



Title of policy:	Tenancy Fraud Policy
Version:	1
Purpose:	To set out how we work to prevent and tackle tenancy fraud
Updated:	April 2026
Next review:	April 2028
By:	Director of Housing

1. Purpose and Scope

In October 2013, the Prevention of Social Housing Fraud Act (PoSHFA) was passed, making it a criminal offence for social housing tenants to sub-let or to acquire social housing through deception. Offenders face prosecution which can result in an unlimited fine and/or two years in jail.

Social housing is in short supply and North Star is committed to making sure that our homes are lived in by those who need them most and by those they are intended for.

This policy sets out how we work to prevent and tackle tenancy fraud, ensure that our homes are available to those who need them, and they are occupied in accordance with the law, the regulatory framework, and our tenancy agreements.

The Tenancy Standard requires registered providers to:

- allocate and let homes in a fair, transparent, and efficient way; and
- publish clear and accessible policies on tenancy management, including preventing and tackling tenancy fraud.

2. Policy Objectives

This policy sets out:

- Our commitments to tackling tenancy fraud.
- How we will deter, prevent, and detect tenancy fraud
- What actions we will take against those committing tenancy fraud
- Use of internal and external data
- What enforcement action we will take

3. Policy Statement

North Star is committed to ensuring our homes are occupied by those we have let to them and who are entitled to live there. If we have evidence of tenancy fraud, we will take proportionate and appropriate action considering the extent and type of fraud.

We consider tenancy fraud to include:

- Obtaining or attempting to obtain a property using false information/statements and or fraudulent documents.
- Subletting part or whole of the property
- Not using the home as “main or principle” home
- Failing to inform North Star if a tenant moves out or dies.
- Assignment to a person who is not entitled and without our permission.
- Making an application for Right to Buy or Right to Acquire with false or misleading information.

4. Key Legislation

[The Prevention of Social Housing Fraud Act 2013](#)– This Act makes it a criminal offence for secure and assured tenants to sub-let the whole of their property without consent and cease to occupy it as their only or principal home. Subletting is illegal **in certain circumstances** (e.g. entire property without consent and ceasing to occupy as main home). Any tenants found sub-letting may be prosecuted. If convicted a tenant may be required to pay any profits made from the fraud, fined up to £50,000 and/or be sentenced to up to two years in prison.

Wilfully misrepresenting circumstances or deliberately misleading someone to gain from that misrepresentation may also be a criminal offence within the meaning of the Fraud Act 2006.

5. Preventing and Detecting Tenancy Fraud

We maintain comprehensive and accurate records of permitted lodgers and subtenants.

Tenants who have permission to keep a lodger or sublet are required to inform us of any change in circumstances.

To reduce the risk of tenancy fraud, we will verify the identity and occupation history of all prospective tenants if they have:

- Accepted an offer of accommodation from us either through choice-based lettings (CBL) or via a nomination.
- Made an application for housing direct to us.
- Made an application for either Right to Buy or Right to Acquire.
- Applied for a mutual exchange.
- Request to either assign or succeed to a tenancy.

We will verify identifying all prospective tenants obtaining identification. We will:

- Check that identification provided are valid and authentic.

- Keep copies of identification on file
- We retain documents in accordance with our Data Retention Policy
- Carry out address history checks.

We will ensure our staff are trained to detect and identify when tenancy fraud may be committed and how to report it. We thoroughly investigate reports from neighbours or staff about tenancy fraud, which also includes unannounced visits to the property. We use information we have on file to cross-check the occupants' details.

North Star will use lawful, proportionate, and appropriate methods to investigate suspected fraud, in compliance with relevant legislation including data protection and human rights requirements.

We will take a balanced and proportionate approach throughout the process. Each incident of tenancy fraud will be treated on its own merits and circumstances, and we will take account of relevant factors including:

- Length of time fraud has been committed.
- Evidence which shows the intent of the person to commit tenancy fraud.
- The willfulness which the fraud has been committed.
- Any vulnerabilities of the tenant/household involved in the fraud.
- Any adverse impact of any action taken against the person committing the fraud or any unintended consequences.
- Any other mitigating circumstances

6. Action Available to us

We will support witnesses, including neighbors, to provide information where appropriate, in line with legal and evidential standards

We will comply with any current legislative requirements when investigating and handling cases of tenancy fraud.

We may seek legal advice at any point during the process.

We recognise evidence is critical and we will support neighbours to provide evidence if appropriate. We will work in partnerships with other agencies including the police and local authorities.

Where necessary we will take legal action to recover possession when fraud has taken place. We may take civil legal proceedings including a claim for damage and costs.

Charges against the tenant under criminal law will be considered by the police and other agencies.

7. Information Sharing

We are party to several information sharing agreements with organisations such as the police and local authorities. This allows us to lawfully share information for the purpose of detecting, preventing, and tackling fraud which is a crime. We will comply with all the relevant legislation when doing so.

All information sharing will comply with the UK GDPR and Data Protection Act 2018, ensuring data is processed lawfully, fairly and transparently.

8. Raising Awareness

We will raise awareness of Tenancy Fraud amongst our tenants and the general platform through:

- Social Media
- Website
- Tenant newsletters

9. Monitoring

All instances of suspected fraud during one financial year are catalogued and reported to Risk and Audit Committee and the Regulator of Social Housing as part of the submission of annual information requirements.

10. Complaints

We will use our complaints procedure for anyone who feels they have been treated unfairly.

11. Review

North Star will review this policy on a biennial basis or sooner if required by statutory or regulatory requirements.