



Coop Homes Tenancy Fraud guidance note

Last updated May 2024

Housing Fraud

This guidance note sets out how Co-op Homes (CHS) will enforce and investigate housing fraud in our own stock properties.

WHAT IS HOUSING FRAUD?

CHS defines social housing fraud as residents who provide false information or withhold information to obtain social housing or retain a Co-Op Homes tenancy that they are not entitled to.

Housing fraud can take various form, this list is not exhaustive but outlines some of the most common forms of tenancy fraud:

Subletting - Renting out and financially gaining due to the renting of part or all of the property to sub tenants without Co-op Homes knowledge. This can include advertising and renting the property with Estate Agents or online via Airbnb, Gumtree or similar property letting websites.

Non-Occupation - Failing to live in the property or use it as your main or principal home while holding a Coop Homes tenancy. For example, living full time in another non CHS property and having it as your main address (where your bills are registered) whilst also claiming to live in a CHS property.

False Information on Application - Providing incorrect information during the Housing Application process. For example, if you owned another property but did not declare it in your application form before accepting a CHS tenancy.

Fraudulent Succession/Unlawful Assignment - Claiming a right to succeed a property when you don't qualify and/or providing false information in support of a succession. Assigning a property to a person or persons that don't qualify and/or providing false information in support of an assignment.

INVESTIGATING HOUSING FRAUD

CHS investigates all allegations of tenancy fraud and considers them to be a serious breach of tenancy conditions.

If the allegations we receive are proven factual, we will build a case and take tenancy enforcement action against CHS residents where appropriate. Housing Advisors will take action against allegations of fraud which can include but is not limited to unannounced visits, warnings, serving of a Notice to Quit/Notice seeking possession, and in more serious cases we will apply for possession and/or criminal prosecution.

CHS will work with various partner agencies to assist us in investigating fraud. These include the Police, DWP, and the fraud department of the Local Authority relevant to where the Co-Op Homes property is located.

We will use and share information with these agencies to assist and strengthen our investigations and enforcement actions.

REPORTING ALLEGATIONS OF FRAUD IN CHS PROPERTY

If you suspect any CHS residents are committing tenancy related fraud you can report this to us in via email at Customer.Services@coophomes.coop or by calling us on: **020 3166 2608**.

Reports can be made anonymously and will be treated in the strictest of confidence, you do not have to provide your name or any other details to us if you prefer.