

Housing Benefit Circular

Department for Work and Pensions
Caxton House, Tothill Street, London SW1H 9NA

HB A17/2014

ADJUDICATION AND OPERATIONS CIRCULAR

WHO SHOULD READ	All Housing Benefit staff
ACTION	For information
SUBJECT	Fraud and Error Reduction Incentive Scheme: Guide for local authorities

Guidance Manual

The information in this circular does not affect the content of the HB Guidance Manual.

Queries

- **extra copies of this circular/copies of previous circulars** can be found at <https://www.gov.uk/government/collections/housing-benefit-for-local-authorities-circulars-2014>
- about the
 - **technical content of this circular**
Email: feris.team@dwp.gsi.gov.uk
 - **distribution of this circular**, contact housing.correspondenceandpqs@dwp.gsi.gov.uk

Crown Copyright 2014

Recipients may freely reproduce this circular.

Contents

Fraud and Error Reduction Incentive Scheme: Guide for local authorities	
	Page
Introduction	3
Purpose	3
Background.....	3
Consultation	3
Fraud and Error Reduction Incentive Scheme	4
Opt-in	4
Setting the Performance Period	4
Setting the Baseline	5
Challenging Data	5
Setting the Thresholds	6
FERIS Payment	6
Adjustment for the life of the scheme.....	7
Monitoring and Reporting on FERIS Performance.....	8
Evaluation	9
Worked Example.....	9
Performance Improvement Fund	9
Start-up Fund.....	9
Start-up fund criteria	10
Bid Fund	10
Bid Fund Criteria	10
Decision Making Forum	11
PDT support for LAs	11
Recovery of funds	12
Potential Payments for 2014/15.....	13
Start-up Fund Application	24
Bid Fund Application Form.....	27

Fraud and Error Reduction Incentive Scheme: Guide for local authorities

Introduction

1. The Fraud and Error Reduction Incentive Scheme (FERIS) will launch on 24 November 2014 and run through 2015/16. FERIS will offer financial reward to local authorities (LAs) who further tackle Fraud and Error (F&E) in their Housing Benefit (HB) caseload.

In addition we are also launching the Performance Improvement Fund (PIF) to provide funding to LAs that can demonstrate solutions to reducing F&E.

Purpose

2. The purpose of this guide is to provide LAs with details of the scheme in order to support and encourage LA participation. Because the scheme is new, there will be evaluation in spring 2015 and again in autumn 2016. If changes are made to the scheme a further circular will be issued to update guidance.

Background

3. The monetary value of HB F&E is steadily rising, with preliminary estimates for 2013/14 showing a loss of £1.45 billion. Claimant error is the largest contributor to this figure with an estimated value of £900 million in 2013/14 (a 38% increase from £650 million in 2011/12. The Department for Work and Pensions (DWP) has a target to reduce the Monetary Value of Fraud and Error (MVFE) to 1.7% of total benefit expenditure by the end of 14/15 as set out in the [2010 F&E Strategy](#).
4. DWP has developed a range of measures aimed at further reducing F&E losses which will impact in 2014/15 and are sustainable beyond that. These include increased use of Real time Information (RTI) and the FERIS.

Consultation

5. Following Ministers intention to pursue this initiative, the project has been working in consultation with the F&E Analysts Team to evaluate cost benefits and determine baseline and thresholds. And also with the Performance Development Team (PDT), which is part of Housing Delivery Division (HDD), to learn more about the impact for LAs and to develop solutions on the administration and management of the scheme.
6. The project has consulted the Local Authority Associations Steering Group, and LA representatives have been involved in the project working group. This has ensured the impact on LAs and the LA view is taken account of in the scheme design.

Fraud and Error Reduction Incentive Scheme

7. The FERIS aims to encourage LAs to find as many changes of circumstance which reduce HB entitlement as possible, with particular focus on the high value changes.
8. The scheme does not attempt to prescribe how to identify the changes to entitlement as LAs utilise different methods for risk assessing their caseload. Also, we do not want to deter LAs from encouraging claimants to get in touch and report the change themselves which is ultimately where we, and they, should be heading.
9. The scheme will offer financial reward to any LA that finds reductions to HB entitlement of total weekly value above a threshold set by DWP. The level of the reward being dependent on the degree to which the LA exceeds the threshold.
10. The objectives of FERIS are to:
 - encourage LAs to find and correct more incorrect and fraudulent HB claims
 - encourage LAs to get claimants to come forward with their changes
 - reduce the MVFE in 2014/15 and beyond

Opt-in

11. LAs need to opt-in to the FERIS to receive any reward or funding. Opt-in will be presumed where an LA applies to the start-up fund or bid fund (within deadline). If an LA does not wish to apply for the start-up or bid fund but wishes to opt-in to FERIS they should send a secure email to the scheme mailbox feris.team@dwp.gsi.gov.uk by 30 January 2015.
12. Where an LA has not opted-in we will continue to monitor performance against their FERIS baseline and thresholds, in order to facilitate PDT to engagement on a more informed basis. DWP is exploring publishing F&E performance data on all LAs regardless of whether they have opted into FERIS.

Setting the Performance Period

13. Performance periods would ordinarily follow the four quarters of the financial year. However as the scheme will commence in December 2014 the performance period for 2014/15 will be set differently. There will be one period running from 1 December 2014 to 31 March 2015.
14. Performance periods from April 2015 will be as follows:
 - April 2015 to June 2015
 - July 2015 to September 2015
 - October 2015 to December 2015
 - January 2016 to March 2016.

Setting the Baseline

15. In order to set a stretching threshold, LAs will be assigned a baseline for each performance period by DWP F&E Analysts from which performance will be measured against.
16. Baseline performance will be taken from the Single Housing Benefit Extract (SHBE) administrative data and based on the value of reductions to weekly HB entitlement.
17. In 2014/15 the baseline performance will be set according to the higher of:
 - a) performance in the previous year for the equivalent period, or
 - b) the average of the last two years performance for the equivalent period.
18. As an example, the baseline for the remainder of 2014/15 will be the higher of 2013/14 performance for Dec to Mar or the average of 2012/13 and 2013/14 for Dec to Mar.
19. In 2015/16 the baseline will be set in line with quarter periods. We anticipate that this will be the higher of either 2013/14 performance for the equivalent quarter, or the average of 2012/13 and 2013/14 performance for the equivalent quarter. But note that we may make adjustment such as to reflect the potential impact of Universal Credit on LA performance before confirming 2015/16 baselines.
20. LA baselines will be communicated to LAs through a personalised letter comprising part of the scheme launch pack.

Challenging Data

21. LAs may email the FERIS team to request a template Excel spreadsheet with built in formulas to check their progress and verify DWP data locally. The LA will need to download SHBE data into the Excel spreadsheet before operating the formulas.
22. If an LA challenges DWP on where its baseline has been set, for example, due to a change in caseload over the past year which means performance is not comparable, then DWP will investigate on a case by case basis to see if an amendment to the baseline is necessary. We only expect this may occur in a minority of cases as analysis suggests that there is no major change within a LA's caseload from one year to the next.
23. The consideration process will consist of an LA getting in touch with the FERIS team who will pass on details to the F&E Analysis Team to investigate. The investigation, conclusion and any change in baseline as a result will be communicated back to the LA via the FERIS team. If the LA still wishes to challenge they should get in touch with the FERIS team again. A response including further investigation will be communicated back to the LA. If the LA is

still dissatisfied the issue may be referred to a virtual forum comprising LA and DWP representatives.

Setting the Thresholds

24. The thresholds have been set based on the following principals:

- a consistent methodology for all LAs
- stretching for all
- achievable for all
- simple to understand.

25. Each LA will be set a lower and upper threshold for each performance period based on a percentage improvement above the baseline. In 2014/15 there will be a lower threshold of 8% and an upper threshold of 18%.

26. In 2015/16 there will be a lower threshold of 10% and an upper threshold of 20%. Please note that the final details for 2015/16 are still to be agreed. We have set out our current position but this may be subject to change.

Table 1: Percentage improvement LAs will need to achieve to hit their upper and lower threshold

2014/15		2015/16							
Dec 2014 to March 2015		Quarter 1		Quarter 2		Quarter 3		Quarter 4	
(LT) Lower Threshold	(UT) Upper Threshold	LT	UT	LT	UT	LT	UT	LT	UT
8%	18%	10%	20%	10%	20%	10%	20%	10%	20%

27. In setting the thresholds we took account of analysis to strike the right balance between providing a realistic stretch for LAs, minimising any negative short term impact on LAs as a result of the overpayment subsidy rules, and maximising savings to Annual Managed Expenditure (AME) and MVFE.

FERIS Payment

28. The total amount that an LA could receive from the FERIS is equivalent to 10% of the HB administration subsidy for that financial year (i.e. for 2014/15 payments will be based on 2014/15 subsidy, and 2015/16 will be based on 2015/16 subsidy) calculated pro-rata for that performance period. Table 2 sets out the percentage of HB administration subsidy that LAs will receive at the lower and upper thresholds.

Table 2: Percentage of HB administration subsidy received at the lower and upper threshold

	2014/15	2015/16			
	Dec – Mar	Quarter 1	Quarter 2	Quarter 3	Quarter 4
Lower	1.75%	1.25%	1.25%	1.25%	1.25%
Upper	3.5%	2.5%	2.5%	2.5%	2.5%

29. The total payment for consistently achieving the lower threshold across all four quarters (performance periods) would be 5% of the HB administration subsidy for the year, and the total payment for consistently achieving the upper threshold across all four quarters would be 10% of their HB administration subsidy for the year (with the four-month performance period of 2014/15 scaled accordingly).
30. LAs can receive a maximum of two payments in each performance period. Where an LA increases their performance to the lower threshold level this will trigger an immediate initial payment equivalent to a percentage of their HB administration subsidy.
31. A second (top up) payment will be made at the earlier of the following two points in the performance period:
 - i. the LA meets the upper threshold
 - ii. the performance period comes to an end
32. If the performance period ends and the LA has not met the upper threshold there are intermediary thresholds set at 2% points between the lower and upper threshold. The second (top up) payment will be equivalent to an additional 0.25% of the HB administration subsidy for that year, for every two percentage point improvement in performance from the lower threshold up to the upper threshold.
33. The FERIS team will send monthly reports to LAs setting out their progress against the threshold starting in February 2015 (for December performance). Payments will be made within 15 working days of the monthly report that sets out whether the LA has met the lower or upper threshold.

Adjustment for the life of the scheme

34. Where an LA exceeds one or more upper thresholds within the 16 month period that the scheme is running for, a final year adjustment will be made which will compare the total value of reductions during the period of the scheme with the total threshold values, where this results in the LA qualifying for a higher incentive scheme payment the higher payment will be made.
35. An LA that has met all its upper thresholds within a year will not receive any additional money because they have already received the maximum payment under the scheme.
36. This encourages LAs to seek to find F&E reductions throughout the year, because when all reductions are reviewed at the end of the scheme they may qualify for a higher incentive scheme payment. The March 2016 adjustment also helps LAs to maximise the effectiveness of their limited resources during periods of fluctuating workload volumes. If resources are available in a particular quarter the LA can focus on identifying and implementing F&E which could be used to offset busier periods in the March adjustment where lower levels of F&E reductions are found

Monitoring and Reporting on FERIS Performance

37. LAs will receive monthly reports showing progress against the FERIS threshold. The reports will be based on the monthly SHBE scans already submitted by LAs. Each LA's SHBE data will be used to calculate the total weekly value of any reductions to entitlement, or terminations that were identified and processed each month.
38. For simplicity, we will round down the value of the weekly reduction in entitlement to the nearest £100 for all thresholds, and we will round up the weekly reductions that are achieved to the nearest £100.
39. SHBE 'D' records will be used to monitor LA performance. The 'D' records will show the weekly value of the HB entitlement for each claimant at the point that the SHBE scan is extracted from the LAs' system each month. Comparing each month's SHBE extract with that of the previous month will therefore provide information about the value of any decreases to the entitlement identified and processed by each LA during that period. This method will be used both to set baseline performance and monitor monthly performance in 2014/15 (this may be subject to change in 2015/16).
40. Where a claimant disappears off a month's SHBE extract, we will assume that the claimant's benefit was terminated and we will usually count the full value of the claimant's entitlement recorded on the previous extract as a decrease to entitlement. If the claimant reappears on the subsequent extract with the same claim start date as before we will assume that the claim was merely suspended over the period and it was not a genuine termination. We will then adjust the previous month's performance accordingly.
41. This means that we will not know the final count from SHBE extract until we receive the following month's extract. We intend to provide a preliminary estimate of the results from each month's SHBE extract; this will incorporate a forecast of the adjustments we expect to need to make once we receive the following month's SHBE extract. The following month we will then produce a finalised count for that previous month.
42. The 'D' records do not indicate at which point in the interim between the two scans the changes to entitlement occurred. Since the gap between SHBE extracts usually straddles two months we will need to apportion the changes that are observed pro-rata according to the number of days that fall within that period that belong to each month. If this affects whether an LA achieves a period's performance threshold, we will consider such situations sympathetically.
43. Using 'D' records will identify the net effect of any changes to entitlement that occurred since the last SHBE extract. We considered the feasibility of using 'T' records instead of 'D' records. The 'T' record provides information about every change to entitlement which occurred since the last month's extract, however the data captured in the 'T' record is not sufficiently robust to form the basis of performance monitoring so is unsuitable.

Evaluation

44. By March 2015 work will be done to analyse the performance of LAs, as well as visits conducted by the PDT to get feedback from LAs on their experience of the scheme. This will input into how the scheme can be improved for 2015/16.

Worked Example

45. A worked example of potential payments for the FERIS and start-up fund is set out below.

Table 3: Example of baseline performance, thresholds and awards

Baseline calculation: higher of Dec 2013 -Mar 14 performance or average of Dec 2012 – Mar 13 and Dec 2013 – Mar 14			
Dec 2012 to Mar 2013	Dec 2013 to Mar 2014	Average	Baseline
£193,000	£211,000	£202,000	£211,000

Thresholds and potential awards					
LT baseline + 8%	UT Baseline + 18%	2014/15 subsidy	LT award (1.75% of subsidy)	UT potential award (3.5% of subsidy)	Start-up fund amount (per 2014/15 subsidy)
£228,000	£249,000	£1,139,000	£20,000	£40,000	£17,000

Performance Improvement Fund

46. The aim of the Performance Improvement Fund (PIF) is to award funding to support LAs that can demonstrate solutions to reducing F&E in HB. The PIF comprises two elements:

- start-up fund
- bid fund

47. Each LA will receive a formal FERIS launch pack via email. The pack will include details of the scheme including LA specific baseline and threshold data, and details of the PIF including application and bid forms.

Start-up Fund

48. During design discussions with LA representatives it became clear that, while in principle a FERIS would be welcome, LAs would not be able to take it up without an injection of funding to put plans and resources in place. The aim of the start-up fund is to quickly provide LAs with the initial injection of funding to get off the ground in order to meet the FERIS thresholds.

49. The start-up fund will total £6.25 million in 2014/15. For simplicity and fairness each LA will be allocated a set amount in proportion to their

2014/15 HB administration subsidy, with a de minimus of £3,500 for the smallest LAs in recognition of the base costs of putting plans and resources in place. The maximum payments LAs can apply for is set out at Annex A, but note LAs will only be awarded the amount they can demonstrate they will spend to meet the FERIS threshold.

Start-up fund criteria

50. LAs need to apply (see application form at Annex B) for the start-up fund through a light-touch application process setting out:
- a) what the funds will be spent on
 - b) the amount of funding required
 - c) what the proposal will contribute to meet/exceed the FERIS threshold
 - d) detail of the anticipated return on investment
 - e) commitment to provide relevant information to assess progress and spending
51. The closing date for receipt of applications is 30 January 2015. DWP will aim to notify LAs of the outcome of their start-up application and arrange payment within 20 working days of receipt of the application.

Bid Fund

52. The bid fund allows LAs to bid for funding for new and innovative ideas that will provide a return on investment in terms of improving levels of F&E, such as marketing campaigns, joint working projects (e.g. sharing of best practice or resources), or IT solutions. In addition, PDT through their engagement with LAs may identify appropriate activities and support LAs to bid. The bid fund will total £3 million in 2014/15, and LAs will be notified when they receive funding in 2014/15 that they may spend it during 2015/16.

Bid Fund Criteria

53. LAs must submit a bid application using the form at Annex C covering:
- a) what the funding will be spent on
 - b) the amount required
 - c) a commitment to reduce F&E or to meet/exceed the FERIS threshold
 - d) detail of the anticipated return on investment
 - e) commitment to provide relevant information to assess progress and spending
54. Examples that may meet the criteria include:
- developing products such as IT software (individual or joint LA bids)
 - developing marketing materials or campaigns (individual or joint LA bids)
 - higher performing LAs running events, workshops, visiting other LAs
 - higher performing LAs sharing or loaning staff to imbed good practice

- higher performing LAs developing generic products such as leaflets or templates to share with other LAs
- funding FTE or staff overtime to prepare new products, or trial new processes.

55. The closing date for the bid fund is 2 March 2015. DWP will aim to notify LAs of the outcome of their bid and arrange payment within 20 working days of receipt.

Decision Making Forum

56. The group made up of DWP officials from HDD, F&E Strategy and finance will initially meet on a weekly basis (frequency to be reviewed). The decision making forum will:

- take the final decision on start-up fund and bid fund applications
- decide on the amount of bid funding to award LAs taking account of the total funding pot, and any other PIF funding the LA has received
- provide financial assurance and governance that the bids represent value for money and processes are in place to allocate the funding

57. The FERIS team will notify successful applicants of the funding amount, how it was derived and the performance management arrangements. Unsuccessful applicants will be provided with feedback on request which will set out how the application was scored.

PDT support for LAs

58. The established process PDT currently applies to monitor LA performance for speed of processing will be used to monitor performance of LAs that receive any element of the PIF. Where such LAs do not make anticipated improvements PDT will engage with the LA to assess the situation, which may lead to a site visit and review of the funding plan. Failure by an LA to engage or improve could lead to PDT referring the issue to the HDD Engagement Board to consider steps at senior level (see paragraph 58).

59. The FERIS will maintain seven regional teams based around the geographical areas of the DWP One Service Networks. PDT will lead a targeted communication campaign to raise the profile of F&E and alert LAs that they will be engaging with LAs to reduce F&E in HB caseload. PDT will:

- a) provide LAs with expert advice with preparing applications or bids
- b) identify activities LAs can undertake in line with bid fund criteria and guide LAs to bid
- c) undertake early engagement with the largest and poorest performing LAs to encourage participation
- d) engage with LAs not meeting expectations to develop action plans for improvement
- e) engage with high performing LAs, and LAs reaching upper threshold to learn key drivers to exceptional performance and share good practise across LAs

- f) obtain feedback from LAs about their experience of the scheme to use in evaluation.

Recovery of funds

- 60. DWP wishes to work collaboratively with LAs to support performance. Funding will not be recovered from LAs that have spent the funding on activities agreed in the action plan but not made sufficient improvement, as the experience of the PDT is that monitoring performance and direct engagement will drive performance and deliver long term benefits.
- 61. Where an LA does not engage with PDT and does not improve, this could ultimate result in a meeting between the LA Chief Executive and HDD Deputy Director. As a last resort (in England) the Secretary of State can require a published report on the LAs performance.
- 62. The recovery of unspent funds is separate to the decision not to recover where the LA has spent the funding but not improved. There is an established process, managed by the HDD payments resolutions team, to recover funds where an LA receives payment but does not spend it. For example, under the Discretionary Housing Payment unspent funds are recovered from the next payment, or where there is no additional payment, an invoice is sent to the LA for repayment. PDT will check whether funds have been spent in line with the action plan and where appropriate, take action to recover unspent funds.
- 63. PDT will contact LAs as appropriate in the final quarter of 2015/16 to verify that funds were spent in line with application and/or bid forms, funds not spent in line with the action plan or bid will be recovered through the established process set out above.

Annex A

Potential Payments for 2014/15

NB: The potential FERIS payments set out below are cumulative, so each figure is the combined payment an LA could expect to receive for achieving the corresponding threshold. For example, the maximum FERIS payment Luton could get is £39,858. They would receive £19,929 for meeting the lower threshold and then £19,929 for meeting the upper threshold Making a total of £39,858.

Local Authority	Potential FERIS Payment in 2014/15						Start-up Fund
	Lower Threshold	Lower Threshold+2%	Lower Threshold+4%	Lower Threshold+6%	Lower Threshold+8%	Upper Threshold	
Aberdeen	£16,065	£19,278	£22,491	£25,704	£28,917	£32,130	£16,649
Aberdeenshire	£14,646	£17,576	£20,505	£23,434	£26,364	£29,293	£15,179
Adur	£4,455	£5,346	£6,237	£7,128	£8,019	£8,910	£4,617
Allerdale	£7,855	£9,426	£10,997	£12,568	£14,139	£15,710	£8,140
Amber Valley	£9,283	£11,140	£12,996	£14,853	£16,710	£18,566	£9,620
Angus	£9,393	£11,271	£13,150	£15,028	£16,907	£18,785	£9,734
Argyll & Bute	£8,089	£9,707	£11,325	£12,943	£14,561	£16,179	£8,383
Arun	£12,730	£15,276	£17,823	£20,369	£22,915	£25,461	£13,193
Ashfield	£10,238	£12,286	£14,334	£16,381	£18,429	£20,477	£10,610
Ashford	£9,037	£10,845	£12,652	£14,460	£16,267	£18,075	£9,366
Aylesbury Vale	£11,232	£13,479	£15,725	£17,972	£20,218	£22,465	£11,641
Babergh	£5,405	£6,486	£7,568	£8,649	£9,730	£10,811	£5,602
Barking	£25,541	£30,649	£35,757	£40,865	£45,973	£51,081	£26,469
Barnet	£38,943	£46,731	£54,520	£62,308	£70,097	£77,885	£40,358
Barnsley	£24,331	£29,197	£34,063	£38,929	£43,795	£48,661	£25,215
Barrow-in-Furness	£6,308	£7,569	£8,831	£10,092	£11,354	£12,615	£6,537
Basildon	£16,400	£19,680	£22,960	£26,240	£29,520	£32,800	£16,996
Basingstoke and Deane	£12,256	£14,707	£17,159	£19,610	£22,061	£24,512	£12,702
Bassetlaw	£9,393	£11,272	£13,150	£15,029	£16,908	£18,786	£9,734
Bath and N E Somerset	£13,163	£15,796	£18,429	£21,061	£23,694	£26,327	£13,642
Bedford	£15,263	£18,316	£21,368	£24,421	£27,474	£30,526	£15,818
Bexley	£19,163	£22,996	£26,828	£30,661	£34,494	£38,326	£19,859
Birmingham	£135,833	£163,000	£190,167	£217,333	£244,500	£271,667	£140,769
Blaby	£4,724	£5,669	£6,614	£7,559	£8,504	£9,448	£4,896
Blackburn with Darwen	£15,382	£18,458	£21,535	£24,611	£27,688	£30,764	£15,941
Blackpool	£23,940	£28,729	£33,517	£38,305	£43,093	£47,881	£24,810
Blaenau Gwent	£8,928	£10,714	£12,500	£14,285	£16,071	£17,857	£9,253
Bolsover	£6,455	£7,746	£9,037	£10,328	£11,618	£12,909	£6,689
Bolton	£31,599	£37,919	£44,238	£50,558	£56,878	£63,198	£32,747

Boston	£6,589	£7,906	£9,224	£10,542	£11,859	£13,177	£6,828
Bournemouth	£21,676	£26,011	£30,346	£34,682	£39,017	£43,352	£22,464
Bracknell Forest	£8,432	£10,119	£11,805	£13,492	£15,178	£16,865	£8,739
Bradford	£57,001	£68,401	£79,802	£91,202	£102,602	£114,002	£59,072
Braintree	£11,516	£13,819	£16,122	£18,425	£20,728	£23,031	£11,934
Breckland	£10,230	£12,276	£14,323	£16,369	£18,415	£20,461	£10,602
Brent	£48,718	£58,462	£68,205	£77,949	£87,692	£97,436	£50,488
Brentwood	£4,054	£4,865	£5,675	£6,486	£7,297	£8,108	£4,201
Bridgend	£13,064	£15,677	£18,290	£20,903	£23,516	£26,129	£13,539
Brighton and Hove	£34,507	£41,408	£48,309	£55,211	£62,112	£69,014	£35,761
Bristol	£49,387	£59,264	£69,142	£79,019	£88,897	£98,774	£51,182
Broadland	£6,484	£7,781	£9,078	£10,375	£11,672	£12,969	£6,720
Bromley	£24,726	£29,671	£34,616	£39,561	£44,506	£49,451	£25,624
Bromsgrove	£4,692	£5,630	£6,569	£7,507	£8,446	£9,384	£4,863
Broxbourne	£8,283	£9,939	£11,596	£13,253	£14,909	£16,566	£8,584
Broxtowe	£7,054	£8,465	£9,876	£11,287	£12,698	£14,109	£7,311
Burnley	£11,627	£13,953	£16,278	£18,603	£20,929	£23,254	£12,050
Bury	£16,717	£20,061	£23,404	£26,748	£30,091	£33,435	£17,325
Caerphilly	£15,911	£19,093	£22,275	£25,458	£28,640	£31,822	£16,489
Calderdale	£21,352	£25,623	£29,893	£34,164	£38,434	£42,705	£22,128
Cambridge	£9,209	£11,050	£12,892	£14,734	£16,576	£18,417	£9,543
Camden	£36,114	£43,336	£50,559	£57,782	£65,005	£72,227	£37,426
Cannock Chase	£8,458	£10,149	£11,841	£13,533	£15,224	£16,916	£8,765
Canterbury	£10,270	£12,324	£14,378	£16,432	£18,487	£20,541	£10,643
Cardiff	£32,902	£39,483	£46,063	£52,643	£59,224	£65,804	£34,098
Carlisle	£9,094	£10,912	£12,731	£14,550	£16,368	£18,187	£9,424
Carmarthenshire	£14,525	£17,429	£20,334	£23,239	£26,144	£29,049	£15,052
Castle Point	£6,145	£7,374	£8,604	£9,833	£11,062	£12,291	£6,369
Central Bedfordshire	£15,977	£19,172	£22,368	£25,563	£28,758	£31,954	£16,558
Ceredigion	£5,542	£6,650	£7,758	£8,867	£9,975	£11,083	£5,743
Charnwood	£10,202	£12,243	£14,283	£16,324	£18,364	£20,405	£10,573
Chelmsford	£10,735	£12,882	£15,029	£17,176	£19,323	£21,470	£11,125
Cheltenham	£8,976	£10,771	£12,566	£14,361	£16,157	£17,952	£9,302
Cherwell	£9,928	£11,914	£13,900	£15,886	£17,871	£19,857	£10,289
Cheshire East	£24,536	£29,443	£34,351	£39,258	£44,165	£49,072	£25,428
Cheshire West and Chester	£25,837	£31,004	£36,171	£41,339	£46,506	£51,674	£26,776
Chesterfield	£10,398	£12,478	£14,557	£16,637	£18,716	£20,796	£10,776
Chichester	£7,972	£9,566	£11,161	£12,755	£14,350	£15,944	£8,262
Chiltern	£4,717	£5,660	£6,604	£7,547	£8,491	£9,434	£4,888

Chorley	£7,532	£9,039	£10,545	£12,052	£13,558	£15,065	£7,806
Christchurch	£3,564	£4,277	£4,989	£5,702	£6,415	£7,128	£3,693
City of London	£1,683	£2,019	£2,356	£2,692	£3,029	£3,366	£3,500
Clackmannanshire	£5,231	£6,277	£7,323	£8,369	£9,415	£10,461	£5,421
Colchester	£13,374	£16,048	£18,723	£21,398	£24,072	£26,747	£13,859
Comhairle nan Eilean Siar	£2,598	£3,117	£3,637	£4,156	£4,676	£5,195	£3,500
Conwy	£10,389	£12,467	£14,545	£16,623	£18,701	£20,779	£10,767
Copeland	£6,009	£7,211	£8,412	£9,614	£10,816	£12,018	£6,227
Corby	£8,146	£9,776	£11,405	£13,034	£14,664	£16,293	£8,443
Cornwall	£49,022	£58,827	£68,631	£78,436	£88,240	£98,045	£50,804
Cotswold	£5,484	£6,581	£7,678	£8,775	£9,872	£10,969	£5,684
Coventry	£36,338	£43,605	£50,873	£58,140	£65,408	£72,675	£37,658
Craven	£3,139	£3,767	£4,394	£5,022	£5,650	£6,278	£3,500
Crawley	£10,993	£13,191	£15,390	£17,588	£19,787	£21,985	£11,392
Croydon	£45,154	£54,185	£63,215	£72,246	£81,277	£90,308	£46,795
Dacorum	£10,978	£13,173	£15,369	£17,564	£19,760	£21,956	£11,377
Darlington	£11,084	£13,301	£15,517	£17,734	£19,951	£22,168	£11,487
Dartford	£7,060	£8,472	£9,883	£11,295	£12,707	£14,119	£7,316
Daventry	£4,688	£5,625	£6,563	£7,500	£8,438	£9,375	£4,858
Denbighshire	£8,792	£10,551	£12,309	£14,068	£15,826	£17,585	£9,112
Derby	£23,695	£28,434	£33,173	£37,912	£42,651	£47,390	£24,556
Derbyshire Dales	£3,811	£4,573	£5,335	£6,098	£6,860	£7,622	£3,950
Doncaster	£32,855	£39,425	£45,996	£52,567	£59,138	£65,709	£34,048
Dover	£10,253	£12,304	£14,355	£16,405	£18,456	£20,507	£10,626
Dudley	£26,542	£31,851	£37,159	£42,467	£47,776	£53,084	£27,507
Dumfries & Galloway	£15,590	£18,708	£21,826	£24,944	£28,061	£31,179	£16,156
Dundee	£20,385	£24,462	£28,539	£32,616	£36,692	£40,769	£21,125
Durham	£56,199	£67,439	£78,679	£89,918	£101,158	£112,398	£58,241
Ealing	£42,612	£51,135	£59,657	£68,180	£76,702	£85,225	£44,161
East Ayrshire	£13,461	£16,153	£18,846	£21,538	£24,230	£26,922	£13,950
East Cambridgeshire	£5,481	£6,577	£7,673	£8,769	£9,865	£10,962	£5,680
East Devon	£8,559	£10,271	£11,983	£13,695	£15,406	£17,118	£8,870
East Dorset	£4,916	£5,899	£6,882	£7,866	£8,849	£9,832	£5,095
East Dunbartonshire	£5,928	£7,114	£8,300	£9,485	£10,671	£11,857	£6,144
East Hampshire	£6,463	£7,755	£9,048	£10,340	£11,633	£12,926	£6,698
East Hertfordshire	£8,570	£10,284	£11,998	£13,711	£15,425	£17,139	£8,881
East Lindsey	£13,747	£16,497	£19,246	£21,996	£24,745	£27,495	£14,247

East Lothian	£8,109	£9,731	£11,353	£12,975	£14,597	£16,219	£8,404
East Northamptonshire	£5,562	£6,674	£7,787	£8,899	£10,012	£11,124	£5,764
East Renfrewshire	£4,134	£4,961	£5,788	£6,615	£7,442	£8,269	£4,285
East Riding of Yorkshire	£24,670	£29,604	£34,538	£39,472	£44,406	£49,340	£25,567
East Staffordshire	£8,735	£10,482	£12,229	£13,976	£15,723	£17,470	£9,052
Eastbourne	£11,488	£13,786	£16,084	£18,381	£20,679	£22,977	£11,906
Eastleigh	£7,568	£9,081	£10,595	£12,108	£13,622	£15,136	£7,843
Eden	£2,933	£3,520	£4,107	£4,693	£5,280	£5,867	£3,500
Edinburgh	£45,049	£54,059	£63,068	£72,078	£81,088	£90,098	£46,686
Elmbridge	£7,553	£9,064	£10,575	£12,086	£13,596	£15,107	£7,828
Enfield	£43,770	£52,524	£61,278	£70,032	£78,786	£87,539	£45,360
Epping Forest	£7,863	£9,435	£11,008	£12,580	£14,153	£15,726	£8,148
Epsom and Ewell	£4,266	£5,119	£5,973	£6,826	£7,679	£8,532	£4,421
Erewash	£8,981	£10,778	£12,574	£14,370	£16,167	£17,963	£9,308
Exeter	£10,881	£13,057	£15,233	£17,409	£19,586	£21,762	£11,276
Falkirk	£14,401	£17,282	£20,162	£23,042	£25,923	£28,803	£14,925
Fareham	£5,528	£6,634	£7,740	£8,845	£9,951	£11,057	£5,729
Fenland	£9,261	£11,114	£12,966	£14,818	£16,670	£18,523	£9,598
Fife	£33,874	£40,649	£47,423	£54,198	£60,973	£67,748	£35,105
Flintshire	£10,857	£13,028	£15,200	£17,371	£19,542	£21,714	£11,251
Forest Heath	£4,804	£5,764	£6,725	£7,686	£8,647	£9,607	£4,978
Forest of Dean	£6,489	£7,787	£9,085	£10,383	£11,681	£12,978	£6,725
Fylde	£5,447	£6,536	£7,625	£8,715	£9,804	£10,893	£5,645
Gateshead	£22,318	£26,782	£31,246	£35,709	£40,173	£44,636	£23,129
Gedling	£8,851	£10,621	£12,391	£14,161	£15,931	£17,701	£9,172
Glasgow	£97,758	£117,310	£136,861	£156,413	£175,965	£195,516	£101,310
Gloucester	£12,534	£15,041	£17,548	£20,055	£22,562	£25,069	£12,990
Gosport	£8,762	£10,515	£12,267	£14,019	£15,772	£17,524	£9,081
Gravesham	£8,749	£10,499	£12,249	£13,999	£15,749	£17,499	£9,067
Great Yarmouth	£11,902	£14,283	£16,663	£19,044	£21,424	£23,805	£12,335
Greenwich	£40,935	£49,122	£57,309	£65,495	£73,682	£81,869	£42,422
Guildford	£8,650	£10,380	£12,110	£13,840	£15,570	£17,300	£8,964
Gwynedd	£10,185	£12,222	£14,259	£16,296	£18,334	£20,371	£10,555
Hackney	£56,621	£67,945	£79,270	£90,594	£101,918	£113,242	£58,679
Halton	£15,266	£18,319	£21,372	£24,426	£27,479	£30,532	£15,821
Hambleton	£5,361	£6,433	£7,505	£8,577	£9,649	£10,721	£5,555
Hammersmith and Fulham	£28,280	£33,936	£39,592	£45,247	£50,903	£56,559	£29,307
Harborough	£3,611	£4,333	£5,055	£5,778	£6,500	£7,222	£3,742

Haringey	£44,086	£52,903	£61,720	£70,537	£79,355	£88,172	£45,688
Harlow	£9,598	£11,518	£13,437	£15,357	£17,277	£19,196	£9,947
Harrogate	£9,112	£10,934	£12,756	£14,578	£16,401	£18,223	£9,443
Harrow	£24,295	£29,154	£34,013	£38,872	£43,731	£48,590	£25,178
Hart	£3,334	£4,000	£4,667	£5,334	£6,000	£6,667	£3,500
Hartlepool	£13,532	£16,238	£18,945	£21,651	£24,357	£27,064	£14,024
Hastings	£14,048	£16,857	£19,667	£22,477	£25,286	£28,096	£14,558
Havant	£9,855	£11,827	£13,798	£15,769	£17,740	£19,711	£10,214
Havering	£17,296	£20,755	£24,214	£27,673	£31,132	£34,592	£17,924
Herefordshire	£13,654	£16,384	£19,115	£21,846	£24,577	£27,307	£14,150
Hertsmere	£8,650	£10,380	£12,110	£13,840	£15,570	£17,300	£8,964
High Peak	£7,109	£8,531	£9,953	£11,375	£12,797	£14,219	£7,368
Highland	£18,511	£22,213	£25,916	£29,618	£33,320	£37,022	£19,184
Hillingdon	£28,726	£34,471	£40,217	£45,962	£51,707	£57,452	£29,770
Hinckley and Bosworth	£6,070	£7,284	£8,498	£9,712	£10,926	£12,140	£6,291
Horsham	£6,739	£8,087	£9,435	£10,783	£12,131	£13,478	£6,984
Hounslow	£28,580	£34,296	£40,012	£45,728	£51,444	£57,160	£29,619
Huntingdonshire	£11,358	£13,630	£15,902	£18,173	£20,445	£22,717	£11,771
Hyndburn	£9,687	£11,625	£13,562	£15,500	£17,437	£19,374	£10,039
Inverclyde	£11,008	£13,209	£15,411	£17,612	£19,814	£22,015	£11,408
Ipswich	£13,935	£16,722	£19,509	£22,296	£25,083	£27,870	£14,441
Isle of Anglesey	£5,799	£6,958	£8,118	£9,278	£10,438	£11,597	£6,009
Isle of Wight	£14,805	£17,766	£20,727	£23,688	£26,648	£29,609	£15,343
Islington	£41,907	£50,288	£58,669	£67,051	£75,432	£83,813	£43,430
Kensington and Chelsea	£24,409	£29,291	£34,173	£39,055	£43,937	£48,819	£25,296
Kettering	£7,456	£8,947	£10,438	£11,929	£13,420	£14,912	£7,727
Kings Lynn and West Norfolk	£12,072	£14,486	£16,901	£19,315	£21,729	£24,144	£12,510
Kingston upon Hull	£36,612	£43,935	£51,257	£58,580	£65,902	£73,225	£37,943
Kingston upon Thames	£12,425	£14,910	£17,395	£19,880	£22,365	£24,850	£12,877
Kirklees	£37,139	£44,567	£51,995	£59,423	£66,851	£74,279	£38,489
Knowsley	£21,002	£25,202	£29,403	£33,603	£37,804	£42,004	£21,765
Lambeth	£59,091	£70,909	£82,727	£94,545	£106,363	£118,181	£61,238
Lancaster	£11,182	£13,419	£15,655	£17,891	£20,128	£22,364	£11,588
Leeds	£76,563	£91,876	£107,189	£122,501	£137,814	£153,127	£79,346
Leicester	£37,759	£45,311	£52,862	£60,414	£67,966	£75,518	£39,131
Lewes	£7,092	£8,511	£9,929	£11,348	£12,766	£14,185	£7,350
Lewisham	£58,489	£70,187	£81,885	£93,583	£105,281	£116,979	£60,615
Lichfield	£5,758	£6,910	£8,061	£9,213	£10,364	£11,516	£5,967

Lincoln	£10,809	£12,971	£15,133	£17,294	£19,456	£21,618	£11,202
Liverpool	£82,302	£98,763	£115,223	£131,683	£148,144	£164,604	£85,293
Luton	£19,929	£23,915	£27,900	£31,886	£35,872	£39,858	£20,653
Maidstone	£10,749	£12,898	£15,048	£17,198	£19,348	£21,497	£11,139
Maldon	£3,804	£4,564	£5,325	£6,086	£6,846	£7,607	£3,942
Malvern Hills	£4,884	£5,861	£6,838	£7,815	£8,791	£9,768	£5,062
Manchester	£79,952	£95,942	£111,932	£127,923	£143,913	£159,903	£82,857
Mansfield	£10,155	£12,185	£14,216	£16,247	£18,278	£20,309	£10,524
Medway	£25,464	£30,556	£35,649	£40,742	£45,835	£50,927	£26,389
Melton	£2,819	£3,383	£3,947	£4,511	£5,075	£5,639	£3,500
Mendip	£8,800	£10,560	£12,320	£14,080	£15,840	£17,600	£9,120
Merthyr Tydfil	£6,622	£7,947	£9,271	£10,595	£11,920	£13,244	£6,863
Merton	£19,012	£22,815	£26,617	£30,419	£34,222	£38,024	£19,703
Mid Devon	£5,443	£6,532	£7,620	£8,709	£9,798	£10,886	£5,641
Mid Suffolk	£4,528	£5,434	£6,339	£7,245	£8,150	£9,056	£4,693
Mid Sussex	£6,931	£8,317	£9,703	£11,089	£12,476	£13,862	£7,183
Middlesbrough	£21,444	£25,733	£30,022	£34,311	£38,599	£42,888	£22,223
Midlothian	£7,564	£9,077	£10,589	£12,102	£13,615	£15,128	£7,839
Milton Keynes	£26,908	£32,290	£37,672	£43,053	£48,435	£53,817	£27,886
Mole Valley	£4,870	£5,844	£6,818	£7,792	£8,766	£9,740	£5,047
Monmouthshire	£5,743	£6,891	£8,040	£9,188	£10,337	£11,486	£5,951
Moray	£6,453	£7,744	£9,035	£10,325	£11,616	£12,907	£6,688
Neath Port Talbot	£14,721	£17,665	£20,609	£23,553	£26,498	£29,442	£15,256
New Forest	£10,355	£12,426	£14,497	£16,568	£18,639	£20,711	£10,732
Newark and Sherwood	£7,731	£9,277	£10,823	£12,369	£13,916	£15,462	£8,012
Newcastle upon Tyne	£35,299	£42,359	£49,419	£56,479	£63,539	£70,599	£36,582
Newcastle-under-Lyme	£9,578	£11,494	£13,410	£15,325	£17,241	£19,156	£9,926
Newham	£44,349	£53,219	£62,089	£70,958	£79,828	£88,698	£45,961
Newport	£15,380	£18,456	£21,532	£24,608	£27,684	£30,760	£15,939
North Ayrshire	£16,769	£20,123	£23,476	£26,830	£30,184	£33,538	£17,378
North Devon	£8,443	£10,132	£11,821	£13,509	£15,198	£16,887	£8,750
North Dorset	£4,246	£5,095	£5,944	£6,793	£7,642	£8,491	£4,400
North East Derbyshire	£6,491	£7,790	£9,088	£10,386	£11,684	£12,983	£6,727
North East Lincolnshire	£19,852	£23,822	£27,793	£31,763	£35,733	£39,704	£20,573
North Hertfordshire	£10,356	£12,427	£14,498	£16,569	£18,641	£20,712	£10,732
North Kesteven	£6,114	£7,337	£8,560	£9,783	£11,006	£12,229	£6,336
North Lanarkshire	£35,541	£42,650	£49,758	£56,866	£63,975	£71,083	£36,833

North Lincolnshire	£15,635	£18,762	£21,889	£25,016	£28,143	£31,270	£16,203
North Norfolk	£7,961	£9,553	£11,145	£12,737	£14,330	£15,922	£8,250
North Somerset	£18,277	£21,933	£25,588	£29,243	£32,899	£36,554	£18,941
North Tyneside	£20,794	£24,953	£29,111	£33,270	£37,429	£41,588	£21,549
North Warwickshire	£4,201	£5,041	£5,881	£6,721	£7,561	£8,401	£4,353
North West Leicestershire	£5,885	£7,062	£8,239	£9,416	£10,593	£11,769	£6,099
Northampton	£19,870	£23,844	£27,818	£31,792	£35,766	£39,740	£20,592
Northumberland	£27,929	£33,515	£39,100	£44,686	£50,272	£55,858	£28,944
Norwich	£17,938	£21,526	£25,114	£28,701	£32,289	£35,877	£18,590
Nottingham	£42,348	£50,818	£59,288	£67,757	£76,227	£84,697	£43,887
Nuneaton and Bedworth	£10,432	£12,518	£14,604	£16,691	£18,777	£20,864	£10,811
Oadby and Wigston	£2,859	£3,430	£4,002	£4,574	£5,146	£5,717	£3,500
Oldham	£25,555	£30,666	£35,777	£40,888	£45,999	£51,110	£26,484
Orkney Islands	£1,537	£1,844	£2,151	£2,458	£2,766	£3,073	£3,500
Oxford	£13,692	£16,431	£19,169	£21,908	£24,646	£27,385	£14,190
Pembrokeshire	£9,395	£11,274	£13,153	£15,031	£16,910	£18,789	£9,736
Pendle	£9,728	£11,674	£13,620	£15,565	£17,511	£19,457	£10,082
Perth & Kinross	£11,384	£13,661	£15,938	£18,215	£20,492	£22,769	£11,798
Peterborough	£22,663	£27,196	£31,728	£36,261	£40,793	£45,326	£23,486
Plymouth	£30,722	£36,866	£43,010	£49,155	£55,299	£61,443	£31,838
Poole	£10,922	£13,107	£15,291	£17,476	£19,660	£21,845	£11,319
Portsmouth	£26,372	£31,647	£36,921	£42,196	£47,470	£52,744	£27,331
Powys	£9,313	£11,176	£13,038	£14,901	£16,763	£18,626	£9,651
Preston	£14,264	£17,116	£19,969	£22,822	£25,675	£28,527	£14,782
Purbeck	£3,082	£3,699	£4,315	£4,931	£5,548	£6,164	£3,500
Reading	£17,036	£20,443	£23,850	£27,257	£30,664	£34,071	£17,655
Redbridge	£22,660	£27,192	£31,724	£36,256	£40,789	£45,321	£23,484
Redcar and Cleveland	£16,251	£19,501	£22,751	£26,001	£29,251	£32,502	£16,841
Redditch	£6,977	£8,372	£9,768	£11,163	£12,558	£13,954	£7,230
Reigate and Banstead	£8,962	£10,754	£12,546	£14,339	£16,131	£17,923	£9,287
Renfrewshire	£19,456	£23,347	£27,238	£31,129	£35,020	£38,911	£20,163
Rhondda, Cynon, Taff	£23,175	£27,810	£32,445	£37,080	£41,714	£46,349	£24,017
Ribble Valley	£2,638	£3,165	£3,693	£4,220	£4,748	£5,276	£3,500
Richmond upon Thames	£13,485	£16,182	£18,879	£21,575	£24,272	£26,969	£13,975
Richmondshire	£2,665	£3,198	£3,731	£4,264	£4,797	£5,330	£3,500
Rochdale	£26,106	£31,328	£36,549	£41,770	£46,992	£52,213	£27,055
Rochford	£4,481	£5,377	£6,273	£7,169	£8,065	£8,962	£4,644

Rossendale	£6,237	£7,485	£8,732	£9,980	£11,227	£12,475	£6,464
Rother	£7,196	£8,636	£10,075	£11,514	£12,953	£14,393	£7,458
Rotherham	£24,859	£29,830	£34,802	£39,774	£44,745	£49,717	£25,762
Rugby	£7,421	£8,906	£10,390	£11,874	£13,358	£14,843	£7,691
Runnymede	£5,278	£6,334	£7,389	£8,445	£9,500	£10,556	£5,470
Rushcliffe	£5,266	£6,319	£7,372	£8,426	£9,479	£10,532	£5,457
Rushmoor	£8,600	£10,320	£12,039	£13,759	£15,479	£17,199	£8,912
Rutland	£1,779	£2,135	£2,491	£2,847	£3,202	£3,558	£3,500
Ryedale	£3,581	£4,297	£5,013	£5,730	£6,446	£7,162	£3,711
Salford	£34,936	£41,923	£48,911	£55,898	£62,885	£69,872	£36,206
Sandwell	£37,871	£45,445	£53,019	£60,593	£68,167	£75,741	£39,247
Scarborough	£12,520	£15,024	£17,528	£20,032	£22,536	£25,040	£12,975
Scottish Borders	£10,711	£12,854	£14,996	£17,138	£19,281	£21,423	£11,101
Sedgemoor	£9,908	£11,890	£13,871	£15,853	£17,834	£19,816	£10,268
Sefton	£27,760	£33,313	£38,865	£44,417	£49,969	£55,521	£28,769
Selby	£4,868	£5,841	£6,815	£7,788	£8,762	£9,735	£5,044
Sevenoaks	£6,840	£8,208	£9,576	£10,943	£12,311	£13,679	£7,088
Sheffield	£52,945	£63,534	£74,123	£84,712	£95,301	£105,890	£54,869
Shepway	£10,363	£12,435	£14,508	£16,581	£18,653	£20,726	£10,739
Shetland Islands	£1,221	£1,465	£1,710	£1,954	£2,198	£2,442	£3,500
Shropshire	£21,145	£25,374	£29,603	£33,832	£38,061	£42,291	£21,914
Slough	£16,037	£19,245	£22,452	£25,660	£28,867	£32,075	£16,620
Solihull	£14,045	£16,854	£19,663	£22,472	£25,281	£28,090	£14,555
South Ayrshire	£10,861	£13,033	£15,205	£17,378	£19,550	£21,722	£11,256
South Bucks	£3,490	£4,188	£4,887	£5,585	£6,283	£6,981	£3,617
South Cambridgeshire	£6,520	£7,824	£9,128	£10,432	£11,736	£13,040	£6,757
South Derbyshire	£4,915	£5,898	£6,880	£7,863	£8,846	£9,829	£5,093
South Gloucestershire	£18,708	£22,450	£26,192	£29,933	£33,675	£37,417	£19,388
South Hams	£5,924	£7,108	£8,293	£9,478	£10,662	£11,847	£6,139
South Holland	£6,236	£7,484	£8,731	£9,978	£11,225	£12,473	£6,463
South Kesteven	£9,124	£10,948	£12,773	£14,598	£16,423	£18,247	£9,455
South Lakeland	£5,653	£6,783	£7,914	£9,044	£10,175	£11,306	£5,858
South Lanarkshire	£27,915	£33,498	£39,081	£44,664	£50,247	£55,830	£28,929
South Norfolk	£7,571	£9,086	£10,600	£12,114	£13,628	£15,143	£7,846
South Northamptonshire	£3,706	£4,447	£5,188	£5,929	£6,671	£7,412	£3,841

South Oxfordshire	£6,845	£8,215	£9,584	£10,953	£12,322	£13,691	£7,094
South Ribble	£7,022	£8,426	£9,830	£11,235	£12,639	£14,043	£7,277
South Somerset	£12,818	£15,382	£17,946	£20,510	£23,073	£25,637	£13,284
South Staffordshire	£6,298	£7,558	£8,817	£10,077	£11,337	£12,596	£6,527
South Tyneside	£18,654	£22,385	£26,116	£29,847	£33,578	£37,309	£19,332
Southampton	£27,840	£33,408	£38,976	£44,543	£50,111	£55,679	£28,851
Southend on Sea	£19,706	£23,647	£27,588	£31,529	£35,470	£39,412	£20,422
Southwark	£53,702	£64,443	£75,183	£85,924	£96,664	£107,404	£55,654
Spelthorne	£6,368	£7,642	£8,915	£10,189	£11,463	£12,736	£6,600
St Albans	£6,958	£8,349	£9,741	£11,133	£12,524	£13,916	£7,211
St Edmundsbury	£7,473	£8,967	£10,462	£11,957	£13,451	£14,946	£7,744
St Helens	£19,962	£23,954	£27,947	£31,939	£35,932	£39,924	£20,687
Stafford	£7,907	£9,488	£11,070	£12,651	£14,232	£15,814	£8,194
Staffordshire Moorlands	£5,477	£6,572	£7,668	£8,763	£9,858	£10,954	£5,676
Stevenage	£8,329	£9,994	£11,660	£13,326	£14,991	£16,657	£8,631
Stirling	£5,975	£7,170	£8,365	£9,560	£10,755	£11,950	£6,192
Stockport	£21,702	£26,043	£30,383	£34,724	£39,064	£43,405	£22,491
Stockton on Tees	£20,922	£25,107	£29,291	£33,476	£37,660	£41,845	£21,683
Stoke on Trent	£27,771	£33,325	£38,879	£44,433	£49,987	£55,541	£28,780
Stratford-on-Avon	£7,247	£8,697	£10,146	£11,595	£13,045	£14,494	£7,511
Stroud	£6,482	£7,778	£9,074	£10,371	£11,667	£12,963	£6,717
Suffolk Coastal	£7,258	£8,710	£10,162	£11,613	£13,065	£14,517	£7,522
Sunderland	£37,581	£45,097	£52,614	£60,130	£67,646	£75,162	£38,947
Surrey Heath	£4,404	£5,285	£6,166	£7,047	£7,928	£8,809	£4,564
Sutton	£16,982	£20,379	£23,775	£27,171	£30,568	£33,964	£17,599
Swale	£12,724	£15,269	£17,814	£20,359	£22,904	£25,448	£13,187
Swansea	£22,370	£26,844	£31,318	£35,792	£40,266	£44,740	£23,183
Swindon	£17,584	£21,100	£24,617	£28,134	£31,651	£35,167	£18,223
Tameside	£26,710	£32,052	£37,395	£42,737	£48,079	£53,421	£27,681
Tamworth	£5,664	£6,797	£7,930	£9,063	£10,196	£11,328	£5,870
Tandridge	£4,631	£5,557	£6,484	£7,410	£8,336	£9,262	£4,800
Taunton Deane	£8,960	£10,752	£12,545	£14,337	£16,129	£17,921	£9,286
Teignbridge	£10,163	£12,195	£14,228	£16,260	£18,293	£20,325	£10,532
Telford and Wrekin	£18,244	£21,893	£25,542	£29,191	£32,840	£36,489	£18,907
Tendring	£15,424	£18,509	£21,594	£24,679	£27,763	£30,848	£15,985
Test Valley	£7,512	£9,014	£10,516	£12,018	£13,521	£15,023	£7,785
Tewkesbury	£5,314	£6,377	£7,440	£8,503	£9,566	£10,628	£5,507

Thanet	£19,137	£22,964	£26,791	£30,619	£34,446	£38,273	£19,832
Three Rivers	£5,859	£7,031	£8,203	£9,374	£10,546	£11,718	£6,072
Thurrock	£14,235	£17,083	£19,930	£22,777	£25,624	£28,471	£14,753
Tonbridge and Malling	£7,880	£9,455	£11,031	£12,607	£14,183	£15,759	£8,166
Torbay	£18,522	£22,226	£25,930	£29,635	£33,339	£37,043	£19,195
Torfaen	£10,083	£12,100	£14,116	£16,133	£18,149	£20,166	£10,449
Torrige	£5,526	£6,631	£7,736	£8,842	£9,947	£11,052	£5,727
Tower Hamlets	£61,794	£74,153	£86,511	£98,870	£111,229	£123,588	£64,039
Trafford	£17,792	£21,351	£24,909	£28,467	£32,026	£35,584	£18,439
Tunbridge Wells	£7,716	£9,259	£10,802	£12,345	£13,888	£15,431	£7,996
Uttlesford	£3,606	£4,328	£5,049	£5,770	£6,492	£7,213	£3,738
Vale of Glamorgan	£9,470	£11,364	£13,258	£15,152	£17,046	£18,940	£9,814
Vale of White Horse	£6,883	£8,260	£9,636	£11,013	£12,389	£13,766	£7,133
Wakefield	£37,946	£45,536	£53,125	£60,714	£68,303	£75,893	£39,325
Walsall	£34,024	£40,829	£47,633	£54,438	£61,243	£68,048	£35,260
Waltham Forest	£34,506	£41,407	£48,308	£55,209	£62,110	£69,011	£35,760
Wandsworth	£38,665	£46,398	£54,131	£61,864	£69,597	£77,330	£40,070
Warrington	£16,298	£19,558	£22,817	£26,077	£29,336	£32,596	£16,890
Warwick	£7,789	£9,347	£10,905	£12,463	£14,020	£15,578	£8,072
Watford	£9,056	£10,867	£12,678	£14,489	£16,300	£18,112	£9,385
Waveney	£11,170	£13,404	£15,638	£17,872	£20,106	£22,340	£11,576
Waverley	£6,269	£7,523	£8,776	£10,030	£11,284	£12,538	£6,497
Wealden	£7,683	£9,219	£10,756	£12,292	£13,829	£15,365	£7,962
Wellingborough	£7,178	£8,613	£10,049	£11,484	£12,920	£14,355	£7,438
Welwyn Hatfield	£9,197	£11,036	£12,876	£14,715	£16,554	£18,394	£9,531
West Berkshire	£10,017	£12,020	£14,023	£16,027	£18,030	£20,033	£10,381
West Devon	£3,879	£4,655	£5,431	£6,207	£6,983	£7,759	£4,020
West Dorset	£6,932	£8,319	£9,705	£11,092	£12,478	£13,864	£7,184
West Dunbartonshire	£13,487	£16,184	£18,882	£21,579	£24,277	£26,974	£13,977
West Lancashire	£8,269	£9,922	£11,576	£13,230	£14,884	£16,537	£8,569
West Lindsey	£7,209	£8,651	£10,093	£11,535	£12,977	£14,419	£7,471
West Lothian	£16,804	£20,165	£23,526	£26,887	£30,247	£33,608	£17,415
West Oxfordshire	£6,305	£7,566	£8,827	£10,088	£11,349	£12,610	£6,534
West Somerset	£3,468	£4,162	£4,855	£5,549	£6,243	£6,936	£3,594
Westminster	£36,647	£43,976	£51,305	£58,635	£65,964	£73,294	£37,978

Weymouth and Portland	£7,235	£8,682	£10,129	£11,575	£13,022	£14,469	£7,498
Wigan	£30,193	£36,232	£42,271	£48,310	£54,348	£60,387	£31,291
Wiltshire	£31,721	£38,065	£44,409	£50,753	£57,097	£63,441	£32,873
Winchester	£6,333	£7,600	£8,866	£10,133	£11,400	£12,666	£6,563
Windsor and Maidenhead	£8,397	£10,076	£11,756	£13,435	£15,115	£16,794	£8,702
Wirral	£35,718	£42,861	£50,005	£57,148	£64,292	£71,435	£37,016
Woking	£6,415	£7,698	£8,982	£10,265	£11,548	£12,831	£6,649
Wokingham	£5,532	£6,638	£7,744	£8,851	£9,957	£11,063	£5,733
Wolverhampton	£31,389	£37,667	£43,945	£50,223	£56,501	£62,778	£32,530
Worcester	£9,000	£10,800	£12,600	£14,400	£16,201	£18,001	£9,327
Worthing	£8,932	£10,719	£12,505	£14,292	£16,078	£17,865	£9,257
Wrexham	£11,205	£13,446	£15,687	£17,928	£20,169	£22,410	£11,612
Wychavon	£7,334	£8,801	£10,267	£11,734	£13,201	£14,668	£7,600
Wycombe	£11,570	£13,884	£16,198	£18,513	£20,827	£23,141	£11,991
Wyre	£10,062	£12,075	£14,087	£16,100	£18,112	£20,125	£10,428
Wyre Forest	£8,905	£10,687	£12,468	£14,249	£16,030	£17,811	£9,229
York	£12,809	£15,371	£17,932	£20,494	£23,056	£25,618	£13,274
Total	£6,030,791	£7,236,949	£8,443,107	£9,649,265	£10,855,423	£12,061,581	£6,261,979

Annex B

Start-up Fund Application

Fraud & Error Reduction Incentive Scheme (FERIS) – Start-up Fund

Action Plan Funding Application

DWP is supporting local authorities (LAs) to tackle Fraud and Error (F&E) in Housing Benefit (HB). FERIS aims to encourage LAs to find more changes of circumstances which reduce HB entitlement. The start-up fund will support LAs to quickly get projects off the ground.

This form should be submitted to feris.team@dwp.gsi.gov.uk no later than 30 January 2015. Any queries about the fund should also be submitted to this address.

Section A: Applicant contact information

LA name:	Click here to enter text.
Name of Contact(s):	Click here to enter text.
Position in authority:	Click here to enter text.
Telephone number(s) of the contact(s):	Click here to enter text.
Email address of the contact(s):	Click here to enter text.

Section B: Eligibility criteria

Please complete as appropriate:

The LA opts-in to the Fraud and Error Reduction Incentive Scheme	YES/NO
All expenditure will be spent on F&E activities	YES/NO
The application demonstrates that funding will support meeting/exceeding the FERIS threshold	YES/NO
The proposal has been signed off by the Responsible Financial Officer	YES/NO
The LA agrees to provide relevant information for DWP to monitor and verify progress and spending	YES/NO

Section C: FERIS Start-up Application

Funding Requirement: Please state the total amount you are applying for from the start-up fund (this should not exceed the maximum amount stated on your invitation letter).

Total grant sought:

F&E Reduction Plan Additional Activities (250 words maximum): Please detail the additional actions and activities you will be undertaking to identify more changes of circumstances which reduce HB F & E.

Click here to enter text.

F&E Reduction Plan Cost (250 words maximum): Please outline how you intend to spend the start-up fund to support the plan detailed above.

Click here to enter text

Section D: Meeting the FERIS threshold

Estimated F&E reductions in 2014/15

To the best of your knowledge, please set out the estimated reduction in HB, and whether this exceeds your lower FERIS threshold.

Estimated reduction in HB:	
Does this exceed your lower FERIS threshold:	

Section E: Approval

Approval: Application approved and signed off by Responsible Finance Officer.

Name	Click here to enter text.
Signature	Click here to enter text.
Organisation	Click here to enter text.
Date Approved	Click here to enter text.

Disclaimer

There shall be no expectation of grant until authorities have been formally notified in writing by the department. All the applicant's costs and charges incurred as a result of making this application shall be for the applicant's account and cannot be claimed as part of the project.

The Data Protection Act: Freedom of Information Act 2000

The Department for Work and Pensions undertakes to use its best endeavours to hold confidential any information provided in any application form submitted, subject to our contracting obligations under law, including the Freedom of Information Act 2000. If you consider that any of the information submitted in the application form should not be disclosed because of its sensitivity then this should be stated with the reason for considering it sensitive. The department will then consult with you in considering any request received under the Freedom of Information Act 2000 before replying to such a request.

Applicants should be aware that the following conditions will also apply to all start-up fund applications:

- We may use your information for the purposes of research and statistical analysis and may share anonymised information with other government departments, agencies or third parties for research and statistical analysis and reporting purposes.
- Our policies and procedures in relation to the application and evaluation of grants are subject to audit and review by both internal and external auditors. Your information may be subject to such audit and review.
- We propose to include light touch monitoring by monitoring the return on investment of funding. We would encourage applicants to regularly publicise progress on their websites and disseminate good practice.
- The department may publish information relating to successful start-up fund applications.

Annex C

Bid Fund Application Form

Fraud & Error Reduction Incentive Scheme (FERIS) – Bid Fund

Bid Application Form

DWP is supporting local authorities (LAs) to tackle Fraud and Error (F&E) in Housing Benefit (HB). FERIS aims to encourage LAs to find more changes of circumstances which reduce HB entitlement. The bid fund will help LAs deliver new and innovative ideas, and joint working arrangements.

This form should be submitted feris.team@dwp.gsi.gov.uk no later than **2 March 2015**. Any queries about the fund should also be submitted to this address. Early applications are encouraged to facilitate LAs receiving payment as early as possible.

Section A: Applicant contact information

LA name:	Click here to enter text.
Name of Contact(s):	Click here to enter text.
Position in authority:	Click here to enter text.
Telephone number(s) of the contact(s):	Click here to enter text.
Email address of the contact(s):	Click here to enter text.

Section B: Eligibility criteria

Please complete as appropriate:

The LA opts-in to the Fraud and Error Reduction Incentive Scheme	YES/NO
All expenditure will be spent on F&E activities	YES/NO
The application demonstrates that funding will support meeting the LAs FERIS threshold or reducing HB F&E	YES/NO
The LA agrees to provide relevant information for DWP to monitor and verify progress and spending	YES/NO
The proposal has been signed off by the Responsible Financial Officer	YES/NO
The bidding authority will return any unspent monies after 2015/16	YES/NO

Section C: Project description

Project Summary (500 words maximum): Please outline the key elements of the proposal and how the funding will be used, and explain how the proposal will contribute to meeting/exceeding the FERIS threshold or improve F&E.

Click here to enter text

Funding Requirement: Please state the total amount you are bidding for and set out what you estimate the **return on investment** to be.

Total grant sought:

Bidding partners: Please describe details of any proposed partnership or joint working arrangements, including the name of any LA partners. Please detail the reasons behind the partnership working proposed.

Click here to enter text.

Other bids: If you are submitting other applications for the start-up fund or bid fund, please list all other bids specifying the name of the bid.

If you have successfully bid for funding from the Department for Communities and Local Government Counter Fraud Challenge Fund (England only) please include a sentence describing the activities covered by bid and state how much funding you received.

Click here to enter text.

Section D: Financial savings and benefits

Your bid should provide reasonable estimates as to how the funds will result in meeting/exceeding the FERIS threshold or reducing F&E.

Expenditure

Please use this box to detail the how the funding will be spent, indicating the quarter and year. Additional rows can be added as necessary.

Description of expense	2014/15 Dec - Mar	2015/16 Quarter 1	2015/16 Quarter 2	2015/16 Quarter 3	2015/16 Quarter 4
<i>E.g. Training or marketing</i>					

Total funding requested

Please use the box below to provide:

- an explanation of why you believe the costs to be reasonable and confirmation that all costs associated with the proposal have been identified
- that financial risks have been identified and mitigation plans are in place (a risk register can be attached)
- the governance arrangements necessary to take this forward are in place.

Click here to enter text.

Estimated F&E reductions in weekly benefit entitlement

Please use this box to estimate the reductions in HB entitlement that will result from the funding. The savings identified below must be additional to those that would be realised through business as usual activities. Additional rows and columns can be added as necessary.

2014/15 Dec - Mar	2015/16 Quarter 1	2015/16 Quarter 2	2015/16 Quarter 3	2015/16 Quarter 4
Total savings				

Please use the box below to provide reasonable estimates of how the estimated reductions in HB have been calculated, including any evidence to support your estimates.

[Click here to enter text](#)

Section E: Procurement Strategy

If the bid includes procurement, please outline the procurement strategy including evidence of compliance with European Procurement Rules as relevant.

[Click here to enter text.](#)

Section F: Other Information

Please use this section to provide any additional information that you think assessors may require to evaluate your bid (250 words maximum).

[Click here to enter text.](#)

Section G: Approval

Approval: Bid should be approved and signed off by the Responsible Financial Officer for each LA partner to the bid.

Name	Click here to enter text.
Signature	Click here to enter text.
Organisation	Click here to enter text.
Date Approved	Click here to enter text.

Disclaimer

There shall be no expectation of grant until authorities have been formally notified in writing by the department. All the Applicant's costs and charges incurred as a result of making this application shall be for the applicant's account and cannot be claimed as part of the project.

The Data Protection Act: Freedom of Information Act 2000

The Department for Work and Pensions undertakes to use its best endeavours to hold confidential any information provided in any application form submitted, subject to our contracting obligations under law, including the Freedom of Information Act 2000. If you consider that any of the information submitted in the application form should not be disclosed because of its sensitivity then this should be stated with the reason for considering it sensitive. The department will then consult with you in considering any request received under the Freedom of Information Act 2000 before replying to such a request.

Applicants should be aware that the following conditions will also apply to all start-up fund applications:

- We may use your information for the purposes of research and statistical analysis and may share anonymised information with other government departments, agencies or third parties for research and statistical analysis and reporting purposes.
- Our policies and procedures in relation to the application and evaluation of grants are subject to audit and review by both internal and external auditors. Your information may be subject to such audit and review.
- We propose to include light touch monitoring by monitoring the return on investment of funding. We would encourage applicants to regularly publicise progress on their websites and disseminate good practice.
- The department may publish information relating to successful start-up fund applications.