

FACT SHEET

Unlawful occupation or tenancy fraud

It's a priority for us to make sure our homes are let fairly. Unlawful occupation or tenancy fraud prevents this and can leave those most in need without a home. We take unlawful occupation very seriously and have put together some information to help you understand and identify unlawful occupation.

What's unlawful occupation or tenancy fraud?

There are many types of unlawful occupation or tenancy fraud, including, but not limited to, when:

- Someone gives false or misleading information or documents when applying for a home. This might be giving false names and/or national insurance numbers, using forged documents or lying about their need for housing.
- A tenant illegally sublets all or part of their home – this is different to taking in a lodger.
- A tenant doesn't live in our home as their only, or main home.
- Somebody takes on the tenancy when the tenant dies, without our permission.
- A tenant moves out of their home and lets someone else live there.
- A tenant lies or gives misleading information so that a partner can become a joint tenant.
- A tenant exchanges their home with someone else without telling us and/or waiting for us to agree an exchange can take place.
- A tenant lies or gives false information when applying to buy their home.

What does Sovereign do to prevent unlawful occupation or tenancy fraud?

We carry out a number of checks before and during a tenancy to make sure we identify all cases of unlawful occupation as quickly as possible. We'll:

- Check the identity of any new residents during a pre-tenancy assessment, using your birth certificate, passport or immigration papers.
- Inform anyone applying for a tenancy that their offer will be withdrawn if any information provided is incorrect or untrue.
- Take photographs of all our tenants for identity purposes, which will be kept on record until your tenancy ends.
- Carry out visits to check both the property and the tenants living there.
- If we're speaking with you over the telephone or face-to-face, we'll check your identity.
- We'll investigate all reported suspicions of unlawful occupation.

What are the signs of unlawful occupation/tenancy fraud?

There are a number of signs we look for in our residents' behaviour which might suggest unlawful occupation or tenancy fraud.

These include:

- Failure to allow us access to your property.
- Unexpected changes in your method or pattern of payments.
- Finding belongings in your property that don't fit the household make-up.
- A sudden change in reported anti-social behaviour for the property.
- Multiple people answering the phone but never the registered tenant.

What do I do if I suspect someone is unlawfully occupying their home or committing tenancy fraud?

If you think the occupier is not the registered tenant, let us know by getting in touch with our customer service advisors or contacting your local office. We'll treat all reports of unlawful occupation as confidential.

What happens if Sovereign suspects unlawful occupation or tenancy fraud?

If we identify or receive information about someone unlawfully occupying one of our homes, we'll write to the tenant and arrange a home visit.

If we're not satisfied that the occupant is the registered tenant, we'll continue to investigate the property and tenancy.

What happens if Sovereign identifies unlawful occupation or tenancy fraud?

Unlawful occupation is a criminal offence and, if identified, will result in legal action to bring the tenancy to an end.

You may also end up with a court imposed fine or imprisonment, along with the loss of any profit made through subletting.

Who will you share this information with?

We'll pass on this information to any relevant authority or organisation, which may include local authorities, social services and the Department for Work and Pensions.

I was unlawfully occupying my home and didn't know – what now?

If you were unknowingly renting a Sovereign home from one of our tenants, we'll do our best to signpost you to agencies that can support you and help you find new housing.

More information

Please visit your local Sovereign office or go to www.sovereign.org.uk.

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