

TENANCY FRAUD POLICY

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Replaces previous policies:		n/a	
If you have any queries in relation to this policy, please speak to your line manager.			

Please Note: This is a controlled document. Always use the current version on INsite. Do not save or print copies, as they may be outdated.

TENANCY FRAUD POLICY

1. Introduction

- 1.1 This policy sets out Inspire North's approach to preventing, detecting, and responding to tenancy fraud. As a Registered Social Landlord, we are committed to ensuring that our properties are allocated fairly and used by those with a legitimate housing need.

2. Purpose and Scope

- 2.1 The purpose of this policy is to:
- 2.1.1 Prevent tenancy fraud from occurring in our housing stock
 - 2.1.2 Detect fraudulent activities swiftly and effectively
 - 2.1.3 Take appropriate action to recover properties and, where appropriate, prosecute offenders
 - 2.1.4 Safeguard housing for those in genuine need.
- 2.2 This policy applies to all tenancies and licensees managed by Inspire North.

3. Definition of Tenancy Fraud

- 3.1 Tenancy fraud includes (but is not limited to):
- 3.1.1 **Subletting** the whole property without permission
 - 3.1.2 **Not occupying** the property as the principal home
 - 3.1.3 **False statements** in housing applications or successions
 - 3.1.4 **Key selling** (selling the right to a tenancy)
 - 3.1.5 **Unlawful assignment** of a tenancy
 - 3.1.6 **Failure to notify** of a change in circumstances
 - 3.1.7 **Obtaining housing** through false identity or forged documents.

4. Legal Framework

- 4.1 This policy supports and complies with the following legislation:
- 4.1.1 **Prevention of Social Housing Fraud Act 2013**
 - 4.1.2 **Fraud Act 2006**
 - 4.1.3 **Housing Acts (1985, 1988, 1996, 2004)**
 - 4.1.4 **General Data Protection Regulation (UK GDPR) and Data Protection Act 2018**

5. Prevention Measures



5.1 Verification of identity and documentation at referral and sign-up stages. This could include, a Passport, Drivers Licence, Birth Certificate or a supporting letter from an external agency.

5.2 Regular tenancy audits and monthly health & safety checks.

5.3 Clear communication with tenants about what constitutes fraud, and the consequences. Leaflet link (in development)

6. Detection and Reporting

6.1 Encourage tenants, employees, visitors and the public to report suspected fraud.

6.2 Ensure tenants know how to report through our complaints processes.

6.3 Partner with local authorities and other housing providers to share intelligence.

7. Investigations

7.1 Investigations into suspected tenancy fraud will be conducted confidentially and in line with legal and regulatory requirements.

7.2 Suspected cases will be logged and assessed for appropriate action.

7.3 External investigators may be used in complex cases.

8. Enforcement and Action

8.1 Where fraud is confirmed, Inspire North may take the following actions:

8.1.1 Recover possession of the property through legal means

8.1.2 Refer the case for criminal prosecution

8.1.3 Seek recovery of financial losses (e.g., unpaid rent, legal costs)

8.1.4 Prevent the individual from reapplying for housing with Inspire North.

9. Governance and Monitoring

9.1 This policy is overseen by Housing Governance Group.

9.2 Cases of confirmed fraud will be reported periodically to Operations and Development Sub-Committee.

9.3 Lessons learned will be shared and will inform improvements in prevention strategies.

10. Equality and Confidentiality

- 10.1 We will apply this policy fairly and consistently in accordance with our Equality, Diversity & Inclusion Policy. Personal data will be processed in line with our Data Protection Policy.

