TENANT POLICY
Tenancy Fraud Policy

Policy Reference **HC17** Version No. **5**

OBJECTIVES OF THIS POLICY:

- To provide information to Woven's residents and stakeholders of the organisation's approach to tackling tenancy fraud.
- To provide guidance to staff on the actions to prevent, detect and take action against suspected tenancy fraud.
- To ensure the best use of Woven's stock.
- To prevent abuse of the housing allocation system through robust, effective and timely housing management processes.

SCOPE: IS IT A STRATEGIC, OR OPERATIONAL POLICY?

The policy applies to all Woven tenancies, including new tenants, transfers, mutual exchanges, successions, and assignments.

POLICY STATEMENT:

Woven is committed to providing housing for people in housing need. Social housing is a valuable asset that provides security and stability to people in housing need. Woven is committed to ensuring our homes are occupied by those we have let them to and who are entitled to live in them. If we have evidence of tenancy fraud Woven will take the most appropriate action considering the type and extent of fraud.

Tenancy fraud has a damaging impact upon Woven and its residents because:

- It can prevent people in genuine need from accessing social housing, meaning they may spend longer in unsatisfactory, overcrowded or temporary housing
- Woven is not able to make best use of its housing stock.
- There is a greater risk of the property being used for illegal purposes
- There is a greater risk of damage to the property as a result of modifications made to it to make it suitable for subletting to a number of tenants
- Woven may have more difficulty gaining access to the property to carry out essential maintenance work, putting at risk the health and safety of the property, the occupiers within it as well residents living nearby.
- Unauthorised sub-tenants, unaware of their status, could be vulnerable to being charged increased rents or at risk of eviction and homelessness should the unlawful activity be detected.
- There is a financial and reputational risk to Woven in not tackling tenancy fraud.

RISK STATEMENT:

The risk of not preventing and tackling tenancy fraud is:

- Reduced control over our stock
- Increased threat of Anti-social behavior
- Fraudulent misuse of social housing is a waste of a public asset and prevents the best use of social housing for those in most need.
- Potential of irrecoverable bad debts.
- Reputational damage when action is not taken to tackle or prevent Tenancy Fraud.

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APPENDIX 1

Definitions

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.
2. In line with this Woven 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.
- Providing misleading information on an application to purchase the property, through the right to buy scheme.