

Governance Information

Applicable Legislation	<ul style="list-style-type: none"> · The Prevention of Social Housing Fraud Act 2013; · Fraud Act 2006; · Theft Act 1968 and 1978; · Forgery and Counterfeiting Act 1981; · Proceeds of Crime Act 2002; · Housing Act 1985 & 1988; · Criminal Finances Act 2017; · Proceeds of Crime Act 2002;
Policy owner	Director of Operations
Approved by	Audit & Risk Committee
Regulatory reference	Tenancy Standard
Date approved	9th July 2024
Review date	June 2027
Stakeholders consulted	Residents via CX survey and Tenant Forum
Version	V.1 drafted May 2024

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1. Policy

- 1.1 At the Industrial Dwelling Society (herein known as IDS) we have a zero tolerance approach to tenancy fraud. This policy sets out how we will prevent, detect and address tenancy fraud, ensuring fair allocation of our homes and compliance with Legislation and Regulatory Standards.

2. Purpose

- 2.1 We adhere to the following principles to ensure that our homes are occupied properly and legally:
- **Zero Tolerance Approach** - IDS has a zero-tolerance approach to tenancy fraud. We are committed to taking firm action against those who commit or attempt to commit fraud.
 - **Prevention** - We will carefully check the information provided by all applicants and new tenants. We will also carry out regular checks to make sure our properties are being occupied and used correctly.
 - **Detection** - We use various tools and work with other agencies to spot potential fraud. We encourage everyone to report any suspicious activity anonymously.
 - **Investigation** - All reports of suspected tenancy fraud will be investigated promptly and thoroughly by our trained staff. We will ensure that investigations are conducted fairly and confidentially

3. Scope

- 3.1 This policy applies to all to IDS employees, residents and representatives of IDS, including contractors and third parties who carry out duties on our behalf.
- 3.2 This Policy covers all aspects of tenancy fraud. Any other fraud that IDS may be exposed to is covered in our Anti-Fraud and Bribery Policies.
- 3.3 This Policy should be read in conjunction with the following IDS policies: Anti Fraud & Bribery; Allocations & Lettings; Neighbourhood Management; Anti-Social Behaviour and Whistleblowing Policies.

4. Preventing Tenancy Fraud

- 4.1 Tenancy fraud happens when someone uses false information or deception to obtain or keep an IDS rented property they're not entitled to. This includes:
- **Subletting:** Renting out your home or part of it without permission.
 - **Non-occupation:** Not living in your home as your main residence.
 - **False Information:** Providing incorrect information to obtain a tenancy.
 - **Succession Fraud:** Unlawfully claiming the right to take over a tenancy after a tenant's death.
 - **Right to Buy Fraud:** Giving false information to buy your home at a discount.
- 4.2 IDS will carry out robust checks on all new tenancy applications we receive, as well as any applications from existing IDS household members to move home or succeed to an IDS tenancy. These checks may include verification of documents received to support the application; online government database checks; and checks with credit reference agencies.

- 4.3 We will carry out a risk-based programme of Tenancy Audits each year to ensure our homes are being occupied by the legal tenant.
- 4.4 We will raise awareness of the importance of prevention and early detection in tackling tenancy fraud with our residents, contractors and the wider communities in which we work. We encourage everyone to report any suspicious activity anonymously to IDS.

5. Detecting & Investigating Tenancy Fraud

- 5.1 IDS will ensure that our team members are fully equipped to investigate and tackle tenancy fraud by providing training and support to them.
- 5.2 We will work with our contractors to ensure they are able to spot the signs of tenancy fraud and know how to report it to us.
- 5.3 We will share information with our partner agencies for the purposes of detecting and tackling tenancy fraud, whilst ensuring that we strictly adhere to GDPR requirements.
- 5.4 All reports of fraud will be looked into promptly and thoroughly by our trained staff, maintaining confidentiality and fairness throughout the process.

6. Prosecution & Recovery of Losses

- 6.1 Any IDS tenant found committing Tenancy Fraud is liable to Civil and/or Criminal action. In serious cases, we will consider working with the Local Authority and Police for a criminal prosecution and/or an Unlawful Profit Order.
- 6.2 We will seek to recover our financial losses incurred as a result of tenancy fraud.
- 6.3 We will support victims and witnesses of tenancy fraud to ensure they are not in fear from alleged perpetrators. In doing so we will follow the principles set out in our Anti-Social Behaviour Policy.

7. Definitions

Tenancy Audit	A check carried out to verify and maintain accurate information about tenants and their households. This is usually done by completing a questionnaire in a tenant's home.
GDPR	General Data Protection Regulation. A legal framework that sets guidelines for the collection and processing of personal information from individuals.
Unlawful Profit Order	A legal tool introduced by the Prevention of Social housing Fraud Act 2013 which requires a tenant to pay their landlord any profit they have made from subletting their home.

8. Roles & Responsibilities

Operations Director	Responsible for the overall administration of this policy.
Heads of Service	Ensuring contractors are trained and aware of reporting fraudulent activity.
Housing Service Manager	Ensuring all tenancy fraud allegations are properly investigated and reviewed as appropriate.
Estate Managers	Carrying out investigations into allegations of tenancy fraud and liaising with local authorities and other 3rd party partners in regard to housing fraud as necessary.
Housing Assistants	Complete checks as appropriate on incoming housing applications.

9. Equality Impact Assessment

An Equality Impact Assessment has been completed for this Policy.

10. Policy Review & Monitoring

- 10.1 We will review this policy every 3 years, or following legislative change, to ensure the Policy remains effective and complies with current legislation and good practice.
- 10.2 All relevant KPI's aligned to the management of tenancy fraud are regularly monitored and reviewed. We will routinely monitor our performance in implementing this policy and provide updates, where applicable to the local authorities assisting with investigations.