



London Borough of Hounslow

(Income Collection and Arrears Management Policy – October 2025)

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1. Purpose

1.1 This policy outlines the process for recovery of rent arrears, including from current probationary and secure housing tenants of the London Borough of Hounslow.

2. Scope

2.1 This policy specifically covers the process for recovery of rent arrears. Temporary accommodation arrears are the subject of a separate policy. All parties in a joint tenancy are jointly and severally responsible for any rent arrears. For joint tenancies, Council staff will address all correspondence to all parties.

3. Definitions

Probationary (introductory) tenancy – a tenancy period lasting 12 months, during which you can't take in lodgers; sublet all or part of your home; make alterations to your property; exchange your property, or buy your property using the Right to Buy Scheme. In Hounslow, when tenants complete a 12-month probationary tenancy, they progress onto a secure, lifetime tenancy.

Secure (lifetime) tenancy – a tenancy with no end date, which the tenant has until the tenancy is terminated.

Rent arrears – when a tenant fails to pay their rent in full by the due date specified by their tenancy agreement.

Notice of Seeking Possession (NOSP)/Notice of Extension (NOE)/Notice of Possession Proceedings (NOPP) – this notice starts the possession process. In order to serve a section 8 notice, a landlord must have a reason for evicting the tenant, called a ground for possession.

Outright possession order – a court order requiring a tenant to leave a property by a specific date.

Suspended possession order – a court order that allows a tenant to stay in their home, provided they meet certain conditions, such as paying their rent or mortgage, plus an additional amount towards arrears. If the tenant fails to meet these conditions, the landlord or lender can apply to the court to evict you.

Bailiff warrant – where a landlord gets a court to authorize bailiffs to remove a tenant who has not left the property after a possession order has expired.

4. Responsibilities

Housing Income Officer

- Sending letters to the tenant to encourage them to address their rent arrears
- Hand-delivering/serving notice to the tenant
- Working with the tenant to reduce their rent arrears
- Making telephone calls to tenants, conduct home visits & hold office appointments
- Filling out Income and Expenditure forms
- Attending court & evictions
- Where relevant, referring tenants to our Financial Inclusion team or outside agencies who can assist them with debts and give money advice

Assistant Service Manager (Income Collection)

- Managing the Housing Income Officers, and monitoring their work to ensure that they are working in line with Council processes
- Responding to Stage 1 complaints and Members' Enquiries
- Reviewing and approving cases to be referred to court and for evictions
- Sending letters to the tenant to encourage them to address their rent arrears
- Completing the online Possession Claim Form

5. Income Collection/Arrears Management Policy

5.1 When a tenant is in rent arrears totalling 1-2 weeks of their rent payments, the Council will send a first letter to them, asking them to contact the Council regarding their arrears. If the Council receives no response from the tenant to this letter, a Housing Income Officer will follow up with a phone call.

5.2 If the tenant does not respond to these initial attempts to contact them, the Council will send a second letter to them, when their rent arrears total 3-4 weeks of their rent payments.

5.3 After this second letter, another letter will be sent to the tenant by the Assistant Service Manager (ASM) for Income Collection. This letter is sent when the arrears total between £500 and £1,000. These letters are sent as a measure to prevent the need for the Council to serve a notice. As such, following the sending of the ASM letter, the tenant is given two weeks to respond. If there is no response from the tenant after one week, this is when the Housing Income Officer will serve the relevant notice in line with the probationary or secure tenancy process. This notice is usually hand-delivered to the tenant's property.

5.4 Once the notice has been served, there is a 28-day period where the Council cannot do anything further, and it is the tenant's responsibility to contact the Council

and make any arrangements. However, during this time, the Council will still try to contact the tenant via telephone calls, letters and emails.

5.5 If there is no contact from the tenant during this 28-day period, the Council will send another letter notifying them that the Council is about to take the tenant to court. The tenant has another 14 days to respond to this letter, and if the Council receives no contact from the tenant during this time, the Housing Income Officer will review the Court Referral Form and approve whether the case can or cannot be referred to court. The Assistant Service Manager for Income Collection will complete the online Possession Claim form once the court referral form has been approved. Once the Council has received the court date, the Council will send a letter to the tenant informing them of the court date.

5.6 The Council's goal is to get the tenant to clear their arrears, and ideally, the Housing Income Officer wants to find out the reason why they are not paying their rent. This may be because the tenant needs to apply for benefits, or because they need to secure stable employment. The goal is never to evict a tenant. The Housing Income Officers want to work with the tenant, and prior to the court date, the Income Officers try to meet with the tenant before seeing the judge, to see if they can come to some kind of arrangement.

5.7 At the court stage, if the outcome is an 'outright possession order', the Council will have 14 to 28 days to evict the tenant, depending on the judge's decision. In this instance, the Council will write to the tenant to inform them that the Council has the outright possession order. Once the allotted time period is over, the Housing Income Officer will complete the pre-eviction panel approval form. The ASM will review this, and if approved, will present the case at the pre-eviction panel to ask for permission to apply for the bailiff warrant for eviction. If approved, the Council will apply for the bailiff warrant. We will inform the tenant about this. At this stage, and at every stage of the process, the Council will give the tenant a chance to work together so that the Council does not have to follow through with eviction.

5.8 If the tenant doesn't contact us at this stage, a Housing Income Officer and Housing Tenancy Officer will visit the property to follow through with the eviction. This takes an average of 12 weeks following the application for a bailiff warrant.

5.9 If the outcome of the court stage is a Suspended Possession Order (SPO), this means that an arrangement will be put in place between the tenant and the Council, and if the tenant breaks the terms of the arrangement, the Housing Income Officer will contact the tenant by phone to discuss the breach of the SPO. If there is no response, then a letter will be sent. If there is no response at this stage, then a second 'breach of SPO' letter will be sent to the tenant, and the Housing Income Officer will also conduct a home visit.

If the Housing Income Officer has not heard from the tenant then they will complete the pre-eviction panel approval form. If approved, then the Council will apply for the bailiff warrant. The terms of an SPO are usually that a tenant pays their current rent plus a certain amount each month to reduce their outstanding arrears. These terms are approved by the judge, and whatever they deem to be reasonable. Suspended possession orders typically last for six years, and the Housing Income Officers will work to ensure that the tenant is sticking to the terms of the agreement.

5.10 Following the end of the period of the suspended possession order, if the tenant falls into rent arrears again, the income collection process would start from the beginning again.

5.11 If a tenant has incredibly high rent arrears, the Council will work with them to find ways to reduce their arrears, such as referring them to the Financial Inclusion Team or external advice agencies.

6. Confidentiality and Information Governance

6.1 The way that we handle confidential information, whether it is directly related to staff, customers or other individuals or to the organisation as a whole is extremely important. All such information must be handled sensitively and stored securely. Confidential information, whether related to staff, customers or to the organisation must be handled sensitively and stored securely.

6.2 In line with the Data Protection Act 1998 (DPA) we will:

- Only ask for personal information that we need,
- Process personal data fairly and lawfully
- Process personal data in accordance with the rights of data subjects
- Only use it for the purpose for which it was given,
- Only share it with people who need to know and have a legal right to receive the information,
- Only keep it as long as we need it.

6.3 To ensure lawful data processing, confidential information must not be shared with third parties without prior written consent from the individual concerned, except where required for legal proceedings, to protect an individual's vital interests, including the investigation or prevention of crime. If a third party requests disclosure, consult a line manager and seek legal advice if necessary.

6.4 Individuals have a right to know what information we hold about them and to ask for copies of that information. This is called the right to subject access under the DPA.

6.5 Where a request for information is made under the DPA, we will endeavour to provide such information promptly and, in any event, within 40 calendar days of receipt of the request, as required by law. (Although £10 is the maximum charge allowable under the DPA, no charge is made by the Council as a matter of policy).

6.6 If unable to meet the 40-calendar day deadline, the data subject is to be informed of the reason for the delay and an approximate period of compliance proposed.

6.7 If an individual asks for a copy of their file under the DPA, everything on file has to be provided, including notes, unless exempt (e.g. 3rd party personal details) within specified timescales. It is important that file and computer notes, as well as correspondence and e-mails, are professional, objective and appropriate. Subjective personal comments and/or assumptions may not be made about customers, staff or third parties. A copy or a detailed list of everything sent should be retained in case of further queries. Information that is exempt (e.g. personal information belonging to a 3rd party) must be redacted.

6.8 Freedom of Information (FOI) requests may also be made by individuals or organisations in relation to non-personal information. A request made under the Freedom of Information Act 2000 will be responded to promptly and in any event within 20 working days of receipt, as required by law. There will be no charge for FOI requests, unless they exceed the appropriate limits set out under the FOI Act.

6.9 Where we are unable to meet the 20-working day timescale, the applicant is to be notified of the reason for the delay and provided with an approximate time for compliance.

7. Equality and Diversity

7.1 We are committed to fairness and equality for all regardless of their colour, race, ethnicity, nationality, gender, sexual orientation, marital status, sex, gender reassignment, disability, age, religion or belief, pregnancy or maternity, family circumstances or offending history, as referred to in our relevant Council policies. Our aim is to ensure that our policies and procedures do not create an unfair disadvantage for anyone, either directly or indirectly.

7.2 The Council must give due regard to its Equalities Duties, in particular with respect to general duties arising from the Equality Act 2010, Section 149. Having due regard to the need to advance equality involves, in particular, the need to:

- Remove or minimise disadvantages suffered by persons who share a relevant protected characteristic that are connected to that characteristic and to

- Take steps to meet the needs of persons who share a relevant protected characteristic that are different from the needs of persons who do not share it.

This will include taking particular steps to take account of a disabled person's disabilities.

8 Safeguarding

8.1 Housing staff have a key safeguarding role to play in keeping people safe. They are well-placed to identify people with care and support needs, share information and work in partnership with colleagues in social care, health and the police, to coordinate responses.

8.2 Managers are responsible for arranging appropriate training in safeguarding issues and staff should familiarise themselves with the common signs and symptoms of abuse or neglect towards adults and children at risk. All Housing staff should be alert to any signs of more widespread abuse when interacting with residents e.g. in siblings or others within the household. Staff should also be aware of the heightened risks to children and adults from parents or carers who are themselves victims of domestic or other abuse.

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8.4 Any member of staff who detects possible signs of neglect or abuse in a child or adult (including possible domestic or elder abuse) should take immediate action.