

Data and Innovation – Challenge Fraud

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The Fraudster



Fraud Type

Fraud Loss

Housing tenancy fraud	£900 million
Procurement fraud	£890 million
Payroll fraud	£153 million
Council tax fraud	£131 million
Blue Badge Scheme misuse	£46 million
Grant fraud	£41 million
Pension fraud	£5.9 million

High Profile



Sub Let



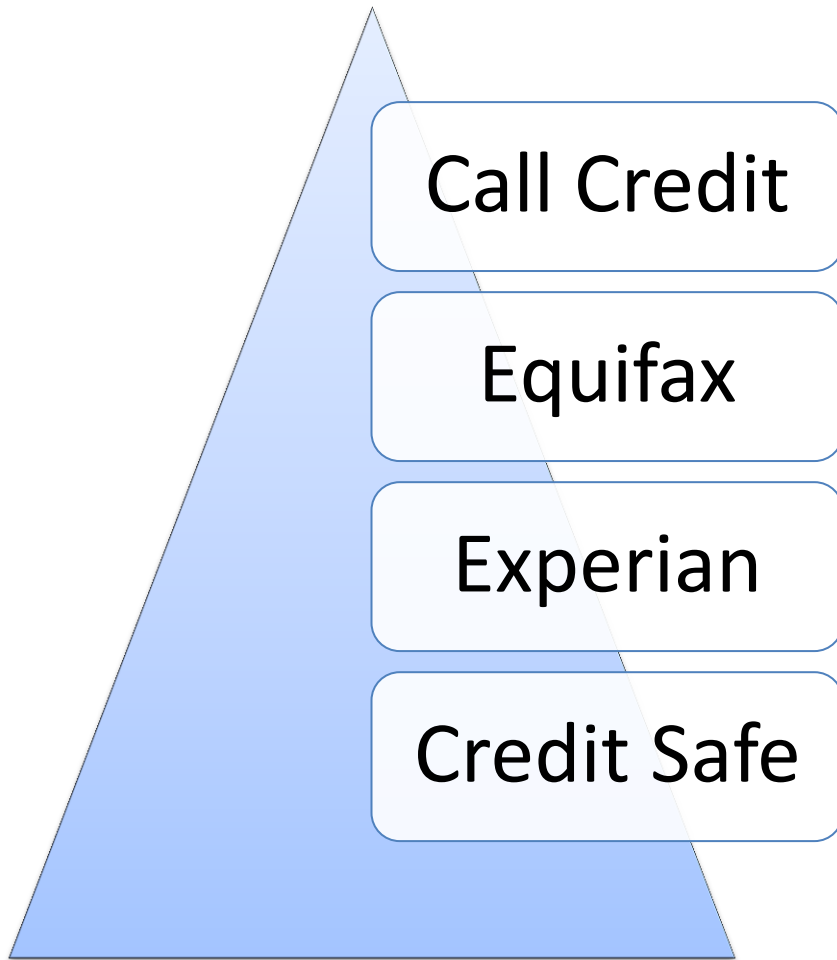
SPD/Voids



Benefits

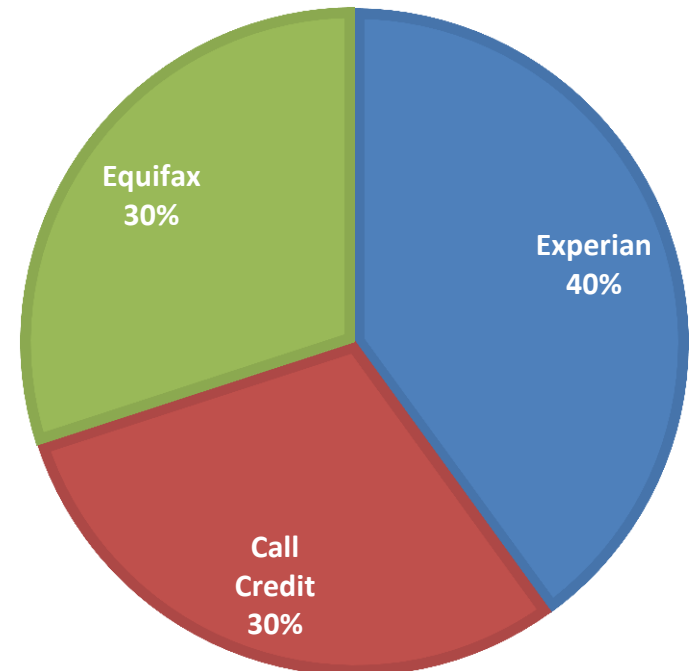


Date Reference Agencies



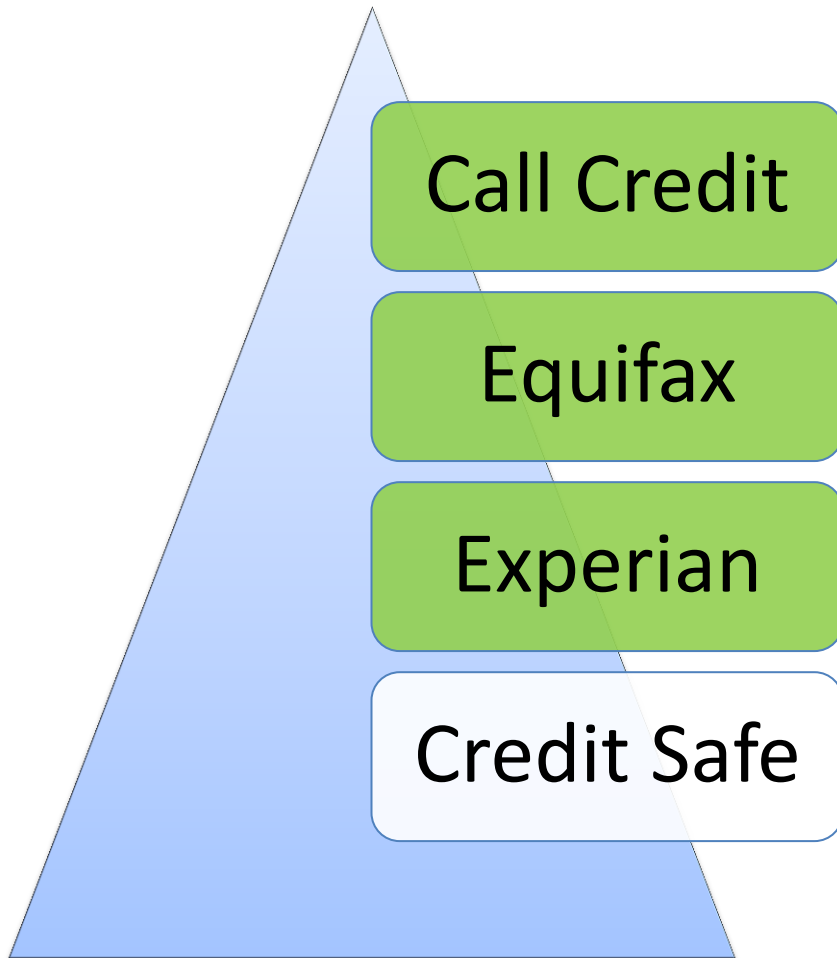
DATA

■ Experian ■ Call Credit ■ Equifax

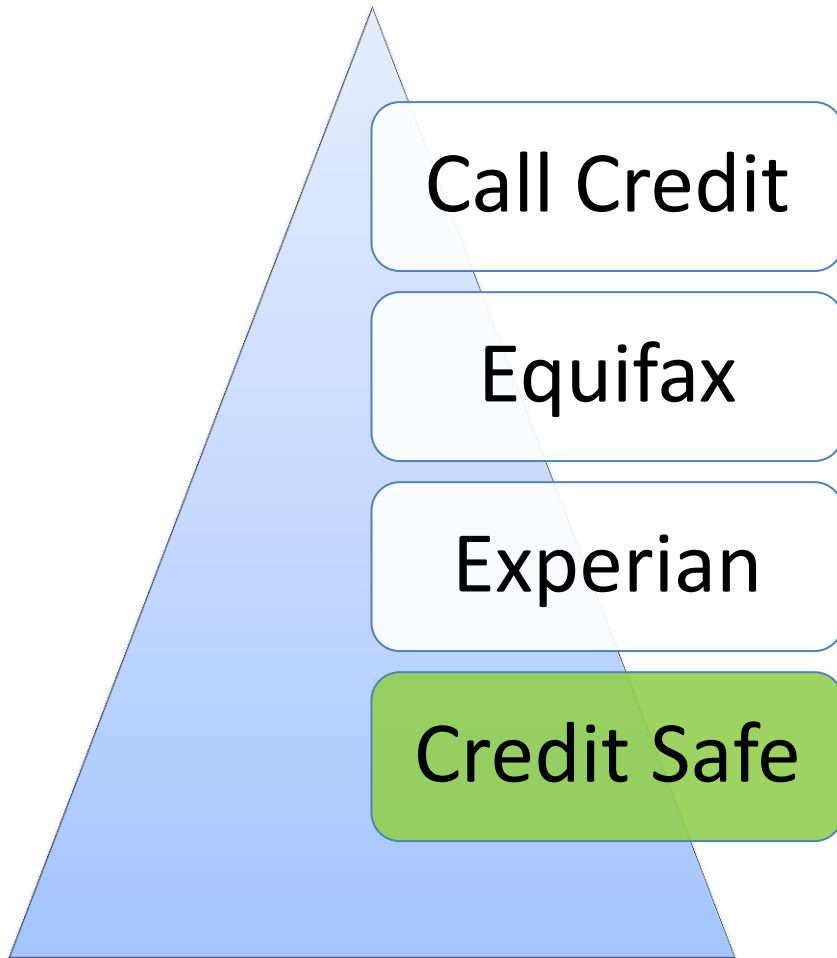


Credit Reference Agencies

Key Attributes - Consumer



Commercial Date Reference Agency



Data Gathering



Local

Knowing the
People/Companies

Checking local sources

Cross check with other
sections - Housing



Joint Working

Other authorities

3rd party companies



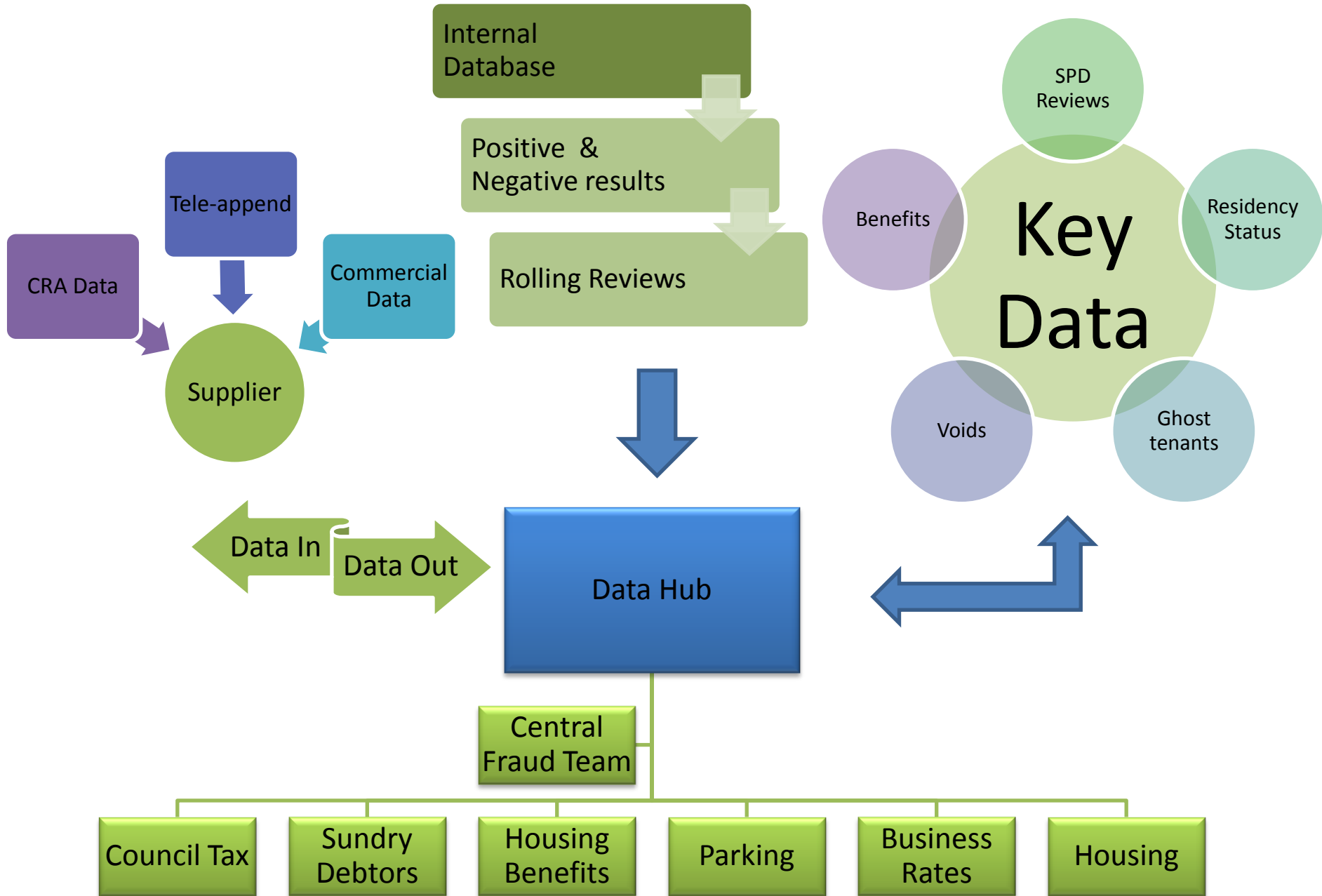
Data Hub

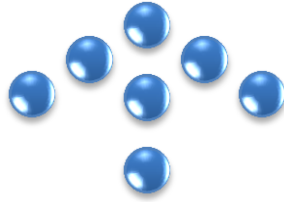
Controlled management

Flagging risk

Controls and systems

Data Hub





Individual



Identify



Local Knowledge
Data Enhancement
Cross Matching



Landlords
Consumer & Commercial
Individuals

Right to Buy

Surge X5 since 2009/10

£12.3m per annum

8,402 RTB 2012/3

15,683 2013/14

Genius

Cash Tracking

- Who paid who?
- When was it paid?
- Where was it paid?

Checking Local

- All documentation
- Across other Authorities
- CRA data

Evidence Provide

- Winnings
- Gift
- Inheritance

*“When you're finished changing,
you're finished.”*

Benjamin Franklin