

## **Appendix 3 - Housing Tenancy Fraud Case Study's 2018/19 YTD**

### **Case Study 1**

The City secured both a successful criminal prosecution and recovery of a property at Lammas Green on the City's Sydenham Hill Estate, following an investigation into a now former social housing tenant. Our investigation commenced following a staff referral following a Right to Buy application submitted by the tenant and her partner. On a birth certificate provided for their daughter, the home address stated for the tenant was a property other than her social housing tenancy. The investigation that followed revealed a multi-faceted fraud including.

- When making her original housing application the tenant had failed to provide accurate records of the address she was residing at, made false declarations and submitted a forged doctors letter in order to conceal the actual address she was living in at the time.
- Failed to declare joint ownership of the property, credit checks evidenced her to be living at, including a joint mortgage with her Mother.
- Failed to reveal being a home owner when submitting a transfer application to obtain a larger social housing property, that was subsequently successful, due to the birth of her child.
- Sub-letting her first social housing property at Centre Point, on the City's Avondale Square Estate, for more than 2 years for financial gain.

The tenant was Interviewed Under Caution on two occasions, where she claimed that she did not know that she was a home owner, and if she had signed mortgage documents she had done so unwittingly when she was younger and experiencing high levels of stress. She provided a convoluted account of her living arrangements before being housed and refused to answer if the doctors letter she had provided had been forged. She also denied sub-letting the Centre Point property, stating that she had allowed friends to stay with her and just asked them to contribute towards living costs.

On the 25<sup>th</sup> July 2018, at Inner London Crown Court, the defendant was sentenced to 12 months imprisonment, suspended for 12 months and was ordered to undertake 180 hours of unpaid work.

The defendant also paid £11,700 in compensation to the City of London – being the criminal value she obtained through sub-letting the Centre Point property – prior to her hearing, and a submission has been made for prosecution costs.

The defendant also has a £18,796.72 housing benefit overpayment to repay, for a period she fraudulently claimed housing benefit, whilst subletting the Centre Point property.

The property is now let to others in far greater need of affordable housing.

### **Case Study 2**

The City secured a successful recovery of a flat at Great Arthur House on the Golden Lane Estate following a successful investigation. Our investigation commenced following receipt of an email from Estates Officers at The Golden Lane Estate, advising that the Police had attended a disturbance at the flat, following an allegation from a

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suspected sub-tenant, that he was being assaulted by another individual at the property. After attending, Police Officers gave an account that a man was being asked to leave the property by the tenant, as it was considered to be a sub-letting arrangement that had become acrimonious. A witness statement was obtained from the relevant Police Officer and further checks revealed a linked address in Haringey for the tenant, his wife and children.

The tenant attended an Interview Under Caution and made a series of accusations about the Police Officer who attended the disturbance, accusing him of verbally abusing him, telling him what account to provide and of overall intimidation and threatening behaviour. The tenant claimed that he had been letting a friend stay with him and that any connections with his wife's address in Haringey were historical, despite the evidence all suggesting recent links. Notices to Quit and Seeking Possession were sent to the property and the Police Officer provided a witness statement and confirmed that he would provide evidence at court.

Faced with the prospect of legal action, it is thought that the tenant decided it was not sensible to make unsubstantiated claims against the Police Officer involved in court and returned possession of the property to The City.

The property is now let to others in far greater need of affordable housing.

### **Case Study 3**

The City secured a successful recovery of a property at Tovy House, on the City's Avondale Square Estate, following an investigation into the social housing tenancy of a now former housing tenant. Our investigation commenced following a review of a Right to Buy application submitted by the tenant and his partner, by the Anti-Fraud Team.

Intel checks undertaken revealed an unknown linked address in Gravesend, where the tenant and his partner were liable for Council tax. Further evidence obtained from banks, telecommunications providers and credit reference agencies all suggested the Gravesend property was the tenants principle home. Local Authority records further demonstrated that the tenant's children went to school in Gravesend.

Our investigation found that the tenant was renting the Gravesend property from a private landlord and a copy of the tenancy agreement was obtained. During our interview with the Letting Agents, we established that the tenant had provided false information to them in order to secure the tenancy, stating that his social housing property at Tovy House was a private tenancy, and a fictitious landlord and contact details had been provided. This was done in order to avoid detection that he was living in social housing and checks being made which would reveal his fraudulent intentions.

A visit to the tenants social housing property at Tovy House revealed that other persons were in situ at the property, although no evidence could be obtained of sub-rental being paid.

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The tenant attended an Interview Under Caution and stated that his wife lived at the property in Gravesend with their children, that he visited them regularly, but remained living at Tovy House and was allowing persons to stay with him.

Notices to quit and seeking possession were issued to the tenant, but he refused to leave, and a possession hearing was therefore heard at Clerkenwell County Court on the 24th July 2018. After a full days hearing, the Judge accepted the City's case and ordered the tenant to return possession of the property to the City of London Corporation within 14 days.

The judge also made an order for the tenant to pay costs to The City of London amounting to £3,127.50.

The property is now let to others in far greater need of affordable housing.