

HFI Procedure

Rent arrears procedure

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Date Approved: June 2008 (February 2009)
Date of EIA: October 2007
Review date: 2009-10
EIA review date: 2010

1.0 Introduction

- 1.1 This procedure defines the procedure for rent arrears prevention and recovery, including water and heating charges from the current tenants of properties owned by the London Borough of Islington (LBI) and managed by Homes for Islington (HFI).

2.0 Other related procedures

- Benefit health check procedure
- Catholic Housing Association Society (CHAS) Procedure
- DIPS User Guide
- Diversity I.T. Codes Procedure
- Former tenant arrears procedure
- Housing and Adult Social Services (HASS) HFI information sharing protocol
- Independent Advice Project (IAP) Procedure
- Pre-tenancy checklist
- Set-aside Procedure
- Staff code of conduct
- Telephone inputting guidance note
- Text Messaging Procedure
- Tolerated Trespasser Procedure
- Translation and Interpretation Procedure
- Write-off Procedure

3.0 Equality and diversity

- 3.1 All officers must have due regard for HFI's Diversity and Equality Strategy when dealing with other staff members and residents. Officers will ensure that all rent arrears recovery action taken is proportionate and non-discriminatory inline with the strategy.
- 3.2 Officers will ensure that everyone is treated fairly and without discrimination regardless of age, disability, ethnic origin, gender, religion or belief or sexuality.
- 3.3 Officers will have due regard for the [Diversity and IT codes procedure](#). Officers will ensure that any access needs are taken into account when dealing with residents, checking iWorld for any translation or vulnerability codes and other relevant information. If diversity information is missing from iWorld or if the information has not been updated within the last two years officers should take an appropriate opportunity e.g. when completing the pre-tenancy sign-up, rent arrears interview to complete the [valuing diversity customer information collection form](#).
- 3.4 Wherever a member of staff is aware that a tenant requires translated material (whether in other community languages or alternative formats e.g. Braille) they shall ensure that those needs are met in the provision of the service by utilising HFI's [translation and interpretation procedure](#)
- 3.5 In collecting arrears from vulnerable or potentially vulnerable tenants, officers will ensure that they are sensitive to their needs and offer them additional support, advice and assistance to help them reach affordable arrangements to repay the arrears and maximise their income.

4.0 Roles and responsibilities

- 4.1 Income recovery assistant (IRA)
 - Responsibility for managing arrears up to £300
 - Working closely with the income recovery officer and completing tasks assigned to them
 - Supporting tenants in arrears and helping them to maximise their income
 - Entering accurate and appropriate information on iWorld on any contact with tenants and arrears work carried out.
 - Working with Tenancy Management Officers, Antisocial Behaviour Officers, Housing Support Officers, Housing Benefit Officers and other appropriate HFI and LBI officers to help tenants in need of support and to recover rent arrears.
 - Making appropriate referrals to independent advise agencies
 - Identifying vulnerable tenants and making appropriate support referrals
 - Interviewing tenants to explain arrears, make agreements and help to resolve housing benefit queries to recover rent arrears.

- Monitoring rent accounts in arrears and escalating action as detailed in the rent arrears procedure
- Making arrangements with tenants to repay arrears
- Monitoring parking accounts in arrears and taking action
- Reducing rent arrears due to Housing Benefit (HB) – Including monitoring the HB drop-off, completing HB verification and completing the HB proforma when appropriate.
- Taking payments
- Filing, compiling pre-tenancy packs and other general duties

4.2 Income recovery officer (IRO)

- Responsibility for managing all arrears on their patch
- Supporting tenants in arrears and helping them to maximise their income
- Entering accurate and appropriate information on iWorld on any contact and arrears work carried out.
- Working with Tenancy Management Officers, Antisocial Behaviour Officers, Housing Support Officers, Housing Benefit Officers and other LBI and HFI officers to help tenants in need of support and recover rent arrears.
- Completing home visits and office interviews to explain arrears, make agreements and helping to resolve housing benefit queries to recover rent arrears.
- Attending case conferences and liaising with appropriate agencies to assist the tenant
- Identifying vulnerable tenants and making appropriate support referrals
- Making appropriate referrals to independent advice agencies
- Monitoring rent accounts in arrears and escalating action as detailed in the rent arrears procedure
- Making arrangements with tenants to repay arrears at all stages up to obtaining a court order
- Identifying cases for court action
- Attending court if appropriate
- Monitoring court orders
- Advising tenants on the procedure after a court order is obtained, e.g. varying court orders, suspended evictions and evictions
- Attending evictions.
- Write-offs and set aside (see the write-off procedure for more information)
- Taking payments
- Filing and other general duties

4.3 Income recovery team leader (IRTL)

- Regularly monitoring the performance of IRAs and IROs in recovering rent arrears
- Supporting IRAs and IROs

- Entering accurate information on iWorld when contacting tenants in arrears
- Working with and liaising with appropriate teams to help recover rent arrears
- Addressing individual and team performance on arrears levels and cases
- Monitoring court orders
- Attending evictions when appropriate
- Ensuring the rent arrears procedure and all other corporate policies are followed
- Completing call-overs of all arrears cases over £1500 with the Housing Services Manager (HSM).
- Utilising monitoring tools and account monitoring systems

4.4 Housing Services Manager (HSM)

- Supporting the IRTL
- Recommending evictions
- Promptly considering pre-eviction interview reports
- Completing call-overs of all arrears cases over £1500 with the IRTL

4.5 Customer Services Assistant (CSA)

- Providing tenants with rent statement on request
- Covering income recovery team phones if appropriate and agreed by the Customer Services Manager (CSM) or Assistant Customer Services Manager (ACSM)

4.6 Court Officer (CO)

- Advocating in rent arrears possession cases (unauthorised occupant, nuisance and antisocial behaviour applications remain with the legal department)
- Check the court file provided by the IRO to ensure that all the necessary information has been provided
- Maintain monthly spreadsheet that details the results of all hearings broken down by office.

5.0 Pre-tenancy meeting

- 5.1 The IRO/IRA may be expected to complete a pre-tenancy interview following the [pre-tenancy sign-up checklist](#). See the [voids and lettings procedure](#) for more information.

6.0 Parking spaces, cages and garages

- 6.1 The IRA is expected to monitor and take appropriate action to collect arrears related to parking spaces, garages and cages. See the [garages procedure](#) for more information.

RENT ARREARS ESCALATION

7.0 General information

- 7.1 The escalation policy provides the minimum arrears activity and is designed to streamline the arrears recovery process as much as possible. However, this can be interrupted at any time and manual actions created.
- 7.2 It is essential that IRAs and IROs continue to check every account in arrears on a not less than fortnightly basis. It is not sufficient to rely on only upon reviewing pending actions – this is part of the agreed IRO workplan and will be monitored as part of the call-over process.
- 7.3 Diversity pop ups – flags are used to indicate whether a tenant has a vulnerability (see also 8.0)
- 7.4 Tolerated Trespassers (TT) – former tenants that are now tolerated trespassers are flagged with an iWorld pop-up. TTs should not be part of the normal escalation process. Refer to the [Tolerated Trespasser Procedure](#)

8.0 TELT telephone call

- 8.1 The first stage of the escalation policy for all tenants is a telephone call when the tenant reaches one week's rent arrears. The TELT telephone call pending action is generating prompting the RA to call the tenant to discuss their arrear, take payment, remind them of obligations regarding rent and identify if any Income Maximisation or other requirements.

9.0 L1 First reminder

- 9.1 The IRA must check iWorld for any vulnerability flags translation flags or other information and ensure that they take appropriate action e.g. use the translated letter available on iWorld if appropriate.
- 9.2 iWorld will generate the L1 standard letter (iWorld code L1) as a pending action as part of the escalation process when an account goes £10 into arrears. (Translated version of the L1 is available on iWorld in Turkish, Portuguese, Greek, Spanish and Somali). The tenant has 14 days to respond to the L1.

- 9.3 Three days after sending the L1 the IRA must check iWorld for a contact telephone number and attempt to contact the tenant by telephone. The IRA must attempt to take a payment over the phone or reach an agreement with the tenant.

10.0 L1A Letter

- 10.1 If after 14 days the account is still in arrears a pending action for the L1A letter will be generated (iWorld code L1A). Translated versions of the letter are available on iWorld in Turkish, Portuguese, Greek, Spanish and Somali. The tenant has 7 days to respond.
- 10.2 After 3 days the IRO/IRA must attempt to contact the tenant by telephone and if possible take a payment over the phone or reach an agreement with the tenant to clear the arrears.
- 10.3 If there is evidence that the tenant may no longer be resident at the property the IRO/IRA should liaise with the TMA and consider a referral to housing investigations.
- 10.4 In some cases e.g. tenants paying water rates only, there will be a potentially long gap between actions on the escalation between letter L1 and L1A. In such cases the IRA will still be expected to show evidence that they have attempted to contact the tenant via telephone, home visit or non-standard letter at each of their call-overs

11.0 L2 warning letter

- 11.1 If after a further week of monitoring the debt is still outstanding the warning letter L2 (iWorld code L2) must be sent. The L2 is available in Turkish, Portuguese, Greek, Spanish and Somali on iWorld. The tenant has 14 days to respond.
- 11.2 3 days after sending out the L2 the IRA must again attempt to contact the tenant by telephone.

12.0 Pre NSP

- 12.1 7 days after issuing the L2 the IRA must complete the [pre-NSP checklist](#) to ensure that all appropriate action has been taken prior to the issuing to an NSP.

13.0 Notice of seeking possession (iWorld code NOSP)

- 13.1 Notice of Seeking Possession (NSP) will appear as an iWorld pending action 2 weeks after authorisation of the L2 (5 weeks of arrears) if the account has not cleared completely or an arrangement has not been reached and the arrears are over £250.
- 13.2 NSP can be served at a lower level with the agreement of the TL

13.3 The IRO will liaise with the IRA to ensure that all appropriate action has been taken.

13.4 The NSP must:

- State the legal grounds on which the court will be asked to make an order for possession
- Give details of why the grounds apply
- Give the tenant at least four weeks notice of the date on which court proceedings can begin;
- Give information on how to obtain independent legal advice

13.5 Along with the NSP the standard letter offering an appointment and explaining the NSP must be completed (iWorld code NOSP). Translated versions of the NSP letter are available in iWorld in Turkish, Portuguese, Greek, Spanish and Somali.

13.6 The NSP must be hand delivered. The IRO must complete the home visit proforma and submit it to the IRTL.

13.7 During the visit the IRO must attempt to engage with the tenant in order to address the arrears. Details of the visit must be recorded on iWorld (action code VIS)

13.8 If upon visiting the property there is evidence that the tenant may no longer be resident the IRO must liaise with the TMA and consider a referral to housing investigations.

13.9 Having delivered the NSP the IRO must complete a [witness statement](#)

13.10 If the tenant is receiving benefits from the Department of Work and Pensions (DWP) and they meet the criteria the IRO should make an application for direct benefit deduction. **Threat of eviction must be noted on application.**

13.11 Having served the NSP it is 28 days before further legal action can be taken. During this period the IRO must continue to attempt to make contact with tenant. If after 14 days there has been no contact the tenant must be telephoned so that as a minimum they will have received a home visit, letter and telephone call before the expiry of the NSP.

14.0 Follow up where level of arrears do not merit court action

- 14.1 Where, on maturity of the NSP, the tenant's arrears have not been cleared or an arrangement made and the arrears do not merit court action, a non-standard letter must be sent to the tenant advising that full payment has not been received and that the arrears need to be cleared to prevent further action from being taken. The letter will offer the tenant the opportunity of coming to an arrangement to pay and refer them to appropriate agencies for assistance.
- 14.2 If the arrears continue to accrue and no further action is to be taken at that time the IRO must continue to try and contact the tenant in-order to address the arrears.

15.0 Expiry of NSP

- 15.1 An NSP will expire 52 weeks after it has been served. If a tenant is still in arrears of £250 or more 52 weeks after the initial NSP was served the IRO must write a non-standard letter to the tenant thanking them for keeping to their repayment agreement but also reserving the NSP.

16.0 L3 Court warning

- 16.1 iWorld will automatically generate a pending action 3 weeks after the NSP has been served. This will allow the IRO to review cases that are likely to proceed to court. If the account has not been cleared or a satisfactory arrangement reached the IRO must authorise the next pending action and the system will generate the L3 letter.
- 16.2 This letter must be hand delivered. The IRO must complete the home visit proforma and submit it to the IRTL.
- 16.3 During the visit the IRO must advise the tenant of the consequences of continuing to fail to clear the arrears. Details of the visit must be recorded on iWorld (action code VIS)

17.0 Court application (iWorld code CTA)

- 17.1 A court application must be considered 7 days after the L3 has been issued.
- 17.2 Any agreement can be the basis of a request for a postponed possession order (PPO) or adjournment on terms - the court may decide to adjourn generally on terms.
- 17.3 If there has been no response from the tenant or the tenant has broken any agreements an application for a full possession order (FPO) should be made.
- 17.4 The IRO must complete the [team leader referral to court checklist](#) before submitting a claim and have it authorised by the IRTL.

17.5 The IRO will then complete a Possession Claim online (PCOL) at www.possessionclaim.gov.uk/pcol . To log in the IRO should enter:

Username: courteam3
Password: central4

The IRO should complete steps 1 to 6 before saving the application as a draft.

17.6 The IRO must email the court team at xxxxxxxxxxxxx@xxxxxxxxxxxxxxxxxxxxx.xx with details of the draft saved and with copies of the GNT and NSP attached.

17.7 For more information on how to complete a PCOL sees the [Guidance Notes: Submitting a Possession Claim Online](#)

18.0 Referrals to the court team

18.1 Instructions must be with the court officer (CO) 5 working days before the hearing. In cases where court dates have come through at very short notice 4 days or less can be accepted. Responsibility for preparation of the case and providing instructions rests with the IRO.

18.2 After the hearing it is the responsibility of the IRO to monitor the account and decide upon any future recovery action.

18.3 It is essential the IRO provides full and complete instructions and has carried out all reasonable checks before referring cases to court in the first instance.

18.4 The CO will arrange for HB Court Officers to attend where appropriate

18.5 A monthly spreadsheet is circulated by the CO team giving a detailed breakdown by office of the results of all hearings in the month.

19.0 Disrepair counter claims

19.1 The IRO should check for any obvious sign off disrepair when visiting the property.

19.2 The Senior Legal Repair Administrator will circulate a weekly spreadsheet of all live disrepair cases. If any of the arrears cases appear on the spreadsheet the IRO must contact the named lawyer to agree the strategy to be adopted.

19.3 The IRO must take advice from the Legal repair lawyer before taking any further arrears action. A diary note must be made to record any contact with Legal Repair.

20.0 Court date notification (iWorld code CTDt)

- 20.1 The IRO must monitor court applications for their patch. If after two weeks they have not received a court date they must immediately email the court team to request a date, the IRTL should be copied into the email. The IRO should enter a review date two weeks after this to act as a reminder to check for the court date.

If after 4 weeks the IRO has not received a court date they should continue to chase the court team while also informing the IRTL.

- 20.2 On receipt of the court date the IRO must issue the Court Date Notification letter (iWorld code CTDt) with a copy of the most recent rent statement informing the tenant of the date.
- 20.3 The IRO must hand deliver the notification letter, as far as possible this should be at a different time and day from previous visits to maximise the possibility of engaging with the tenant.

21.0 Court Instructions (iWorld code COPS)

- 21.1 The IRO must check the file to ensure that all actions have been evidenced and that it is all filed in good order
- 21.2 The IRO must check the iWorld notebook to ensure all actions have been recorded and are up to date.
- 21.3 The CO must receive the instructions 7 days before the hearing.

22.0 The Court hearing

- 22.1 The Court Officer (CO) will attend court with all the relevant documents. The CO will need to take the court file, an up to date rent statement starting from the date when the court referral documents were issued and a witness statement prepared by the CO (see CO instruction sheet for more information)
- 22.2 If an arrangement has been reached with the tenant and they have kept to its terms, the Court Officer will seek an adjournment on those terms in line with the Court protocol. Where there is a history of non-payment and broken agreements a possession order may be sought. Where there has been no contact, no payments and all inquiries have produced no results, a full possession order will be requested.
- 22.3 Consideration must be given to the circumstances presented on the day of the hearing and any representatives the tenant or representatives may make before or during the hearing. The CO will have the authority to decide on the most appropriate action to be pursued on the day.

- 22.4 Any agreement that the CO reaches with the tenant must be recorded on the iWorld note pad rather than the agreements screen (recording a new agreement in the iWorld agreement screen will cancel any Direct Debits already set up in line with a court order).

23.0 After the court hearing

- 23.1 The CO must send the appropriate notification letter to the tenant.
- 23.2 The CO must update the iWorld record on return to the office Where an order has been granted the CO will update the arrangement tab (for PPO showing the terms of the order) and completing the 'other fields' tab to insert CK/SD court case number, amount of days e.g. FPO 28 days, amount of money judgement, terms of order (this is a free text field so as much info to be inserted as possible), costs (do not insert £ or decimal points)

The rent arrears escalation ends at this stage, however the procedure does not. The IRO will monitor the court arrangement and if broken it may be necessary to proceed to the next stage of action.

- 23.3 The Court team must scan copies of all orders onto the electronic tenancy file (see DIPS Procedure note for more information) and send copies of all orders to the relevant area office to marry up with the court file. The court file will be filed together with the tenancy file.
- 23.4 If a copy of the court order is not received within 1 month the IRO must contact the Court Team to chase up

COURT RESULTS

24.0 Full possession order awarded (iWorld code CFPO)

- 24.1 The CO must send the [Court Decision letter – Outright Possession Order](#) to the tenant and move to the pre-eviction stage. (iWorld code CFPO)
- 24.2 The CO will enter the court order made on iWorld and complete 'other fields' with the case number and terms of the order.

- 24.3 The IRO will arrange for a pre-eviction interview (PEI) to take place

25.0 Postponed Possession Order awarded (iWorld code CSPO)

- 25.1 The CO will send the [Court Decision letter – Postponed possession order](#) to the tenant.

- 25.2 If a breach occurs, the IRO will hand deliver a 14-day breach of Postponed Possession Order letter, attaching a rent statement and giving 14 days to clear the deficit. (iWorld code PP01)
- 25.3 If after 14 days the tenant remains in arrears the IRO should write to the tenant using the 7 day breach of postponed possession order standard letter advising the tenant of the requirement to make up the shortfall in payment within 7 days (iWorld code PP02)
- 25.4 If the shortfall is not cleared within 7 days then the IRO will instruct the court team to seek a fixed date for eviction (iWorld code PP03).
- 25.5 The IRO must liaise with the CO to ensure a fixed date for possession is received within 4 weeks.

26.0 Court Hearing adjourned

- 26.1 A court hearing may be adjourned for a variety of reasons e.g. adjourned for outstanding HB, adjourned for defence, adjourned with liberty to restore or on terms.
- 26.2 No costs are applicable if a case has been adjourned.
- 26.3 The CO will issue the appropriate letter to the tenant and update iWorld:
- CAGL – Court adjourned generally with liberty to restore
 - CAHB – Court adjourned outstanding HB
 - CAOT – Court adjourned with liberty to restore
 - CADF – Court adjourned for defence
 - CAFD – Court adjourned to a fixed date

27.0 Case adjourned to a fixed date

- 27.1 The CO retains the case and will instruct the IRO on any required action.
- 27.2 The IRO will carry out all actions as required by the Court 5 working days before the hearing date

28.0 Case adjourned generally

- 28.1 Where the hearing is adjourned generally or for example, on agreement terms, the IRO will monitor the case every two weeks (as per the agreed banding monitoring).
- 28.2 If this is breached then the IRO will refer back to court via e-mail to the Court Team. The e-mail will need to give details of the tenant, date of last hearing, shortfall details, case number and ask for a new court hearing date to be set. It is not necessary to complete all the court papers again.

29.0 Pre-Eviction Interview

- 29.1 The IRO must hand deliver the pre-eviction interview letter inviting the tenant to the interview (iWorld code PEI)
- 29.2 The IRO must offer the tenant an appointment with Islington Law Centre (ILC) which they are strongly advised to attend. If they agree an appointment must be made on their behalf and iWorld updated with the code ILCA. If the appointment is refused this must be recorded on iWorld.
- 29.3 The IRO must complete a referral to the Housing and Adult Social Services Department at the Council (HASS) and advise them that the interview is taking place (iWorld code NTSS).
- 29.4 When the IRO is preparing the letter for the Pre-Eviction Interview the date must be agreed with the HSO who must also attend. If HSO attendance is not possible this should be escalated to the Housing Support Manager.
- 29.5 The purpose of the PEI is to:
- Discuss with the tenant their personal financial circumstances, their ability to clear the account and to identify any support needs or requirements for debt advice. In all cases an appointment for independent advice should be offered.
 - Confirm that any proposals they make regarding repayment will form part of the report to the senior management team who must authorise an eviction
 - Advise that they are entitled to contact the Housing Aid Centre for a re-housing assessment under homeless legislation
 - Explain the implications of an intentionally homeless decision
 - Advise the tenant that the bailiff will require that they leave the premises immediately on the eviction date (all belongings must be packed prior to this date).
 - Explain that all belongings must be removed, the locks will be changed and they will not be able to re-enter the premises.
 - If the tenant fails to provide a complete set of keys and/or leaves rubbish or other belongings in the property they may face additional charges. See the voids and letting procedure for more information.
 - Advise the tenant they may contact the court to seek an application to suspend a warrant for eviction and to seek independent legal advice.
- 29.6 The IRO/HSO will prepare for and fully record the interview using the Case Report. This must be completed within 5 working days of the interview.

- 29.7 If the tenant fails to attend the PEI interview the IRO must complete a home visit and hand deliver a non-standard letter to the tenant offering them another appointment. If the IRO was unable to engage with the tenant during the visit they should also attempt to contact the tenant by telephone.

30.0 Eviction Notification

- 30.1 The IRO must pass the completed pre-eviction case report to the IRTL for recommendation and checking
- 30.2 When satisfied the IRTL will then pass the case report to the HSM for recommendation and checking. This is to be completed within 5 working days.
- 30.3 The HSM will then pass the file to the Area Housing Manager (AHM) or Senior Area Housing Manager (SAHM) if the AHM is unavailable for authorisation within 5 working days. The tenancy and legal file must be attached with all relevant information including an up to date rent statement.
- 30.4 If the eviction is authorised, the IRO will make a referral to the court team authorising them to request a bailiff's warrant. The IRO will hand deliver a letter to the tenant (iWorld code BAIL) advising them of the request for a bailiff's warrant.
- 30.5 If a decision is made not to proceed with an eviction at this stage the IRO must write to the tenant advising them of the outcome of the meeting. (iWorld code PEIO)
- 30.6 The IRO will also carry out any other actions as determined by the SAHM
- 30.7 The IRO must notify HASS, the Housing Aid Centre (HAC) and HB of the impending eviction using the standard [Notification of Eviction](#). The notification must be emailed to HASS at the address 'notification, eviction' and marked as urgent. This is to ensure that the Social Services Directors Support Unit, Admin Team can monitor notifications and ensure we receive a response regarding any HASS involvement in the case. This is done using the same iWorld code as the initial referral at the PEI stage NTSS.
- 30.8 Any responses from HASS or HAC should be referred to the IRTL who will decide on the appropriate further action.

31.0 Eviction date received (iWorld code EVDT)

- 31.1 On receipt of the eviction date the IRO will hand deliver the Eviction Date Notification Letter to the tenant.

32.0 Application to suspend a warrant (iWorld code EVST)

- 32.1 The CO will attend and defend any application for stays. The IRO will also attend court to oppose a stay.
- 32.2 A decision to agree a stay should only be made with the IRTL after reviewing the tenant's circumstances and their proposals.
- 32.3 If the court grants a stay the CO will immediately inform the IRO of the result. The IRO must ensure that any arranged securing is cancelled.
- 32.4 The CO is responsible for updating iWorld with the code EVST
- 32.5 The IRO will continue to monitor the case for further breaches as part of their agreed work plan. If a breach does occur the IRO must consider the circumstances and if appropriate resubmit the case report to the HSM.

33.0 The Eviction

- 33.1 The IRO must attend the eviction with the court appointed bailiff to receive vacant possession. The IRO must liaise with the ASB team to arrange a police presence if necessary.
- 33.2 The IRO will arrange securing for the property by emailing the New tenant Liaison Officer (NTLO) with the date, time and type of securing required. The NTLO will then raise an order so that an operative will be on site once vacant possession of the property is received from the bailiff (The IRO should be aware of the security requirements from previous home visits to the property).
- 33.3 The IRO should complete a risk assessment before attending and ensure they take a team mobile and digital camera with them.
- 33.4 The IRO must take an inventory of the property, using the digital camera to take pictures.
- 33.5 The IRO must arrange for the storing of any personal property left in the property, including writing to the former tenant to advise them of this if a forwarding address is available. See the storage of goods procedure for more information
- 33.6 Having secured the property and taken an inventory the IRO must pass the keys to the NTLO when they return to the office on the day of the eviction. (or before 10am the next day if they do not return to the office).

34.0 Bankruptcy

- 34.1 HFI will continue to pursue a tenant for rent arrears accrued after April 2006 regardless of whether they declare themselves bankrupt. The cost of social housing, including a contribution toward any arrears, is cheaper than private housing and the trustee will be obliged to set monies aside to pay for the bankrupt's accommodation.

HFI will not write-off arrears for bankruptcy but will continue to pursue them

35.0 Tenants employed by HFI

- 35.1 An annual review is carried out by Islington Council Finance Department to identify any residents employed by HFI that are in rent arrears, in addition, they may be identified as part of investigations by the IRO, IRA or IRTL.
- 35.2 HFI tenants that are also employees are bound by the [Code of Conduct for Employees](#). Under the code employees must keep up to date with Council Tax, rent and service charges due. The evasion of payments due to HFI is gross misconduct and appropriate action can be taken under the code (including summary dismissal).
- 35.3 If an IRO/IRA identifies a tenant in arrears as an employee of HFI they should be referred to the IRTL. The IRTL will then inform HSM who will ensure appropriate action is taken.
- 35.4 The HSM must attempt to contact them by telephone to discuss the matter. If they are unable to gain a satisfactory response they should write a non-standard letter requesting that they clear the arrears and referring them to the code of conduct for employees. The employee should be given 14 days to respond.
- 35.5 If the tenant fails to respond the HSM should contact Human Resources to identify the employee's line manager and if/when appropriate contact them regarding the rent arrears.
- 35.6 While the IRO/IRA will not deal directly with the case they will be expected to continue to call-over the case and ensure that they receive regular updates from the IRTL. The IRO should update iWorld with a diary note 'case with HSM until resolved'.

MONITORING

36.0 Arrears banding

- 36.1 IRO/IRA cases are split into high and low value arrears bands. The IRO/IRA must complete a banding report each week alternating between the high and low level banding. The IRO/IRA is expected to show evidence of action taken on every account within the banding.

36.2 The IRTL will call-over the banding reports submitted by the officers, if necessary highlighting cases where additional action is required.

36.3 The IRO is responsible for all arrears on their patch, this will include working with the IRA on open cases that may be handed over (£200-300).

37.0 IWorld

37.1 Rent arrears actions are built around the iWorld rent arrears module. All actions must be completed by the deadline stipulated and recorded using the appropriate action code. (Where an account is monitored but no action is taken it should be updated with the action code ACRV)

37.2 The IRTL will run iWorld business objects reports each week and use them to monitor activities.

37.3 The IRTL will use the code TLMA when reviewing accounts to highlight areas that require additional action by the IRO/IRA

37.4 The IRO will use the code IRMO to highlight areas for additional action by the IRA

38.0 The work plan

38.1 To ensure prompt action to address arrears all IRAs and IROs work to an agreed [work plan](#) that provides a timetable for the completion of all arrears action over a working week.

39.0 The tenancy file

39.1 It is not necessary to copy the L1, L1A or L2 to the tenancy file. All other letters and forms sent to the tenant or completed by the tenant must be copied to the tenancy file.

39.2 A digital Imaging process (DIPS) has been implemented to replace the traditional tenancy file. Documents placed on the tenancy file are now scanned and held electronically.

39.3 The IRO/IRA must confirm that the document has been loaded properly before disposing of the original. For more information on the DIPS Process see the DIPS User Guide available on the DIPS system.

VULNERABLE AND POTENTIALLY VULNERABLE TENANTS

40.0 General information

- 40.1 It is important to be aware of the statutory requirements on a local authority in relation to the housing of vulnerable people, and supporting people with vulnerabilities to maintain independent living.
- 40.2 Some residents with a known vulnerability will have a diversity code pop-up on iWorld. The IRO/IRA should interrogate 'Person details other field' for information on the nature of their vulnerability.
- 40.3 The absence of a pop-up does not remove the possibility that the tenant may have vulnerability. Officers are expected to use their professional judgement when dealing with tenants and should always consider an appropriate referral (see below) Officers should also:
- Be aware of any potential vulnerability during interviews or other communications. Where this has not been recorded on iWorld a diversity form is to be completed.
 - Liaise with tenancy management officers, and raise concerns with area based Support Officers and other agencies to identify and assist potentially vulnerable tenants.

41.0 Referral to Housing Support Officers

- 41.1 All area-based staff can make referral's to support officers. See also the Housing Support Procedures.
- 41.2 Tenants with a vulnerability what falls into the support vulnerability category highlighted on the referral application should be referred to the HSO. The HSO will contact IAP or CHAS if appropriate.

42.0 Housing and Adult Social Services (HASS)

- 42.1 To find out if a tenant has a care co-ordinator, key worker or other HASS involvement the IRO/IRA should contact the Information and access team
- 42.2 If there is no HASS involvement a referral should be considered when:
- concerns are raised about a tenant's ability to cope or sustain their tenancy due to a particular vulnerability (e.g. physical or mental disability etc) or
 - Where a tenant's lifestyle is particularly chaotic and it is suspected that there may be an undisclosed/undiagnosed mental health issue perhaps exacerbated by drug or alcohol abuse, or
 - Behaviour is significantly affecting the peaceful enjoyment of other residents
- 42.3 For more information see the [HFI Housing and Adult Social Services Protocol](#)

43.0 Referrals to the Independent advice project (IAP)

43.1 Islington Law Centre (ILC) delivers the Independent Advice Project (IAP). Appointments are held at one of three area housing offices, a referral can also be made at any time if the IRO/IRA believes that the tenant would benefit from advice on:

- Income maximisation e.g. additional benefit claims
- Challenging negative welfare benefit and overpayment decisions
- Legal advice and representation
- Housing advice

43.2 See the [Independent Advice Project Procedure](#) for information on how to make a referral.

43.3 Tenants with a vulnerability should be referred to the HSO. The HSO will contact IAP or CHAS if appropriate.

44.0 Catholic Housing Association Society

44.1 Catholic Housing Association Society (CHAS) is another independent advice agency to which an IRO/IRA can make a referral. CHAS specialises in multiple debt advice (e.g. credit cards, personal loans). A referral to CHAS can be made at any time if the IRO/IRA believes that the tenant would benefit from advice on:

- Money management advice
- Debt management including multiple debts

44.2 See the [CHAS Procedure](#) for information on how to make a referral

45.0 Other referrals

45.1 The IRO/IRA may be the only point of contact with the tenant. It is therefore important that they are aware of potential wider circumstances e.g. abandonment, Domestic Violence, subletting, death in tenancy and make appropriate referrals if concerned e.g. TMA, Housing Investigations (HI),

USE AND OCCUPATION

Use and occupation is a charge paid by unauthorised occupiers of HFI managed properties. They do not pay rent because they do not have a tenancy with HFI.

Use and occupation accounts are not part of the normal arrears escalation. They are dealt with by the IRTL however the IRO/IRA will be expected to monitor these accounts and update their banding reports

46.0 Use and Occupation

- 46.1 Use and occupation accounts are created on instruction from the relevant tenancy management team leader (TMTL).
- 46.2 If an IRO/IRA identifies arrears related to a use and occupation account during their account monitoring they must liaise with their IRTL. The IRO should check on the progress of the case and update iWorld with any appropriate information
- 46.3 Upon instruction from the TMTL the IRTL will write to the resident informing them of their requirement to pay use and occupation - iWorld code and standard letter UOL1. Unless use and occupation is being charged because of a succession application in which case iWorld code and standard letter SUC1 should be used.
- 46.4 If the resident fails to clear their arrears they should be written to informing them of the requirement to clear the arrears - iWorld code and standard letter UOL2. Unless they are applying to succeed the tenancy in which case the standard letter and iWorld code SUC2 should be used.
- 46.5 The IRTL will continue to liaise with the TMTL who will be expected to take appropriate tenancy enforcement action e.g. eviction of unauthorised occupiers, completion of tenancy succession.
- 46.6 If the resident paying use and occupation makes a successful claim for housing benefit the IRTL should write to them informing them of this and any remaining charge they will have to pay (iWorld code and standard letter UOHB).

47.0 Communicating with the tenant

- 47.1 The IRO/IRA should use all available methods of contact including, telephone, email, letter, texting, office interview and home visits.
- 47.2 When contacting tenants over the phone the IRO must confirm the tenant's name, date of birth, telephone number and if possible mobile number and other contact details. The call must be logged on iWorld and if necessary the contact details updated.
- 47.3 Telephone contacts whether initiated by the tenant or IRA/IRO should be recorded on iWorld with the code TEL. If it is not possible to contact the tenant this should only be recorded as a diary note and the TEL code should not be used.

- 47.4 Before disclosing personal information over the phone the IRO/IRA must confirm the tenant's rent account number, or if they are unable to provide this their date of birth. See [the Disclosing Personal Information over the Telephone Guidance Note](#) for more information.
- 47.5 HFI now has the ability to contact tenants by text message. A procedure has been agreed that details how and when to send a text message and the appropriate language to be used. For more information have reference to the [Text messaging procedure](#)
- 47.6 If the tenant is not responding to other forms of contact a home visit is an effective way of making contact. If the tenant is not at home or refuses to answer the door a calling card or a non-standard letter should be left.
- 47.7 During a home visit the home visit proforma must be completed and submitted to the IRTL on return to the office.

48.0 Interviewing the tenant

- 48.1 Tenants can be interviewed in the office or at the tenant's home if completing a home visit.
- 48.2 Before interviewing the tenant the IRO/IRA must familiarise themselves with the tenant's iWorld record and tenancy file and make sure they have an up to date rent statement.
- 48.3 The tenant must be sent a text message to remind them of their appointment. See the Text Messaging Procedure for more information.
- 48.4 It is important that all HFI staff keep to any appointments that are made with a resident. See the [Missed Appointment Procedure](#) for more information.
- 48.5 When interviewing a tenant the IRO/IRA must complete the [rent arrears interview proforma](#)
- 48.6 The main points of the meeting must be summarised in a non-standard letter to the tenant with a copy on the tenancy file.
- 48.7 If an IAP or CHAS appointment is offered but refused this must be recorded in the letter. (iWorld should also be updated with the code IAPD)

REPAYMENT AGREEMENTS

49.0 Repayment agreements (iWorld code AGRE)

- 49.1 When/if the tenant is successfully contacted the IRO/IRA is authorised to negotiate with tenants in order to reach an agreement on clearing the arrears
- 49.2 Where the tenant says they cannot clear in full, the IRA/IRO will ask them to explain their personal and financial circumstances. Any agreement to repay by instalments must be based on reasonableness in light of the circumstances. An [income/expenditure form](#) must be completed with the tenant and authorised by the IRTL.
- 49.3 If the tenant refuses to make what the IRO/IRA considers to be a reasonable agreement this should be recorded on the iWorld note pad for future reference.
- 49.4 The IRO/IRA must be clear with the tenant about the start and end date of the agreement, the terms and frequency of payment and the consequences of any breach.
- 49.5 The terms of all arrangements must be recorded on iWorld. This should include but is not limited to:
- Details of all new arrangements made with tenants
 - Details of any arrangements that have broken down
 - Details of all action taken by the IRO/IRA as a consequence of a broken arrangement (including renegotiations of an arrangement and/or referral to court and/or to the Housing Services Manager for eviction)
 - Details of any alteration to repayment arrangements (whether arising from a change in the tenant's circumstances or otherwise).
 - Details of variation orders to court
- 49.6 The IRO/IRA must not manually adjust the payment details on iWorld. All agreements must be entered into the 'Arrangements' tab. For the purposes of the system, the agreement must start on a Friday. If the tenant wishes to pay by Direct Debit the Cash Control (CC) team must create this. See setting up a Direct Debit arrangement below.
- 49.7 All arrangements should be confirmed in writing (iWorld code and standard letter AGRL)
- 49.8 When calculating annual payments (for payment by standing order) the IRO/IRA must check whether it is a 52 or 53 week payment year.
- 49.9 All agreements should be reviewed at least once a year to ensure they are in line with the current agreement
- 49.10 If the tenant has broken a previous agreement any subsequent agreement must be authorised by the IRTL.

50.0 Monitoring agreements

- 50.1 The IRO/IRA is expected to monitor all repayment agreements as part of their weekly banding reports.
- 50.2 In addition, all agreements should be reviewed at least once a year to ensure that tenants continuing to repay their arrears at an appropriate rate.

51.0 Setting up a Direct Debit arrangements

- 51.1 HFI Cash Control (CC) is responsible for creating all direct debit arrangements under instruction from the IRO.
- 51.2 CC will direct any phone calls from a tenant requesting to pay-off arrears to the relevant IRO/IRA
- 51.3 The IRO/IRA will agree the terms of the arrangement then forward an arrangement request to HFI Cash Control.
- 51.4 The tenant should be given the choice of the 2nd, 9th, 16th or 28th as dates for their DD.
- 51.5 Where the tenant already has an existing DD set-up, the IRO/IRA will forward a scanned copy of the additional DD form (for arrears only) to the Cash Control mailbox (hficashcontrol@homesforislington.org.uk). CC will email the relevant IRO/IRA to confirm that the arrangement request has been completed.
- 51.6 Where the tenant signs an arrangement form in conjunction with a DD form, the IRO/IRA will forward the original DD forms to CC.
- 51.7 Where a tenant has an existing DD, IRO/IRA will not create an arrangement on iWorld. Instead they will create a diary entry stipulating the conditions of the agreement and forward all relevant information – by mail or email- to the CC team.
- 51.8 If a tenant has an existing non-DD arrangement(payment card) and wishes to pay the arrears arrangement by DD, the IRO must forward the additional DD form (arrears only) to CC indicating whether or not the tenant wishes to pay their existing arrangement by DD.

52.0 Unpaid Direct Debits

- 52.1 CC will generate DD unpaid reports – via BACS – shortly after the 2nd, 9th, 16th and 28th of each month. These reports will be forwarded to the IRTL and are available on the shared drive.
- 52.2 The IRO will send the Direct Debit Unpaid letter to all tenants on the DD unpaid report

53.0 DD amendments and cancellations

- 53.1 CC will action all DD amendment and cancellation reports via BACS on a daily basis
- 53.2 Where a tenant cancels their DD with their nominated bank, CC will write to the tenant advising them of the cancellation and update iWorld with the code Direct Debit Cancelled (DDUP). This will allow the IRO/IRA to identify the reason for cancellation.
- 53.3 Where a tenant's DD details are amended, CC will update iWorld with a diary entry and write to the tenant advising them of the completed changes.

54.0 Paperless DD's

- 54.1 In October 2008 tenants will be able to set-up DD's online and over the phone. This will enable the IRO/IRA to take the tenant's bank details and forward them to CC, who will in turn set up the DD and dispatch confirmation letters to the tenant. However this will not initially apply to repayment arrangements with the existing procedure remaining until a viable alternative is agreed.

HOUSING BENEFIT

A significant amount of outstanding rent arrears is owed because of Housing Benefit (HB) issues. It is therefore imperative that HB entitlement is maximised and any problems or queries dealt with promptly and effectively.

55.0 HB entitlement

- 55.1 It should be the aim of the IRO/IRA to ensure that all entitlement owed to the tenant is claimed. The IRO/IRA must ensure that all possible resources are made available to assist the tenant including:

- IAP/CHAS referral
- HB drop-in service (9am – 4pm Monday – Friday)
- HB notes
- Reconciliation team
- HB query

56.0 Monitoring

- 56.1 The IRTL will produce a weekly iWorld business objects report called the HB drop-off. This report highlights all accounts where HB has been suspended or cancelled. The IRTL is responsible for allocating all accounts to an appropriate IRA.

56.2 In addition a HB spreadsheet will be maintained on the shared drive at each area housing office. The IRA must update the spreadsheet with the actions they have taken on a weekly basis. The IRTL will monitor the spreadsheet to ensure that an appropriate action is recorded for each of the accounts.

57.0 HB arrears escalation

57.1 When an account appears on the HB drop-off it is dealt with outside of the rent arrears escalation process which is temporarily suspended.

57.2 The IRA will investigate RB live to obtain the relevant details of the case, including whether the account has been suspended, cancelled or an assessment is pending.

57.3 The IRA will update iWorld notepad with the details of the case.

57.4 On the first week that HB is no longer in payment the account will have been suspended. The IRA must first attempt to contact the tenant by telephone, If the IRA is unable to contact the tenant directly they must send a notification letter to the claimant informing them that HB is no longer in payment (iWorld code and standard letter HBIN).

57.5 If the issue is not resolved after 7 days the IRA will again attempt to contact the tenant by telephone. If it is not possible to contact the tenant by telephone an office appointment letter should then be sent.

57.6 If the HB issue is not resolved after a further 7 days the IRA will again attempt to contact the tenant by telephone and if this is not successful ensure that a home visit is completed by the IRO.

57.7 If an account has been cancelled (usually after 4 weeks) the IRA will send a notification letter informing the tenant that their claim for HB has been cancelled and they are required to clear the arrears on their account (iWorld code HBWI).

57.8 If there where no arrears on the account prior to the suspension of HB and the tenant has failed to clear the arrears 14 days after the HBWI has been served they should enter the standard escalation process at the L2 letter stage.

57.9 If the account had reached the L2 stage or later they will resume the arrears escalation at the appropriate stage. (This is a manual process that the IRA/IRO must ensure is completed as part of their banding report).

57.10 The IRA will ensure that all HB related issues are in order upon completion of the PNSP checklist.

- 57.11 The IRO must ensure that all HB related issues are resolved prior to the issuing of the NSP.
- 57.12 It is essential that all gaps in HB entitlement are fully investigated and resolved before any court action
- 57.13 Where a case is adjourned in court because of HB issues the CO will inform the IRO/IRA and ask for the case to be investigated and referred for urgent assessment via the HBO proforma system before the next hearing.
- 57.14 If a case is adjourned a second time for HB issues, the HB court officer must be informed and asked to urgently review/resolve the case with a view to providing a statement/appearing at court for the next hearing.
- 57.15 **Beware of gaps in claims.** The IRO/IRA must ensure that the reason for any gaps in HB claims is clear. If a tenant claims they have always been on income support and have completed a form within four weeks of the date of HB intervention then the claim should be continuous. There are examples where this has not been assessed correctly. Conversely there are examples of where the tenant has actually not always been on income support. There are rules around underlying entitlement and overlapping benefit that may need to be clarified – see HB notes for more information.

58.0 Change in entitlement

- 58.1 If at any time the tenant provides the necessary information which results in a change in entitlement the tenant must be written to informing them of their current rent and weekly payment. (iWorld code and standard letter HBAJ). This will include the requirement to make up any shortfall.
- 58.2 If after 14 days the tenant has failed to make up the shortfall and the tenant has already reached the L2 escalation stage or later they must resume the arrears escalation at the appropriate stage.
- 58.3 If the tenant has not yet reached the L2 escalation stage they should be written to requesting that they clear the arrears using standard letter HBL1 (if the arrears are between £10 - £60) or standard letter HBL2 (if the arrears are £60 - £90).
- 58.4 If the tenant is initially issued with the HBL1 and they fail to clear the arrears they should be sent the HBL2 after 14 days.
- 58.5 If after 14 days of issuing the HBL2 the tenant fails to clear the arrears they should re-enter the standard arrears escalation process at the PNSP stage.

59.0 HB Query Proforma

- 59.1 According to the HB/HFI protocol, each office can refer 30 cases per week via this method. The IRO/IRA should use a HB proforma if it is unclear why an account has been suspended or cancelled, if they believe that an error has been made by the HB team and/or they are unclear why a particular decision has been made.
- 59.2 If a HB query is completed iWorld must be updated with the action code HBQ, if a HBQ is raised rent arrears action will continue as per the HB escalation process.
- 59.3 The standard proforma must be emailed to the central HB mailbox for the relevant area HB officer.
- 59.4 The IRTL is required to monitor all HBQs and the IRO/IRA must refer cases through the IRTL.

60.0 Reconciliation

- 60.1 Any officer can request a reconciliation of the rent account from the Reconciliation Team to explain arrears or adjustments, if the tenant disputes the debt, or if they are unclear if all HB has been paid or clawed back. The Reconciliation Team can be contacted on 020 7527 4163.

61.0 HB Notes

- 61.1 Each area housing office has a number of HB Notes logins that allow the IRO/IRA to access the HB notes website. The site contains useful explanations of statutory guidance and examples of best practise when dealing with HB related queries.

ADDITIONAL HB INFORMATION

62.0 HB Short review

- 62.1 HB cases are reviewed periodically by the HB section of the Council. The claimant is sent a short review form (HB officers will update RB live with the code SRF), which must be completed and returned to the HB section within 4 weeks. Provided this is done in time, the claim continues in payment subject to reassessment based on the information the claimant has provided on the short review form. If the short review form is not returned within 4 weeks, the claim is suspended and the claimant has a further 4 weeks to return the completed form. Provided they do return it within 4 weeks the suspension is lifted and the claim continues to be in payment. If the short review form is not returned within the second 4-week period, the benefit claim is cancelled from the date of the last HB payment. If the claimant wishes to re-apply, a new HB claim form will have to be completed along with a backdating request demonstrating ongoing good cause.

63.0 Non-dependants

- 63.1 The claimant is automatically charged when the non-dependent becomes 18 or the college year finishes. For students, they need to provide a letter from the college. If a non-dependent moves out and they must notify us within four weeks for the claim to be backdated (see also informing HB of changes).

64.0 Informing HB of changes

- 64.1 If the change will cause more HB to be paid the HB department must be notified within one month if the benefit is to be increased from the date of change. If the claimant does not notify HB of a change of circumstance within four weeks the increase will only happen from the Monday following notification.
- 64.2 If the change means less HB is due, any delay in reporting it will incur an overpayment that will then be 'clawed back'. In addition HB may consider fraud to have been committed. HFI as the landlord is also under an obligation to report certain changes and could also be accused of fraud.

65.0 Overpayments

- 65.1 If HB makes an over payment of benefit they will in the first instance take from any ongoing entitlement. If no further HB is due the overpayment will either be moved to a sundry account to be taken from any future claim or HB may directly invoice the tenant. The IRA/IRO should be aware of any 'claw back' amount for HB arrears and advise the tenant to pay accordingly. If a tenant disputes an overpayment, the matter must be referred to HB to decide. HFI can only charge what HB has advised. The IRA/IRO must write a non-standard letter to the tenant to advise them of this.
- 65.2 Where HB make an overpayment to a tenant's account, and the tenant is experiencing difficulty in meeting the repayments set, the IRO/IRA should advise the tenant to request a reduction in the recovery rate from HB and record this on the iWorld notepad. In cases of hardship the recovery can be as low as £1 per week. The IRA/IRO should also consider offering a referral to IAP, CHAS or the HSO if this is appropriate for the tenant.

65.3 Depending on the circumstances HB may not be allowed to clawback lump sums. In cases where a credit is expected and this does not come through following HB assessment, the IRO/IRA may need to check the overpayments screen on RB live as HB should only be taking a weekly claw back for the overpayments owed to them. Instances of this should be investigated and if appropriate challenged by the IRO/IRA. A HBQ and/or reference to HB Notes should be considered as a useful tool in such circumstances.

65.4 If an overpayment has been credited with the code SD on RB Live, income recovery staff should be aware that the overpayment has merely moved to a sundry debtors account and has not actually been paid. This happens when the claim ceases and the claimant is no longer entitled to HB. In theory HB should be pursuing this debt by taking civil action. In reality the claimant reclaims HB at a later date they move the overpayment back from Sundry debtors to the overpayment account.

66.0 HB on two homes

66.1 HB is normally only payable for the property the claimant is occupying however there are very limited circumstances where a claimant is treated as occupying two properties and therefore eligible to claim HB on both of them. Examples include a claimant fleeing violence, or a large family housed in two dwellings. The IRO/IRA should have reference to HB Notes for more information.

67.0 Discretionary Housing Payment

67.1 Discretionary Housing Payments (DHP) are not payments of benefit. DHP is a free-standing payment made at the discretion of Housing Benefit where the claimant 'appears to (the) authority to require some further financial assistance...in order to meeting housing costs'. For example, because their household has very high expenditure related to a disability, or multiple debts. See also HB Notes for more information

68.0 Extended payments

68.1 It can be difficult for people to start paying rent when they start work because wages are usually paid in arrears. Extended payments were introduced to counter this disincentive. HB (and Council Tax benefit) can continue to be paid at the same rate for the first four weeks of work, increased hours or increased pay. See also HB Notes for more information

69.0 Backdating

69.1 A claim for backdated HB can be made up to 52 weeks later (this is changing to 12 weeks in October 08), unless it is due to HB officer error in which case there is no limit. A tenant aged 60 or under needs to request a backdate showing good cause as to why they did not claim earlier. A tenant aged over 60 should automatically receive any backdated HB to which they are entitled upon application. See also HB Notes for more information.

70.0 Death of a tenant

70.1 HB ceases on the death of a tenant. HB must be informed that a tenant has died. The IRO/IRA must liaise with the TMA to ensure that any issues relating to the termination of the tenancy are dealt with as quickly as possible so that arrears do not accumulate.

71.0 Use and Occupation

71.1 Unauthorised occupants may be eligible to housing benefit. See also use and occupation above.