



## **Tenancy Fraud Policy – easy read version**

### **What this policy is about**

Tenancy fraud is when someone uses an emh home dishonestly. This takes homes away from people who really need them. We act to stop this so you and your neighbours are treated fairly.

### **What tenancy fraud means**

Tenancy fraud is when you (or someone else) do not live in your emh home as your main home, give it to someone else without our permission, swap or pass it on without approval, or use false information or fake documents to get a home. It also includes fraud linked to Right to Buy or Right to Acquire. Unlawful subletting is a criminal offence.

### **How we stop tenancy fraud**

We check people's details before they get a home, meet you through the Tenancy Health Check and ask for ID, help customers understand what fraud is, and train our staff to spot concerns. We also share information about proven cases to encourage reporting.

### **How we find tenancy fraud**

We ask you to keep your household details up to date, we check information with partner agencies, and we use credit checks when needed. You can tell us if you think someone is living in a home without the right to.

### **How we investigate**

If we think fraud may be happening, we may visit your home, ask for proof like bills, talk to neighbours or partner agencies, check if someone is living at a different address, and work with the police or councils. We may use other checks if needed.

### **What happens if fraud is proven**

If fraud is proven, we may take legal action to get the home back, recover money gained through fraud, support criminal cases, and refuse applications that used false information.

### **Support for people affected**

If innocent people (for example, sub-tenants) are affected, we explain their rights, signpost them to housing advice, and ask for their support in any action needed.

### **How we manage this policy**

We record all reports and outcomes, train staff who work with customers, and our managers and senior leaders check that the policy is followed and working well.