



FRAUD AND ERROR

The Basics

What is Benefit Fraud

- The Law states that anyone who submits a claim form containing false information or
- misses out relevant information from the form or
- fails to declare a relevant change of circumstances or
- gets someone else to do it for him – is committing fraud.



- Housing Benefit is a means tested Social Security Benefit designed to assist people on a low income with payment of their RENT. It does not include mortgages.
- The benefit awarded is based on the claimant's income and capital and includes any member of the household and is based on their rent liability.
- It covers rent on private properties, council properties, boarders, caravan site fees (ground rent only) and boat mooring charges.
- The Local Authority administers HB on behalf of the Department for Work and Pensions (DWP).



Liable to claim HB

- To qualify for Housing Benefit you must count as being liable to pay rent. (You must be required to pay rent for the home you are residing in) This must be your main place of residence.
- Any agreement between landlord and tenant must be legally enforceable. A moral obligation or a promise to pay is not sufficient. (tenancy agreement/rent book etc)



- All claims received for mobile homes, caravans and chalets are sent to the rent officer for a decision to be made about the correct rent payable.
- A visit would be made by our compliance team to check residency.
- Restrictions are made on claims made for mobile homes, caravans and chalets based on the licence for that site. These restrictions are checked with licencing.
- If individuals are required to leave the site during a restricted period, then HB would not be paid for an alternative address during the period of the restriction. (if owner occupier)



- All Local Authorities have a statutory duty to provide adequate and effective Internal Audit. One of the roles, is the prevention and detection of fraud.
- The Fraud Investigation Section helps to discharge these duties to the taxpayer in policing the benefits system by: -
 - DETECTING AND STOPPING FRAUD
 - PREVENTING FRAUD
 - IDENTIFYING FRAUDULENT OVERPAYMENTS
 - PROSECUTING/SANCTIONING OFFENDERS WHEN APPROPRIATE



- The Investigation teams purpose is to prevent and detect fraud.
- This is achieved by carrying out detailed investigations.
- Investigations can be Reactive and Proactive.



- Reactive cases are where we have been given information which we then use as the basis of the an investigation, (a referral).
- As well as internal referrals we receive information from outside agencies such as the Police, members of the public either by phone and via our Fraud Hotmail.
 - Hotline number is 0800 169 7004
 - Email - fraud.hotmail@tendringdc.gov.uk



- The team also carry out some PROACTIVE exercises but this is dependant on the teams volume of work.
- The Authority also carries out DATA MATCHING exercises. The council's data is matched with other agencies and any anomalies are identified and investigated.



- The team investigate many types of fraud but the ones we come across most regularly are
- Working and Claiming
- Living Together as Husband and Wife (LTAHW)
- Undisclosed Capital or Income
- Non Residency
- Contrived Tenancies
- Undeclared non dependants



Suspicion of Fraud

- If you feel that someone is committing fraud please report this at the earliest opportunity.
- You can remain anonymous and can use either the fraud hotline number or email address or if you would prefer you can call me direct on 01255 686544.
- The information will then be forwarded to the necessary departments/organizations.



FRAUD INVESTIGATION CONTACT DETAILS

Fraud Hotline 0800 169 7004

Email address fraud.hotline@tendringdc.gov.uk

Clare Lewis 01255 686544 clewis@tendringdc.gov.uk

QUESTIONS ?

