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## Tenancy fraud

### What is tenancy fraud?

Tenancy fraud is committed whenever a property is occupied by someone other than the tenant and the tenant no longer lives there.

### Why is it a problem?

There isn't enough housing available for those who genuinely need it. Tenancy fraud denies someone a home who needs it. People who need a home will have to wait longer before Hanover can provide a home for them.

It can also make the fraudsters money at a cost to everyone else.

### Different types of tenancy fraud

Tenancy fraud can take a number of different forms:

- **Unlawful subletting** – is where a tenant lets out their home without the knowledge or permission of their landlord. They often continue to pay the rent to the landlord but charge the person they are subletting to a much higher rate. It is unlawful and unfair to sublet and to profit from a property which could be given to someone legally entitled to it.
- **Non-occupancy** – is where someone does not occupy their home and lives somewhere else. They are stopping the opportunity for someone who needs that home to live there.
- **Key selling** – is where a tenant is paid to pass on their keys to their home in return for a one-off payment.
- **False housing application** – is where someone gets a home from a landlord by giving false information in their application.
- **False succession** – is where a tenant dies and someone, who is not entitled to, tries to take over or succeed the tenancy. For example, they may say they lived with the tenant before they died, when in fact they were living elsewhere.

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## **Tackling tenancy fraud**

Hanover has a number of approaches that reduce the risk of tenancy fraud:

- Hanover has on-site staff on most estates giving a high level of awareness of who is living on the estate and activities on the estates.
- Regular contact with residents gives the opportunity to check that tenants occupy their homes.
- In our Extra Care housing most people are housed as an agreement with the local council giving additional controls and checks on the identity of individuals and the occupancy of homes.
- Housing applicants are required to provide proof of identify when viewing and signing a tenancy for a home;
- References are taken on certain estates on a risk based approach;
- There is a thorough procedure to establish the right to succeed a tenancy.

## **Pursuing cases**

When a case of tenancy fraud is identified Hanover will approach the resident with the evidence. If the resident does not leave the home and return the keys Hanover will take appropriate legal action to evict unlawful occupiers.

Dependent on the scale of the fraud identified, Hanover may work with other agencies to bring a case for criminal prosecution.

## **Report it!**

If you suspect someone other than the tenant is living at an address and the tenant no longer lives there please contact your Estate Manager or Housing Manager.