

AGENDA ITEM: 8

Page nos.

Meeting	Audit Committee
Date	18 June 2008
Subject	Annual Report of the Corporate Anti Fraud Team 2007/08
Report of	Deputy Director of Corporate Governance
Summary	The Committee is asked to note the Annual Report of the Corporate Anti Fraud Team 2007/08

Officer Contributors	Val Lambe, Corporate Anti Fraud Team Manager Dorne Kanareck, Deputy Director of Corporate Governance.
Status (public or exempt)	Public
Wards affected	All Wards
Enclosures	Corporate Anti Fraud Team Annual Report 2007/08
For decision by	Audit Committee
Function of	Council
Reason for urgency / exemption from call-in (if appropriate)	N/A

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1. RECOMMENDATIONS

- 1.1 **That the Committee note the contents of the CAFT Annual Report for 2007/08.**
- 1.2 **That the Committee consider whether there are any areas on which they require additional information or action.**

2. RELEVANT PREVIOUS DECISIONS

- 2.1 The Corporate Anti Fraud Team (CAFT) was launched on 7th May 2004 (delegated powers report, ref: BT/2004-05 -2 March 2004)
- 2.2 On 19 March 2008, decision no. 7, the Audit Committee included in the work programme for 2008-09, that an annual report on the work of the Corporate Anti-Fraud Team be produced to this meeting.

3. CORPORATE PRIORITIES AND POLICY CONSIDERATIONS

- 3.1 The Council's Corporate Plan has set six key objectives to provide more choice and better value over the next four years, the work of the Corporate Anti Fraud Team supports this through delivering value for money through better use of resources.

4. RISK MANAGEMENT ISSUES

- 4.1 The Corporate Anti Fraud Team has a duty to the Council in the protection of the public purse through prevention, detection, investigation and deterrence of fraud.

5. EQUALITIES AND DIVERSITY ISSUES

- 5.1 The Corporate Anti Fraud Team is committed to promoting equality, challenging discrimination and developing community cohesion. This will be demonstrated through our Annual Report and our service delivery.
- 5.2 The Annual Report will have no adverse impact or diversity issues. The CAFT have worked closely with the Benefits Service in ensuring that forms and leaflets have been modified and adapted so that all members of the community, especially vulnerable groups, have an understanding of the services provided and how to access them. We believe this will further reduce the likelihood of intentional or other fraud being committed.

6. FINANCIAL, STAFFING, ICT AND PROPERTY IMPLICATIONS

- 6.1 None

7. LEGAL ISSUES

- 7.1 None.

8. CONSTITUTIONAL POWERS

- 8.1 The Constitution, Part 3, Paragraph 2, details the functions of the Audit Committee including, "To monitor Council policies on Raising Concerns at Work" and the anti-fraud and anti-corruption strategy and the Council's complaints process".

9 BACKGROUND INFORMATION

- 9.1 CAFT provides a specialist investigation service to the Council as well as giving advice and assistance, and providing a comprehensive Fraud Awareness Training and Education programme throughout the organisation.
- 9.2 The team continues to operate within the Counter Fraud Framework which consists of a set of comprehensive documents, these detail the Council's Fraud Response Plan, Fraud Reporting Toolkit, Prosecution Policy and the Whistle Blowing Policy.
- 9.3 The CAFT Annual Report for 2007-08 provides an insight into the work of the team, including details of investigations undertaken.

10. LIST OF BACKGROUND PAPERS

- 10.1 None

Legal: JEL
CFO: CM

LONDON BOROUGH OF BARNET

CAFT

CORPORATE ANTI FRAUD TEAM

ANNUAL REPORT



2007/08

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Introduction

The Corporate Anti Fraud Team (CAFT) is a specialist investigative unit which was established in May 2004 to investigate allegations of Housing Benefit, Council Tax Benefit and General Fraud within the London Borough of Barnet. Our aim is to assist the Council in protecting the public purse through the facilitation of sound strategies, procedures and controls in the prevention, detection, investigation and deterrence of fraud and corruption.

CAFT is part of the Corporate Governance Directorate, this new directorate was launched on 1st December 2006 to “promote the highest standards of conduct, accountability, and transparency in the way the Council and its partnerships operate”. Corporate Governance is responsible for safeguarding the Council’s legal interests and democratic responsibilities, providing independent audit assurance and, assisting in delivering the anti-crime strategy.

CAFT has worked throughout 2007/08 collectively with the Directorate’s Community Protection Group (CPG) in the delivery and promotion of the anti-crime strategy. One of our clear objectives has been to ensure that the intelligence gathered throughout our investigations was collated and disseminated to all the relevant anti-crime teams to assist with their partnership working which is aimed at promoting and improving community safety and reducing the fear of crime in the community.

Evidence shows that there is a definite link between Benefit Fraud and other types of crime such as anti social behaviour, domestic violence, theft, robbery and immigration offences. This knowledge is a vital tool when working towards a more intelligence led approach in the targeting of these crimes.

In addition to the above, CAFT advanced into the field of Financial Investigations which is explained in more detail in the body of the report, under the heading “The Corporate Investigation Team”.

During 2007/08 we commenced close working relationships with our local Metropolitan Police ‘Crime Payback Unit’, and will continue to build on this relationship over the forthcoming year seeking to prevent financial benefit from accruing to those who commit fraud against or within Barnet.

I would also like to take this opportunity to introduce myself as the new CAFT Manager and to give my assurance that we will continue to develop the team in 2008/09 in accordance with our Annual Work Plan, legislative requirements, good practice, and the needs of the organisation and the community.

I do hope that you find this 2007/08 Annual Report informative and that it captures and demonstrates the effective workings of CAFT, whilst instilling confidence in our drive to prevent, detect and deter fraud and corruption both within the Council and the wider Barnet community.

Val Lambe
Corporate Anti Fraud Team Manager

How We Operate

CAFT provides a specialist investigation service to the Council as well as giving advice and assistance, and providing a comprehensive Fraud Awareness Training and Education programme throughout the organisation. The team operates within the Counter Fraud Framework which consists of a set of comprehensive documents, these detail the Council's Fraud Response Plan, Fraud Reporting Toolkit, Prosecution Policy and the Whistle Blowing Policy.

The Council is committed to demonstrating that services represent value for money and that there is a continuous drive to improve quality, efficiency and effectiveness of services. CAFT supports this whilst delivering a ZERO tolerance agenda on Fraud and Corruption within the Council.

The team is responsible for the investigation of internal fraud and corruption, the investigation of Housing and Council Tax Benefit fraud, providing assistance in the identification of incorrect Housing and Council Tax Benefit awards, the administration of the Housing Benefit Data Matching Service (HBMS) data matches and the delivery of a comprehensive Fraud Awareness Training and Education Programme.

CAFT consists of individual teams of Benefit Investigators, Corporate Investigators, Verification Officers, Intelligence Officers and Support Officers. Each team works and contributes towards the overall aims and objectives of CAFT, whether it be by, achieving performance measures set by the Department of Work & Pensions (DWP) or by following good practice procedures that promote efficiency and professionalism. Below are some details on the work of the individual teams.

The Verification Team

The Verification Team is funded on a yearly basis by the DWP and comprises of five Verification Officers. They are responsible for verifying existing Housing and Council Tax Benefit (HB/CTB) claims and ensuring that the benefit entitlement is accurate and the correct amount of benefit is in payment. The team plays an active role in the safeguarding of the benefit system (Pericles) against fraud and error.

In April 2007 the DWP introduced a new performance measure (PM10) which measured "the number of reductions in benefit entitlement" against individual Local Authority set targets. Evidence showed that the majority of fraud and error in the benefit system was due to unreported changes that occurred after a claim was already put in payment. PM10 was introduced to reduce fraud and error by encouraging Local Authorities to implement activities to capture these undeclared changes.

The Verification Team worked very closely with the Benefit Service throughout 2007/08 and accomplished this new measure through visits to existing benefit claimants at their homes, the investigation of the monthly HBMS data-matches and through the reassessments of postal intervention forms. The investigation of the HBMS data-matches is explained in more detail in the body of the report, under the heading "Effective Joint Working".

The team were also responsible for PM11 which measured "the number of HBMS data-matches resolved in two months". The Verification Officers worked very closely with the Benefit Investigators in CAFT and resolved 1,613 cases within the two months, a 100% success rate.

During 2007/08 the total amount of incorrect awards of HB/CTB detected by the Verification Team was £532,472.32 and £193,540.39 has so far been recovered and repaid to the Benefit Service. This is an ongoing recovery process by the Benefit Service which will continue until the debt has been fully repaid.

How We Operate

The Intelligence Team

2007/08 has seen the development of the CAFT Intelligence team into a central 'intelligence hub' for the Community Protection Group (CPG) and the Corporate Governance Directorate as a whole. It has meant that intelligence and information within CAFT can be disseminated to the other anti crime teams allowing for a more intelligence led approach to Crime and Disorder. The benefits of this approach have been:

- Provision of information and intelligence to enable the Council and other organisations to investigate criminality and prosecute offenders.
- Facilitating responses to requests for information/intelligence required for operational emergencies or sensitive enquiries.
- The provision of intelligence and information for legal interventions.

The team consists of an Intelligence Manager, Intelligence Officers, Crime Intelligence Analyst, the Crime and Disorder Reduction Partnership (CDRP) Information Sharing Officer (partnership funded) and the Borough Watch Coordinator (partnership funded). The further development of this team has enabled an expanded intelligence and analysis function.

Intelligence Analysis evaluates our fraud and other crime data to allow a more pro-active approach to the work of CAFT and the CPG.

The exchange of intelligence and information does not stop within the Local Authority. The Intelligence team acts as a single point of contact for information requests from various organisations including other Local Authorities, the Department of Work and Pensions, the Police, Her Majesty's Revenue and Customs and The Serious and Organised Crime Agency.

A contact directory has been collated with our main partner organisations which allows us to exchange information and intelligence through statutory gateways, using a dedicated Information Sharing Protocol which has over 30 member organisations as signatories. This has enabled us to build contacts with organisations such as the Police for improved joint working and information sharing.

In addition to the above, a key project of the Intelligence Team this year was working on the CDRP's first Crime & Disorder and Substance Misuse Strategic Assessment.

The aim of this assessment is to provide knowledge and understanding of Barnet's community safety issues to inform and enable the partners in CDRP to:

- Understand the patterns, trends and shifts relating to crime and disorder and substance misuse by reviewing a wide range of relevant partnership datasets and intelligence.
- Take into account economic, social, technological, environmental, legal and organisational issues that may affect the partnership as it carries out its business.

The Intelligence Team also provide performance data from the CDRP to the quarterly Crime First Stat, this data is collated and analysed to monitor the partnership's performance against Government and Local Authority targets. In addition, the team also provides intelligence and statistical data to the 6 weekly Multi Agency Operations Group where this is used to task and direct resources within the partnership to enable specific problem areas to be targeted.

How We Operate

This cycle of information gathering, evaluation, analysis and dissemination identifies evidence and draws conclusions and inferences from the information, making recommendations for further data collection, crime reduction opportunities or enforcement activity. The outcome of the cycle may lead to further activity in response to the findings and as such can be a continuous process.

The Benefit Investigation Team

All allegations of fraud concerning Housing and Council Tax Benefit claims are passed to the Benefit Investigation team.

The Benefit Investigation team consists of Benefit Investigators who have all attained the Government recognised qualification in Professionalism in Security (PINS). Part of this qualification involves conducting interviews under caution, these interviews must be conducted in accordance with the Police and Criminal Evidence Act 1984 (PACE). These interviews are an integral part of the investigation process.

PACE sets out the working practices applicable to the investigation of crime, enshrining the principles of fairness and openness. It was introduced following on the recommendations in the Report of the Royal Commission on Criminal Procedure (1981), a body which had been directed in its terms of reference to strike a balance between the interests of the community and the rights and liberties of the individual suspect.

CAFT conducted 275 interviews under caution during 2007/08.

During the last year the Benefit Investigation team has: -

- Investigated 1,220 HB/CTB referrals.
- Resulting in the issue of 15 formal cautions.
- 133 administrative penalties.
- 16 successful prosecutions.
- Identified £613,175.52 in recoverable Fraud Overpayments.

During 2007/08 the total amount of fraudulent overpayments recovered and repaid to the Benefit Service amounted to £212,622.12. This is an ongoing recovery process by the Benefit Service which will continue until the debt has been fully repaid.

For 2007/2008 the Benefit Investigators were responsible for PM16 which measured "the number of successful sanctions per thousand caseload" the DWP set the Council a target of 114 sanctions. A sanction is classified as a successful prosecution, an administrative penalty or a formal caution. The Benefit Investigation team met this target by achieving 164 combined sanctions.

Officers from this team also deliver specific Benefit related Fraud Awareness Training to and refresher training on a regular basis to all staff members involved in the administration of benefits. This training was delivered to 66 staff members during 2007/08.

How We Operate

The Corporate Investigation Team

The Corporate Investigators deal with all allegations of fraud and/or corruption within or against Council. They also regularly provide advice and assistance to Heads of Service, department managers and staff members on a range of matters, including the identification of "risk of fraud" within their service, recommendations of preventative measures to tackle the risk and the strengthening of operational procedures.

The Corporate Investigators also investigate all referrals received under the Council's Whistle Blowing Policy and all referrals of Blue Badge misuse. Details of these investigations are provided below.

During 2007/8, six members of CAFT completed their Financial Investigation training; two are now fully qualified and accredited by the National Police Improvement Agency (NPIA) and have powers under Part 8 of the Proceeds of Crime Act as Financial Investigators/Intelligence Officers. The remaining four are due to complete their qualifications within the next six months.

The Proceeds of Crime Act 2002, Section 378 allows our Officers to be equipped with the knowledge and skills, to not only conduct Financial Investigations, but allowing them access to a vast range of intelligence and information previously unavailable to them. This legislation is intended to prevent those engaged in fraudulent activities from benefiting financially from their crime.

During the last year the Corporate Investigation Team has:-

- Investigated 64 referrals of Fraud or Corruption.
- Successfully investigated and prosecuted 4 separate fraud cases involving Council staff. A further case is scheduled for trial in June 2008.
- As a result of our investigations - 5 staff members were dismissed.

Whistle Blowing Investigations

The Council's Whistle Blowing Policy was drawn up in conjunction with the Public Interest Disclosure Act 1998. The Act establishes a framework for responsible whistle blowing and is intended to encourage employees and the public to report any concerns that they may have of improper conduct or malpractice or abuse within the Council or to any of its service users. The London Borough of Barnet strongly endorses this policy; promoting how committed we are as an authority, to being open, honest and accountable.

During the last year the Corporate Investigation team has:-

- Received 4 Whistle Blowing referrals.
- Investigated and closed 4 Whistle Blowing cases.
- Found no evidence of improper conduct, malpractice or abuse arising from the referrals.

How We Operate

Blue Badge Investigations

The Blue Badge Scheme allows genuine disabled persons to park, in most places, free from normal parking restrictions and in many cases free of charge and without limit of time. The scheme is administered by Local Authorities on behalf of the Department for Transport and operates throughout the European Union.

It is clearly stated on the badge that misuse may constitute a criminal offence, which is contrary to the Road Traffic Regulations Act 1984 and if convicted the offender can receive a maximum fine of £1000.

CAFT have developed a suitable working module for tackling the problem within the resources available. We record all referrals of misuse and make standard enquiries on all of them at an Intelligence level. Where there is evidence, the case is investigated with the potential outcome being either a warning (which could lead to the withdrawal of a badge) or a prosecution. There is also a system in place to refer matters on to other Local Authorities should it be required.

During the last year the Corporate Investigation team has:-

- Received 69 referrals alleging misuse of Blue Badge.
- Of those, 50 cases have been closed as no evidence of misuse found.
- 4 offenders received a 1st warning letter.
- 1 ongoing prosecution is with our Legal Services department.
- 3 cases referred to other Local Authorities as the misuse offence was committed within their borough.
- 11 cases are still under investigation.

Below are a few examples of some corporate investigations:-

Advice & Assistance 08

- This investigation relates to a former Barnet Council employee who is alleged to have fraudulently obtained petrol for personal use by using a London Borough of Barnet petrol card which was designated for refuelling authorised Council vehicles only.
- The offences were alleged to have been committed over a five month period involving a loss to the Council amounting to over £700.00
- On 21st August 2006 the suspect was formally interviewed under caution by two CAFT Investigators. Throughout this interview the suspect was unable to give any credible explanation for the use of petrol.
- The investigation revealed strong evidence to link the offences to the former employee, however the allegations had been denied and, as a result, prosecution proceedings were initiated.
- The case was passed to Legal Services and the suspect was summonsed to court where she pleaded 'Not Guilty' to 15 counts of theft.
- On 14th December 2007, after a three day trial at Harrow Crown Court, the suspect was found guilty, by a jury, of all 15 counts of theft and was later sentenced to a 120 hour Community Service Order. The Judge also ordered her to pay £741.46 to the Council within 14 days and ordered her to pay court costs of £1,000.00.

How We Operate

Operation Axiom

- This case relates to the fraudulent claims for Nursery Education Funding submitted by the owner of a nursery within the London Borough of Barnet. This funding is available for 3 and 4 year olds who attend nursery and is primarily to pay for the first 2½ hours of nursery time attended per day.
- In April 2007, Police arrested the suspect and interviewed her under caution at Colindale Police station with a CAFT Investigator. Fingertip searches of the suspect's home address and nursery office were conducted by CAFT Investigators and Police with further evidence of offences being seized.
- The results of the investigation showed that the suspect had made fraudulent claims totalling £21,182.00. This figure is made up of £11,178.00 that was actually fraudulently obtained and an attempt to fraudulently claim £10,004.00.
- In July 2007, the suspect was formally charged with 'False Accounting' contrary to section 17(1)(a) of the Theft Act 1968, 'Obtaining Money Transfers by Deception' contrary to Section 15(1)&(5) of the Theft Act 1968 and 'Fraud by False Representation' contrary to Sections 1 & 2 of the Fraud Act 2006.
- In March 2008, the suspect pleaded guilty at Harrow Crown Court to 4 counts of False Accounting, 3 counts of Dishonestly Obtaining Money Transfers by Deception and 1 count of Fraud by False Representation.
- In April 2008 the suspect appeared at Harrow Crown Court and was sentenced to nine months for each offence, suspended for twelve months, and ordered to serve 40 hours of Community Service. The judge further ordered her to repay £11,178.00 to the Council and also to reimburse costs of £792.00. The repayment was made in full that same day.

Operation Cavalier

- This case relates to a number of thefts that occurred at the Council offices in Building 4 of the North London Business Park (NLBP) N11 1NP.
- The initial part of the investigation revealed that between 15th July 2007 and 16th October 2007 a number of items, including mobile phones, laptop computers, projection machines and cameras had been reported stolen and that a number of cabinets in the building had been broken into and damaged.
- Scrutiny of the swipe entry card records identified a suspect, showing that he had entered NLBP Building 4 on a number of occasions when there was no business related reasons for him being in the building. Further to this, CCTV footage showed the suspect entering and leaving NLBP during the early hours of the morning on dates when items had been reported lost.
- On 21st October 2007, the suspect was arrested at his home address and taken to Colindale Police Station where he was interviewed under caution by two CAFT Investigators. During this interview he admitted to stealing the items in question and to damaging a number of cabinets in the building. As a result of these admissions he was formally charged on 7th November 2007 with 5 counts of Theft by employee contrary to Sections 1 and 7 of the Theft Act 1968 and 3 counts of burglary contrary to Section 9 of the Theft Act 1968.
- On 1st February 2008, the suspect appeared at Hendon Magistrates Court and after pleading guilty to all the offences, was sentenced to 182 days imprisonment, suspended for nine months on condition that he attends a drug rehabilitation program. A nine month supervision order was also put in place.

Effective Joint Working

Department of Work and Pensions (DWP) Joint Working

It is essential for CAFT to have a good joint working relationship with the DWP, with whom we have a Fraud Partnership Agreement, in order to maximise the prosecution of Benefit offenders. Below are two prime examples of cases resulting in successful joint prosecutions between us and the DWP.

Miss Delphine Ighile

- This relates to an investigation into a Housing and Council Tax Benefit claimant who was in receipt of benefit on the basis of receiving Income Support as a single parent.
- A referral was received from the Benefits Section querying the tenancy agreement supplied with the claim. Further investigations showed that claimant was also being investigated by the DWP and Brent Council. It was agreed that all parties would jointly investigate the case which led to the gathering of information that showed Miss Ighile owned five properties.
- As a result of our investigations the claim was reassessed, resulting in an overpayment of £30,489.79 Housing Benefit and £3,186.45 Council Tax Benefit. The total Income Support overpayment was £41,119.38.
- Miss Ighile was found guilty of dishonestly failing to notify the Local Authority of a relevant change in her circumstances and received a 24 month Community Rehabilitation Order.
- The DWP Financial Investigation Unit was present at the hearing. A confiscation hearing has been set for 8th August 2008 at which they will be seeking to confiscate all five properties and capital from Miss Ighile.

Miss Shannon Kelly

- This relates to an investigation into a Housing and Council Tax Benefit claimant who was in benefit on the basis of being a single person in receipt of Income Support.
- A referral was received from the ex-partner of the claimant saying that he had been living in the property since 2002. We invited the DWP into the interview under caution as the claimant was in receipt of Income Support. At the interview under caution Miss Kelly admitted the allegation.
- As a result of our investigations the claim was reassessed, resulting in an overpayment of £22,716.24 Housing Benefit and £1,966.05 Council Tax Benefit.
- Miss Kelly pleaded guilty to failing to notify the Local Authority of a relevant change in her circumstances and received an 8 month custodial sentence, suspended for 2 years.

Effective Joint Working

Housing Benefit Data Matching Service (HBMS)

The HBMS matches data from the Council's benefit system (Pericles) against data held by other Local Authorities and Government Organisations. All the data is cross checked and any discrepancies identified and highlighted. These are then sent to CAFT.

The Verification Team and the Benefit Investigators work closely with the HBMS referral team to ensure that the data-matches are investigated and resolved. This is a very effective process in the detection of fraud and error and a successful method of effective joint working. Below are two cases that have resulted in successful prosecutions as a result of the Housing Benefit Matching Service:-

Mr Vince Maleya

- This relates to an investigation into a benefit claimant who was in receipt of Housing Benefit on the basis of receiving Jobseekers Allowance.
- A referral was received from the Housing Benefit Matching Service that stated Mr Maleya's Jobseekers Allowance had ceased.
- As a result of our investigations the claim was reassessed resulting in an overpayment of £4,246.00 Housing Benefit
- Mr Maleya pleaded guilty to failing to notify the Local Authority of a relevant change in his circumstances and received a £250.00 fine and a compensation order of £4,246.00 was awarded against him at the rate of £200.00 per month.

Mr Arben Gashi

- This relates to an investigation into a benefit claimant who was in receipt of Housing Benefit on the basis of receiving Jobseekers Allowance.
- A referral was received from the Housing Benefit Matching Service that stated Mr Gashi's Jobseekers Allowance had ceased.
- As a result of our investigations the claim was reassessed that resulted in an overpayment of £4,173.39 housing benefit
- Mr Gashi pleaded guilty to failing to notify the local authority of a relevant change in his circumstances and received 200 hours Community Service Order. In addition, a compensation order of £4173.39 was awarded and costs of £1,874.50 granted against him.

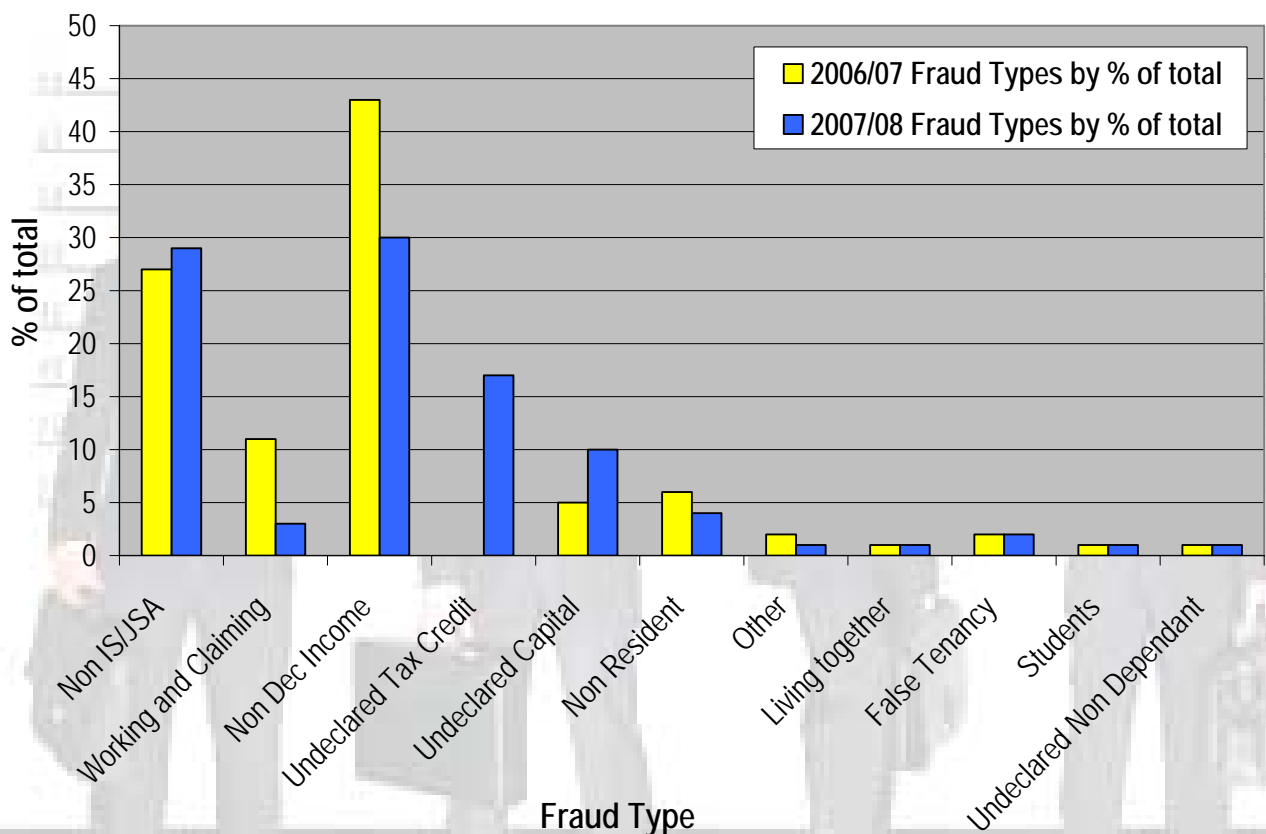
Analysis

CAFT's Crime Intelligence Analyst has analysed all our fraud investigations that resulted with a successful sanction during 2007/08. A sanction is classified as a "successful prosecution, an administrative penalty or a formal caution"

The following results are his findings and depict the profiles of the fraudulent claimants, establishing, age, marital status, housing tenure and the fraud types committed.

In addition to the offender's profile, a comparison has been provided on the fraud types committed in 2006/07 and a geographic analysis of the residence of the fraudulent claimants in the last 12 months.

Comparison Chart:
Fraud Types Resulting In Prosecution & Sanctions 2007/08 against 2006/2007

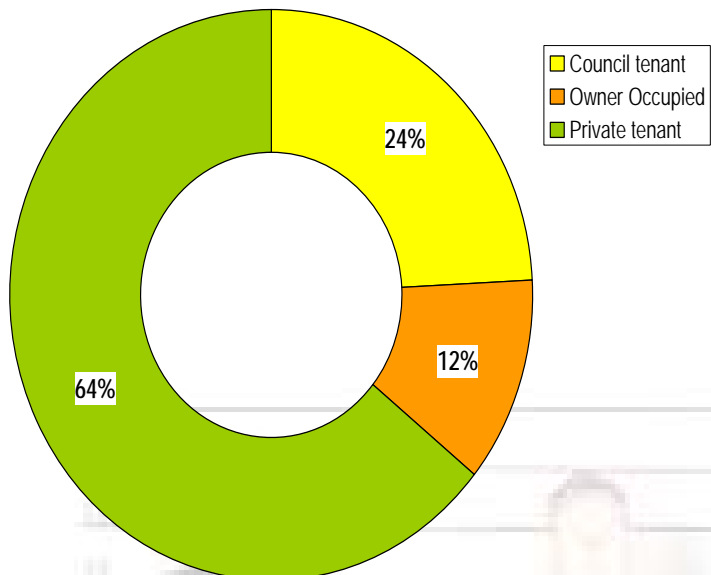


In 2006/07 43% of the sanctions involved the fraud type "Non Declared Income", this dropped to 30% in 2007/08. In 2007/08 29% of the sanctions involved the fraud type "Non IS/JSA" this compares to 27% in the previous year. "Working and Claiming" fraud types made up 11% of the total in 2006/07 but fell to 3% in 2007/08 yet "Undeclared Tax Credit" fraud types were at 17% in 2007/08 but nil the previous year.

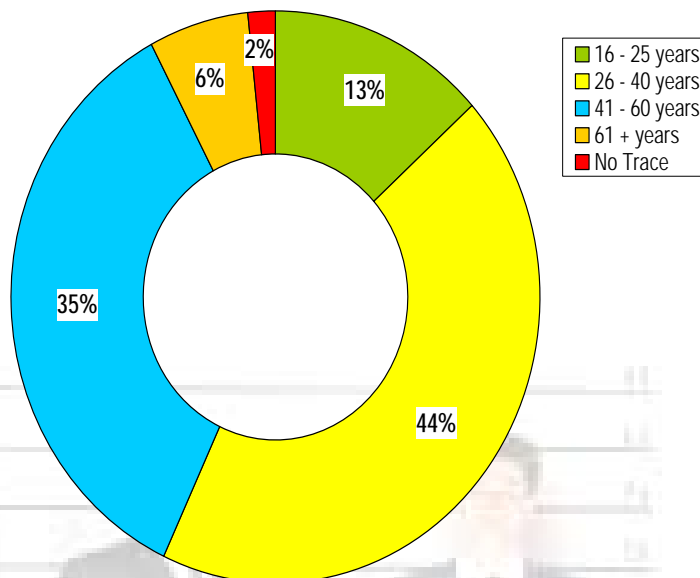
Analysis

Profile of Fraudulent Claimants

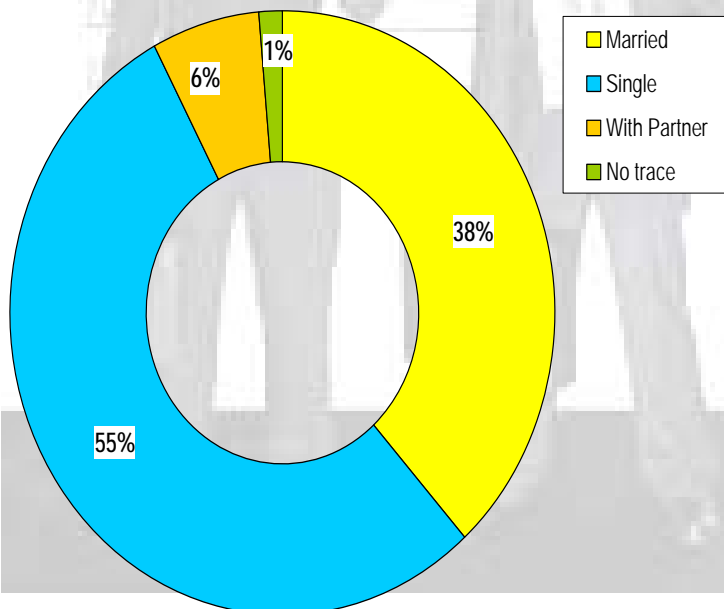
Tenure Of Claimants 2007/08



Age Range Of Claimants 2007/08



Marital Status Of Claimants 2007/08



Analysis

Map 1 indicates the residential addresses of the fraudulent claimants in 2007/08.

Map 2 is the latest Index of Deprivation Map for Barnet, indicating areas of the borough whose deprivation score is highest.

The clusters of addresses where fraud has been committed corresponds to the areas of the borough with high deprivation. Burnt Oak, Colindale and South Hale all have high deprivation. Childs Hill and Tally Ho Corner in Woodhouse ward also have high deprivation scores than most other parts of the borough. Unemployment by ward is also an interesting comparison and again a link can be seen between the wards which are home to the larger clusters of CAFT's fraudulent cases in 2007/08 and those with the highest populations not at work. In order of the highest unemployment Burnt Oak, Colindale, West Hendon, Golders Green, Childs Hill are the top 5 wards in the borough. Woodhouse is 7th highest in the borough.

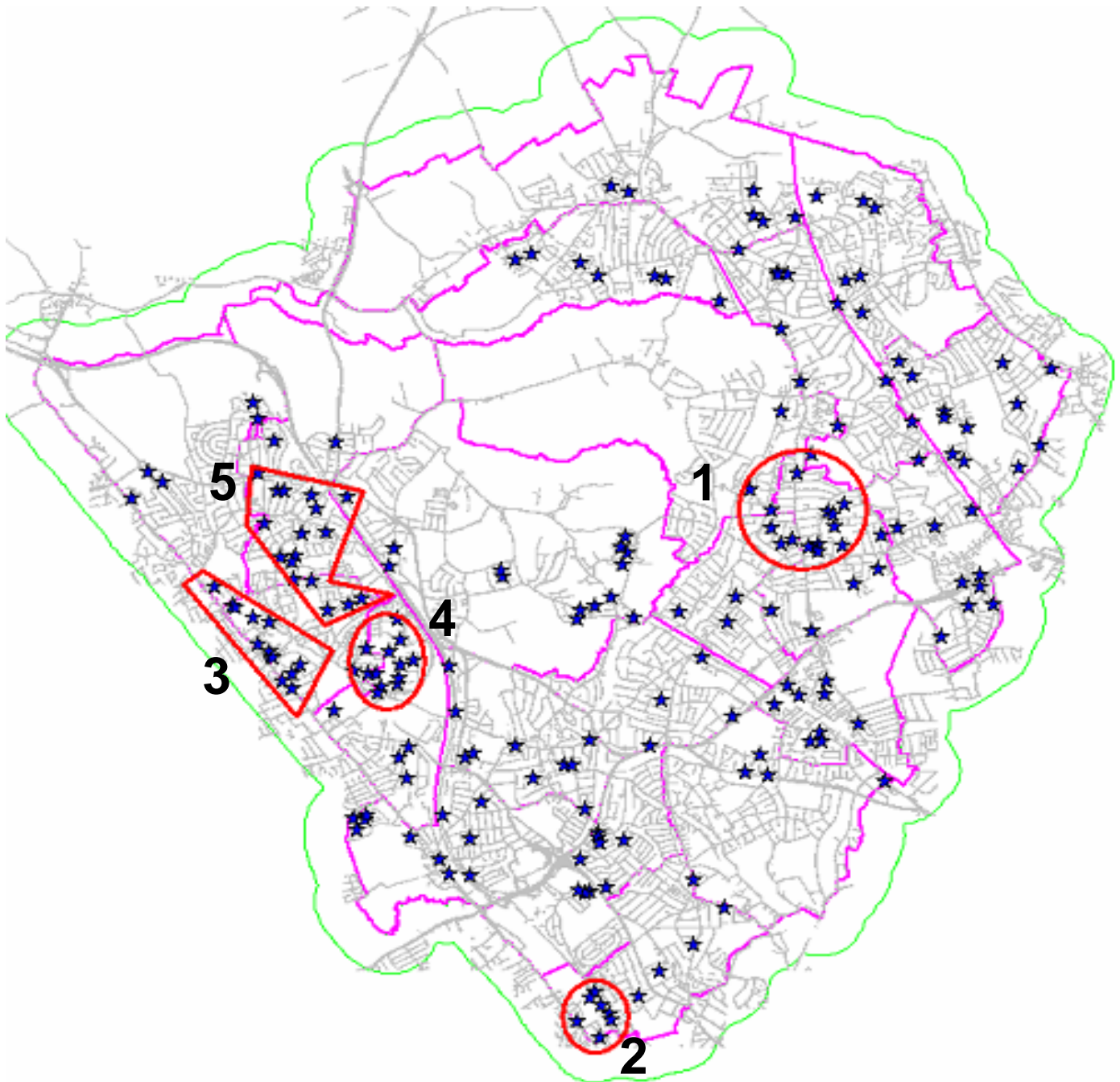
Looking at the 5 hotspots identified from the home addresses of the 2007/08 fraudulent claimants in **Map 1**;

1. The first is the **Tally Ho Corner** in West Finchley ward. The profile of the fraudulent claimants in this hotspot are an even split between married and single claimants, two thirds lived as private tenants, 50% were aged 41 to 60 years old and the most common fraud types were Undeclared Income and No IS or JSA in payment.
2. The second is in **Childs Hill** to the south of Barnet and is made up of 11 fraudulent claimants. Of those 64% were single, 73% were aged 26 to 40 years, 82% were private tenants and 73% were for fraud type No IS or JSA in payment.
3. The third hotspot is for residents on and just off the **Burnt Oak Broadway** and is made up of 15 fraudulent claimants. Of those 60% were aged 26 to 40 years, 50% were single, 73% were private tenants and 67% were fraud types Undeclared Income or No IS or JSA in payment.
4. The fourth hotspot is on the **Grahame Park Estate** in Colindale and is made up of 12 fraudulent claimants. 60% live in council accommodation, 60% are aged 26 to 40 years, 64% are single, and 50% of types of fraud were No IS or JSA in payment.
5. The fifth hotspot is spread over **Hale** ward. Undeclared Tax Credit and No IS or JSA make up 65% of the fraud types, 90% of those investigated were aged 30 years to 60 years, 64% were private tenants and an even split of married and single persons.

Analysis

Map 1: Geographical Analysis Of The Residence of The Fraudulent Claimants In 2007/08





Locations Key	
1	Tally Ho Corner
2	Childs Hil
3	Burnt Oak Broadway
4	Grahame Park Estate
5	Hale



Analysis

Map 2: Economic Profile Of Barnet:

Below Barnet borough is split into Super Output Areas (SOAs). This is the geography used to split up boroughs into many smaller areas for easy comparison due to a consistency in population and geographical size. The map below indicates the super output areas in Barnet with highest level of deprivation that are located down the western edge of the borough, although there is a significant concentration in the east, and pockets of deprivation in the north.

Relative Overall	
Index Of Multiple Deprivation scores for super output areas 0 is lowest 50 highest.	
7 to 14	
14 to 16	
16 to 21	
21 to 27	
27 to 49	