Housing Income and Arrears Recovery Policy

Stevenage Borough Council

[2026]

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For translations, braille or large print versions of this document please email equalities@stevenage.gov.uk.

Contents

1. Purpose

1.1 This policy sets out the council's approach to managing housing income, including current and former rent, service charges and all housing related debt, for arrears to be recovered in a fair, consistent, and effective manner. It ensures that income to the Housing Revenue Account (HRA) is protected to enable the delivery of high-quality housing services, property maintenance, and tenancy sustainment. The policy reflects the council's commitment to early intervention, tenant support, and full compliance with all relevant legal and regulatory standards.

1.2 The policy aims to:

- Maximise rental and service charge income to maintain the financial viability of the HRA and enable reinvestment in homes and communities.
- Prevent arrears through early engagement and proactive support to help tenants meet their financial obligations.
- Promote tenancy sustainment by offering tailored advice, support, and access to welfare and money management services, particularly for vulnerable households.
- Ensure a fair and transparent approach to income collection and arrears recovery, in line with statutory obligations and sector best practice.
- Build financial resilience among tenants by helping them to maximise their income and reduce dependency on crisis support.
- Minimise the need for enforcement action and evictions by prioritising support-led solutions wherever possible, while maintaining accountability for rent payments

1.3 This policy replaces the previous Income Management and Recovery Policy (**2020)**. It has been reviewed and updated to reflect changes in legislation, best practice, welfare reform, and the council's wider strategic objectives for housing and financial inclusion.

Please the following links

- Stevenage Tenancy Strategy
  https://www.stevenage.gov.uk/documents/housing/tenancy/tenancy-strategy.pdf
- Stevenage Corporate plan
  https://www.stevenage.gov.uk/documents/corporate-plan/appendix-a-making-stevenage-even-better-2024-2027.pdf
- Social Housing Regulator

  https://www.gov.uk/government/organisations/regulator-of-social-housing

2. Scope

2.1 This policy applies to the management of all housing income with the council's HRA. It covers rent and service charge collection, arrears recovery and income-related support services across the full tenancy lifecycle, from sign-up through to enforcement and former tenant debt recovery.

it applies to the following resident groups:

- Current and former secure tenants (fixed-term and periodic)
- Licensees, including those in hostels and temporary accommodation
- Households in council-managed emergency or temporary accommodation
- Residents affected by housing-related charges

For the purposes of this policy, all individuals within these groups are referred to collectively as "tenants" or "residents".

2.2 This policy is administered by the Income Services Team, under the leadership of the Head of Housing Operations and Income Services Manager, with strategic oversight from the Director – Housing & Neighbourhoods.

Implementation responsibilities extend across the following teams

- Housing Neighbourhood
- Housing Investment
- Housing Asset Management
- Repairs and Maintenance
- Finance

It governs all aspects of income management within the HRA, including but not limited to:

- Rent and service charge collection
- Management of current and former tenant arrears
- Recovery of recharges, court costs, and sundry debts
- Charges for major works, support services, temporary accommodation, and tenancy loans
- Low Start Shared Ownership (LSSO) rent and mortgage collection
- Financial inclusion and welfare benefit support

The policy directly informs operational procedures, service standards, and decision-making within the Housing & Neighbourhood Business Unit and ensures a coordinated, consistent approach across all services contributing to income collection and tenant support.

3. Legal Framework

3.1 This Housing Income Management and Arrears recovery Policy aligns with a comprehensive set of legal and regulatory requirements to ensure compliance in managing rental income, arrears, and service charges. The policy reflects and incorporates the following legislation:

- Housing Acts 1985, 1988, 1996
- Rent Act 1977
- Welfare Reform Act 2012
- Housing and Regeneration Act 2008
- Localism Act 2011
- Law of Property Act 1925
- Landlord and Tenant Acts 1985, 1987
- Commonhold and Leasehold Reform Act 2002
- Protection from Eviction Act 1977
- Housing Benefit Regulations 2006
- Universal Credit Regulations 2013
- The Social Landlords Discretionary Reduction of Service Charges (England) Directions 2014
- The Debt Respite Scheme (Breathing Space and Mental Health Crisis Moratorium) Regulations 2020
- General Data Protection Regulation (UK GDPR) and Data Protection Act 2018
- Equality Act 2010
- Human Rights Act 1998

The policy also incorporates the following regulatory standards and guidance:

- 2020 Rent Standard
- The Regulator of Social Housing's Rent Standard and Tenancy Standard; Consumer Standards:
    - Home Standard
    - Neighbourhood and Community Standard
    - Tenant Involvement and Empowerment Standard

  Economic Standards:
    - Governance and Financial Viability Standard
    - Value for Money Standard

- Pre-Action Protocol for Possession Claims by Social Landlords https://www.justice.gov.uk/courts/procedure-rules/civil/protocol/pre-action-protocol-for-possession-claims-by-social-landlords

3.2 The council must meet a range of legal and regulatory obligations to ensure fair, consistent, and lawful income management. These include:

- Rent setting in accordance with the Government's Rent Standard (currently the 2026 Rent Standard), ensuring social and affordable rents are appropriately calculated, within 80% of market rents for affordable tenancies.
- Annual rent review and approval by the Council's Cabinet to ensure compliance with statutory requirements and best practice.
- Adherence to the Pre-Action Protocol for Possession Claims, ensuring that all reasonable steps are taken to engage with tenants and resolve arrears prior to legal action.
- Data protection compliance under the UK GDPR and Data Protection Act 2018 in the handling of tenant and leaseholder information.
- Equality and non-discrimination, as per the Equality Act 2010, ensuring that policies and procedures are fair, inclusive, and accessible.
- Service charge transparency and affordability, as governed by the Landlord and Tenant Act 1985.
- Fair debt recovery practices, including recognition of protections under the Debt Respite Scheme (2020), and the Council's alignment with the Corporate Debt Policy.
- Compliance with lease terms for leaseholders, ensuring that all charges are consistent with the lease agreements.

3.3 In addition to meeting statutory and regulatory requirements, Stevenage Borough Council commits to the following broader aims and principles:

- Voluntary observance of the socio-economic duty, which although removed from the Equality Act 2010, is still considered in policy and service delivery to reduce disadvantage and inequality.
- Partnership commitments to cross-sector agreements.
- Adherence to best practice guidance and case law, ensuring continuous improvement in income management and customer service.

Procedural alignment with the Council's internal documents including:

- Rent Arrears Procedure
- Rent Refund Procedure
- Service charge procedure
- Rent and Service charge Setting Policy
- Tenancy Agreement
- Housing Allocation Scheme
- Financial Regulations /Standing Orders

4. Equalities

4.1 Under the Equality Act (2010) the Council has a legal duty to fulfil the requirements of the Public Sector Equality Duty (PSED). Through this duty and in the application of this policy, the council will carry out its functions in a way that:

a. Removes discrimination, harassment, victimisation and any other conduct that is unlawful under the Equality Act (2010)
b. Promotes equal opportunities between people who have a protected characteristic(s) and those who don't
c. Encourages good relations between people who have a protected characteristic(s) and those who don't

Further information on the Council's fulfilment of the Equality Act (2010) is set out in the Equality, Diversity and Inclusion (EDI) Policy (2022) and Reasonable Adjustment Policy (2024).

5. Data Protection

5.1 The Council regards respect for the privacy of individuals and the lawful and careful treatment of personal information as very important to delivery of services.

5.2 The Council will ensure that it treats personal information lawfully and proportionately as set out in the General Data Protection Regulation (GDPR) and Data Protection Act (2018). For further information on the Councils approach to handling information please see Data Protection Act (stevenage.gov.uk)

6. Policy

6.1 Principles

The Council's approach to income management and arrears recovery is underpinned by the following principles:

- Customer-focused – Promoting a culture of rent payment responsibility, sustained tenancies, and financial wellbeing through positive engagement
- Preventative – Addressing financial difficulties early to avoid arrears escalation and carrying out tenancy assessments to identify support needs.
- Supportive – Providing tailored advice, signposting, and referrals to welfare and financial inclusion services.
- Consistent and fair – Apply procedures uniformly, while recognising individual tenant circumstances.
- Proportionate – Use enforcement and legal action only when all preventative measures have failed.

- Compliant – Ensure all actions align with statutory and regulatory obligations, including the Pre-Action Protocol for Possession Claims for Rent Arrears.

6.2 **Tenancy Sign-Up and Early Engagement**

- Rent responsibilities will be clearly explained at tenancy, licence or lease sign-up.
- Affordability checks and benefit entitlements will be discussed.
- Direct Debit and other convenient payment options will be promoted.
- Tenants will be advised that payments are due in advance.
- Initial follow-up contacts will take place within the first 1–4 weeks to identify and resolve payment or benefit issues.

6.3 **Payments**

The council's preferred method of payment is Direct Debit, but we will offer multiple payment methods for tenants to pay their rent and or charges. If these are not paid, it becomes an arrear. This is a debt that tenants owe to us as their landlord.

- Direct Debit
- Standing order
- Online payments
- Internet banking payments
- Telephone payments
- By post
- Cheques

The Council will continue to develop its payment options to actively promote the most cost-effective methods of rent and arrears and evolve the scope of payment options available to our residents to reflect the continued advances in technology

6.4 **Income Collection and Monitoring**

- Rent is payable in advance, unless otherwise agreed in the tenancy terms.
- SBC will operate a "Rent First" approach, promoting rent as a priority payment.
- Rent accounts will be monitored weekly to identify missed or irregular payments early.
- A range of flexible payment methods will be available (e.g. Direct Debit, online, phone).
- Flexible payment dates and frequencies will be offered, to coincide with having a clear rent account.

- We will aim to make contact within 7 days of a missed payment to initiate engagement.

6.5 Arrears Prevention and Early Intervention

The Council recognises the seriousness of rent arrears for both the tenant and the Council and aims to prevent rent arrears from happening in the first place.

We will contact tenants as soon as their rent account falls into arrears. We expect that tenants will work with us to resolve the debt. We expect that tenants will put things right at this early stage.

- Early contact will be made via text, calls, visits, or letters.
- Income and Expenditure assessments will support affordable repayment plans.
- Payment arrangements and direct deductions from benefits with be considered when appropriate.
- Referrals will be made to welfare, budgeting, and debt advice services.
- All contact; communication and actions will be documented on the tenant’s account.
- Protocols with local advice agencies will be maintained for all levels of support.
- Tenants affected by under-occupation (e.g., "bedroom tax") will be supported to move to more suitably sized homes.

6.6 Customer Support and Financial Inclusion

We expect arrears to be paid in full but will on a case-by-case basis come to an arrangement with tenants to repay arrears.

Income Services and Housing teams will support tenants to:

- Access benefit, debt, and budgeting advice
- Maximise household income and manage debt
- Improve digital inclusion and financial literacy
- Access employment, training, and cost-of-living support
- Understand rent and service charge responsibilities

Additional support will be tailored for:

- Tenants with low literacy or numeracy skills
- Non-English speakers
- Tenants with vulnerabilities or limited digital access

Campaigns and initiatives will include:

- Targeted benefit take-up campaigns
- In-house advice and assistance with benefit claims

- Referrals and signposting to trusted local and national support services

6.7 Supporting Vulnerable Tenants and Safeguarding

We understand finances can be strained. This makes it more important that payment of rent is prioritised by tenants. Once rent arrears start to build, they can become difficult to repay.

We are willing to help tenants who are in arrears. It is essential that we contact the tenant as early as possible and that the tenants speak to us as soon as they are in difficulties.

There are many ways we can offer support. This includes advice on employment and training.

- Staff will be trained to identify signs of vulnerability.
- Tenants with additional support needs will be referred to appropriate internal or external support services.
- A multi-agency approach will be adopted to coordinate support for at-risk tenants.
- Referrals to safeguarding teams will be made as appropriate.
- Joint working with social services, housing advice, and tenancy sustainment teams will be prioritised.

Equality Impact Assessments will be carried out to identify support needs through the arrears recovery process and services tailored to meet the needs of individuals where appropriate.

While we accept that vulnerable tenants may need additional support, we still expect rent to be paid on time and arrears repaid quickly.

6.8 Benefits

We know that benefit payment problems can lead to arrears. It is important that tenants talk to us straight away if this is the case.

We will not initiate court proceedings in cases where arrears arise due to an outstanding benefit claim, provided the tenant can demonstrate the following:

The Benefits Services has all necessary evidence to process the claim.

- There is a reasonable expectation that the tenant will be eligible for the benefit (Housing Benefit or Universal Credit).

- The tenant has paid all other sums due that are not covered by Housing Benefit or Universal Credit.

- This policy ensures that we allow sufficient time for the claim to be processed, but we may still take further action in certain circumstances where necessary.

Tenants in receipt of Universal credit are expected to make payments to cover the full weekly rental charge where they receive the benefit payments direct to themselves.

All tenants receiving benefits, are expected to be in advance with their rent payments, in the same way as tenants who do not receive any benefits.

6.9 **Joint tenants**

Both tenants are 'jointly and severally' responsible for paying the full rent and for any rent arrears. This means that if one joint tenant does not pay, the other is fully liable.

This will still be the case where universal credit is only paid to one tenant, or where one joint tenant has left the property.

6.10 Debt Recovery and Enforcement

Taking Legal Action: Serving a Notice of Seeking Possession (NOSP) and notice of possession proceedings (NOPP)

Notices will be served for arrears where tenant(s) are 28 calendar days/ 4 weeks or more in rent arrears.

We will normally serve the notice by post, but where appropriate we will serve by hand at the tenants' home address.

We can serve notice after a shorter time and reserve the right to do this in exceptional circumstances, e.g. where a tenant fails to make payments towards static or low-level arrears less than 4 weeks rent.

We will still serve a notice even if an arrangement has been made if the arrears remain more than 4 weeks. This is to protect the council's interest in the debt owed.

We may still issue a notice if the tenant is eligible for benefits but is not making any payments towards their rent arrears.

We may delay serving a notice if the tenant is vulnerable and facing significant support needs, provided the tenant is willing to engage with the support offered or sought.

Secure Tenancy

We will seek possession under Ground(s) 1 of Schedule 2 to the Housing Act 1985 - 'Any rent lawfully due from the tenant has not been paid or the obligation of the tenancy has been broken or not performed'.

The notice is valid for 12 months from the date it becomes 'live', unless the tenant clears the arrears before it becomes live.

A notice will be re-issued after the 12 months lapse if the arrears remain, and no court action has been taken even if the arrears are reducing to protect the interest of the council.

Notice to Quit (NTQ) – Non-Secure Tenancy and Licensees (temporary accommodation)

We will serve a Notice to Quit (NTQ) for non-secure tenancies and licensees in temporary accommodation only where the accommodation is provided under section 193. If a licensee has arrears of 28 days or more and has not responded to our efforts to contact them or has failed to adhere to an agreement to repay the arrears, an NTQ may be served. We will ensure the use of the NTQ is proportionate and only serve it where necessary. For accommodation provided under section 188, a Notice to Quit is not required

6.11 **A fair and proportionate approach to debt recovery will be taken:**

- Legal enforcement will be pursued when the tenant has ceased to engage with the council and/or when arrears are not reducing in a reasonable manner.
- We will proceed with possession action only where a tenant persistently fails to make payments and is in breach of a court order.
- Eviction requires senior officer authorisation, and all prior steps exhausted.

Enforcement will only proceed when a tenant:

- Refuses or fails to engage
- Declines or breaks agreements
- Does not meet contractual rent obligations

Before legal action:

- Cases will be reviewed in line with procedures
- Referrals will be made to Welfare Benefit and Debt Advice team and Citizens Advice
- Social services and housing advice teams will be consulted where appropriate

We will refer tenants to court to ensure that they pay us arrears that are owed after reasonable attempts have been made to engage with the tenant to settle the debt. This is a serious step and will result in the tenant having to pay for court costs.

If bailiffs are involved, their costs will also have to be paid by the tenant.

We will apply to court for a possession order once the notice becomes valid and will notify the tenant before applying to court. We will take into account the personal circumstances of the tenant before applying to court.

Court orders

6.12 Where possession proceedings have been issued, the Council will continue to engage with the tenant up to and including the date of the court hearing.

If, between the application for possession and the court hearing, an agreement is reached that enables the tenant to pay the current rent and make payments towards the arrears, the Council may ask the court to adjourn the proceedings on agreed terms, provided the agreement is being maintained.

Where an agreement cannot be reached, the Council will seek a possession order. This will usually be:

- a Suspended Possession Order (SPO), where the Council considers there is a reasonable prospect that the tenant can pay the current rent and clear the arrears; or
- an Outright Possession Order (OPO), where the Council does not consider there to be a reasonable prospect of the tenant maintaining rent payments and reducing the arrears.
- We may adjourn a case on terms if we can make an agreement with the tenant before any court hearing and the agreement is made and maintained prior to the court hearing

We will consider the tenant’s circumstances when deciding to seek a possession order, including:

- Ability to repay the debt.
- Their benefit situation.
- Their payment history.
- The cause of the arrears (for example, changes in income, illness, or delays in benefit payments).

- Engagement with us to resolve the issue, including communication and cooperation.
- Any vulnerability or support needs (such as health issues, disability, or caring responsibilities).
- Whether the tenant is receiving or has been referred for debt or financial advice.
- The length of time the tenancy has been in place.
- Previous agreements made to clear arrears and whether these have been maintained.
- The impact of enforcement action on household members, particularly children or dependants.
- Availability of alternative solutions, such as repayment plans or discretionary housing payments.

A money judgement will always be sought with any possession order, in addition to an order for costs incurred.

6.13 The aim is to sustain tenancies. Evictions are always a last resort and the Pre-Action protocol for legal action will always be followed.

We focus on the prevention of arrears by providing tenants with the information, support and advice required to maximise income and prevent, minimise, or manage debt.

The Income officers will have worked through the rent arrears procedure and in the event that eviction is the only option, support and information will be provided to the tenant about where to seek support, how to apply for a stay on a warrant and a referral will be made under the duty to refer for vulnerable adults or tenants with children.

6.14 **Loss of Rights for Tenants in Arrears**

Tenants in arrears will not usually be allowed to move home via the transfer list. (See the council’s Allocations Policy).

Tenants in arrears may not be able to carry out tenancy changes such as mutual exchanges and creating joint or sole tenancies, etc. until the arrears are cleared.

If a tenant is in arrears, any compensation or redress payments will be offset against their arrears with any remaining money due payable to the tenant.

6.15 **Use and Occupation Charges**

There are certain occupiers of Council dwellings who because of their occupation status are not liable for rent, however, the Council will instead recover use and occupation charges.

Use and occupation charges will be set in line with the agreed rent for the property concerned.

6.16 **Rechargeable Repairs and Sundry Debts**

Rechargeable repairs are costs billed to tenants for repairs or services that are their responsibility (e.g., damage or neglect). Sundry debts include other miscellaneous charges owed. The council will ensure that

- Tenants are promptly informed of any rechargeable repairs and associated costs.
- The service carries out thorough inspections before tenancy termination to reduce the level of recharges and avoid disputes.
- The housing service improves collection practices to reduce sundry debt write-offs and improve recovery rates.

6.17 **Court Costs**

Court costs refer to legal fees incurred during housing-related legal proceedings.

The housing service will act swiftly to recover amounts owed to minimise arrears.

6.18 **Low Start Shared Ownership**

Low Start Shared Ownership schemes allow tenants to part-own and part-rent a property. Tenants make both mortgage and rent payments.

- The housing service works proactively with low start shared owners to ensure timely rent and mortgage payments.
- The service ensures that all conveyance costs associated with shared ownership are properly identified and recovered.

6.19 **Former Tenant Arrears**

- Former tenant arrears will be pursued where recovery is viable using proportionate recovery methods.
- Tracing services and forwarding addresses will be used.
- Where recovery is not possible, debts may be written off per the Council's Write-Off and Corporate Debt Policy.

Former tenant arrears may be recovered via:

- Tracing agents
- Garnishee orders
- Attachments of earnings
- County Court Judgments
- Debtor questioning
- Debt sale to approved agencies
- Small claims Court

6.20 **Debt Collection Agencies**

When engaging external debt collection agencies, the Council will ensure:

- Agencies are properly registered and monitored
- Adherence to professional codes of conduct
- Compliance with Equality and Diversity Policy
- Performance and value-for-money are reviewed regularly

DCA will only be used for former tenant debt.

6.21 **Debt Respite Scheme (Breathing Space)**

The Government's new breathing space period will freeze interest, fees, and enforcement for people in problem debt, with further protections for those in mental health crisis treatment

A 60-day breathing space period will see enforcement action from creditors halted and interest frozen for people with problem debt. During this period, individuals will receive professional debt advice to find a long-term solution to their financial difficulties.

Those receiving mental health crisis treatment will receive the same protections until their treatment is complete, in acknowledgement of the clear impact problem debt can have on wellbeing.

All requests for Breathing space will be requested through The Insolvency Service.

When requests are made, we will follow the government guidance.

6.22 **Alternative payment orders**

Alternative ways of seeking payments may be used. However, we will not use distraint / seizure of goods.

6.23 **Attachment of earnings**

The tenant's employer may be empowered to make regular deductions from the tenant's earnings and pay them directly into their rent account.

6.24 **Insolvency Arrangements – Bankruptcy, Individual Voluntary Arrangements (IVA) and Debt Relief Orders (DRO)**

Where a tenant is subject to an insolvency arrangement, they remain fully liable to pay their current rent as it falls due.

Rent arrears are not automatically written off as a result of bankruptcy or a Debt Relief Order (DRO). The Council will consider recovery of rent arrears in line with this policy and may take enforcement action where payment arrangements are not agreed or are not maintained.

A DRO places a temporary moratorium, normally for 12 months, which restricts creditors from enforcing recovery of debts included in the DRO. However, this does not prevent the Council from:

- requiring payment of current rent;
- recovering any rent arrears that arise after the DRO is made; and
- taking appropriate tenancy enforcement action, including possession proceedings, where rent is not paid or arrears continue to increase, even where earlier arrears are included in a DRO.

The Council will not delay enforcement action solely because a tenant is seeking, or is subject to, a DRO where this results in increasing arrears or a failure to pay ongoing rent.

6.25 **Contacting the Income Team**

Tenants can contact us in a number of ways, including by phone, email, online, in person or by letter.

Tenants can also check their rent account online through the council website.

6.26 **Customer Communication and Engagement**

Effective communication is essential to this policy's success:

- Clear, plain English will be used in all communication.
- Contact details of income officers will be clearly provided
- Tenants will receive annual rent statements and have online account to account information.
- Information about rent and charges will be transparent and easy to understand.

- Communication channels will include the Council website, newsletters, and written materials.
- Income Services will engage tenants through consultation, feedback surveys, and service improvement sessions.

6.27 **Governance, Training, and Best Practice**

- Income Services will benchmark performance and adopt housing best practices.
- Procedures will be kept up to date and aligned with this policy.

The Income Services Manager will ensure:

- Staff are trained and confident in delivery of policy and procedures
- Collaboration across services is strong
- Resources and technology are used efficiently
- Vulnerable groups receive prioritised support

6.28 **Joint Working and Partnerships**

The council will work closely with internal and external partners, including:

- Housing teams
- Revenues and Benefits
- Citizens Advice and other advice agencies
- DWP/Jobcentre Plus
- Public, voluntary, and third-sector organisations

Partnership working will include:

- Referrals, signposting
- joint working protocols
- Service Level Agreements where appropriate
- Challenging benefit errors and support income maximisation

6.29 **Use of Resources and Flexibility**

- Services will be responsive to individual needs and circumstances.
- Flexible payment methods and schedules will be available.
- Where appropriate, incentives may be explored to encourage regular payment, aligned with policy objectives.

6.30 **Write-Offs**

Where recovery is deemed no longer viable, debts will be written off in accordance with the Council's Financial Regulations and Corporate Debt Policy. Requests for write off will be escalated in line with the Council's financial regulations. Details of the circumstances and the reasoning for the write off will be provided as part of the submission

7. Consultation

7.1 This policy was developed in consultation with the following stakeholders:

- Tenants and resident engagement panels
- Income and housing management teams
- Legal, finance and governance departments
- Partner agencies, including local authority housing options and advice teams

Tenant feedback was incorporated throughout the development process to ensure fairness and transparency.

The final policy will be subject to scrutiny by a range of stakeholders. It will be shared via our website and through various communication methods, including SMS and email.

8. Monitoring and Review

8.1 We are committed to operating a successful rent collection service. Officers will monitor arrears cases every week, identify the source of arrears and take action as appropriate and in accordance with the Rent Arrears Recovery Procedure.

The Team Leader will monitor performance weekly, reviewing targets and actions regularly to ensure compliance with policy and procedures and that there is a consistent approach to arrears recovery.

8.2 **Performance Monitoring:** Arrears levels, recovery actions, eviction rates, and equality impacts will be monitored regularly, with performance reported quarterly to the Board and resident scrutiny panels**.**

8.3 **Policy Review Cycle:** This policy will be reviewed every **2 years**, or sooner if there are significant changes in legislation, regulation, or SBC operations**.**

8.4 **Review Process and Responsibility:** Reviews will be led by the relevant Head of Service or Service Manager. If over 10% of the content changes, the Director and Portfolio Holder will determine whether formal reconsideration by Cabinet or other decision-making body is needed**.**

8.5 **Policy Implementation Oversight:** SBC will monitor implementation to ensure consistency, fair treatment of residents, and appropriate cost recovery. Policy reviews may also be triggered by complaints, subject to approval by the Assistant Director

9 References and Resources

Related internal documents

- Rent and Service Charge Setting Policy
- Rent Arrears Procedure
- Rent Arrears Process Map
- Pre-Tenancy Assessment Procedure
- Service Standards
- Corporate Debt Policy
- Tenant Recharge Procedure
- Former Tenant Arrears Procedure
- Service Charge Procedure
- Refund Procedure
- Write-Off Procedure
- Equality and Diversity Policy
- Under- occupation Policy
- Allocations Policy

External links- Principle relevant statutes
See section 3.1.

10 Abbreviations and Definitions

EDI	Equality, Diversity and Inclusion
GDPR	General Data Protection Regulation
PSED	Public Sector Equality Duty
SBC	Stevenage Brough Council
FTAs	Former Tenant Arrears
UC	Universal Credit
HB	Housing Benefit
NOSP	Notice of Seeking Possession
PO	Possession Order
DPA	Data Protection Act
Arrears	Rent that remains unpaid after the due date
Eviction	The legal removal of a tenant from a property

Pre-Action Protocol A legal framework to ensure fair treatment before court action

11 Appendices

- Appendix 1: Equality Impact Assessment (EQIA)

12 Version History

Date	Outlined Amendments	Author
01/10/25	Initial draft, comments actioned	Elizabeth Ddamulira