

Your guide to tenancy fraud and how we work to prevent it.

What is tenancy fraud?

Tenancy fraud (also called **social housing fraud**) is when someone lives in a social housing home **without having the legal right to do so**. This can take many forms. Below are some of the most common examples:

Types of tenancy fraud

Unlawful subletting: Renting out and allowing your home to someone else without permission – often while living elsewhere.

Unlawful assignment: Moving out and allowing someone else to live in your property without telling us.

Obtaining housing by deception: Giving false or misleading information in a housing application – for example, not declaring another property or misrepresenting your household.

Succession fraud: Trying to take over a tenancy after someone's death when you're not legally entitled.

Key selling: Accepting money to handover your tenancy and keys to someone else.

Why tackling fraud matters

Social housing is a public asset. With a national shortage of affordable homes, tenancy fraud means someone in real need may be left waiting longer for a safe and secure place to live.

As a registered housing provider, we have a duty to:

- Make sure our homes are allocated fairly.
- Ensure they are lived in by those who are legally entitled.

What we do to prevent tenancy fraud

We take tenancy fraud seriously and work to stop it in a fair, respectful and proportionate way.

We:

- Train staff to recognise and report signs of tenancy fraud.
- Carry out ID and eligibility checks when offering homes.
- Review concerns about abandoned or misused homes.
- Promote awareness through information and guidance.
- Work with local authorities and other agencies to investigate and act on confirmed fraud.

- Support legal action where needed, including the recovery of homes or profits gained illegally.

Under the **Prevention of Social Housing Fraud Act 2013**, tenancy fraud is a criminal offence.

In serious cases, it can lead to a **fine of up to £50,000 or up to 2 years in prison**.

Who investigates tenancy fraud?

We may not always investigate reports of suspected tenancy fraud ourselves. This is because:

- Some types of fraud – such as **unlawful subletting, false benefit claims, or housing deception** – are criminal offences that require formal investigation.
- These cases are best handled by specialist fraud investigators at the local authority, who are trained and legally empowered to lead enforcement.

We have a **legal responsibility** to report suspected tenancy fraud and cooperate fully with local authority fraud teams under the **Prevention of Social Housing Fraud Act 2013**.

Where necessary, we may also share relevant information with them under the **Data Protection Act 2018**, which allows us to disclose data where it is:

- In the public interest.
- Required by law.
- Necessary for the prevention or detection of crime.

What you can do to help

You can help protect our homes by reporting any concerns. For example, if you think someone is:

- Renting out their home without permission.
- Living in a property they weren't entitled to.
- Using false details to get a tenancy.

Please get in touch:

Visit our website and complete our online contact form.

- Email us at housing@lacehousing.org
- Speak confidentially with a member of our team.
- You can remain anonymous if you wish – or share your details so we can follow up if needed.

We treat all information in the strictest of confidence. Even small details may help us take action to protect homes for those who need them most.

A fair and respectful approach

We:

- Take all reports seriously and investigate based on evidence.
- Protect your privacy.
- Support residents who may be vulnerable or at risk.
- Act fairly and in line with our duties as a social landlord.

We are committed to applying this policy without discrimination and in line with our values of transparency, respect and accountability.

People, Places, Partnerships in practice

Tenancy fraud undermine trust and takes homes away from those who need them.

- For **people**, it means someone is denied access to safe and secure home.
- In the **places** we manager, fraud effects community stability and housing fairness.
- Through **partnerships** with residents and local authorities, we act to stop fraud and protect homes and the fairness of our housing system.