

Tenancy Management Policy

Contents

1. Purpose	2
2. Scope	2
3. Roles and responsibilities	2
4. Policy statement	3
4.1 Tenancies with the London Borough of Camden	3
4.1.1 Introductory tenancies	3
4.1.2 Secure tenancies.....	4
4.2 Succession	4
4.2.1 Statutory succession	5
4.2.2 Discretionary succession.....	5
4.3 Assignment.....	6
4.3.1 Assignment by court order.....	6
4.3.2 Statutory assignment.....	6
4.4 Mutual exchange	7
4.5 Rent setting, arrears, recovery and tenancy sustainment.....	7
4.5.1 Rent and service charge setting	7
4.5.2 Rent payments	7
4.5.3 Arrears prevention	8
4.5.4 Arrears recovery	8
4.5.5 Former tenant arrears and sundry debts	9
4.5.6 Loss of rights	9
4.6 Ending a tenancy.....	9
4.6.1 Ending a tenancy by notice.....	9
4.6.2 Ending a tenancy by surrender or abandonment.....	10
4.6.3 Ending a tenancy through possession proceedings.....	10
4.7 Advice and support for tenants	11
4.8 Tenancy fraud.....	12

5. Definitions	13
6. Diversity and Inclusion	14
7. Review	15
8. Related documents	15
9. Information and version control.....	15
Information	15
Version control	16

1. Purpose

Camden’s Tenancy Management Policy provides a fair and consistent framework for granting, managing, and ending council tenancies. It ensures that decisions are transparent, legally compliant, and aligned with local priorities, while supporting the provision of secure, safe, and inclusive homes and the effective use of Camden’s housing stock.

This policy should be read alongside Camden’s Good Neighbourhood Management Policy and Anti-Social Behaviour Policy. Lower-level neighbour issues are managed in line with the Good Neighbourhood Management Policy. At the same time, behaviours that meet Camden’s definitions and thresholds for anti-social behaviour are addressed under the Anti-Social Behaviour Policy.

2. Scope

The scope of this policy is limited to Camden’s directly managed social housing stock, which includes sheltered housing. It does **not** apply to:

- Tenancies issued by third-party Housing Associations (Registered Providers)
- Tenancies issued under Intermediate Housing Schemes
- Licence agreements for temporary or emergency accommodation

Any tenancy arrangements outside this scope are governed by separate policies or the terms of the relevant housing provider.

3. Roles and responsibilities

Role	Responsibility
Head of Housing Allocations and	Provides strategic leadership and oversight to ensure the policy is delivered consistently and in line with Camden’s

Temporary Accommodation	Allocations Policy. Oversees the practical implementation of allocations processes, ensuring they are fair, transparent, and responsive to residents' needs.
Head of Neighbourhoods	Provides strategic leadership for tenancy management, ensuring neighbourhood services are delivered in line with policy and regulatory standards. Oversees day-to-day tenancy management, supporting sustainable tenancies and safe, well-managed neighbourhoods.
Head of Leaseholder Services and Housing Income	Provides strategic leadership for income collection and leaseholder services, ensuring financial sustainability and compliance with policy. Oversees rent and service charge collection, arrears management, and tenancy fraud prevention to safeguard Camden's housing resources.
Head of Housing Solutions	Provides strategic leadership for housing advice and homelessness services, ensuring statutory responsibilities are met. Oversees delivery of advice and support for people who are homeless or at risk of homelessness, including tenants facing eviction, to secure sustainable housing outcomes.

4. Policy statement

4.1 Tenancies with the London Borough of Camden

The London Borough of Camden is committed to providing stable and secure homes as the foundation for residents to thrive, as set out in We Make Camden.

We use two main types of tenancy:

- **Introductory Tenancies**, granted under the Housing Act 1996, are usually issued to new tenants for a 12-month trial period.
- **Secure Tenancies**, granted under the Housing Act 1985, provide long-term security and a range of legal rights.

The legal basis and key features of each tenancy type are set out below.

4.1.1 Introductory tenancies

Camden grants introductory tenancies to new tenants, including those returning to social housing after a significant period. These tenancies last for twelve months and may be extended by up to six months if there are concerns about compliance with our tenancy agreements.

Throughout the introductory period, tenants are required to comply with all the terms of their tenancy agreement. If no serious breaches occur, such as rent arrears, anti-social behaviour, or neglect of the property, the tenancy will automatically convert to a secure tenancy. If the tenancy conditions are breached, the Council may extend the introductory period or seek possession of the property. Introductory tenants do not have the same statutory rights as secure tenants, and are not permitted to:

- Exchange homes
- Take in lodgers or sublet
- Make specific home improvements
- Apply to buy their home

A written tenancy agreement outlines the terms and confirms the expected transition to a secure tenancy. Where a tenant moves directly from another secure or assured tenancy (without a break), the Council may grant a Secure Tenancy immediately.

4.1.2 Secure tenancies

Secure tenancies are Camden's primary long-term tenancy type. They give tenants the right to remain in their homes indefinitely, provided they comply with their tenancy agreement.

Secure tenants benefit from a range of statutory rights, including:

- The right to exchange homes
- The right to take in lodgers
- The right to carry out improvements (with permission)
- The right to apply to buy their home (subject to eligibility)

Possession action may only be taken on legal grounds, such as:

- Serious or persistent rent arrears
- Breaches of tenancy
- Anti-social behaviour
- Fraudulent acquisition of the tenancy
- Redevelopment or regeneration needs (where appropriate)

4.2 Succession

Succession is the legal process by which a tenancy is transferred to another person upon the death of a tenant. It ensures that, in certain circumstances, family members, partners or carers living in the property may have the right to take over the tenancy, subject to eligibility and legal requirements. Camden Council considers both statutory

and non-statutory succession rights, and this section outlines the Council's approach in accordance with relevant legislation.

4.2.1 Statutory succession

Only one succession is permitted during the lifetime of a tenancy. Where no previous succession has taken place, the following may be eligible:

- A spouse, civil partner, or (for tenancies starting on or after 1 April 2012) an unmarried partner living in the home at the time of death.
- A qualifying family member who has lived with the tenant for at least 12 months before their death.
- A qualifying family member who has lived with the tenant as their only or principal home for at least 12 months before the tenant's death. For this policy, "family member" includes a parent, grandparent, child, grandchild, brother, sister, uncle, aunt, nephew or niece (as recognised under the Housing Act 1985 before amendments made by the Localism Act 2011). For joint tenancies, the surviving joint tenant automatically becomes the sole tenant, constituting the permitted succession. Joint tenancies must be reviewed when household members move out.
- If more than one person is eligible, they must agree on who will succeed; otherwise, the Council will make the decision. Officers must consider all potentially eligible parties.
- Minors may be eligible to succeed, though separate arrangements will apply as they cannot hold a tenancy in their own name.
- Spouses, civil partners, and eligible partners have the right to remain even in under-occupied homes. In other cases, the Council may seek possession and offer suitable alternative accommodation in line with legal requirements. For tenancies that started before 1st October 2007, we would usually also allow the successor to stay in the property, irrespective of its size, if they had lived with the tenant for at least 12 months.

4.2.2 Discretionary succession

Where a person is not legally entitled to succeed, the Council may consider offering a new tenancy in certain circumstances, such as:

- Where the applicant would have been eligible to succeed had a previous succession not already occurred
- Where the applicant is a carer recognised under Camden's Carers' Policy

These offers are allocated as part of [Camden's Allocations Scheme](#). Applicants will usually be expected to downsize if the home is under-occupied, unless the Head of Housing Allocations and Temporary Accommodation approves an exception.

- For tenancies that began on or after 1 October 2007, the applicant must have lived with the tenant for five years to be considered. For tenancies that started before that date, the qualifying period is one year.
- Neighbourhood Services Managers make decisions on discretionary succession.

4.3 Assignment

An assignment is a legal process that allows a secure tenancy to be transferred to another person during the tenant's lifetime without creating a new tenancy. The existing tenancy terms remain unchanged, but the named tenant is replaced.

A secure tenancy may only be assigned in the circumstances permitted by law. These are:

- by way of a mutual exchange.
- pursuant to a court order (for example, following divorce or separation proceedings); or
- to a person who would be entitled to succeed to the tenancy.

The Council has no general discretion to permit assignment outside these circumstances.

4.3.1 Assignment by court order

Assignment of a tenancy may also occur through a court order, most commonly following divorce or separation proceedings, or under the provisions of the Children Act 1989 or the Civil Partnership Act 2004.

Residents seeking information or assistance with obtaining a court order for assignment should contact a solicitor or independent advice agency, as the Council cannot provide legal advice on these matters.

4.3.2 Statutory assignment

A secure tenant may only assign their tenancy to a person who would be legally entitled to succeed to the tenancy.

An assignment may be made to either:

- a spouse, civil partner, or partner who is living in the property at the time the assignment takes place; or
- a close family member who has lived in the property as their only or principal home for a continuous period of at least 12 months before the assignment.

Statutory assignment will not be permitted where the tenancy has already been subject to one of the following, as only one statutory succession or equivalent is allowed:

- a previous statutory succession.

- a previous statutory assignment; or
- the death of a joint tenant, which counts as a statutory succession.

4.4 Mutual exchange

Camden supports secure tenants who wish to move by facilitating home exchanges with other tenants. Mutual exchange is a legal right that allows secure and assured tenants to swap properties, subject to the consent of both landlords and compliance with legal requirements.

Applications are assessed under Schedule 3 of the Housing Act 1985, which sets out the grounds for refusal. The Council will notify applicants of its decision within 42 calendar days of receiving a completed application.

Mutual exchanges are legally binding. All tenancy rights and responsibilities, including outstanding repairs, are to be transferred to the new tenant. Exchanges are completed through a Deed of Assignment, and tenants are required to provide all necessary documentation approved by the Allocations and Lettings Service.

Camden ensures the process is fair, accessible, and timely. While tenants arrange their own exchange partners, the Council provides clear guidance and supports moves for reasons such as overcrowding, health needs, or changes in circumstances. Tenants are encouraged to seek independent legal advice on completing the Deed of Assignment.

4.5 Rent setting, arrears, recovery and tenancy sustainment

4.5.1 Rent and service charge setting

Camden Council is committed to setting rent and service charge levels that are fair, transparent, and aligned with government guidance, including the Rent Standard set by the Regulator of Social Housing. We aim to balance affordability for tenants with the need to generate sufficient income to maintain high-quality services and invest in Camden's homes.

Rents are reviewed and adjusted annually as part of the Council's budget-setting process. Service charges are also reviewed annually. While not subject to the same rules as rent, we work diligently to ensure service charges are reasonable, transparent, and reflect the actual cost of the services provided. Tenants receive at least 28 days' notice of any changes to rent or service charges, along with a clear explanation and information about available support to help manage payments.

4.5.2 Rent payments

Our priority is to help tenants make regular rent payments and, where necessary, provide guidance on financial management. The Council takes a practical approach to providing tenants with clear, accessible information and support to help them meet

their rent responsibilities. All communication is in plain English and includes details on what is owed, how to make a payment, available support options, and the consequences of non-payment.

Rent is due weekly in advance, as set out in the tenancy agreement. Tenants may choose to pay fortnightly or monthly, but payments must always remain in advance. To support timely payments, Camden strongly encourages tenants to use Direct Debit, which automatically reflects any rent changes. Where this is not possible, a range of alternative online and in-person options are available.

4.5.3 Arrears prevention

In line with our [Housing and Repairs Service Standards](#), Camden takes a proactive and supportive approach to preventing rent arrears. We recognise the stress it causes tenants and the strain it places on services from the loss of income. We encourage early contact from tenants facing financial difficulties and provide practical support, including budgeting advice, flexible payment options, and referrals to specialist services.

New tenants receive early support, including assistance with benefit applications, setting up automated payment options and navigating online rent tools. We promote understanding of rent responsibilities and are very clear from the outset that persistent non-payment of rent may result in enforcement action. Where vulnerabilities are identified, referrals are made to appropriate support services.

To strengthen financial resilience, we offer an income maximisation service that provides benefits advice, debt support, help accessing grants, and links to employment and training. For tenants on Universal Credit, we may request direct rent payments from the DWP. Tenants can [self-refer](#) for help via the Council's website, and we continue to build external partnerships to expand the support available.

4.5.4 Arrears recovery

Where arrears do occur, Camden takes a fair and consistent approach to recovering rent, with a strong emphasis on supporting tenants to remain in their homes. Tenants are encouraged to engage early so we can assess their circumstances and agree on practical solutions, including realistic repayment plans or referrals to advice services. Aligned with our Vulnerability Policy and person-centred framework, vulnerable tenants receive tailored support, and we adapt our approach to ensure accessibility and fairness, including liaising with advocates and exploring direct benefit payments.

Camden prioritises tenancy sustainment and avoids legal action wherever possible. However, if tenants do not engage or make reasonable efforts to clear arrears, the Council may escalate to court action, which may result in the tenant being evicted from their home.

Legal proceedings are a last resort, and we remain open to resolution at every stage of the process. Even when eviction becomes necessary, we aim to minimise its impact

by working with social services and our homeless prevention team to help tenants access alternative support and housing.

Tenants are also charged for both essential services (e.g., caretaking, communal lighting, and estate cleaning) and optional services (e.g., parking spaces, garages, and sheds) via their rent accounts. All service charge arrears are treated the same as rent for income collection and recovery procedures. This means that the ultimate penalty for non-payment is eviction, even if the arrears are only for the service charge element of the bill.

4.5.5 Former tenant arrears and sundry debts

The Council is committed to recovering former tenant arrears and sundry debts, such as charges for repairs, utilities, and non-rent liabilities, through a fair, reasonable, and transparent process. Our priority is to reach affordable repayment arrangements through negotiation whenever possible. However, we will take all appropriate and proportionate steps to recover these debts, including legal action when necessary.

For former tenants, staff are trained to manage tenancy endings effectively, supporting early and proactive debt recovery. Where reasonable and cost-effective, we may use tracing services and external debt collection agencies to pursue outstanding balances.

4.5.6 Loss of rights

In most cases, tenants evicted for non-payment of rent will not be rehoused by the Council. In addition, generally, tenants with rent arrears would not:

- be eligible for a housing transfer where rent arrears are in excess of 10 weeks.
- be able to move through a mutual exchange if a court has issued a Possession Order or a Suspended Possession Order.
- be granted a joint tenancy from a sole tenancy until arrears are cleared.
- be eligible to apply to rent a garage or an estate parking permit only where there are no rent arrears.
- be able to exercise their Right to Buy if a court has issued a Possession Order or a Suspended Possession Order.

4.6 Ending a tenancy

A tenancy may end in several ways. Camden aims to ensure that all tenancy endings are managed fairly, clearly, and with appropriate support for tenants.

4.6.1 Ending a tenancy by notice

In most cases, a tenancy ends when a tenant chooses to leave their home and provides the required notice under their tenancy agreement. We will support tenants

through this process, including providing advice on rehousing options where appropriate.

The Council may also end a tenancy by serving notice where this is permitted by law, for example, in relation to introductory tenancies or where specific legal conditions apply. In all cases, we will explain the reasons for the notice and the tenant's rights.

4.6.2 Ending a tenancy by surrender or abandonment

A tenancy may also end if the tenant voluntarily surrenders the tenancy or the Council reasonably believes the property has been abandoned.

A surrender may be agreed between the tenant and the Council, usually where the tenant has moved out and returned the keys. We will ensure that tenants receive clear advice on the implications of surrendering a tenancy, including any impact on future housing options.

Where a property appears to have been abandoned, the Council will carry out appropriate enquiries and follow the required legal process before bringing the tenancy to an end.

Where a tenancy ends, and personal belongings are left in the property, the Council will take reasonable steps to identify, store, and, where appropriate, return items to the former tenant. Any unclaimed goods may be disposed of in line with the Council's procedures and relevant legislation.

4.6.3 Ending a tenancy through possession proceedings

Where serious or persistent issues arise, the Council may seek possession of a tenancy. This will only be done where there is a clear legal basis, in accordance with the Housing Act 1985 and other relevant legislation. A tenancy can only be ended by a court order, and the Council will follow the appropriate legal process in all cases.

Possession action is a last resort. We will work with tenants and partner agencies to resolve issues at an early stage and to support tenancy sustainment wherever possible.

Grounds for possession may include, but are not limited to:

- Rent arrears or other tenancy-related debt
- Serious or continuous Breach of tenancy conditions
- Anti-social behaviour, nuisance, or criminal conduct by the tenant, household members, or visitors

- Damage to the property or neglect of the home
- False statements or fraudulent acquisition of the tenancy
- Under-occupation following succession, where suitable alternative accommodation is offered
- Refusal of reasonable access for essential inspections, safety checks, or repairs
- Where the property is required for redevelopment, regeneration, or major works

In some cases, the Council may rely on **absolute grounds for possession**, where the law requires the court to grant possession if specific conditions are met, such as in certain cases of serious anti-social behaviour.

In all cases, the Council will act reasonably and proportionately, taking account of the tenant's circumstances, including any vulnerabilities. Support and advice will continue to be offered throughout the process, including where legal action is being considered or pursued.

4.7 Advice and support for tenants

Camden is committed to supporting tenants to sustain their tenancies and prevent homelessness. We prioritise early intervention, working with residents to resolve issues before they escalate and providing access to advice, support, and relevant services.

We take a person-centred approach to vulnerability, in line with Camden's Vulnerability Policy. This means we seek to recognise, record, and respond to individual circumstances, including where residents may face barriers to accessing services or sustaining their tenancy. We will work collaboratively with tenants and, where appropriate, with partners and support networks to identify practical solutions and build resilience.

Where vulnerabilities are identified, we will consider appropriate reasonable adjustments and tailor our approach to ensure services are accessible, fair, and responsive to individual needs, in line with our duties under the Equality Act 2010.

Where possession is necessary, action will be taken in accordance with the legal grounds set out in Schedule 2 of the Housing Act 1985 or, where relevant, using absolute grounds introduced through subsequent legislation.

Before any enforcement action is taken, tenants will be referred to Camden's Homelessness Prevention Team, which can provide tailored advice and assistance, including support in exploring alternative housing options.

The Council will act reasonably and proportionately in all cases, taking account of the tenant's circumstances, including any vulnerabilities, and will continue to offer support throughout the process. Our focus remains on sustaining tenancies and keeping residents securely housed wherever possible.

4.8 Tenancy fraud

The Council's work to prevent and address tenancy fraud is essential, given the scarcity of social housing. Fraud may include unlawful subletting, providing false information to obtain or retain a tenancy, misrepresenting household circumstances, or failing to occupy the property as a tenant's only or principal home. Addressing such conduct protects homes for people in genuine need, upholds the fairness and integrity of the housing system, and acts as a deterrent.

The Council will consider all available legal options to address housing fraud. This may include:

- Removal from the Housing Register
- Taking steps to repossess a council tenancy
- Prosecution
- Unlawful Profit Orders
- Seeking an Order for the cost of taking any legal action and a Money Judgement for any lost rental income.

We will share information with our partners, in accordance with the law, to identify and address housing fraud. For more information, please refer to the Housing Privacy Statement.

To raise awareness, the Council will consider publicising cases in which housing fraud has been prosecuted, or an Unlawful Profit or Possession Order has been granted.

Whilst the Council will take action to address tenancy fraud, our priority is to prevent it. This includes raising awareness in our communications with tenants and housing applicants, as well as through verification processes and checks.

When we consider taking enforcement action in response to evidence that there has been tenancy fraud, we will:

- Consider carefully any representations made by the tenant/s, any applicants or occupants or by anyone else on their behalf
- Consider all the information we have about the situation and circumstances, including any vulnerabilities (such as any health issues or disabilities) those involved may have that may be relevant.
- Let people know about sources of free legal advice and signpost them to advice and help about housing options when this is needed

5. Definitions

Mutual Exchange

A statutory process that allows secure, assured, or equivalent tenants to swap homes with another tenant, subject to approval by all relevant landlords.

Deed of Assignment

A legal document that transfers a tenancy from one tenant to another, usually as part of a mutual exchange.

Tenancy References

Information provided by a landlord about a tenant's conduct and payment history is used to assess suitability for a new tenancy or mutual exchange.

Schedule 3 of the Housing Act 1985

The part of housing legislation that sets out the legal grounds on which a landlord can refuse a mutual exchange application.

Secure Tenancy

A form of social housing tenancy, usually granted by local authorities, that provides strong rights of occupation and long-term security for tenants.

Assured Tenancy

A type of tenancy usually granted by housing associations, offering security of tenure if the tenant complies with the tenancy conditions.

Introductory Tenancy

A probationary tenancy, generally lasting 12 months, which can lead to a secure tenancy if the tenant complies with their obligations.

Succession (Statutory and Discretionary)

The legal right for a qualifying person to inherit a tenancy when a tenant dies. Statutory succession is set out in law, while discretionary succession is granted at the landlord's choice under local policy.

Assignment

The legal transfer of a tenancy from one tenant to another during the tenant's lifetime requires the landlord's consent.

Grounds for Refusal

The specific legal or policy-based reasons a landlord may lawfully refuse a tenancy application, mutual exchange, or request for assignment.

Qualifying Family Member

An individual who meets the legal or policy criteria to be eligible for succession, assignment, or participation in a mutual exchange.

This Tenancy Policy has been developed in accordance with all relevant legislation and regulatory requirements governing social housing. It ensures compliance with the following key legal and statutory frameworks:

- The Regulator of Social Housing – Tenancy Standard
- Housing Acts 1985, 1988, and 1996 (as amended)
- Immigration Act 2014
- Protection from Eviction Act 1977
- Localism Act 2011
- HM Courts & Tribunals Service – Pre-Action Protocol for Possession Claims by Social Landlords
- Family Law Act 1996 – Part VII
- Prevention of Social Housing Fraud Act 2013
- The Secure Tenancies (Victims of Domestic Abuse) Act 2018
- Equality Act 2010

This policy reflects Camden’s duty to act lawfully, reasonably, and proportionately in all tenancy-related matters.

6. Diversity and Inclusion

We consider diversity and inclusion holistically, recognising the impacts of intersectionality, multiple disadvantages and disproportionality, while also valuing the strengths and unique experiences of our residents. Our staff maintain an awareness of and respect for social and cultural differences, ensuring that our services are inclusive, accessible, and responsive to the community's diverse needs, while meeting our commitments to ‘We Make Camden’ and our [Vulnerability Policy](#).

While our focus is on seeing the whole person, we are also mindful that some groups of residents may face disproportionate barriers to accessing services and support. For example, residents from minority ethnic backgrounds, LGBTQ+ communities, or those with invisible disabilities, such as Autism, may experience additional challenges. We are committed to addressing these disparities by fostering an inclusive approach that promotes equity, dignity, and empowerment for all residents.

This policy is not intended to be rigid. With appropriate consultation, our framework can be applied flexibly in accordance with this policy.

7. Review

We will regularly seek tenant feedback, carefully review it, and take appropriate action to address any identified areas for improvement. Our commitment is to continue delivering an exemplary service, meeting the needs of our tenants effectively and enhancing their quality of life. Through ongoing engagement and service refinement, we will strive to uphold the highest standards in our service provision. This document will be reviewed more frequently if required by changes in legislation, regulation, or the service.

8. Related documents

We Make Camden

Housing Allocation Scheme (2018)

Alternative Accommodation Policy (2025)

Vulnerability Policy (2025)

Good Neighbourhood Management Policy (2026)

9. Information and version control

Information

Title	Tenancy Management Policy	
Document number	1	
Author	Simon Rathborne, Housing Policy and Change Lead	
Responsible officer	Dan Hawthorn, Executive Director of Homes and Communities	
Audience	Public	
Policy Area	Housing	
	External	Not required
Impact Assessment requirements	Equality Impact Assessment (EIA) completed on	08/01/2026
	Data Protection Impact Assessment (DPIA) completed on	Not required
	If an EIA or DPIA was not completed, please state why this was not required.	A Data Protection Impact Assessment (DPIA) has not been completed for this policy, as it does not involve the introduction of

new or high-risk processing of personal data. All personal data referenced within tenancy processes is managed in accordance with Camden Council's existing data protection policies and procedures.

Next review date	September 2030
Approved by	Dan Hawthorne – Executive Director, Homes and Communities
Approval date	15 April 2026
Effective date	15 April 2026

Version control

Version	Date	Summary of Changes	Actioned by (role)
1	27/03/2026	Finalised policy	Housing Policy and Change Lead