

# Rental Fraud

## Overview

This policy explains what rental fraud is and how we will deal with rental fraud.

## Scope

This policy applies to all tenancies managed by St George Community Housing and its subsidiaries (**we, our and us**).

## Definitions

### Rental Fraud

Rental fraud is when a tenant:

- gives us false, incomplete or misleading information about their household income or assets, or
- doesn't tell us within the required timeframe if there is a change in circumstances which could impact their rent, or
- sublets their property or allows unauthorised occupants to live in their property (refer to our Occupancy policy for more information).

## Tenants' responsibilities

Because we use the household income to work out how much rent to charge, our tenants must tell us within 21 days when their household income or assets change or the people in the household change and must give us proof of income and assets for the household.

## Tenants' rights

If we think a tenant has committed rental fraud or hasn't told us about changes to their household income, the tenant has the right to:

- Be told about any information/evidence that we have about them and suspected rental fraud.
- Be given a chance to respond to the information.
- Be treated fairly and have us follow proper procedures when dealing with suspected rental fraud.

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- Have a support person or advocate present at any interviews.
  - Have access to an interpreter (if needed).
  - Be given a record of the interview if requested and have the chance to read it and check that it is correct.

## Our response to rental fraud

If we receive information relating to possible rental fraud or suspect that rental fraud has or is happening, we will investigate it.

We might contact the following people, where we are allowed to or required to by law, to ask them about matters related to rental fraud:

- The tenant's employer or possible employer
- Supply authorities, like gas, electricity, water and telephone providers
- Neighbours
- Centrelink
- Real estate agents
- Any other people who might have relevant information

If we suspect that a tenant has committed rental fraud, we will write to the tenant and tell them what information we need from them and give them 21 days to respond. If we do not receive the required information after 21 days, we will charge the tenant market rent.

If we have information that shows that a tenant has committed rental fraud or hasn't told us about changes to their household income, we will cancel their rent subsidy and might backdate the rent to the date the income changed. Decisions about backdating rent and/or charging market rent will be made by the Head of Region, Customers and or Group Executive, Customers. In some cases, this may mean that the tenant has to repay a debt.

Where the fraud is deliberate and/or serious, we may take action to terminate the tenancy. The fraud may also be referred to other relevant agencies where required or permitted by law.

## Confidentiality

If we receive information about possible rental fraud, we will not reveal the details of the person who gave us the information unless required by law, or unless the person gives their approval. Depending on the severity of the allegations we may contact the NSW Police.

We will not provide any details about the outcome of the investigation to the person who provided the information.

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## Requests for information

We may receive requests for information from other government agencies. We will only share information with government agencies, where we are required or authorised to provide information by law.

Requests for information will be managed by the Privacy Officer.

## Appeals

Tenants can appeal our decisions about their rent. Our [Appeals](#) policy has more information on appeals.

## Relevant legislation, regulation and standards

- [Residential Tenancies Act 2010 \(NSW\)](#)
- [Community Housing Rent Policy](#)

## Related documents/resources

- [Policy: Rent](#)
- [Policy: Occupancy](#)
- [Policy: Appeals](#)

## Policy information

<b>Version:</b>	5
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<b>Reviewed:</b>	September 2021
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<b>Responsible team/position:</b>	Customers and Communities