

What is social housing fraud?

Social housing fraud is often referred to as housing tenancy fraud and there are several types. Here are some of the most common ones:

- **Unlawful subletting** – this is where a tenant lets out their home without the knowledge or permission of their landlord. Detection in this area is difficult as the original tenant often continues to pay the rent for the property directly to their landlord but charge the person they are subletting to a much higher rent.
- **Unlawful assignment** – this is where a tenant stops using their tenancy as their main or principal home, allowing another person to live there without their landlord's permission.
- **Obtaining housing by deception** – this is where a person(s) obtains a tenancy via the local authority or housing association by giving false information in their application for housing, for example not declaring that they are renting another social housing property or own their own home or by giving false information about who lives with them. This is an offence under Part 7 of the Housing Act 1996. For our housing with extra care this could also include giving false information about existing care or support needs.
- **Tenancy succession by deception** – this is where a tenant dies and someone who is not eligible tries to succeed the tenancy.
- **Key selling** – this is where the legal tenant is paid a one-off payment to pass on their keys. Tenancy fraud may prevent an eligible household in need of accommodation from being housed.

Why it's important to tackle tenancy fraud.

Social housing is an asset to the public and often a lifeline to the people it's meant for, given the desperate shortage of affordable homes. Housing associations must make sure that they make the best use of the homes they own and ensure that the people living there are legally entitled to be there. People who are already in need of social housing and on the waiting, list will have to wait even longer if homes continue to be occupied by people who have no right to live there.

What we do to tackle tenancy fraud

We take tenancy fraud very seriously and will take action to regain possession of properties and recover any unlawful profits made by residents wherever we find evidence of tenancy fraud. Our right to do this has been enforced by the government in The Prevention of Social Housing Fraud Act 2013. The introduction of this Act made tenancy fraud a criminal offence, which in the very worst instances could result in two years in prison and or a maximum of £50,000 in fines.



Social housing fraud

We:

- encourage all our staff to be aware of, and alert to fraud.
- carry out a range of checks on people wishing to join our housing waiting list, including identification checks.
- carefully consider applicants housing needs prior to offering them a property with us.
- work with other agencies, such as Local Authorities to prevent housing tenancy fraud, including housing benefit fraud.
- investigate any reports that a tenant has abandoned their home and take appropriate legal action where necessary.
- will respond promptly to any reports of housing tenancy fraud taking appropriate action to stop it, including pursuing legal interventions if necessary. Any action instigated under the Prevention of Social Housing Fraud Act 2013 would need to be taken by the Local Authority.

What you can do to help

Do you know someone living in one of our properties, who is renting it out without permission?

Do you know someone living in one of our properties that has got their home by giving us false information?

If so, they could potentially be committing tenancy fraud, using up valuable housing accommodation and depriving applicants who are on our waiting list.

There are many ways you can get in touch with us about tenancy fraud:

- Visit our website and complete our online form; or
- Contact a member of our team and explain your concerns.

Any information you give us will be treated in the strictest of confidence and your identity will be protected. You can report the suspected fraud anonymously but please give us as much information as possible to help our investigations. The more information that we have the better the chance we have of stopping it.

If you are happy to disclose your contact details, then this may help if we need to contact you for more information or to clarify something that you have told us.