

## London Borough of Hammersmith & Fulham

**Report to:** Audit Committee

**Date:** 01/12/2025

**Subject:** Corporate Anti-Fraud Service Half-Year Progress Report – 1 April 2025 to 30 September 2025

**Report of:** David Hughes, Shared Services Director for Audit, Fraud, Risk and Insurance

**Responsible Director:** Director for Audit, Fraud, Risk and Insurance

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### Summary

The Council is committed to protecting public funds and actively combats fraud, bribery, and corruption. This report summarises key anti-fraud activities and achievements for the first half of 2025/26, highlighting measures taken to reduce fraud risk to the Council.

The Corporate Anti-Fraud Service (CAFS) delivers a comprehensive counter-fraud and investigation service, underscoring the Council's dedication to preventing, detecting, and discouraging fraud and corruption.

From 1 April to 30 September 2025, the Council's counter-fraud efforts achieved 79 positive results, preventing fraud worth an estimated £779,530 and a notional loss of £607,423. An additional £409,000 was identified for recovery via court-issued confiscation orders under the Proceeds of Crime Act.

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### Recommendation

1. For the Committee to note and comment on the report.
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**Wards Affected:** None

Our Values	Summary of how this report aligns with the H&F Priorities
Building shared prosperity	CAFS carries out a variety of proactive measures to prevent and conduct reactive investigations, covering a diverse range of services provided by the Council. By actively preventing and uncovering fraudulent activities, and by recovering funds and assets obtained through fraud, CAFS safeguards essential frontline services for residents.
Creating a compassionate council	CAFS undertake proactive (preventative) and reactive (investigations) counter-fraud activity across various Council services. By preventing and detecting fraud and recovering fraud

	loss, it protects vital frontline services and contributes to establishing a caring council.
Doing things with residents, not to them	CAFS engages with residents and provides multiple reporting channels so that concerns about fraud against the Council can be reported and investigated.
Being ruthlessly financially efficient	CAFS supports the Council in its statutory obligation under Section 151 of the Local Government Act 1972 to ensure the protection of public funds and to have an effective system of preventing and detecting fraud and corruption.
Taking pride in H&F	CAFS collaborates with a wide range of service providers to integrate fraud-prevention measures into its operations. The service promotes its work, particularly its successful outcomes, demonstrating the Borough's commitment to tackling fraud.
Rising to the challenge of the climate and ecological emergency	CAFS seeks to ensure that the service supports the Council's aims and objectives in relation to climate change and carbon reduction.

### Contact Officer(s):

Name: Andy Hyatt  
 Position: Head of Fraud  
 Telephone: 020 7361 2777  
 Email: andy.hyatt@lbhf.gov.uk

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### Background Papers Used in Preparing This Report

None

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## 1. INTRODUCTION

- 1.1. This report details fraud-related activity by the Corporate Anti-Fraud Service (CAFS) from 1 April to 30 September 2025, aimed at minimising fraud, bribery, and corruption against the Council.
- 1.2. CAFS remains a shared service providing the Council with a complete, professional counter-fraud and investigation service for fraud attempted or committed against the Authority.
- 1.3. The report also details activity and performance against the Council's Anti-Fraud and Corruption Strategy—which is the Council's plan to detect, prevent, and respond to fraud and corruption—to assess its effectiveness, highlights any current or emerging types of fraud risk, and provides an overview of the Council's arrangements to minimise fraud risk
- 1.4. Between 1 April 2025 and 30 September 2025, the Council processed 102 new referrals and concluded 132 investigations. Conclusions ranged from sanctionable offences to preventative measures, to actions to deter fraud, or to

no further action if no wrongdoing was found. Of the concluded cases, 79 resulted in positive outcomes related to preventing, detecting, deterring, or recovering from fraud loss. The table below shows this activity and details the fraud types.

Activity	Cases	Fraud types	Closed	Live
Live cases as of 01/04/25	225	Tenancy & Housing cases	54	144
New referrals received	102	Internal Fraud	11	9
Closed investigations. (Positive outcome 79)	132	High/Medium risk fraud	36	14
		Low-risk fraud	25	19
Live cases as of 30/09/25	195	POCA	6	9

- 1.5 The 79 positive outcomes identified have prevented fraud worth an estimated £779,530 and identified a notional loss of £607,423. An additional £409,000 was identified for recovery via court-issued confiscation orders under the Proceeds of Crime Act.
- 1.6 Valuing counter-fraud efforts helps demonstrate the financial benefits of this activity, underlining the importance of fighting fraud, and showing possible savings achieved through prevention work.
- 1.7 When CAFS counter-fraud activity intervenes and stops fraud, CAFS estimates the value of the losses that have been prevented going forward. This involves applying specific methodologies to calculate values that would have been lost if the fraud had continued unchecked. Additionally, to value the full extent of fraud, CAFS also calculates potential fraud loss by estimating how long the fraud may have occurred before their involvement.
- 1.8 The table below records the activity by case types and prevention/loss values.

Activity	Proven cases	Prevention (£'s)	Estimated Loss (£'s)	Recovery (£'s)
Tenancy Fraud	14	461,850	461,760	
Housing application fraud	7	31,450	-	-
Right to Buy	3	48,000	-	-
Internal (Staff, contractors and agency)	9	155,557	97,830	-
High/Medium risk fraud (e.g. NNDR, Parking, Social Care)	21	68,941	41,012	
Low-risk fraud (e.g. Freedom passes, Council Tax, SPD)	18	8,732	6,821	1,597
Proceeds of Crime	6	-	-	407,680
Press Release	1	5,000	-	-
<b>Total</b>	<b>79</b>	<b>779,530</b>	<b>607,423</b>	<b>409,277</b>

## 2. WHISTLEBLOWING

- 2.1 The Council's whistleblowing policy encourages and protects employees who report suspected wrongdoing or malpractice within the Council, especially when it involves a potential public interest. It provides a safe and confidential process

for raising concerns, ensuring that whistleblowers are protected from retaliation and that the reported issues are appropriately investigated.

- 2.2 Since 1 April 2025, CAFS has not received any new fraud referrals via the Council's whistleblowing policy, but staff continue to consistently report potential fraud through other means, such as the CAFS hotline or investigation mailbox.

### **3. ANTI-FRAUD AND CORRUPTION STRATEGY**

- 3.1 The Anti-Fraud & Corruption Strategy 2024/27 outlines ongoing counter-fraud efforts, including the development and use of technology to expand coverage and enable proactive operations. Data-matching analytics are used to identify anomalies, enabling CAFS to maintain operational capacity and adapt to changing conditions, such as emerging threats.
- 3.2 The Strategy is built on four pillars: Govern, Understand, Prevent, and Respond, but due to high reactive case numbers, emphasis across the first half of 2025/25 has been on Prevent and Respond. During the second half of the year, CAFS plans to boost awareness activities, strengthening the Council's resilience by enabling it to identify, prevent, and withstand fraud.

### **4. COUNTER FRAUD ACTIVITY**

#### **Housing/Tenancy Fraud**

- 4.1 Detecting and stopping social housing fraud can help alleviate some of the strain on the Council's housing resources, thereby freeing up homes for those who need them. CAFS provides an investigative service for all aspects of Housing, including requests for the succession or assignment of tenancies, allegations of subletting or other forms of tenancy breaches, and right-to-buy applications.
- 4.2 Tenancy fraud remains a high-risk issue, accounting for over 70% of the investigator's caseload. Investigation methods can be resource-intensive, although CAFS continue to explore the use of technology alongside the full extent of legislation to tackle this fraud type as efficiently as possible.
- 4.3 CAFS are members of the National Anti-Fraud Network, which enables them to utilise essential tools, data, and expertise to combat fraud and protect public funds. This includes direct access to centralised databases, instant summaries of financial activity reports, intelligence alerts and notifications about emerging fraud threats, and support in exerting powers under the Prevention of Social Housing Fraud Act 2013 and Investigatory Powers Act 2016.
- 4.4 Between 1 April 2025 and 30 September 2025, CAFS successfully recovered 14 misused properties. These have now been allocated or made available to those in genuine need of housing support within the community.

Location	P/Code	Size (bedrooms)	Reason for recovery	Prevention value (£)	Notional loss (£)
Linacre Court	W6	2	Abandonment	34,950	9,360
White City	W12	2	Subletting	34,950	58,500
White City	W12	3	Abandonment	49,575	76,050
Wood Lane	W12	1	Abandonment	17,275	4,680
White City	W12	Studio	Abandonment	14,225	20,280
Milfoil Street	W12	3	Data-match	52,625	5,850
Hazbury Road	SW6	3	Data-match	52,625	10,530
Sullivan Court	SW6	Studio	Subletting	14,225	71,370
White City	W12	3	Abandonment	49,575	56,160
White City	W12	2	Subletting	31,900	23,400
Fulham Palace Road	W6	3	Subletting	49,575	42,120
Percy Road	W12	1	Abandonment	14,225	4,290
Stevenage Road	SW6	2	Abandonment	31,900	65,520
Comeragh Road	W14	1	Abandonment	14,225	13,650
				<b>461,850</b>	<b>461,760</b>

## Right to Buy

- 4.5 CAFS supports right-to-buy by reviewing new applications and performing due diligence to ensure tenants meet the criteria. They confirm all individuals involved and verify their residency, sometimes requiring visits.
- 4.6 These checks maintain the scheme's integrity and probity. Since 1 April 2025, this process has cancelled three applications due to identified anomalies or withdrawals during the review process.

## Corporate Investigations

- 4.7 Corporate investigations refer to a wide range of different counter-fraud activities, from sensitive internal inquiries to unusual, less traditional fraud or wrongdoing.
- 4.8 Because the Council offers a wide range of services and support throughout the community, corporate investigations cover multiple activities. This includes not only counter-fraud investigations but also providing advice and guidance, all of which contribute to the organisation's assurance framework.
- 4.9 Since 1 April 2025, some corporate investigation work has included:

<b>Dual working</b>	<p>The Council collaborates with other local authorities and public sector organisations to prevent and detect potential fraud against their organisations. This joint working has been highly beneficial in identifying cases of dual working.</p> <p>Taking secondary employment is not a breach of the Code of Conduct, but it must be declared to the individual's line manager. However, it can lead to fraud when an employee knowingly collects two full-time salaries but splits their hours, so they only work 50% of the time for each one. This is often referred to as dual working.</p> <p>One recent referral required further investigation, linking an LBHF employee to the Ministry of Justice, Prison &amp; Probation Service.</p>
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	<p>CAFS initially contacted the individual's line manager. The employee had not declared secondary employment, but it transpired that the subject requested to work from home for three months due to personal reasons. At the time, it seemed a reasonable request, and it was approved. The CAFS investigation revealed that the request timing aligned with the dates of employment with the Ministry of Justice (MoJ).</p> <p>CAFS contacted MoJ for further information, who in turn referred the matter to the employing department, His Majesty's Courts and Tribunals Service. Shortly after this contact with MoJ, the employee resigned, returned all LBHF equipment, and suggested awareness of our investigation.</p> <p>Calculating preventive and loss values involving employees is complex; CAFS methods focus on financial impacts such as time theft and rehiring costs. Most reported figures for staff fraud are therefore notional estimates, rather than direct economic losses to the Council.</p>
<b>Blue Badge Fraud (Contractor)</b>	<p>CAFS continues working in partnership with Blue Badge Fraud Investigators (BBFI) to investigate the misuse of disabled parking badges. BBFI investigators undertake street inspections to identify the misuse of disabled parking badges and, in one instance, found a Council contractor misusing a badge.</p> <p>An investigator observed a blue badge displayed in a parked vehicle, but background checks revealed that the badge holder was deceased. The car was removed to the local pound and later retrieved by the owner/keeper. During the interview, it was found that the owner was a care worker employed by a care provider contracted to the Council.</p> <p>Legal action remains ongoing, but CAFS ensured the Council invoked its contractual power with the care provider, which immediately removed the individual from the LBHF contract and confirmed it would take disciplinary action in accordance with its policies.</p>
<b>School placement fraud</b>	<p>School placement fraud is the act of providing false or misleading information on a school application to gain an unfair advantage in the admissions process, typically by misrepresenting the applicant's residential address to fulfil admission criteria. This can involve falsely claiming to reside at a particular address, using a temporary address solely for school placement, or even falsifying documents to support the fraudulent claim.</p> <p>Schools' admissions often refer cases to CAFS to assist in checking and verifying suspicious applications. One such application was passed for checking, and CAFS found no trace of the applicants on the LBHF voters' roll or in the borough's Council Tax register. Instead, the investigation found that the parents were liable for Council Tax in Chelmsford. Further inquiries included an email contact provided with the school application, which was also used on one of the CT accounts in Chelmsford.</p> <p>Based on the evidence gathered by CAFS, the application was declined.</p>

## Fraud Hub

- 4.10 The Anti-Fraud & Corruption Strategy has objectives to enhance fraud prevention by leveraging information, technology, and proactive data analysis. Therefore, the Council has joined the London NFI Fraud Hub (a shared platform for data matching initiatives), which offers a cost-effective solution (£7,500 per

annum) for cross-boundary and internal data matching to identify fraud. It allows unlimited data uploads and generates real-time alerts for possible fraud cases as new data is submitted.

- 4.11 A designated investigation officer is responsible for supervising the Hub and is a pooled resource across the shared service, which contributes to further cost reductions. This officer is responsible for uploading datasets and investigating any anomalies arising. The datasets include housing tenancies, waiting lists, resident parking, council tax reduction information, and right-to-buy.
- 4.12 Since the start of the financial year, the Fraud Hub has identified seven positive outcomes, detailed in the table below.

Activity	Proven cases	Prevention (£'s)	Estimated Loss (£'s)
Tenancy Fraud – undisclosed change in circumstances	2	105,250	16,380
Housing application fraud	5	20,200	-
<b>Totals</b>	<b>7</b>	<b>125,450</b>	<b>16,380</b>

- 4.13 Additionally, 65 records were cleansed and data corrected, which is a key benefit of the Hub. By keeping data clean and accurate, it improves analytical accuracy, reducing the risk of missed fraudulent activity. The Hub analytic detection relies on spotting unusual patterns or anomalies which incorrect data can mask. Furthermore, clean data helps reduce false alarms, allowing investigators to focus on genuine fraud cases rather than wasting time on errors caused by poor-quality data.

### **Proceeds of Crime Act**

- 4.14 Our primary aim must be to prevent fraud and corruption. However, those who keep on trying may still succeed. Therefore, a robust enforcement response is essential to pursue fraudsters and deter others.
- 4.15 Since April 2025, CAFS has used its Accredited Financial Investigator to recover fraud losses or secure Confiscation Orders in the Crown Court, totalling over £400,000, with recent orders against three additional defendants who were part of a joint investigation with trading standards regarding illegal online sports broadcast streaming.

### **Maintain a specialist investigative resource.**

- 4.16 A vital element of a counter-fraud strategy is an organisation's ability to call upon competent, professionally trained officers to investigate suspected fraud.
- 4.17 All CAFS investigators are members of the Government Counter Fraud Profession (GCFP), which provides a professional structure with common standards and competencies for those in counter-fraud roles.

- 4.18 The government counter fraud profession brings together public sector specialists to develop a common set of skills, standards, and guidance to combat economic crime, fraud, and corruption across the public sector. The Public Sector Fraud Authority oversees the profession, which provides training and professional standards to enhance the capability and expertise of those working to protect public services from fraud.
- 4.19 The profession requires Councils to undergo peer reviews to ensure that investigators' CPD plans, qualifications, and training comply with GCFP standards. CAFS were reviewed by peers from the London Borough of Lewisham, who verified compliance with the standards and passed them.

## **CONSULTATION**

- 5.1 The report has been subject to consultation with the Strategic Leadership Team.

## **EQUALITY IMPLICATIONS**

- 6.1 There are no equality implications arising from this report.

## **LEGAL IMPLICATIONS**

- 7.1 CAFS's work is governed by various legislation, including the Police and Criminal Evidence Act, the Criminal Procedures and Investigations Act, the Regulation of Investigatory Powers Act, the Fraud Act, the Prevention of Social Housing Fraud Act, the Proceeds of Crime Act, and the Data Protection Act.
- 7.2 There are no significant legal implications arising from this report.

*Implications verified by Grant Deg, Director of Legal Services, on 4 November 2025.*

## **FINANCIAL AND RESOURCES IMPLICATIONS**

- 8.1 Resources required to deliver on the Council's Anti-Fraud and Corruption Strategy are funded from the budget allocated to CAFS. There are no additional resource implications arising from this report. Successful investigations and prosecutions can lead to the recovery of Council assets and money required to protect frontline services.

*Implications verified by Sukvinder Kalsi, Executive Director of Finance and Corporate Services, on 3 November 2025.*

## **RISK MANAGEMENT**

- 9.1 The Council's Anti-Fraud and Corruption Strategy and anti-fraud policies help manage the Council's fraud risks by assisting managers in implementing effective controls.

*Implications verified by Moira Mackie, Head of Internal Audit, on 3 November 2025.*



**Case Description****1.**

**TENANCY FRAUD: Non-residency** - A case was referred to CAFS by the area housing team after a tenant applied to transfer her tenancy at Linacre Court to her son and his family. Questions were raised about the tenant's residency status, prompting checks, including a home visit during which the Housing Officer met with the tenant's son, who stated that his mother had moved out.

CAFS conducted financial checks under the tenant's name, which revealed a mortgage, while background checks on the son linked him to an address in Hounslow. Further investigations confirmed that the son was privately renting the Hounslow property and that the tenant had purchased a separate property through a shared ownership scheme.

The assignment was denied because the son was not a resident of the Linacre Court property, revealing that the assignment application was false. When the tenant was asked to attend an interview under caution to discuss her property purchase, the keys were returned.

This case emphasises the importance of thorough checks and investigations to verify housing assignments and prevent fraudulent activity. The collaboration between CAFS and the housing team was essential in uncovering the facts and taking appropriate action.

**2.**

**TENANCY FRAUD: Succession** - CAFS received a referral concerning a succession application submitted by the daughter of a deceased tenant who had resided in a property on Wood Lane, W12. The daughter claimed she had been her late mother's primary caregiver and wished to succeed to the tenancy. However, no supporting evidence was provided to substantiate her claim of residing with the tenant during the qualifying period. Further concerns arose when a neighbour reported the property appeared unoccupied, with unopened letters at the front door.

Background checks revealed discrepancies, including a connection to an address outside the Borough and inconsistent residential footprints within the Borough of Hammersmith & Fulham. Financial records indicated a significant amount of time spent outside the Borough.

Regarding the tenant, Adult Social Care confirmed that the late tenant lived alone and received the Single Person Discount, suggesting that the daughter was not a full-time carer at the Wood Lane address.

As the case progressed, the investigator found links to South Yorkshire, including council tax payments to Barnsley Council and financial transactions in the area, such as lessons with a local driving school. This evidence proved that the applicant did not meet the eligibility criteria for having lived continuously with the tenant for 12 months before their death, nor did they reside in the Borough for at least 5 of the 7 years preceding the tenant's death.

CAFS recommended that Housing reject the succession and serve a notice to quit, which quickly prompted the applicant to withdraw their application, sign a vacation notice and return the keys. The one-bedroom property has since been recovered and relet by Housing.

3.	<p><b>DIRECT PAYMENTS: Criminal prosecution</b> - Direct payments (DP) enable individuals in need of care services to receive payments directly, allowing them to procure services themselves and enjoy greater flexibility and control over their support packages. These payments are regularly monitored to ensure they are used appropriately.</p> <p>In one instance, the Independent Living Advisor (ILA) raised concerns about a client living on Glenthorne Road. The advisor suspected that the payments to the care agency had ceased and that the client's daughter was misusing her mother's DP funds.</p> <p>Subsequently, a CAFS investigation found that the daughter had contacted the care provider, requesting that the care provider discontinue care. Thereafter, the daughter created fake invoices from the same care provider, which she submitted to the Council to convince the Council that the care was ongoing and to enable the DP monies to continue.</p> <p>Bank statements were requested via the CAFS Financial Investigator, and the findings revealed that the bank statement provided by the daughter was also fake. Furthermore, there was no evidence that any care provision was funded from the account; only personal transactions unrelated to care provisions were recorded.</p> <p>During an interview under caution, the daughter confessed to producing fraudulent documents and failed to inform the Council regarding the change in her mother's situation or care needs. She also admitted to fabricating the existence of a carer.</p> <p>At Westminster Magistrates Court, she pleaded guilty at the first opportunity to five offences, including three counts of forgery and counterfeiting, one offence under the Theft Act and one under the Fraud Act. Sentencing was referred to Isleworth Crown Court, where she received an eight-month suspended sentence, 100 hours of unpaid work, and a 25-day rehabilitation activity requirement. A Proceeds of Crime notice was served, and a timetable for confiscation was agreed.</p>
4.	<p><b>TENANCY FRAUD: Succession</b> - A local housing officer referred this case to CAFS due to concerns about a potentially fraudulent succession application on the White City Estate. There was no direct family relationship between the applicant and the deceased tenant. The applicant claimed the late tenant was "like her father". Furthermore, there are doubts about her residency during the required 12-month period before the tenant's death. In particular, the tenant had received a single-person council tax discount and was receiving means-tested benefits, suggesting that no one else lived there.</p> <p>Checks revealed the applicant was registered elsewhere in Shepherd's Bush, with no links to the White City address. Although she claimed to have lived at the one-bedroom flat with her two children, enquiries with their school confirmed that both parents lived elsewhere in Shepherds Bush. Investigators conducted an unannounced visit and found a family living in the White City flat. They confirmed they had paid £1,200 in cash for rent and a deposit. They claimed the applicant lived elsewhere.</p> <p>The new subletting information prompted the commencement of legal possession action, although the succession applicant refused to return the keys. This led to court action, where the Council successfully obtained a possession order. Although bailiffs were scheduled to attend on 4 July 2025, the applicant returned the keys to the Council on the day of the eviction.</p>

5.	<p><b>TENANCY FRAUD: Abandonment</b> - A husband and wife applied for Housing, claiming overcrowded conditions in a two-bedroom council property on the White City estate. They explained that they were living with the tenant (the applicant's sister) and her family,, so it was overcrowded. However, the Housing Solutions Team found anomalies in the application and referred it to CAFS.</p> <p>The investigator visited the property twice and found no evidence of the tenant or her immediate family living there. The applicant was a resident, but with no one else present and on initial inspection, it did not appear overcrowded. However, financial checks revealed the tenant had no links to the address, and utility bills were in the name of the housing applicant, not the tenant. Border checks were negative,, but social media suggested the tenant lived in America and owned property there.</p> <p>The tenant was invited to an interview and produced an expired passport to verify her identity, which seemed odd. When questioned, she denied living at the property and stated that she works nights and is often away from home. She insisted that the property was overcrowded and wanted her brother to be rehoused. After the interview, further investigations revealed an alternative surname, and checks linked her to a USA passport, which accounted for why she had initially been provided an expired passport.</p> <p>Using this name, the investigator conducted border inquiries, which revealed extended periods of absence from the UK. In view of this new information, she was invited to attend a formal interview under caution. On the day of the interview, another border check was conducted that showed she had returned to London from the USA a day earlier, further confirming her non-residency in the UK.</p> <p>Investigators observed that the tenant became agitated during questioning and eventually stated that she considered the flat unimportant and did not want any trouble. She agreed to give up the property, and her brother returned the keys to the housing office soon after.</p>
6.	<p><b>TENANCY FRAUD: Non-residency</b> - In November 2019, the Education Team referred a case of persistent school non-attendance involving four children to the police due to safety concerns. The family, from a flat on the Peabody estate in Hammersmith, had not been seen for a long time.</p> <p>Following a collaboration between the police and CAFS, the family was traced to Nigeria, and border checks confirmed their departure from the UK in 2019. Additionally, finance checks indicated minimal financial activity, suggesting a limited presence in the UK.</p> <p>Multiple visits to the property initially yielded no response. However, during an unannounced visit, two females were found on the premises; one identified as the grandmother and the other as a family member. Observations indicated that the tenant and her children were not residing at the address. The tenant later contacted CAFS, explaining her temporary stay in Nigeria due to personal issues, and a subsequent check confirmed her return to Nigeria.</p> <p>CAFS shared intelligence with Peabody, who referred the matter to their legal team and initiated legal proceedings to obtain possession of the property. This was successful, and in July 2025 bailiffs attended the property; Peabody took possession and granted nomination rights to LBHF,, who have since allocated to a family living in temporary accommodation.</p>

7.	<p><b>TENANCY FRAUD: Non-residency</b> - A male applied to assign a three-bedroom flat on the White City Estate into his name, claiming that he had been continuously resident with the family who were the named tenants, and refused offers of a one-bedroom accommodation.</p> <p>The subsequent CAFS investigation revealed that the applicant was dishonest, with financial links and residency at another address in W12, and other claimed family residents connected to addresses in Northolt.</p> <p>Based on the evidence gathered by CAFS, the case proceeded to court on a possession charge, but the applicant did not appear. The judge ordered the applicant to leave the property forthwith, pay the unpaid rent and court costs, and a daily charge until he moved out. Despite a second hearing at the applicant's request, the judge stated that the original decision remained unchanged and that the possession order stood.</p> <p>The applicant initially refused to leave, but despite complaining to a wide range of people, eventually accepted the outcome and moved out. The investigation confirmed that the applicant resided elsewhere, enabling the recovery of a three-bedroom property for a family in genuine need of support.</p>
8.	<p><b>TENANCY FRAUD: Discretionary succession</b> - When the housing team received an application for discretionary succession from the son of a deceased tenant, the officers doubted whether the applicant was truly living at the Comeragh Road, W14, property, or if their real residence was elsewhere. The case was referred to CAFS.</p> <p>A discretionary succession under LBHF policy gives the Council the power to award a new secure tenancy to a family member who isn't legally entitled to inherit—such as a child or close relative—provided they've lived in the property for at least 12 months before the tenant's death.</p> <p>Enquiries by investigators soon found anomalies. To begin, the deceased tenant lived alone, with a single-person discount in payment, and electoral roll records showed no trace of the applicant at the tenanted property. Then, finance records linked the applicant to an address in Wolverhampton, with activity reported here since 2018. Their driver's licence was tied to yet another unknown address.</p> <p>The evidence collated by CAFS was passed to housing colleagues with a recommendation to deny the discretionary succession request.</p> <p>However, the applicant challenged the decision, escalating the matter to Putney County Court. But on the day of the hearing, they made no representations and failed to attend. The court granted outright possession, and bailiffs evicted the applicant.</p>

