



1 Purpose of Policy

- 1.1 Habinteg recognises the importance of tackling housing tenancy fraud and acknowledges its effect on residents and communities. Housing tenancy fraud is unfair to those in genuine need of our homes and it is therefore necessary for us to take definite steps to prevent its occurrence.
- 1.2 Habinteg is committed to preventing and detecting housing tenancy fraud and will take appropriate action to identify and remedy instances of housing tenancy fraud.

2 Definitions

- 2.1 Housing tenancy fraud is defined by the NI Audit Office as the use of social housing by someone who is not entitled to it.

3 Aim

- 3.1 The overall aim of the policy is to ensure the fair allocation and occupation of social housing by those in greatest need.

4 Objectives

- 4.1 To prevent abuse of the housing allocation system through robust, effective and timely housing management processes.
- 4.2 To raise awareness of the issue of housing tenancy fraud and its impact on communities.
- 4.3 To maximise the availability of Association properties by seeking recovery of unlawfully occupied homes whenever possible.

5 Principles

5.1 The Association considers the following to represent tenancy fraud:

- Giving false information in a housing application to improve the chances of getting a property, for example, falsely claiming to be living with a relative or failing to disclose a change of circumstances.
- Abandonment of the property and living elsewhere, either leaving the property empty or selling the keys to someone else, for example where a tenant leaves their own property to move in with a new partner.
- Subletting the property to someone who is not entitled to live there. Often in these cases the person renting the property does not know that their 'landlord' does not own the property
- False succession where the tenancy is taken over, often on the death of the tenant, by someone who falsely claims to have been living there for some time, for example, a person succeeding on the death of a relative
- Unlawful assignment which occurs when a tenant has moved out and given the property over to a friend or family member, allowing them to 'queue jump' the waiting list and the assessment for social housing ; and
- Providing misleading information on an application to purchase the property, through the right to buy scheme

6 Application

6.1 Management.

The Association will manage tenancy fraud by:

- Encouraging all staff to be aware of, and alert to fraud.
- Supporting staff with training.
- Recognising that tenancy fraud is most likely to be identified by neighbours, we will publicise the impact of fraud, encourage its reporting and provide training for resident representatives.
- Gathering intelligence on incidents of fraud so that we can identify where and when it is most likely to occur.

6.2 Prevention.

The Association will take active steps to prevent fraud by:

- Taking photographs (or an equivalent form of identification) at the start of new tenancies, tenancy viewings, tenancy sign ups, and new tenant six week visits.
- Carrying out tenancy audits- using intelligence about the risk of fraud to trigger those audits.
- Seeking to identify and co-operate with others to prevent housing related fraud, including housing benefit and right to buy fraud.
- Publicising the impact of fraud, our definitions of fraud, and our commitment to stop it.

- Publicising successful outcomes of action taken when fraud has been identified.

6.3 Enforcement.

- a. The Association will take reports of fraud seriously and fully investigate reports. Where there is evidence that fraud is occurring appropriate steps will be taken to stop it.
- b. The Association recognises that evidence is critical. Neighbours will be supported to give evidence to the Association. The Association will actively develop links with partner agencies, including the police, NIHE and other agencies, to help obtain evidence.
- c. Where necessary legal action will be taken to recover possession of the property when fraud has taken place.
- d. Advice will be given to innocent parties, particularly sub tenants, who are affected by fraud. The Association will advise them of their rights and housing options, and seek their support in any action taken.

7 Procedures

7.1 The following linked policies and procedures support the delivery of this policy.

- Tenancy Fraud procedure.
- Agreement and associated procedures.
- Assignment and exchange policy and procedures.

- Housing Allocation policy and procedures.
- Statutory House Sales Scheme and procedures.

8 Responsibilities

- 8.1 All staff should be alert to potential fraud and are responsible for notifying their line manager when they believe that fraud might be occurring.
- 8.2 The Director of Operations is responsible for implementing and reviewing this policy and for ensuring that appropriate procedures are in place.
- 8.3 Housing Officers are responsible for investigating reports of tenancy fraud and for taking appropriate action on approval from the Housing Manager.

9 Consultation and monitoring

- 9.1 Incidents and the outcomes of reported fraud will be recorded on Omniledger. These will help us understand the reasons why fraud occurs and where it is likely to happen.
- 9.2 The number of cases and types of tenancy frauds, alongside the actions and outcomes where legal action has been taken will be reported to the Housing Management Committee and Board on a quarterly basis.

10 Equalities impact

- 10.1 Fraud prevention is a regulatory requirement based on statutory provisions and as such applies to all current and prospective tenants.
- 10.2 The application of the policy has no direct or indirect discriminatory impact on any group.
- 10.3 All tenants are made aware of our fraud prevention arrangements, and given relevant information and support. Arrangements are based on the tenancy agreement. Information and associated procedures are discussed at sign up and can be made available in other languages.