

## **Appendix 2: Social housing tenancy fraud case studies 2019/20**

### **Case Study 1**

Following a referral to the Anti-Fraud & Investigation Team in October 2019, directly from a member of the public, an investigation commenced into the social housing tenancy of a tenant living on the Isleden House estate in Islington.

This tenant had been investigated some years before in relation to Airbnb' short term lettings and was interviewed under caution, and although fraud could not be proved then, the findings from that investigation directly fed into the overall approach for tackling such short term lets by The City.

This allegation suggested that the tenant and their friend were committing widespread credit card fraud involving the interception of other tenant's personal details. Whilst this concern was passed to the Police for further investigation and later found to be malicious, intelligence checks undertaken by the Anti-Fraud Team suggested that Isleden House was not the tenants principle home.

Financial checks identified links with various other persons at the property and minimal footprint for the tenant. Whilst it was not possible to establish a new address link for the tenant we were able to contact the tenant by phone establishing that they were residing outside of the UK, had failed to report this to the City, and that it was a long term commitment. When questioned about the names linked to the property, the tenant would only say that they had friends staying at the property in their absence.

The tenant was advised that it was likely that security of tenure had been lost and in order to provide clarity and answer further questions an interview under caution was necessary. The tenant was reluctant to return to the UK and therefore agreed to relinquish possession of the property which has now been let to those in far greater need to housing.

### **Case Study 2**

Following a referral to the Anti-Fraud & Investigation Team in June 2019, from the Estates Manager at Southwark Estates, an investigation commenced into the social housing tenancy of a tenant living at Horace Jones House. Estates Officers had suspicions that the tenant was no longer residing at this address and a gentleman had been seen entering and leaving the property.

Initial intelligence checks revealed a number of tenancy fraud indicators, and whilst most of the tenant's credit was at the social housing property, there were links via a bank account to another property. Furthermore, one other person was linked to the address and on the electoral roll at the property since 2017.

Further investigations established that the tenant had applied for a transfer in March 2016 to larger accommodation, but this had failed to progress as the tenant had not provided requested documentation and supporting evidence. Searches of the Land Registry for a linked property in North London showed that the tenant had owned this property jointly since 2018, with the person that she had asked to be included in their transfer application in 2016. Enquiries with Haringey Council revealed that the partner

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was liable for council tax at the address in North London, but there was no single person discount applied to the account.

Visits to the Horace Jones House property were undertaken by the City's Tenancy Fraud Investigator, however, these proved unsuccessful, therefore, an invitation to Interview Under Caution appointment letter was hand delivered to the property, which prompted the registered tenant to contact the estates office. The tenant was referred to the City's Tenancy Fraud Investigator, and it was established that the tenant had left the social housing property around two years earlier and had moved to the address in North London. The tenant advised that they had allowed a friend to live at the social housing property, that the friend was paying the rent directly and that they had not profited from the arrangement. The tenant was not prepared to attend a formal interview but handed their set of keys back to the estate office immediately.

The person residing the property initially refused to leave, instead asking for the tenancy to be transferred into their name. The occupier was unwilling to provide a witness statement, only confirming that they had paid the rent and had not provided any additional monies to the tenant. The occupier eventually decided to leave the property prior to legal action being taken to recover possession and the property has now been let to those in far greater need to housing.