



Anti-fraud, Bribery and Corruption Policy

Date Policy Effective From:	30 August 2024
Date of Last Revision:	22 July 2024
Approved by:	Audit and Risk Committee
Date Approved:	29 August 2024
Equality Impact Assessed:	Not applicable
Date of next review:	28 August 2025

Contents

Section	Title	Page(s)
1.0	Introduction	2
2.0	Purpose	2
3.0	Principles	2
4.0	Definitions	4
5.0	Scope	5
6.0	Contribution to Plan A	5
7.0	Legislative and regulatory framework	6
8.0	Policy Statements	6
9.0	Roles and responsibilities	9
10.0	Related policies and procedures	10
11.0	Monitoring and review arrangements	10

1.0 Introduction

- 1.1 We are determined to maintain our reputation and will not tolerate fraud, bribery, corruption, or abuse of position for personal gain, wherever it may be found in any area of our activity.
- 1.2 We are committed to establishing and maintaining effective arrangements to prevent and detect fraud.
- 1.3 We have a zero-tolerance approach to fraud, bribery and corruption.

2.0 Purpose

- 2.1 The aim of this policy is to ensure we take steps to:
 - Raise awareness of fraud (including tenancy fraud).
 - Prevent and detect fraud, bribery and corruption.
 - Have a clear process for reporting fraud, bribery and corruption.
 - Apply sanctions against those who commit fraud.
 - Seek redress for frauds, overpayments and losses.

3.0 Principles

- 3.1 Our corporate values include trust and respect, innovate, and working together, Honesty plays a significant part in gaining trust and respect and we therefore adopt a zero-tolerance approach to fraud, bribery and corruption.

4.0 Definitions

4.1 The key terms used in this policy are defined below.

Fraud	Wrongful or criminal deception intended for personal gain or to cause a loss to another party; or The intentional distortion of financial statements or other records by persons internal or external to the Organisation that is carried out to conceal the misappropriation of assets or otherwise for gain.
Bribery	Offering, promising or giving someone a financial or other advantage to encourage that person to perform their functions or activities improperly or to reward that person for having already done so. This includes the requesting of, agreeing to receive or accepting a bribe from another person.
Corruption	The abuse of entrusted power for private gain.
Kickback	An illegal payment intended as compensation for preferential treatment, or any other type of improper services received.
Tenancy fraud	This includes: Unlawful subletting - Where a tenant rents out their home without the knowledge or permission of the landlord. Wrongly claimed succession - Where a tenant dies and someone tries to succeed the tenancy which they are not entitled to. False right to buy/right to acquire - Where a tenant makes a Right to Buy or Right to Acquire application and provides false information. Key selling - Where a resident passes on their keys in return for payment. Unlawful assignment - Where a tenant stops using their tenancy as their main home and allows another person to live there without permission from their landlord.

Tenancy fraud

This includes:

Obtaining housing by deception - Where a person gets a home by providing false information on their housing application.

Abandonment – Abandoning the property without landlord’s knowledge and without completing the correct tenancy termination process.

5.0 Scope

- 5.1 This policy applies to all our Board members, directors and employees.
- 5.2 Failure by an employee, director or Board member to comply with this policy may result in disciplinary action being taken against them.
- 5.3 We expect that individuals and organisations (e.g. partners, suppliers, contractors, agency workers and service providers) that we deal with will act with integrity and without thought or actions involving fraud and corruption. Where relevant, we will include appropriate clauses in our contracts about the consequences of fraud, bribery and corruption; evidence of such acts is likely to lead to the termination of the particular contract and may lead to prosecution.
- 5.4 This includes tax evasion whereby under Part 3 of the Criminal Finances Act 2017 any organisation is criminally liable for failing to prevent the facilitation of tax evasion (in the UK or overseas) regardless of whether management were involved or aware.

6.0 Contribution to Plan A

- 6.1 This policy supports the strategic objectives of Plan A.
- 6.2 Fraud is an ever-present threat to resources and can divert these resources away from strategic objectives.
- 6.3 Adopting a zero-tolerance culture towards fraud and corruption protects finances and our reputation.

7.0 Legislative and regulatory framework

7.1 Relevant legislation:

- The theft act 1968 (as amended)
- The Fraud Act 2006
- The Prevention of Social Housing Fraud Act 2013
- Bribery Act 2010
- Economic Crime and Corporate Transparency Act 2023
- Regulator of Social Housing: Consumer Standards 2024 - Tenancy Standard
- Other relevant provisions in law

8.0 Policy statements

8.1. All employees should be aware of their responsibilities to prevent, report and detect fraud, bribery or corruption.

Fraud

8.2. We will not:

- Tolerate fraud

8.3. We will:

- Seek to recover losses from fraud
- Apply sanctions against those who commit fraud
- Act upon any relevant information reporting a suspected fraud
- Seek to recover homes and terminate tenancies where fraud has occurred under the Prevention of Social Housing Fraud Act 2013
- Keep appropriate internal records that will evidence the business reason for making any payments to third parties.
- Encourage employees and members of the public to raise concerns about any issue or suspicion of malpractice against us at the earliest possible stage.
- Train relevant employees to identify, prevent and detect possible tenancy fraud
- See that anyone raising a concern about fraud or corruption will not suffer any detriment as a result, even if they turn out to be mistaken.

Raising concerns

- 8.4. Board members and employees are an important element in the stance against fraud and corruption and are positively encouraged and expected to raise any concerns they may have on these issues where they are associated with our activities.
- 8.5. In the first instance, any suspicion of fraud, theft or other irregularity should be reported, as a matter of urgency, to their line manager. If such action would be inappropriate, concerns should be reported upwards to one of the following persons (in the order listed):
- Strategic/Head of Service
 - Executive Director/Director
 - Chief Executive
 - Chair of Audit and Risk Committee
 - Chair of Board
 - Internal Audit Lead Manager
- 8.6. Our Fraud Response Plan and Whistle Blowing Policy gives further guidance on how to raise concerns and it gives details about the support and safeguards that are available to those that do raise concerns.
- 8.7. Concerns will be treated in confidence, properly investigated and dealt with fairly.
- 8.8. Board members and employees are expected to cooperate fully with any investigations. These investigations will also identify any weaknesses that have contributed to the fraud and if necessary, make recommendations for remedial action.
- 8.9. There is, of course, a need to ensure that any investigation process is not misused, therefore, any internal abuse, such as raising malicious or vexatious allegations, may be dealt with as a disciplinary matter.
- 8.10. In the event of fraud we will consider the following sanctions:
- Disciplinary action
 - Civil proceedings
 - Criminal proceedings

8.11. In relation to sanctions, we will:

- Consider mitigating circumstances
- Consider the reliability and robustness of the evidence.
- Consider if such sanctions are in the best interest of us to pursue

Bribery and Corruption

8.12. We will not:

- Tolerate bribery or corruption from employees, board and committee members and anyone working on our behalf.
- Make contributions of any kind with the purpose of gaining any commercial advantage.
- Provide gifts or hospitality with the intention of persuading anyone to act improperly, or to influence a public official, public body or private person or company in the performance of their duties.
- Make, or accept "kickbacks" of any kind.

8.13. We will:

- Keep appropriate internal records that will evidence the business reason for making any payments to third parties.
- Encourage employees to raise concerns about any issue or suspicion of malpractice at the earliest possible stage.
- See that anyone raising a concern about bribery or corruption will not suffer any detriment as a result, even if they turn out to be mistaken.

8.14. Employees and board members must not:

- Accept any financial or other reward from any person in return for providing some favour. For the purpose of these definitions any person also includes a company, partnership or any other form of organisation.
- Request a financial or other reward from any person in return for providing some favour.
- Offer any financial or other reward from any person in return for providing some favour.

Gifts and hospitality

- 8.15. This policy does not prohibit giving and receiving promotional gifts of low value, nor normal and appropriate hospitality. Our Codes of Conduct and Probity Policy give further details of what is / is not acceptable and the requirements on all board members and employees who receive or decline any gifts or hospitality to ensure they are properly recorded.
- 8.16. Employees and board members must report any such breaches of this policy in accordance with the Whistleblowing Procedure.

9.0 Roles and responsibilities

- 9.1 Roles and responsibilities under this policy are outlined below.

Audit and Risk Committee	Annually review and approval of fraud policies. Receive fraud reports.
Executive Director Finance and Investment	Be responsible for ensuring controls and systems are in place to prevent and detect fraud. Take overall responsibility for the maintenance of this policy. Develop counter fraud policies, strategies and plans. Maintain records of financial malpractice, including concerns and allegations received; matters arising from audits; investigations and evidence; and the outcomes. Report as necessary to the Audit and Risk Committee. Ensure suitably qualified professionals (either as employees or as consultants) are employed to comply with UK and relevant international tax law.
Strategic Head of Finance	Has operational responsibility for this policy. Maintain records of financial malpractice, including concerns and allegations received; matters arising from audits; investigations and evidence; and the outcomes.
Employees and board members	Follow this policy.

- 9.2 This policy will be communicated to tenants, employees and contractors via our website, intranet, or through other channels. Those responsible for implementing the policy will, where required, receive appropriate training, advice, and guidance.

10.0 Related policies and procedures

10.1 This policy should be read in conjunction with the following documents:

Anti-Money Laundering Policy	Our commitment and obligations under money laundering regulations.
Fraud Response Plan	Our checklist for dealing with fraud.
Whistleblowing Procedure	Procedure for reporting suspected whistleblowing offences.
Board and Employees Code of Conduct	Guide to conduct expected from Board and employees.
Probity Policy	Guide to managing conflicts of interest and gifts and hospitality.

11.0 Monitoring and review arrangements

- 11.1 We will monitor attempted frauds and report these to the Audit & Risk Committee.
- 11.2 This policy will be reviewed every year, unless there is significant development that would require a more urgent review e.g. new legislation or regulation.