



Presented by:

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Fraud Risks/Prevention within Local Authority Housing

A quick insight into Housing & how the Fraud Team assist Runnymede Borough Council

The Fraud Act 2006 & The Housing Act 1996



IT IS A CRIMINAL OFFENCE TO KNOWINGLY OR RECKLESSLY GIVE FALSE INFORMATION OR TO KNOWINGLY OR RECKLESSLY WITHHOLD INFORMATION. THIS IS OUTLINED IN SECTION 171 OF THE HOUSING ACT 1996.



IT IS A CRIMINAL OFFENCE TO FAIL TO DISCLOSE A CHANGE OF CIRCUMSTANCE. THIS IS OUTLINED SECTION 214 OF THE HOUSING ACT 1996.



IF THE APPLICANT HAS BEEN DISHONEST ON THEIR APPLICATION FORM, THEY MAY ALSO HAVE COMMITTED FRAUD BY FALSE REPRESENTATION AS OUTLINED IN SECTION 2 FRAUD ACT 2006.

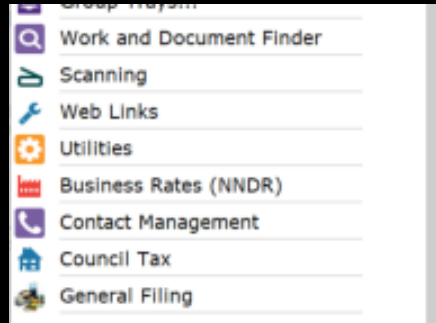
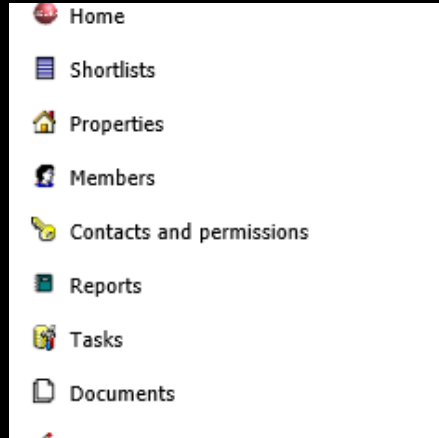


IF THE APPLICANT HAS FAILED TO DISCLOSE INFORMATION ON THEIR APPLICATION FORM THEY MAY ALSO HAVE COMMITTED FRAUD BY FAILING TO DISCLOSE INFORMATION AS OUTLINED IN SECTION 3 FRAUD ACT 2006.



How Fraud assist Housing?





How is a proactive investigation for Housing started?

How we 'proactively' review the application

Record all the key details e.g., names, DOB's, address history, family composition, bank account details etc.

Check supporting documents against their application?

Check internal systems

Cross-reference with investigative tools which have been purchased specifically for Fraud & Financial Investigation use.

Check they are within the financial (income & assets) thresholds?

Check if they are a previous or current homeowner?

Do they have the right to reside in the UK?

Threatened with homelessness and homeless

Local Authorities in England have a **statutory duty** outlined in **S.184, Part 7 of the Housing Act 1996** to take reasonable steps to prevent any eligible person who is threatened with homelessness from becoming homeless.

The Homelessness Reduction Act 2017 significantly reformed England's homelessness legislation by placing duties on local authorities to intervene at earlier stages to prevent homelessness in their areas. It also requires housing authorities to provide homelessness services to all those affected, not just those who have 'priority need'.

A person is threatened with homelessness if it is likely that he will become homeless within 56 days (**S.175**)

Prevention Duty & Relief Duty (Housing Act 1996)

PREVENTION DUTY S.195 IS A 56-DAY PERIOD WHERE HOUSING AUTHORITIES WORK WITH HOUSEHOLD TO PREVENT IMPENDING HOMELESSNESS.

UNDER **S.189A** THE COUNCIL MUST CARRY OUT AN ASSESSMENT IN ALL CASES WHERE AN ELIGIBLE APPLICANT IS HOMELESS OR THREATENED WITH HOMELESSNESS. REGARDLESS OF PRIORITY NEED OR IF THEY ARE INTENTIONALLY HOMELESS.

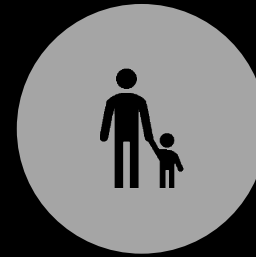
IF HOMELESSNESS CANNOT BE PREVENTED, THERE IS ALSO A **RELIEF DUTY S.189B** TO THOSE WHO ARE ALREADY HOMELESS, THE AUTHORITY MUST SECURE ACCOMMODATION WITHIN A 56-DAY PERIOD.

[HTTPS://NEARLYLEGAL.CO.UK/2017/05/BLUFFERS-GUIDE-HOMELESS-REDUCTION-ACT-2017/](https://nearlylegal.co.uk/2017/05/bluffers-guide-homeless-reduction-act-2017/)

Causes of homelessness



NOTICE TO QUIT/
POSSESSION ORDER



PARENTAL EVICTION



AFFORDABILITY
ISSUES



FLEEING DOMESTIC
VIOLENCE



HOSPITAL/ PRISON
DISCHARGE



STREET HOMELESS

Case study – Miss S

Miss S approached the Council with her dependent son and daughter in August 2018, threatened with homelessness following a warrant for possession.

On 26/11/2018 a letter was sent to Miss S due to rent arrears of £429.40. The Council informed her that if non-payment continued, action for recovery of possession of her home would commence.



On 22/08/2018 the Council accepted the homeless duty for Miss S, and she was placed into temporary accommodation.

Case Study –Miss S continued...

On 17/01/2019 the rent arrears continued to rise. Therefore, a letter was sent to Miss S to inform her that the Council were “Minded To” make an Intentionally Homeless decision on the homeless application she had put in.



On 31/01/2019 Miss S responded to the information contained in the “Minded To” letter. She provided her account of her housing situation, confirming her financial circumstances, and the dates and sums of payments made by her and her sister towards the rent and arrears.

Case Study – Miss S continued....

On 24/04/2019 the Council concluded that Miss S is Intentionally Homeless, and she was notified of this decision in writing.

On 16/07/2019 Miss S provided bank statements for a Barclays account showing during a 6 month period in 2017 to 2018 she had made payments totaling £800

8 May 2019

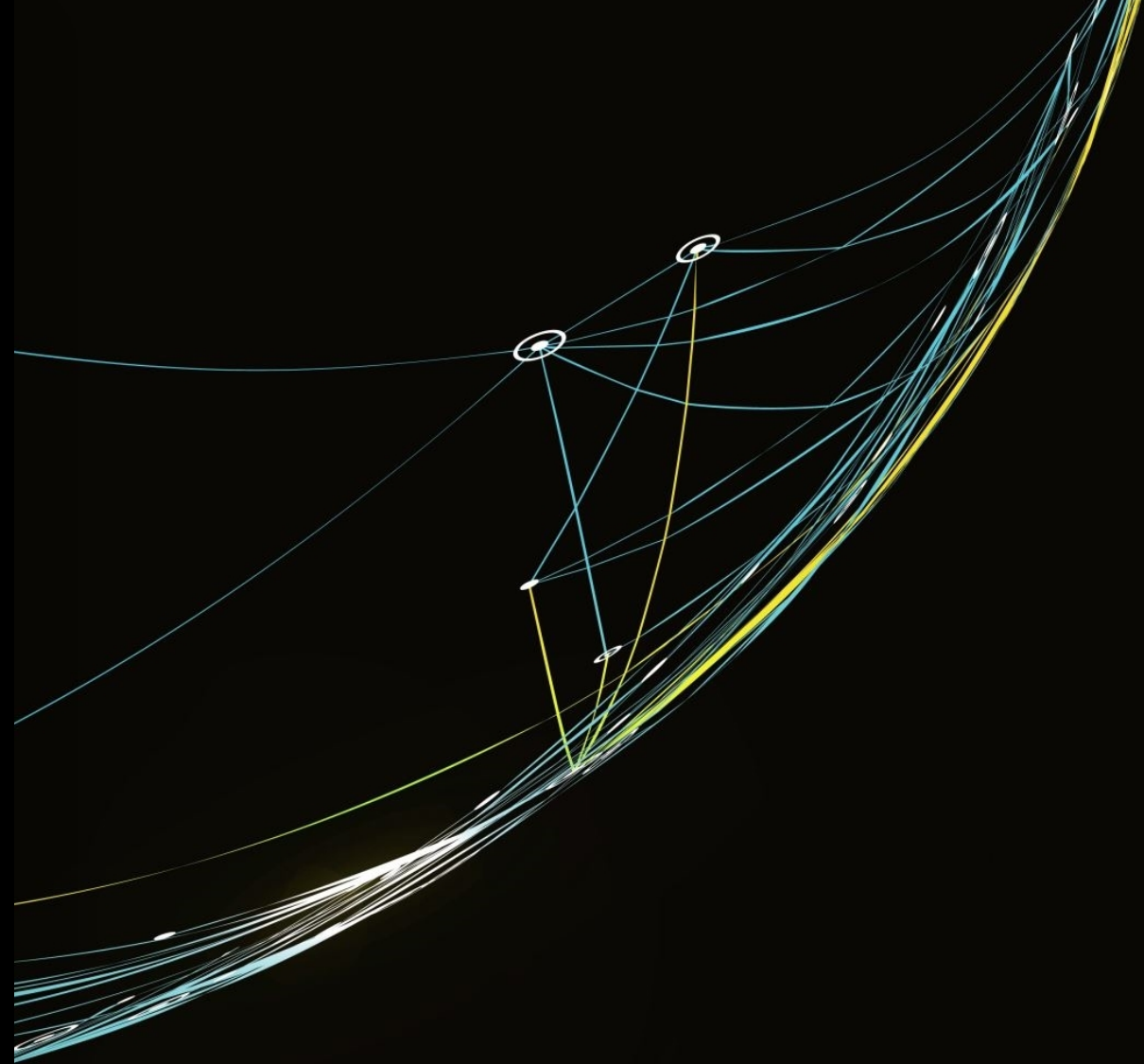
24 Apr. 2019

16 July 2019

On 08/05/2019 Miss S requested a review of the decision that she is Intentionally Homeless.

Case Study –Miss S continued....

- Miss S was interviewed under Caution on 01/10/2019.
- She denied that the evidence she provided was forged and insisted that she had wrongly been made homeless as she had been paying her rent.
- The case was put forward for legal proceedings and it was deemed it met both the evidential test and the public interest test and therefore criminal proceedings in court commenced.
- Miss S was charged on 3 counts. One fraud offence and two offences of forgery.
- Miss S eventually plead guilty and was sentenced on 27/04/2022 to 12-month community order, 150 hours unpaid work and £2400 in costs.



Case study Mr A.

Mr A approached the Council with his Mother in July 2023 threatened with homelessness due to eviction from his Cousins property in Addlestone. He stated that they had no capital and had never owned a property in the UK or abroad.

July 2023

Mr A stated that he needed a 2-bedroom property as he was the sole carer for his elderly mother who is terminally ill. This would mean that the council would need to find a suitable 2-bedroom property for Mr A and he would be entitled to keep it for life even if his Mother passes away.

July 2023

On 31st July 2023 the Fraud team raised some concerns with the application and requested further evidence and a 5 year address history.

July 2023

Case study Mr A.

On 2nd August 2023 Mr A provided his last 5 years of addresses stating that he had lived in the Caribbean from 2012 and stated that he was now staying with his Neice who was evicting him due to her alcohol issues

August 2023

On 3/8/23 a copy of Mr A's Visa application was obtained, and it showed that on his application he stated that he was living in his mother's property in the Caribbean.

Mr A had previously stated that neither he or his mum had ever owned a property in the UK or abroad.

August 2023

On 10th August 2023 we obtained a copy of the sale document which showed that the property was owned by Mr A and his mother and sold in December 2022.

August 2023

Case Study Mr A continued....

- On 24th August 2023 Mr A was interviewed under caution and admitted that his application was false when he stated that he had no capital or savings and that neither he or his mother had ever owned a property in the UK or abroad.
- He stated that the property was sold in December 2022 for T\$400,000 (£60,000) which was paid into his mother's Caribbean account
- He was asked why he didn't declare his mother's Caribbean Accounts – to which he said “you didn't ask”
- **As a result, Mr A has been removed from the Social Housing register as he has capital and must find private rented accommodation. This has led to a saving to Runnymede Borough Council**

Fraud statistics
for Runnymede
Borough
Council from
01/04/2022 to
31/03/2023

Runnymede total fraud outcomes in 2022 to 2023							
	Total cases Investigated	Total positive outcomes	Total notional savings	Total Cashable savings	Total referrals	Positive outcomes as a percentage	Total savings
Quarter 1	145	8	£16,200.00	£1,307.06	134	5.5%	£17,507.06
Quarter 2	144	13	£22,680.00	£7,303.51	141	9.0%	£29,983.51
Quarter 3	114	11	£102,920.00	£651.72	119	9.6%	£103,571.72
Quarter 4	128	15	£38,880.00	£6,109.40	113	11.7%	£44,989.40
Total for financial year	531	47	£180,680.00	£15,371.69	507	8.9%	£196,051.69

Fraud Statistics
for Runnymede
Borough Council
part year
01/04/2023 to
30/09/2023

Overall Financial Savings for each quarter and positive percentage outcome for each quarter							
	Total cases looked at in quarter	Total Positive Outcomes in Quarter	Total Notional Savings in Quarter	Total Cashable savings in quarter	Referrals	Total Positive Outcome as a percentage % in Quarter	Total Savings in quarter
<u>Quarter 1</u> 01/04/2023 to 30/06/2023	71	12	£19,440.00	£18,751.95	105	16.9	£38,191.95
<u>Quarter 2</u> 01/07/2023 to 30/09/2023	140	38	£29,160.00	£15,087.20	48	27.1	£44,247.20
<u>Quarter 3</u> 01/10/2023 to 31/12/2023	0	0	£0.00	£0.00	0	#DIV/0!	£0.00
<u>Quarter 4</u> 01/01/2024 to 31/03/2024	0	0	£0.00	£0.00	0	#DIV/0!	£0.00
Total for year	211	50	£48,600.00	£33,839.15	153	23.7	£82,439.15



Any Questions?