WHAT IS TENANCY FRAUD?

Obtaining a tenancy by deception

Can include:-

- Providing false information as part of a homeless application
- Providing false information as part of an application to join the Housing Register
- Failing to update personal information as a result of a change in circumstances
- Using false documents such as forged identification or claiming another's identity.

Non-occupation & absence from the property

Fraud takes place where the tenant is no longer using the property as their only or principal home.

They may use the property infrequently, as an address to return to, as an address to claim credit or benefits from, or they may abandon the property completely.

Unauthorised Mutual Exchange & Assignment

An Assignment is considered fraudulent where:

- One or more RBH tenants assign their tenancies by way of "swapping" properties by moving without obtaining written consent.
- The tenant "assigns" their tenancy to a partner, friend or family member without obtaining written consent from RBH.

In circumstances of unlawful Assignment, the remaining occupier has in effect bypassed the allocations process and illegitimately obtained a property over others on the waiting list.

Unlawful/unauthorised subletting

Includes:

- Allowing another person(s) to use part of the property in exchange for rent, without the landlord's permission
- Allowing another person(s) to use the whole of the property in exchange for rent

Key Selling

Key selling involves the tenant giving their keys to another person, in return for financial gain.

Once the keys have been exchanged, the person left residing in the property would be classed as an unauthorised occupier.

False Succession

Succession is considered fraudulent where:

The tenant dies and the remaining occupier does not automatically qualify for succession or inform the landlord

The remaining occupier knowingly gives the landlord misleading information to incite the landlord to grant the succession where they wouldn't ordinarily.

False Right to Buy or Right to Acquire application

A tenant makes an application to purchase their property and does so, giving false information or knowingly incites RBH to admit the application where they wouldn't ordinarily qualify.

Reporting Tenancy Fraud

Local residents have a major part to play in the prevention and detection of tenancy fraud, as they are well placed to notice changes to a household. RBH encourages customers to report suspected fraud (anonymously if preferred), in the following ways:

- By telephone via the Contact Centre
- By email to customerexperience@rbh.org.uk
- By completing an online feedback form on the website
- By informing any RBH employee directly via telephone or in person