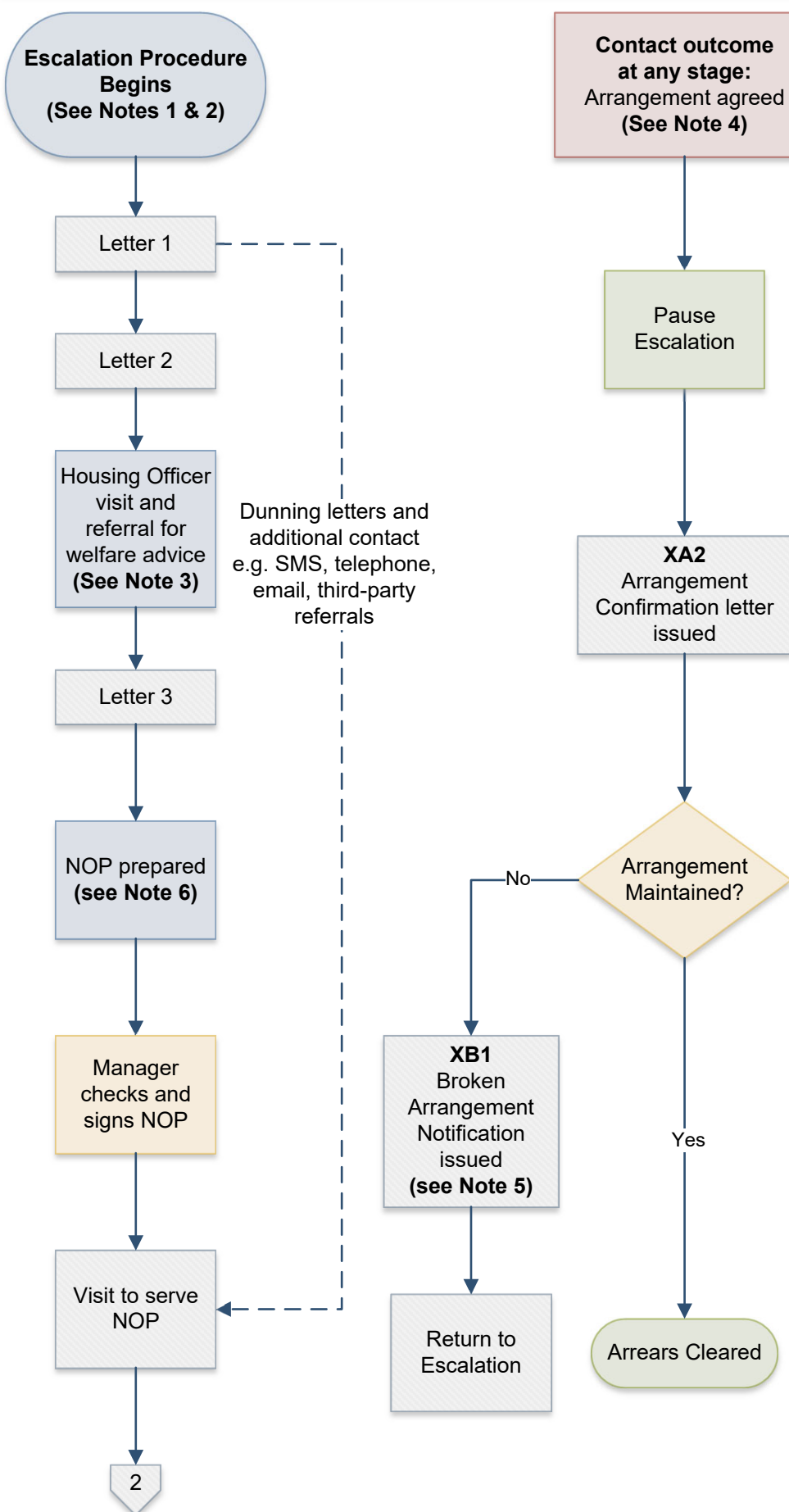


Arrears Escalation Flowchart



Notes

Note 1

This flowchart supports arrears escalation and pre-action requirement checks. Each case must be considered on its own facts, and escalation must be reasonable and proportionate. Where the balance remains static, issue appropriate written correspondence and review further escalation.

Note 2

Escalation normally starts when non-technical arrears exceed £10. Staff must check for technical arrears first, including HB/UC timing issues, missing payments, misallocated payments or account corrections.

Note 3

The Housing Officer visit should be completed locally and recorded in CIC. Welfare rights advice should be offered throughout escalation. A referral should be made to the WRO or another appropriate welfare advice provider, or self-referral information provided where appropriate.

Note 4

If contact is made and an arrangement is agreed, follow the arrangement route. An arrangement may be made at any stage and must be realistic, affordable and confirmed in writing.

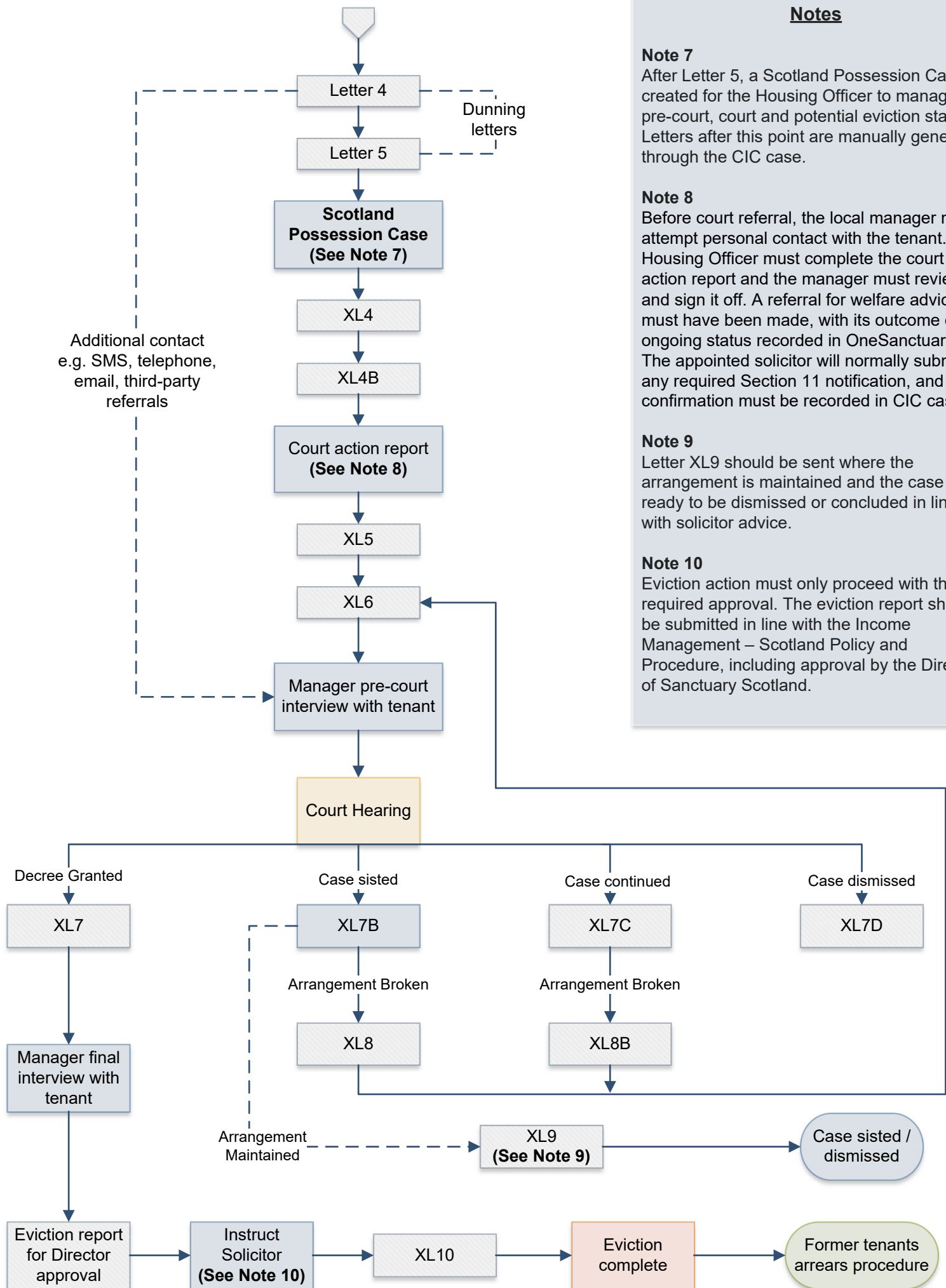
If a proposed arrangement is not affordable, realistic or acceptable, issue the Agreement Rejected letter (XAR). Consider whether another arrangement, Welfare Rights referral, DHP, APA or Third Party Deduction is appropriate.

Note 5

If an arrangement is broken, issue XB1 and allow reasonable time for the tenant to comply before escalating. Consider payment history, affordability, benefit issues, vulnerabilities and support needs.

Note 6

An NOP should only be issued where pre-action requirements have been met and recorded. Staff must check the arrears are correct and non-technical, contact has been attempted, support and benefits have been considered, and escalation is reasonable. Where engagement has been unsuccessful, a solicitor's warning letter may be used before an NOP where proportionate. The reason for issuing it must be recorded in CIC case.



Notes

Note 7

After Letter 5, a Scotland Possession Case is created for the Housing Officer to manage pre-court, court and potential eviction stages. Letters after this point are manually generated through the CIC case.

Note 8

Before court referral, the local manager must attempt personal contact with the tenant. The Housing Officer must complete the court action report and the manager must review and sign it off. A referral for welfare advice must have been made, with its outcome or ongoing status recorded in OneSanctuary. The appointed solicitor will normally submit any required Section 11 notification, and confirmation must be recorded in CIC case.

Note 9

Letter XL9 should be sent where the arrangement is maintained and the case is ready to be dismissed or concluded in line with solicitor advice.

Note 10

Eviction action must only proceed with the required approval. The eviction report should be submitted in line with the Income Management – Scotland Policy and Procedure, including approval by the Director of Sanctuary Scotland.