

Tackling Housing Fraud: Data and Intelligence Sharing Effective Collaboration

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NAFN Data and Intelligence Services**



NAFN is a ***‘One Stop Shop’*** for data and intelligence to support fraud investigations and protect the public purse



Background

- NAFN established 1997
- Not-for-profit
- NAFN Service Team
- Guardian and gatekeeper role
- Agile and responsive – continuous improvement
- Promoting national best practice



Key Partners

Central Government

Cabinet Office, Home Office, BEIS, MHCLG and Police Forces

Local Government

Local Government Associations, Trading Standards, Licensing

Government Agencies

DVLA, Competitions Marking Authority, Financial Conduct Authority

Information Providers

TransUnion, Equifax, Experian, National Hunter

Business Solution Providers

Intec, GSA



Who do we support?

459 members > 14,000+ users > 200,000 enquiries annually

- **ASB Teams**
- Benefits
- Corporate Fraud
- **Debt Recovery**
- Environmental Services
- **Finance**
- **Housing**
- Internal Audit
- **Investigations**
- Illegal Money Lending
- **Legal**
- Licensing
- Parking
- Planning
- Revenues
- Regulatory Services
- Social Care
- Trading Standards



Authorised Officer Services

POSHFA

- **Criminal offences ONLY**
- Banks
- Building societies
- Credit card companies
- Loan companies
- Utilities

National Hunter RTB/RTA

- Must be a suspicion of fraud
- Due diligence - not verification
- Two way exchange of Intelligence
- Several success (>£6m)

Case Study 1: Right to Acquire

RTB Application V Mortgage Application

- Tenant arrived as an asylum seeker in 1999
- In receipt of housing and council tax benefit
- Suddenly cancelled benefits had found work paying £34,000 pa
- RTB application for property valued £200k+

Initial checks identified:

- ✓ Didn't know the name of their employer, address or job title
- ✓ Landline number provided was dead.

Outcome: Application refused saving £200k



Online Credit and Other Reports

- ThreeSixty
- Equifax PSG
- Company and Director
- Consented Data
- Land Registry
- Vehicle Finance Check
- DVLA Overnight and Manual Service
- Vehicle Protection
- Foreign Vehicle Service
- Passport & Immigration
- Utilities & TV Licensing
- NOMS & CCJ Details

Case Study 2: Unlawful Subletting

- Unsuccessful preliminary investigation
- NAFN online credit services provided:
 - ✓ Forwarding address for tenant
 - ✓ Confirmation of sub-tenancy
- Joint investigation initiated with local authority (POSHFA)
- Further evidence revealed through bank statements

OUTCOME:

Tenancy terminated voluntarily allowing Guinness to recover and re-let property without incurring costs for legal action



Investigatory Powers Act 2016

- NAFN SPOC service
- **For local authorities and wider public authorities ONLY**
- Guardian and gatekeeper
- Lawful acquisition of communications data
- Entity and event data including geo-location

Case Study 3: Right to Acquire

- Allegation of tenancy abandonment and illegal sub-let
- Tenant had submitted an application to purchase property
- Preliminary investigations unsuccessful
- NAFN services provided:
 - ✓ Evidence of multiple tenancy (online credit services)
 - ✓ Evidence of possible rental payments (POSHFA)
 - ✓ Also tenant active in different area (POSHFA)
 - ✓ IPA geo-location confirmed tenant's actual address.

OUTCOME:

Subletting arrangements confirmed, right-to-buy application stopped and Notice To Quit served.



Intelligence Services for Members

- Sanction Information Database
- NR3 (National Register for Taxi Licensing Revocations and Refusals)
- **Online Intelligence enquiry**
- **Intelligence Alerts**
 - Bank Mandate
 - National Fraud Intelligence Bureau
 - National Crime Agency
 - Metropolitan Police Cyber Alerts



Everyone has talked about ***collaborative working*** for years; it's time we actually got on and made it happen.



Case Study 4: Effective Collaboration Government COVID-19 Grants

- Administered by local government
(NAFN members)
- Opportunities for fraud
- Action on fraud prevention and recovery
- Action on prosecution



Case Study 4: Effective Collaboration

- Cabinet Office and Home Office concerns
- Lead taken by BEIS
- NAFN intelligence gathering
- Working with National Hunter, Insolvency Service, Police Scotland and Serious Fraud Office
- Operation Culverin – Organised Crime Groups



Benefits of Collaborative Working

Reported Incidents

>1,600



Grant Value

>£24m



Prevented (£)

80%



Recovery

>£1.3m



Figures correct as at May 2021



NAFN Member Feedback

‘This brings the total of attempted frauds against our council linked to companies in the NAFN alerts to **£770,000**’



Continuing Improvement

- NAFN public website refresh
- Webinars, Training and Guidance
- E-Learning and CPD roll out (IPA for beginners)
- Access to PNC and PND
- Consented Data API





*Everyone has talked about
collaborative working for years;
LETS GET ON WITH IT*

