

Housing Tenancy Fraud

October 2014

What is housing fraud and why do we need to put a stop to it?

For many years there has been a shortage of council housing throughout the country resulting in a lack of affordable housing to meet the demands of Islington residents waiting for accommodation via the Housing Register (housing waiting list). The lack of Council homes means that families in need are forced to wait, sometimes for years, on the housing register or in overcrowded households.

When people make fraudulent applications for housing they are jumping the queue, and being housed before other people, often with greater needs. When Council tenants move out and sublet their properties they are making money from a Council home which could be used to rehouse a family in need.

When someone has a Council flat that they don't live in

If someone has a Council flat that they don't live in they are often living permanently somewhere else or renting the council property out at a profit.

When someone sublets their Council property

The people who rent the flats are often charged high rents, sometimes several times the rent charged by the Council. This means some tenants make money from a Council property they don't need and deprive people in need of a home.

Housing obtained by deception

Sometimes people manage to get Council housing by giving us false information when making their application. For example, if someone owned a property when they applied for housing and did not tell us.

Fraudulent applications to succeed to/assign a tenancy

This is where someone applies to succeed to a tenancy after the tenant's death or attempts to transfer the tenancy to another party when they are not eligible. This usually involves claiming to live with the tenant or deceased tenant when in fact they live elsewhere. If this is discovered after the event Islington Council will take steps to recover the property and will consider a criminal prosecution.

Changes to the law

Since 2013 it is a criminal offence to sublet a social housing tenancy (Council or Housing Association). Islington Council can and will prosecute those who they find have sublet their Council

homes. Islington Council works closely with other social housing providers to assist them in recovering sublet properties and to advise on the merits of a criminal prosecution.

It is now possible to recover any profits made by tenants who sublet their homes. If a property has been sublet the Council can ask the courts to order the subletting tenant to hand over any profits made as a result of the unlawful transactions.

How you can help

Residents are often aware of people committing tenancy fraud before we are. Although the Council carries out spot checks it is often information provided by concerned residents that lead to action being taken. Perhaps you have seen a tenant moving out or have noticed a property where the occupants seem to change regularly or do not match the profile of the person you knew to be the tenant/s. Maybe you have seen someone collecting rent from subtenants or have information that would assist the Council to take further action. If you know of someone who is committing housing fraud let us know!

You can contact us on our telephone hotline on 020 7527 7432, 24 hours a day. You can also e-mail us at housing.fraud@islington.gov.uk or visit www.islington.gov.uk and complete the online referral form.

All information is useful, but please give us as much detail as possible. For example:

- Alternative addresses for tenants living elsewhere
- Names and descriptions of suspected subtenants
- Your contact details, if you are happy for us to call you back

All reports are treated in the strictest confidence and we will not tell anyone where we got the information if you would prefer to remain anonymous.

What will the Housing Investigations Team do?

The Housing Investigations Team investigates reports of housing fraud. If we find that fraud has been committed and the tenant is not willing to give back the property, we will take the necessary legal action to obtain possession through the courts. The Housing Investigation Team also investigates fraudulent right to buy applications, assignments and mutual exchanges.

Islington Council works closely with a number of partner housing providers and public bodies. If the fraud relates to a Housing Association, Trust or Co-op we will notify them of the relevant fraud and can assist by leading the investigation at their request.