by case basis where there is a calculable financial benefit to the Council. Not all other outcomes will produce a financial benefit.

26. In total SIT have identified fraud, up to 15/08/2025, at £1.6m. This compares to a total value of fraud detected in 2024/25 of £1.5m.

27. In addition to the outcomes recorded in the table above SIT investigations have resulted in the following actions required to obtain recovery of an illegally occupied tenancy address (table 8).

**Table 8: Notices served and Legal cases**

	Q1	Q2	Total
<b>Notices Served</b>	4	3	7
<b>Cases Referred to Legal Services</b>	1	3	4
<b>Claims Issued by Court</b>	2	2	4

## Forward Planning

28. Enhanced processes for liaison between HIT and Area Housing Management are being introduced in September 2025; this is anticipated to improve referrals and referral management and support both the work of HIT and the work of Landlord Services. The fraud awareness training for Landlord Services will follow to “launch” the new processes and provide awareness training to assist in identifying and preventing tenancy fraud for frontline staff and management.
29. This training and enhanced process will support the introduction of the intelligence led tenancy check program to commence from September onwards.

## National Fraud Initiative (NFI)

30. The National Fraud Initiative (NFI) is a public body that matches electronic data within and between public and private sector bodies to prevent and detect fraud.
31. Data matching involves comparing computer records held by one organisation against other computer records held by the same or another organisation to see how far they match. The match can be an exact match or a very close match. Where a match is found, there may be an inconsistency that requires further investigation.
32. The NFI 2024/25 commenced in December 2024 with the initial release of data matches against Southwark’s uploaded datasets.
33. The National Fraud Initiative (NFI) assigns fraud risk scores to individuals based on a combination of factors, including the likelihood and potential impact of fraudulent activity. These scores are categorized into defined risk levels, ranging from Nil to High.
34. Fraud risk scores are further broken down by risk area or dataset type, such as:
  - Housing Benefit Claimants
  - Housing Tenants
  - Blue Badge Holders
  - Other relevant datasets
35. Each individual is assigned a risk score within each dataset, determined by

the number and nature of data matches they appear in. These matches are used to assess the potential risk of fraud in each specific area. This structured categorisation enables effective prioritisation of cases.

36. Table 9 below indicates the overall summary of matches reviewed which have been processed Southwark since December 2024.

Table 9 Summary of reviews NFI 2024-26 Exercise

Investigating	32
Processed:	
Cleared	658
Frauds	1
Errors	296
Total Processed	955
Total Outcomes	£171,387

Table 9 note: Total outcomes have been identified from Council tax and Housing benefit matches

### **Support to Services and Departments**

37. CAFT supports several services and departments as part of their due diligence processes. We do this through managing contracts, provision of training and facilitating access to ID Scanners and credit reference agency data.

38. We actively support the current school scholarships reviewing and verification of applications to ensure applicants meet the qualifying conditions.

### **Staffing, Recruitment and Training**

39. CAFT has 6 posts. 1 manager, 3 x Senior Investigators, 1 x Fraud & Verification Officer. There is a current vacancy for a Fraud Trainee.

40. SIT consists of a manager and 7 investigations officers. At present one post is vacant with plans to recruit to fixed term 12-month contract to cover a career break

### **Policy framework implications**

41. This report is not considered to have direct policy implications

### **Community, equalities (including socio-economic) and health impacts**

42. This report is not considered to contain any proposals that would have a significant impact on any particular community or group.

### **Equalities (including socio-economic) impact statement**

43. This report is not considered to contain any proposals that would have a significant equalities impact.

**Health impact statement**

44. This report is not considered to contain any proposals that would have a significant health impact.

**Climate change implications**

45. This report is not considered to contain any proposals that would have a significant impact on climate change.

**Resource implications**

46. This report is not considered to have direct impact on resource implications

**SUPPLEMENTARY ADVICE FROM OTHER OFFICERS**

47. None required

**Reasons for lateness**

48. The report required extra time to ensure the information included is as up to date as possible, and to confirm appropriate governance approval.

**Reasons for urgency**

49. The report is necessary following the committee's request to maintain their ongoing view of this relevant material

**BACKGROUND DOCUMENTS**

Background Papers	Held At	Contact
None		

**APPENDICES**

No.	Title
None	

**AUDIT TRAIL**

<b>Lead Officer</b>	Tim Jones, Director of Corporate Finance	
<b>Report Author</b>	Paul Bergin, Corporate Anti-Fraud Manager Chris Flemyn, Special Investigations Team Manager	
<b>Version</b>	Final	
<b>Dated</b>	29 August 2025	
<b>Key Decision?</b>	No	
<b>CONSULTATION WITH OTHER OFFICERS / DIRECTORATES / CABINET MEMBER</b>		
Officer Title	Comments Sought	Comments Included
Assistant Chief Executive, Governance and Assurance	n/a	n/a
Strategic Director, Resources	n/a	n/a
<b>Cabinet Member</b>	No	No
<b>Date final report sent to Constitutional Team</b>	1 September 2025	

**COMMITTEE: AUDIT, GOVERNANCE AND STANDARDS COMMITTEE (OPEN AGENDA)**

**NOTE:** Original held in Constitutional Team; all amendments/queries to Virginia Wynn-Jones, Constitutional Team on 020 7525 7055 or [virginia.wynn-jones@southwark.gov.uk](mailto:virginia.wynn-jones@southwark.gov.uk)

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Councillor Adam Hood	1	Amarjit Uppal
Councillor Graham Neale	By email	Ashleigh Jones
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