

Counter Fraud

**Basildon Council**  
BASILDON • BILLERICAY • WICKFORD

# What Do We Do?

Once a suspected fraud is reported to us, we will use the information you provide as part of a detailed investigation.

We have powers to obtain information from landlords, employers and banks. In addition, we work with other agencies such as the Department for Work and Pension and the police to help us catch fraudsters.

If there is evidence of fraud taking place, we will take the appropriate action, which can involve prosecution.



# Housing Fraud

## Housing Applications:

When a person gets a council or housing association home by giving false information in their application, for example not telling the landlord they are renting another council or housing association property, they are committing housing fraud.

## Right to Buy Fraud:

When you apply for a discount to purchase your council home and you:

- give us false information
- have unlawfully applied for the discount where the property has been subject to tenancy fraud such as sub-letting or not using the property as your main and principle home
- have entered into an agreement with a third party to buy the property on your behalf for a cash incentive.

## Housing Successions:

A person moves into a property when the legal tenant either dies or moves away and that person does not have the right to move in

## Housing Tenancy:

Not using the property as the 'sole or principal home'. This includes: abandoning the property • succeeding to or assigning the tenancy, without the landlord's permission, after the legal tenant has moved out or died • unlawfully subletting the entire property.

# Council Tax Fraud

Council Tax fraud is committed when someone deliberately gives false or misleading information so that they can pay less or no Council Tax. This includes: claiming to live in a single-person household to get the single person discount when more than one person lives in your household



## Working Age Council Tax Support Fraud

Council Tax Support fraud is when someone makes a claim for Council Tax Support based on information that they know is false or inaccurate

# What is Tenancy Fraud?

- Subletting the whole of the property for profit or not
- Misrepresentation to get a property, a larger property or to mutually exchange
- Right to Buy and Right to Acquire fraud
- Succession fraud
- Abandonment
- Shared Ownership



# Cost of Tenancy Fraud

Cost to Social Landlords

Cost of complaints

Cost of housing the homeless Enormous waiting lists

Cost of decant accommodation

Reputational cost from Regulator investigation (allowing criminal activity to continue)

Average cost per property per annum is £42k lost

Profit for the Fraudster

Cheap rent

Free repairs

Income of £30k + pa tax free

## Figures

Tenancy fraud is a bigger cost to the public purse than benefit fraud.

National Fraud Authority valued it at £900m a year.

Between 3% and 5% of all stock is likely to be linked to tenancy fraud.

87% of sub-tenants have no need for social housing.

250,000 families in temporary accommodation (av cost of £1,000 per property per week)

148,000 properties subject to fraud each day.

It is not a victimless crime, but it is a silent one...

# Counter Fraud Savings 2022-2024

- Counter Fraud Cash Savings 2022-2024

**£274,884.30**

- Counter Fraud Non-cash Savings 2022-2024

**£2,808,519.60**



**“.. in 2022-23, the Government also lost somewhere between £2.5 billion to £28.5 billion to fraud and error.”**

Source Public Account Commission



**0.5 – 5 % of gov spend lost to fraud**

Source : Cross Gov fraud landscape annual report 2019. Cabinet office



# Report Fraud

## Report Fraud

Basildon Council's role is to try and stop fraud from happening and to catch people who make false claims. To do this, we need your help - fraud is not a victimless crime and innocent taxpayers are bearing the cost. If you're reporting suspected fraud, you can choose to remain completely anonymous but any details given will be strictly confidential. Please provide as much detail as possible - the more information we have, the stronger our investigation will be.

## How to report Fraud

If you suspect someone of making a false application, let the Council's Counter Fraud team know by contacting us through one of the following ways:

Telephone: 01268 207800

Online Form: [Fraud Confidential Reporting](#)

Email: [counterfraud@basildon.gov.uk](mailto:counterfraud@basildon.gov.uk)

In writing:

*Counter Fraud/Audit*

*PO Box 4*

*Basildon*

*Essex*

*SS14 1BY*



# Internal Investigation

Internal fraud, also known as insider fraud, is carried out from inside an organisation by its own staff. Although only committed by a minority, it can have a large impact on a business. Internal fraud can take many forms, from payment and receipt fraud, to travel and procurement fraud.



# Whistleblowing

Whistleblowing is the term used when a worker passes on information concerning wrongdoing. In this guidance, we call that “making a disclosure” or “blowing the whistle”. The wrongdoing will typically (although not necessarily) be something they have witnessed at work.

Telephone: 01268 207800  
Online Form: [Fraud Confidential Reporting](#)  
Email: [whistleblowing@basildon.gov.uk](mailto:whistleblowing@basildon.gov.uk)  
In writing:  
*Counter Fraud/Audit*  
*PO Box 4*  
*Basildon*  
*Essex*  
*SS14 1BY*

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# Joint Working

“Alone we can do so little, together we can do so much”  
Helen Keller



Department  
for Work &  
Pensions





We all know collaboration works...so let's work together!