

# Housing fraud

August 2011



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

We all know that there is not enough affordable housing to go around in Islington. The lack of council homes means that families in real 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, more vulnerable people. 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.

There are a number of different types of housing fraud, all of which are dealt with by Homes for Islington's housing investigations team. Some of the most common are:

### **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 it out to someone else.

### **When someone has a council flat and rents it to someone else**

The people who the flat is rented to are often charged high rents. This means some tenants make money from a council property they don't need and deprive more needy people 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 a tenancy**

This is where someone tries to succeed to a tenancy after the tenant's death when they are not eligible. This usually involves claiming to have lived with the deceased tenant before their death, when they in fact lived elsewhere.

### **How you can help**

Neighbours are often aware of people committing tenancy fraud before we are. Perhaps you have seen a tenant moving out, or have noticed a flat where the occupants seem to change regularly. Maybe you have even seen someone collecting rent from subtenants. If you know of someone who is committing housing fraud, let us know!

Visit our website at

[www.homesforislington.org.uk](http://www.homesforislington.org.uk)



You can contact us on our telephone hotline on 020 7527 7432, 24 hours a day. You can also email us at [housinginvestigationsreportingline@homesforislington.org.uk](mailto:housinginvestigationsreportingline@homesforislington.org.uk) or visit [www.homesforislington.org.uk](http://www.homesforislington.org.uk) and complete the online referral form.

All information is useful, but please give 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 our 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 prepared to give back the property, we will take the necessary legal action to get possession through the courts. The housing investigations team also investigate fraudulent right to buy applications, assignments and mutual exchanges.

Visit our website at

[www.homesforislington.org.uk](http://www.homesforislington.org.uk)

