



Hull

City Council

Hull City Council
Corporate Debt Policy

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Hull City Council Corporate Debt Policy

Section 1 - What is a Corporate Debt Policy and why have one?

Section 1 – What is a Corporate Debt Policy and why have one?

1.1 What is a Corporate Debt Policy?

The Corporate Debt Policy is the Council's statement on how it will work with its customers and partners to collect debt from both citizens and businesses. It will outline what the Council will do to help those who are in debt, supporting key priorities within the City Plan i.e. "helping residents to make their money go further."

The policy has been developed to help meet the Council's priorities and is formalised for the following reasons:

- It is good practice and allows all involved in the formulation of the policy to determine the approach. This promotes efficiency and consistency in the collection of debt. This is important as the collection of income is vital to the Council to fund budgets which enable the delivery of essential services.
- The Council recognises that early and professional debt advice is an important element of the Government's Anti-Poverty Strategy and this policy promotes positive actions in assisting those who may be unable to access mainstream financial services.

1.2 Why have a Corporate Debt Policy?

The Corporate Debt Policy sets the framework for a consistent and sensitive approach to collecting debt whilst at the same time ensuring that the Council continues to maximise collection performance.

The policy identifies responsibility for the collection of different debts and sets out the principles and standards in relation to contact, recovery processes, repayments and benefit / money advice.

In undertaking this collection function it is inevitable that the Council will be required to pursue the recovery of arrears from citizens and businesses that may experience difficulty in making due payments.

An understanding of an individual's or a business' problems and maximising their help, assistance and benefits will help the customer to pay their bills and become debt-free sooner and help maintain the Council's cash-flow.

Integral to the policy is the provision of support mechanisms and practices to all customers. The policy details the approach to collecting debt in Hull and also provides practical help, advice and support in the management of multiple debts that will enable those who are in debt to help themselves.

1.3 What is a Debt?

For the purposes of the Corporate Debt Policy, a debt is defined as any payment expected by the Council that has not been paid by the due date. All Council bills and invoices will be raised as soon as it is practicable and will clearly include the following information:

- What the bill or invoice is for
- When payment is due
- How to pay
- Who to contact for further info and/or advice and how.

1.4 Why do people owe money to the Council?

People can owe the Council money for many different things including:

- Council Tax
- Business Rates
- Business Improvement District (BID) Levy
- Housing Rents
- Commercial Rents
- Former Tenant Rent Arrears
- Benefit overpayments

- Parking Charges
- Adult Service Care fees
- Sundry debts, e.g. unpaid fees and charges

1.5 How is it to be used?

This policy will ultimately apply to all Council departments. Some of the citizens of Hull may have multiple debts with the Council. The policy does not prejudice any legal action that the Council may wish to take.

It seeks to be “fair but firm” and the full range of collection and recovery methods will be used, as appropriate, if debts are not paid. The policy works within and takes account of relevant legislation e.g. Data Protection, Human Rights etc.

The Council will apply this policy and provide the same level of service at the initial enquiry stage of recovery. However, different types of debt may have its’ own procedures and processes in recovery of the debt largely due to the different Government Acts and legislation that govern recovery.

1.6 What are we trying to do?

The Council objectives are to:

- Maximise recovery of debts raised
- Apply best practice in relation to debt collection
- Ensure consistency in dealing with customers
- Help where possible to maximise customers income
- Be fair but firm
- Advise customers of advice and support agencies
- Encourage customer self help
- Be “preventative” by offering payment options and advice to customers
- Achieve efficiency savings by identifying solutions for customers on debt issues at the first point of contact
- Ensure that Council Tax payers interests are protected by striving to maximise Council Tax collection
- Achieve an equitable share of income available to pay across all debts
- Share knowledge, information and expertise across the Council.

1.7 Contacts with Customers

We will strive to improve contact with customers by:

- Encouraging early contact in respect of debt related matters
- Using plain English techniques in written letters and documents

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- Co-ordinating publicity and marketing campaigns
- Promoting advice and support services
- Provide communication assistance where appropriate.

1.8 What does it cover?

The policy covers the following:

- How people can access advice and support
- How ability to pay will be assessed
- How information may be shared
- How the Council uses collection and other external agencies
- How we will conduct personal visits to debtors
- How we will deal with irrecoverable debts
- Corporate approach for dealing with customer credits
- The Council's Corporate Complaints Procedure
- What procedures are used
- Arrangements for policy review and impact monitoring
- What Discretionary Payments are available for customers experiencing hardship

Details for each of these areas is covered in Section 2 – Helping People



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Section 2 – Helping People

Section 2 – Helping People

2.1 Access Advice and Support

The Council wants to help people and businesses with their finances, especially those on low income. At the same time the Council has a duty to ensure that people pay their bills as quickly as possible.

The Council will offer early and professional advice to all its customers. Where appropriate, documentation will advise customers where to get help and advice about benefits and debt problems. This will normally include information about the

- Council's Welfare Rights Service
- Hull's Citizen Advice Bureau
- Other places for debt advice as available on the Council's website (Appendix 1)

Similarly, where appropriate, information about claiming Housing Benefit and Local Council Tax Support will be included with arrears letters. In this respect, the Council will make every effort to advise people of their right to apply for assistance, including take up campaigns as appropriate. The Council recognises the importance of bringing such matters to the attention of individuals at the earliest opportunity e.g. when a new housing tenant signs up for a property.

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The Council will also advise individuals/businesses as to the range of other discounts, reliefs and reductions available at the time an account is issued and in subsequent communications.

Staff in personal contact with customers (e.g. in the Customer Service Centres, Call Centre, Information Points, visitors and other enquiry staff) will signpost them as to where they can obtain advice on benefits and debt matters appropriate to their needs.

We will ensure that all written communications use language appropriate to the intended recipient and that plain English is the standard wherever possible .We will explain complex terminology when it is required. All documents will be issued in a timely manner, in accordance with statutory deadlines where appropriate and will explain the legal options open to the Council to collect debts in a factual manner, taking into account the stage of recovery achieved. The policy will also take account of customer's numeracy and literacy skills.

We will assist people with language and communication difficulties, by offering translation, interpreting and other services wherever possible.

2.2 Assessment of Ability to Pay

The Council, in pursuing debt recovery, will act in accordance with statutory regulations and advice issued by professional bodies, external auditors etc.

In terms of efficiency and effectiveness, experience shows that as a general rule, collection is maximised by pursuing debts on an individual basis in a timely manner. In addition, the existence of different recovery legislation in relation to Council Tax, Business Rates, Housing Rents, Sundry Income etc, tends to support this approach.

Where it is apparent that a customer is unable pay an account, or a number of like accounts as requested, then the aim will be, to agree an arrangement to pay, which takes into consideration the specific circumstances of the customer. Where the customer is a Business Ratepayer they will be able to make a claim for Hardship or Discretionary Relief.

Ability to pay will be based on the disposable income in proportion to the level of debt, the extent of debts owing to the Council and the fact that Council Tax, rent and rent arrears are treated as equal priority debts. The initial intention of arrangements to pay will be to clear the debt(s) as soon as possible and as a rule of thumb, the minimum position as far as the Council is concerned, should be that **individuals indebtedness to the Council does not worsen.**

In practice this may mean ensuring that the current or most recent account is cleared, while making the maximum contribution to clearing other debts.

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It is the Council's and partners intention that there is an understanding of the priority attached to certain debts and that these are taken into consideration to minimise the more serious consequences:

- Council Tax – can result in bankruptcy or imprisonment
- Rent Arrears – can result in eviction
- Fuel debts – can result in disconnection
- Mortgage arrears – can result in repossession
- Income Tax and VAT – can result in bankruptcy or imprisonment
- Court Fines – can result in repossession of goods or imprisonment
- Child Support/Maintenance - can result in repossession of goods or imprisonment
- Hire Purchase – can result in repossession of goods or vehicle

Officers tasked with the recovery of debt will always seek to make realistic arrangements to clear outstanding amounts by regular payments, in preference to taking legal action for recovery.

A statement of means may be required to support a request for an arrangement. This will be a list of the customers' household income and expenditure. Documents to support the information contained in the financial statement may be requested and required before an arrangement can be agreed. A financial statement can be completed with the help of an independent agency such as the Hull Advice Team/ Citizen Advice Bureau.

Discretionary Payments

The Council can assist customers experiencing exceptional hardship via various Council schemes and grants:-

- **Discretionary Housing Payments** - the award depends on whether Hull City Council considers that the person concerned is in need of further financial assistance with their "housing costs", taking account of their personal and financial circumstances.
- **Local Assistance Scheme** – provide help to residents of Hull who are in need at a time of crisis or disaster, or require assistance when establishing themselves or remaining within the community.
- **Discretionary Council Tax Discount 13A(1)(C)** – in cases of extreme circumstances, the Council may reduce the amount of Council Tax a person is liable to pay in respect of any chargeable dwelling by an amount the authority thinks fit.

The requests for these discretionary payments are made by completing an application form. Each application will be treated strictly on its own merits and all applicants will be treated equally and fairly. These discretionary payments are made subject to limited funds.

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2.3 Information & Data Protection

In providing information, in addition to detailing the amount payable and a description of the charge, the Council will include the following information on all accounts:-

- The payment options available
- A contact number for enquiries with in relation to the accuracy of the account
- A contact number for discussing payment arrangements where the debtor has difficulty in paying the account requested

Where it is necessary to issue recovery documentation (e.g. a reminder or summons) following non payment of an initial account, or because an installment arrangement has not been adhered to, then the Council will include the information detailed above on such documents.

The Council will wherever possible provide information to meet specific communication needs in the following formats: -

- Braille
- Large Print
- Community Languages

In meeting individual needs the Council will, where practical, ensure that individual preferences are documented so that ongoing and future correspondence can be delivered in the preferred format.

The Council will ensure that wherever possible arrangements are in place to use accredited language translators/interpreters to assist persons whose first language is not English.

Correspondence with customers will refer to and deal with all/or similar accounts outstanding wherever possible.

The Council will ensure that all computer systems used to bill and recover monies, satisfy statutory requirements and offer the full range of recovery options to be pursued. All staff involved in the collection and recovery of accounts will be given appropriate training in the use of the various computer systems as required.

Subject to any limitations imposed by the Data Protection Act and Human Rights legislation, access to debtors' information contained on different systems will be made available, in order that an individual's full indebtedness can be established and properly dealt with. We will endeavor to ensure that our documents include provision that allows data sharing for the purposes of debt recovery where legislation allows.

In order to be successful and ensure consistency, it is necessary to establish good working practices across Council Departments, statutory and voluntary agencies, and all service providers when dealing with multiple debts.

2.4 Use of Other Agencies

The Council (on successfully taking court action against a debtor) is empowered to enforce payment through a number of statutory remedies, including powers which impact on a person's possessions or liberty e.g. the right to seize goods re debts (excluding rent), to evict a tenant, to request imprisonment, and will apply the most appropriate remedy.

To ensure effective, consistent and appropriate application of Distress, the Council's appointment of Enforcement Agents (previously known as bailiffs prior to 6 April 2014) is through contractual and service level agreements, including a detailed Code of Conduct which the Enforcement Agents must follow. The conduct and performance of the Enforcement Agent service is monitored by the Council.

The Council will ensure that these more 'severe' powers for example removal of goods, will only be used when all other reasonable methods have failed and where all appropriate internal and statutory processes have been properly followed.

2.5 Visiting Customers

The Council may undertake visits to persons / businesses in arrears in order to resolve accounts outstanding and provide pro-active and supportive advice.

All staff or third parties making such visits will act in accordance with an agreed code of conduct. These arrangements are monitored and good practice protocols adopted.

The Council will make every effort where possible to co-ordinate visits to debtors so that where appropriate, different debts owed by the same individual / business can be addressed at the same time.

2.6 Irrecoverable Debts

Whilst the Council makes every effort to pursue debts owed, it recognises that not all debts are collectable. Good practice indicates that when all methods of debt recovery have been exhausted, any debts that remain as irrecoverable are written off promptly in accordance with the Council's Constitution and Financial Regulations.

In classifying debts as irrecoverable, pre determined criteria must be met which may include:

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- Death of debtor with no estate
- Inability to locate debtor
- Debt irrecoverable due to legal limitations (out of time).
- Aged debt where not cost effective to pursue.
- Debt remitted by H M Court service.
- Debt where the charge payer has been committed to prison for the debt.
- Where the debtor is bankrupt or the company in liquidation/receivership.
- All avenues of recovery available have been considered/taken and a decision is decided not to pursue.
- Debt where a negotiated settlement has taken place.
(The settlement figure must normally be paid in one instalment and not be less than 75% of the total balance outstanding. Discretion will be used, however, on a case by case basis to accept a lower percentage or limited further installments if the circumstances of a particular case indicate it will result in increased debt recovery).

The Council will ensure that there are effective guidelines / policies in place which detail the action to be taken prior to an account being written-off.

2.7 Dealing with Customer Credits

The Council will develop a corporate approach to refunding credits, in that where ever possible checks will be made for other outstanding debts to the customer, prior to a refund being made.

Where other debts are identified, it may be necessary to obtain the customer's permission, prior to a credit transfer.

2.8 Council's Corporate Complaints Procedure

The Council will endeavor to resolve problems in relation to debt collection at an early stage, in an informal manner.

Where this is not possible, debtors will be advised of the Corporate Complaints Procedure, should they wish to take the matter further.

2.9 Right of Appeal

The Council will ensure that citizens and businesses are aware of when and how they can disagree with a decision or contest an account.

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The Council will look at the decision again in the first instance and provide a statement of reasons, or reconsider the original decision. Then the appeal can progress via the following appeal routes:-

- **Valuation Tribunal** – for people who believe the Council has acted incorrectly on a Council Tax or Non-Domestic Rates matter.
- **Magistrates Court** – for people who believe the Council has acted incorrectly on seeking to obtain a Liability Order and charge costs in respect of Council Tax, Non-Domestic Rates and BID Levy or on such a matter.
- **Appeal Tribunal** – for people who disagree with the decision made on their Housing Benefit claim.
- **County Court** – for those defending action to repossess Council properties, or to recovery sundry debts (including corporate debt, Housing Benefit overpayments and former tenant arrears).



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Section 3 – How the Council will operate this policy

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Section 3 – How the Council will operate this policy

3.1 Two Ways of looking at Corporate Debt

A Corporate Debt Policy, meaning that all Council Departments and/or Sections that are owed money have a mutual understanding for the recovery of arrears/income and work collectively to ensure that customer needs are addressed in collecting income.

A Centralised Collection of debt, meaning reviewing all the debt that an individual owes the Council and collecting it corporately, for example one payment for all.

3.2 Corporate Policy on Collecting Debt

At present there are different Council Departments dealing with various streams of income collection and a dedicated Revenues & Benefits Section dealing with specific stages of debt recovery.

In the arena of anti-poverty initiatives, unless the debt is written off, the debt remains and so poverty is not reduced. Therefore a Corporate Debt Policy may only assist in helping those experiencing financial difficulties through the process of arranging ways to pay, accessing help on benefits and debt advice, or perhaps signposting low cost credit as advocated by the credit union.

At the July 2013 meeting of the Full Council a motion was carried for officers to source and investigate systems that would enable a holistic approach to the recovery of debt, being a single system that others feed into with the aim that the person owing more than one debt to the authority would receive one account, and make one payment with regard to their multiple debts. Such an approach must be mindful of the different regulations that govern each debt and must compliment the Councils procedures for recovery of debt rather than compromise.

This integrated approach in theory could be advantageous to the customer but there are a number of reasons it may be difficult in practice to implement, with the following points outlined for consideration:

- **Breathing Space**
In accordance with The Debt Respite Scheme (Breathing Space Moratorium and Mental Health Crisis Moratorium) (England and Wales) Regulations 2020 the Council will not take action to recover a debt when it has received official confirmation that a breathing space moratorium and or a mental health crisis moratorium is in place
- **Debt and Arrears**

Collection of a debt only relates to those who do not pay when the payment is due. That could relate to those in arrears and/or need to pay over a longer period by instalment. This creates a two tier system, for payments received on time and those in arrears.

➤ **Integrated Systems**

The Council does not currently have a linked integrated system which can provide a full view of indebtedness of an individual. There are separate systems which are utilised effectively to carry out the administration of the major debts. The implementation of an integrated Council system would assist with this but would require sufficient investment, which may prove costly.

➤ **Different Legislation for Debt Collection**

The Council provides many services for individuals and business in the city and there are various funding elements. These range from the charging of domestic and commercial property rents, provision of adult services, general sundry debts, parking penalty charges, Council Tax, Business Rates and Levies to the recovery of benefit overpayments and loans. There are legislative frameworks for many of these different elements and practical debt collection procedures in place with departments to ensure the Council is adhering to regulations.

➤ **Allocation of Income**

The arrangement to pay a corporate amount to cover all debts and arrears could be problematic. Careful consideration would be required to assess the following for each debtor:-

- How the payment would be allocated between those different types?
- What would take priority?
- What would happen if their circumstances changed?

- What if they stopped paying? Would each area then seek the appropriate recovery & enforcement separately?
- What if a County Court makes a judgment on a particular debt – would that then take precedence over another debt or one with a larger value?

➤ **Performance:**

The centralisation of debt collection would require a full review and clarification and demarcation of roles between those collecting corporate arrangements and those service areas that have responsibility for the early stages of income collection. Current performance management and performance indicators would be required for both a corporate and service area view.

➤ **Other Councils**

Whilst some Council's have corporate debt policies, they are rarely applied to a full integrated debt collection function, as this is felt to be extremely difficult and costly to administer. As with this Council's policy, they do not promote a "one size fits all" approach, but rather look to work with the debtor to take agreed steps to help address multiple debts. To this end, the response to debt

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management will vary as different solutions will be needed to address the far ranging complexity of cases

3.3 How Income is Collected

We will take practical steps to:

- Raise awareness of debt with customers
- Provide pro-active support to customers experiencing payment problems
- Identify how much customers owe and what the charges relate to
- Raise awareness of the implications of non-payment of debt
- Work with partner organisations to provide support to debtors, particularly those having difficulty with their debts

For those who can pay:

- We will provide information on how to pay by advising on methods, payment frequencies and at which locations people can pay
- The Council will encourage automated payment methods wherever possible, being the most cost efficient option
- The Council will make arrangements for the payment of accounts outside of traditional office hours and through internet technology, 24 hours a day, 7 days a week, where not already available
- Wherever practical the Council will request payments in advance of any amount so as to maximise cash flow and to minimise the necessity to issue accounts requiring collection, which in turn will minimise the opportunities for debt to arise
- Any account under £50 (excluding Housing Rent) must be paid in advance of the service being provided. City Managers will be advised to implement this immediately. For instance work on pest control where it would be prudent to request payment in advance before the work is undertaken with the outcome that the Council is not left trying to recover low level debt
- The Council will make available the use of on-line billing and electronic forms, where practicable and not already available

For those who can't pay

- We will advise what happens if debts are not paid
- We will inform who can give help / advice
- We will encourage people to get help from a range of sources
- We will provide pro-active support to customers experiencing payment problems

Our approach will be

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- A supportive approach to debt recovery with a pro-active referral process where possible. We will deliver a service which meets the needs of each individual and sign post to other support agencies including Welfare Rights, The Citizen Advice Bureau and Hull's Credit Union
- Whilst the Council will ensure that arrears are pursued in a timely manner, it does recognise that certain individuals will require more sympathetic and sensitive treatment e.g. in the case of recent bereavement, major illness etc

3.4 Why we sometimes need to take Enforcement Action

Without the sanction of enforcement action, levels of debt outstanding would increase. Where payment is not made within the time allowed the Council is statutorily obliged to send reminder letters requiring that payment be made within a certain period.

Council Tax, Non-Domestic Rates and BID Levy

- When payment is not made the right to pay by monthly instalments is legally lost
- An application made for a Liability Order at a hearing at the Hull and Holderness Magistrates' Court for which a summons is issued to the debtor
The Liability Order grants the Council further powers of recovery
- Appendix 2 shows the stages of recovery and enforcement for Council Tax which is the same Court process for Non-Domestic Rates and BID Levy

Housing Rents arrears

- When no arrangement to pay is made the Council can serve Notice of Possession. This can lead to an application in the County Court for repossession of the property, as detailed in Appendix 3.

Former Tenant arrears

- When no payment or arrangement is made to the Council can refer collection to an external agent. Appendix 4 shows the stages of recovery for this type of debt. In certain cases this will also include requesting a judgment in the County Court

Sundry Invoice

- When no payment or arrangement is made the Council can take action for a judgment in the County Court. Appendix 5 shows the stages of recovery

Housing Benefit overpayment

- When no payment or arrangement is made the Council can take recovery action in accordance with the Housing Benefit Regulations, which includes deduction from benefits and earnings. In certain cases this will also included requesting a judgment in the County Court. Appendix 6 shows the stages of recovery

Parking Penalty Notice

- When no payment of a penalty notice is made to the Council, a specific recovery path is followed which includes a process of requesting a warrant through the County Courts. An Enforcement Agent is instructed to enforce the warrant. Appendix 7 shows the Parking Penalty Recovery Process

3.5 Types of recovery methods and Enforcement Action

The Council will differentiate wherever possible between those who can't pay, those who won't pay and those who are untraceable. The purpose of this differentiation is to target the most effective recovery methods to recover the debt.

A range of recovery options will be pursued when there has been non-payment or where arrangements to pay have broken down. The choice of recovery method will depend on a number of factors including the method available for a particular debt, but options include:

- Attachment of Earnings
- Deduction from benefits
- Use of Debt Recovery Agents
- Enforcement Agent action
- Insolvency (bankruptcy) action
- Securing the debt by obtaining a Charging Order against assets
- Enforced sale of assets
- Committal to prison

The ability to refer debt to certificated Enforcement Agents is an important tool in the recovery process. The Council appreciates the sensitivity attached to the use of Enforcement Agents. The Council will seek to use Enforcement Agents only where it has determined that this is the most effective collection method for the debt in question. Enforcement Agents will be selected with regard to their performance, customer service standards and capabilities. The Council will balance the requirement for effective debt collection with the reasonable and lawful behavior of its Enforcement Agent function and contractors.

The charges that can be made by the Enforcement Agents in enforcing collection of a Council Tax or Parking debt are detailed in Appendix 8. The Enforcement Agents can only charge fees to the debtors in accordance with The Taking Control of Goods (Fees) Regulations 2014

3.6 Complaints and Right of Appeal

The Council operates a corporate complaint scheme. This is available where any individual who is not satisfied with the standard of a Council service and can make a

formal complaint to the Council's Corporate Feedback team. Appendix 9 provides the full information on the feedback scheme.

A complaint about an Enforcement Agent's conduct can be made directly to the Enforcement Agent Company or through the Council's corporate complaint scheme. All Enforcement Agent Companies working on behalf of the Council are members of the Enforcement Services Association (ESA) and there is also the option to make a complaint directly to the ESA. Information on how to complain about an Enforcement Agent is provided in Appendix 10.

3.7 Reviews

The Corporate Debt Policy will initially be subject to the Council's Scrutiny process prior to Cabinet approval. Its effectiveness will be monitored. This will be carried out by the City Customer Services Manager in consultation with the Lead Officer – performance and Development the Director of Corporate Resources/S 151 Officer Finance and an Integrated Debt Officer Group who will meet quarterly to discuss any problems or issues that may arise from the policy.

The Corporate Debt Policy will be reviewed annually. This will enable it to be updated where necessary and take account of changes in legislation. This will include Scrutiny and Cabinet endorsement where relevant and as changes require.

New approaches and ways of working will inevitably be introduced and the Corporate Debt Policy will need to be adapted to take these into account.

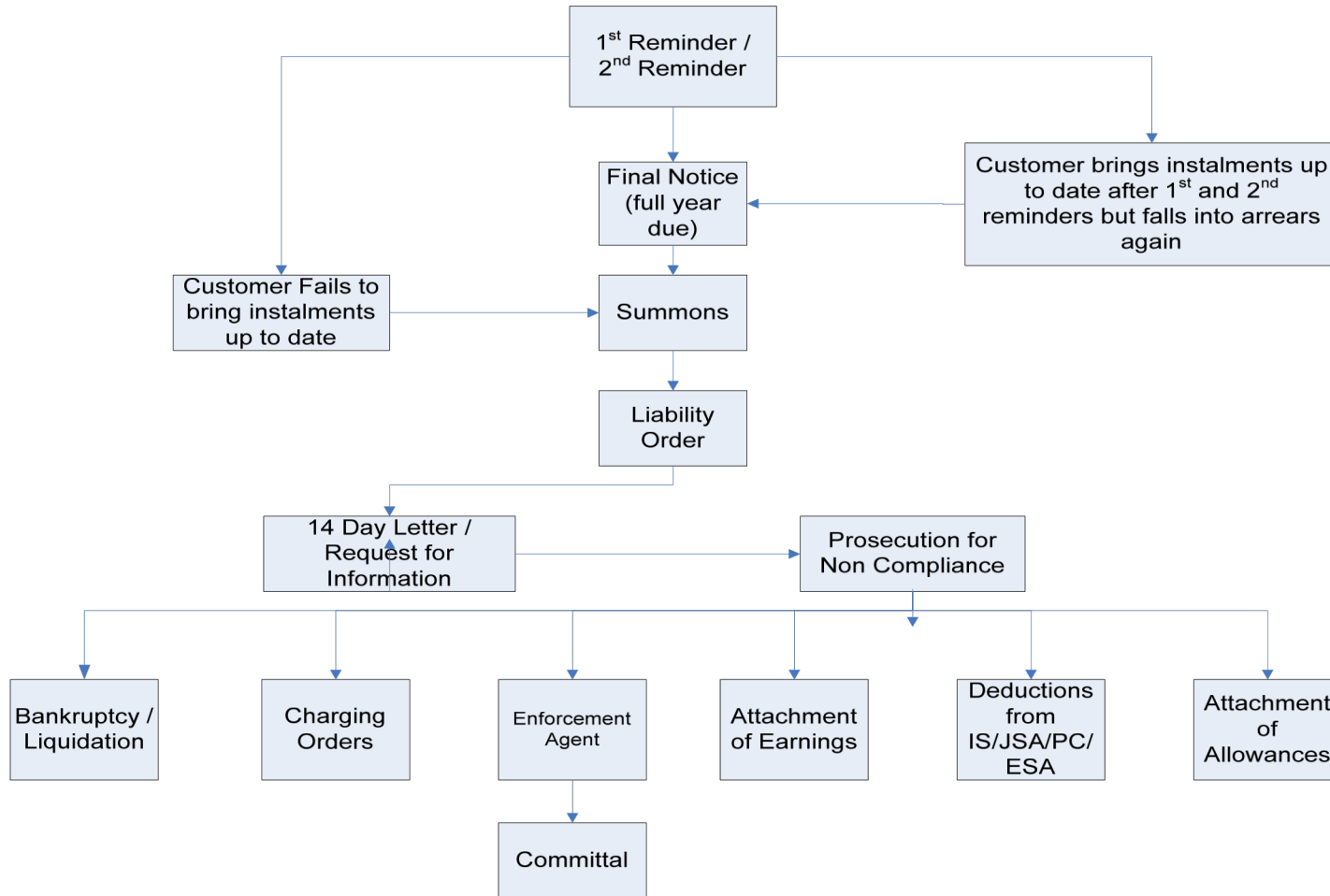
Appendix 1 – Debt Advice

Contact Information
<p>Hull's Welfare Rights Service Tel: 01482 300303 Email: welfare.rights@hullcc.gov.uk Hull Advice offers face to face advice on a range of legal issues on Benefit matters. The advice confidential and free of charge</p>
<p>Hull's Citizen Advice Bureau Tel: 01482 300303 Website: www.citizensadvice.org.uk CAB provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities, advice is on a range of legal issues. This includes generalist advice on debt, housing, employment, immigration, community care, and family matters.</p>
Other places of debt advice
<p>Business Debtline Tel: 0800 197 6026 Website: www.businessdebtline.org Free, confidential advice for small businesses.</p>
<p>National Debtline Tel: 0808 808 4000 Website: www.nationaldebtline.org National Debtline offer a range debt consolidation and settlement solutions.</p>
<p>Step Change Debt Charity Tel: 0800 138 1111 Website: www.stepchange.org StepChange Debt Charity, provide practical help on problem debt to clients across the UK.</p>
<p>Payplan Tel: 0800 280 2816 Website: www.payplan.com Payplan are one of the UKs leading free debt management companies.</p>
Other
<p>Hull and East Yorkshire Credit Union Tel: 01482 778753 Email: www.hullandeycu.co.uk Not for profit financial services owned and run by its members, can provide savings and loan facilities.</p>

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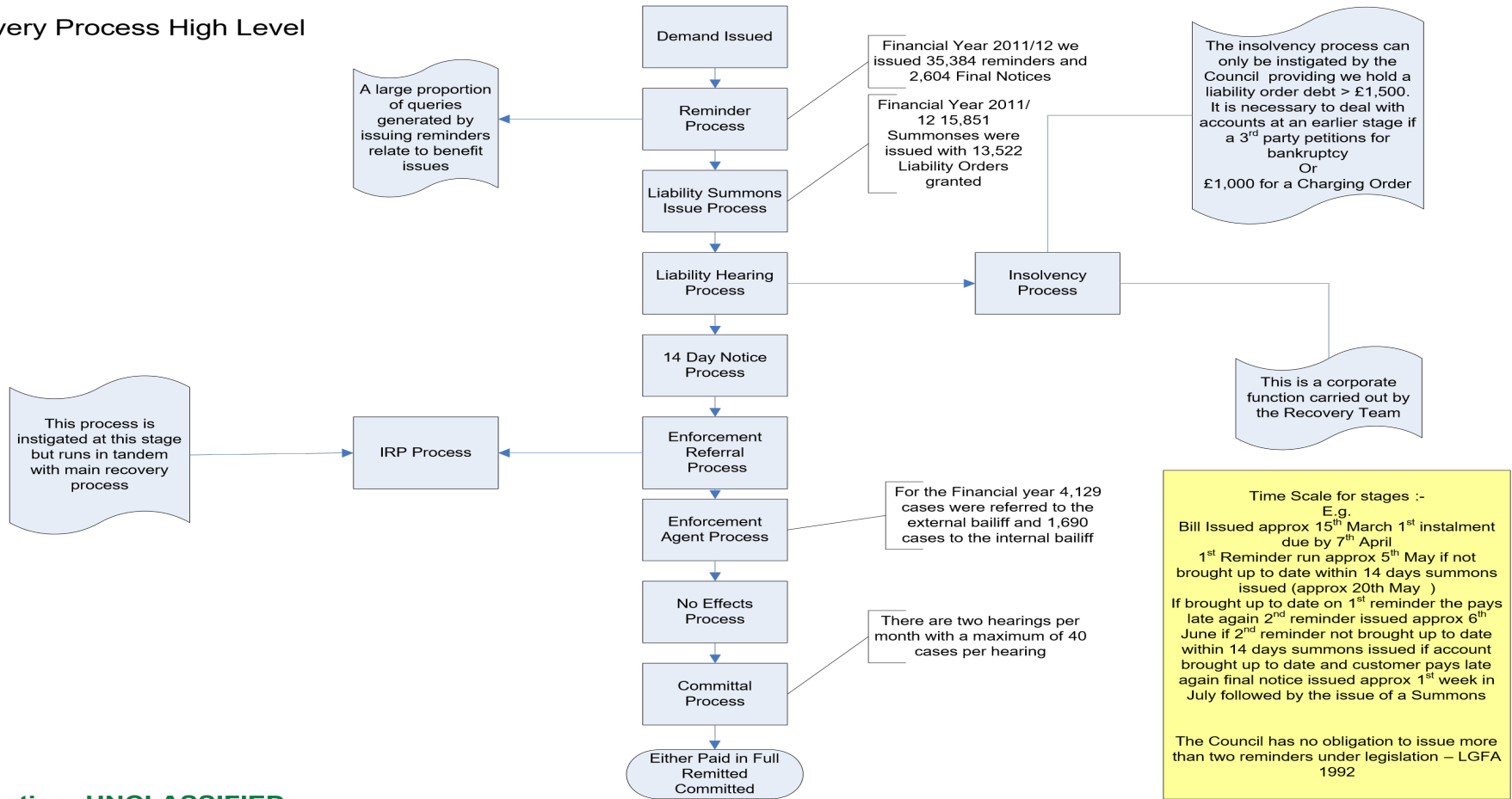
Appendix 2 – Council Tax Recovery Procedures

Council Tax – Recovery Procedures



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Recovery Process High Level



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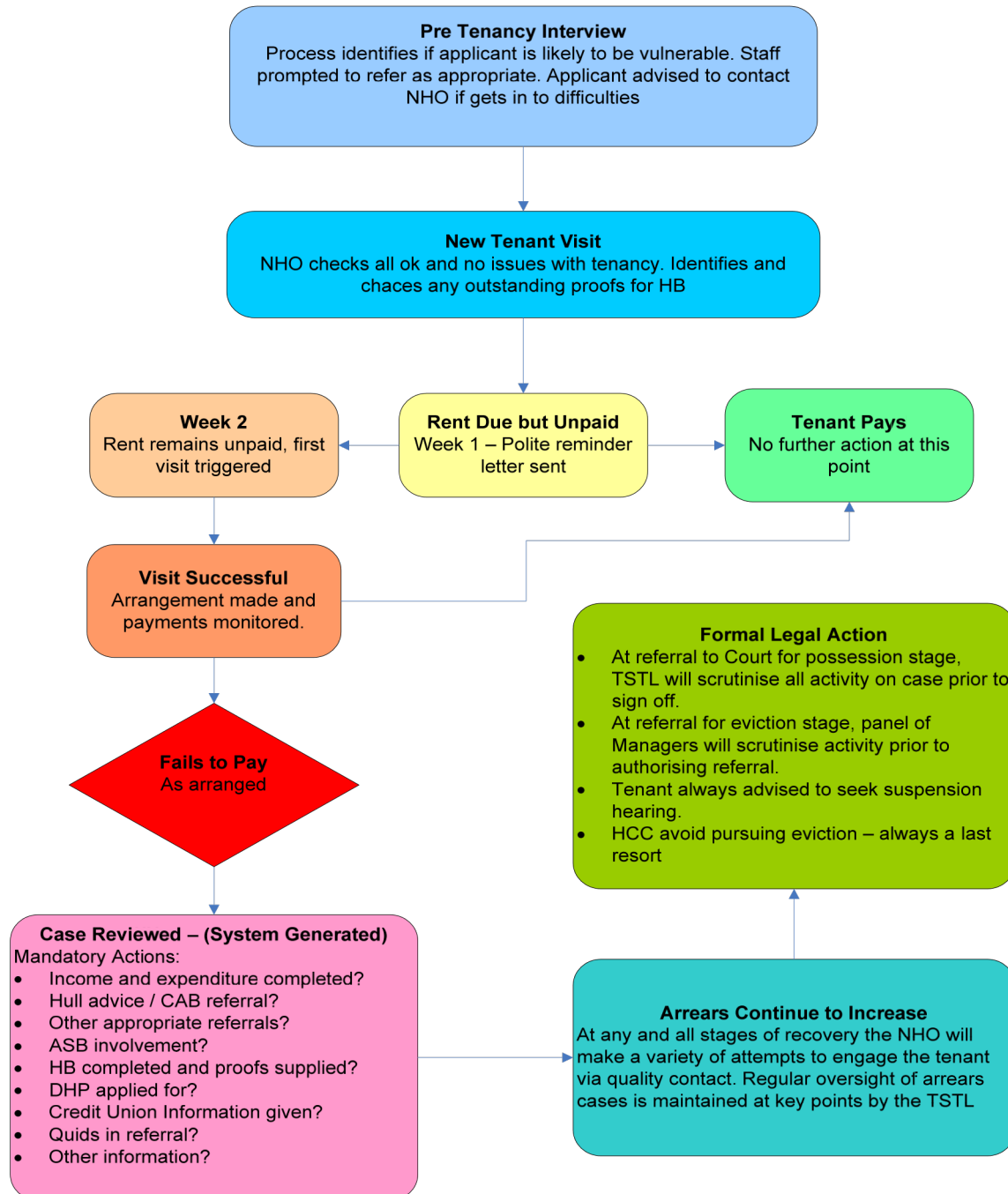
Time Scale for stages :-
 E.g.
 Bill Issued approx 15th March 1st instalment due by 7th April
 1st Reminder run approx 5th May if not brought up to date within 14 days summons issued (approx 20th May)
 If brought up to date on 1st reminder the pays late again 2nd reminder issued approx 6th June if 2nd reminder not brought up to date within 14 days summons issued if account brought up to date and customer pays late again final notice issued approx 1st week in July followed by the issue of a Summons

The Council has no obligation to issue more than two reminders under legislation – LGFA 1992

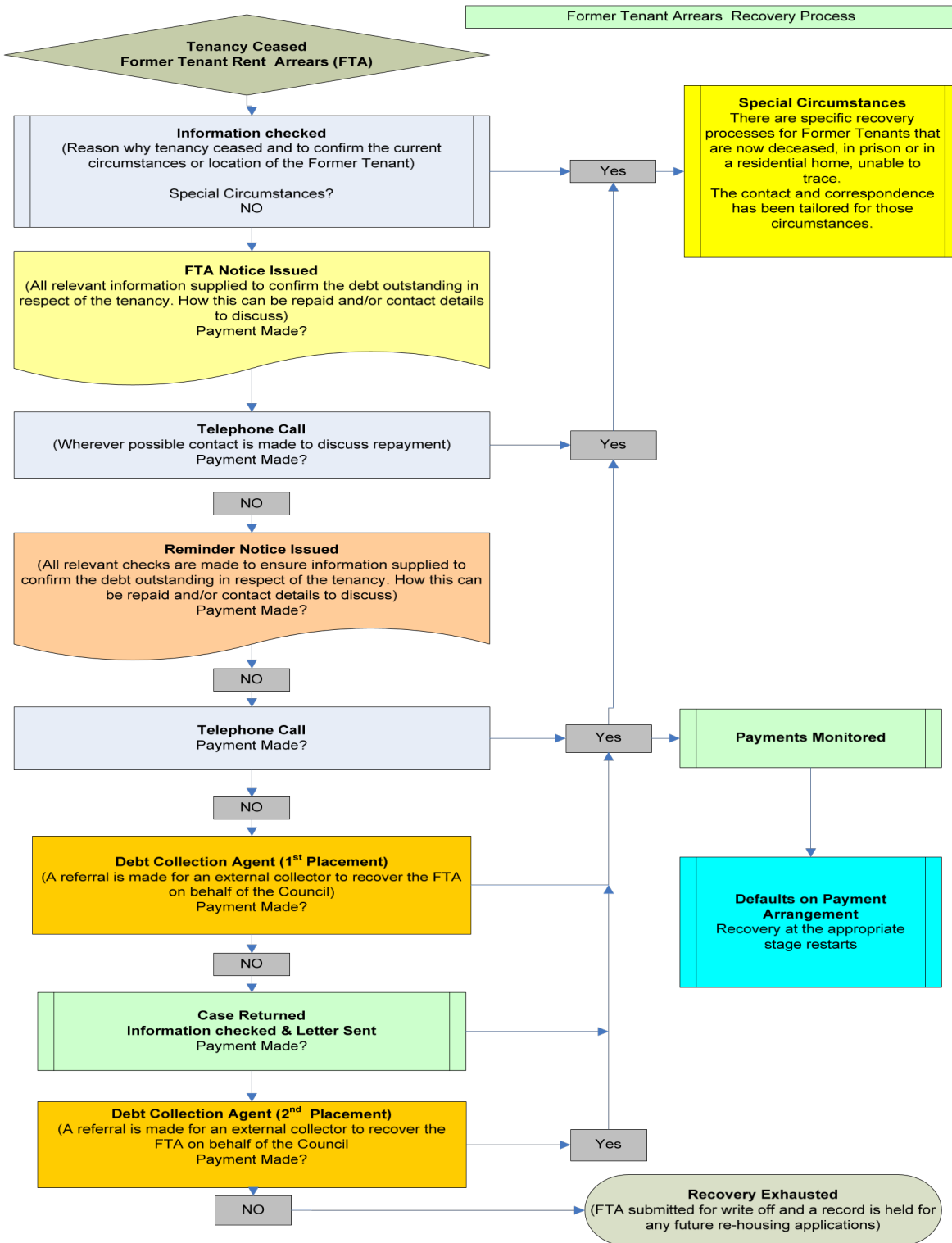
Appendix 3 – Housing Rent Arrears Process



Rent Recovery Procedure “As Is”

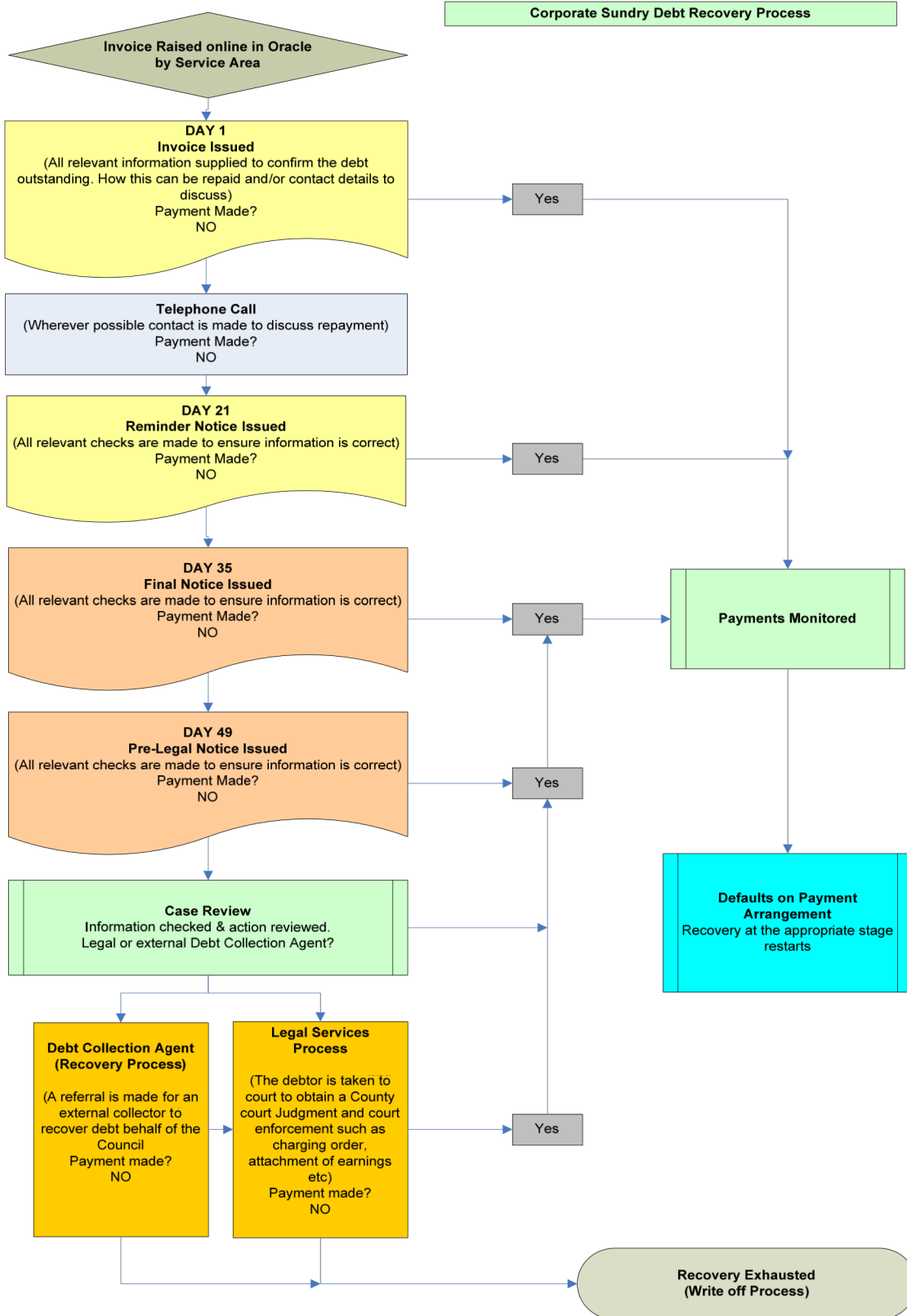


Appendix 4 – Former Tenant Arrears Recovery



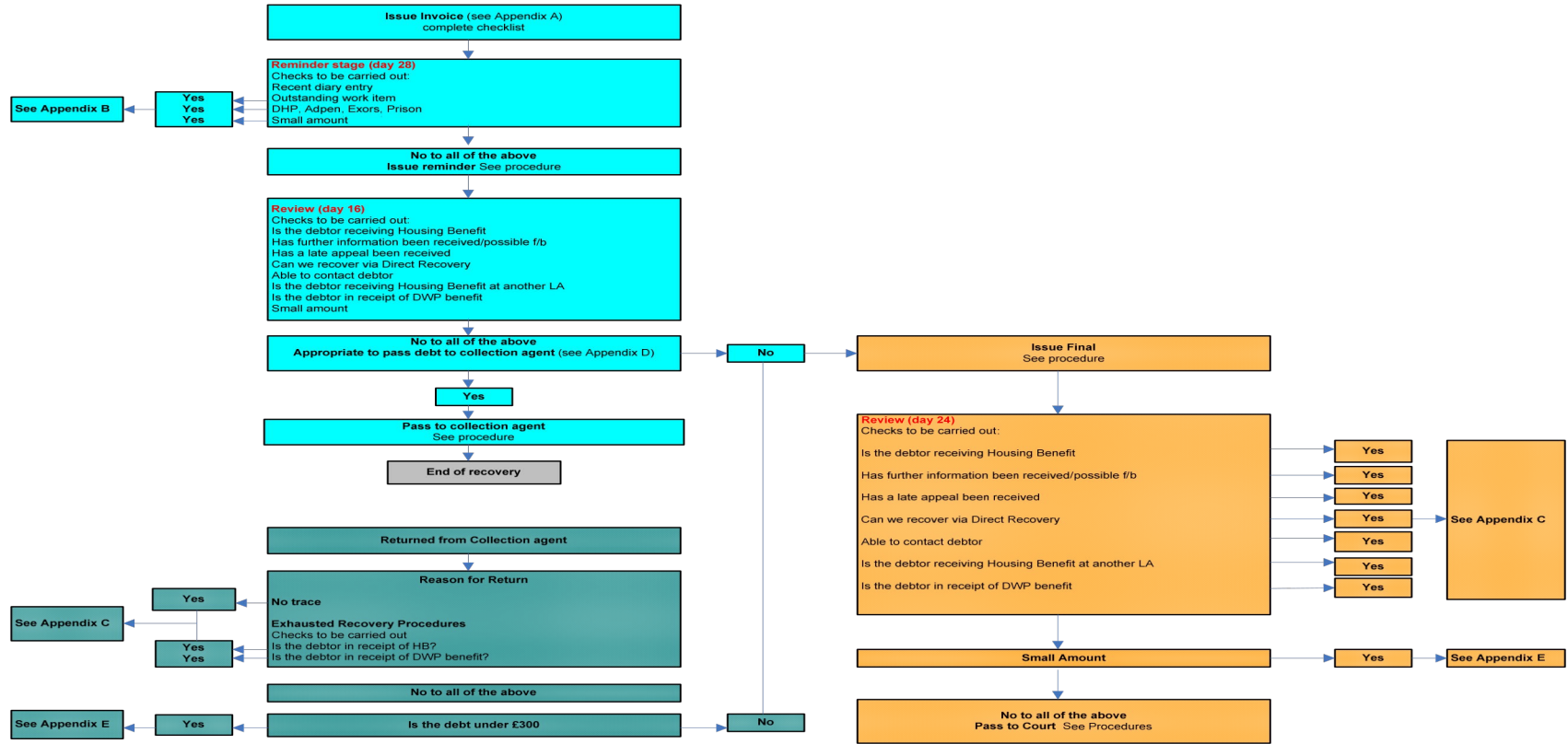
Classification: UNCLASSIFIED

Appendix 5 – Sundry Invoice Recovery Process (High Level)



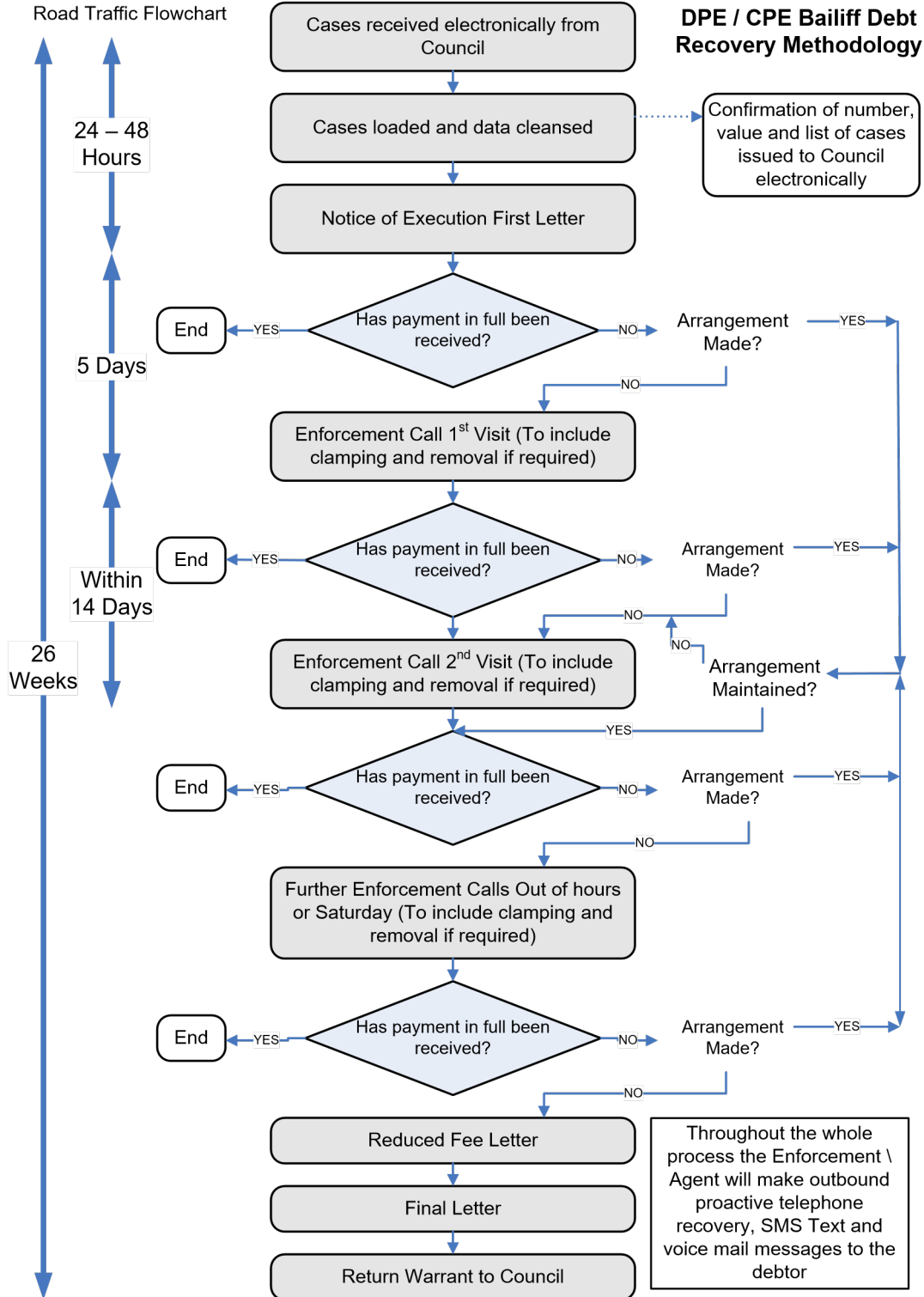
Classification: UNCLASSIFIED

Appendix 6 – Housing Benefit Overpayment Recovery process



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Appendix 7 – Parking Penalty Recovery Process



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Appendix 8 – Enforcement Agents Fee Schedules for Council Tax & Parking Charges

The Taking Control of Goods (Fees) Regulations 2014

SCHEDULE Fees recoverable under regulation 4

Table 1

Enforcement other than under a High Court Writ

<i>Fee Stage</i>	<i>Fixed Fee</i>	<i>Percentage fee (Regulation 7); percentage of sum to be recovered exceeding £1500</i>
Compliance sate	£75.00	0%
Enforcement stage	£235.00	7.5%
Sale or disposable stage	£110.00	7.5%

Customer Feedback Scheme & Procedure

We aim to provide good quality services and your comments are important in shaping those services to meet your needs.

We are pleased to get your comments and views, and aim to use what you tell us to make improvements. To help us do this, we have a customer feedback scheme so that you can compliment us, make comments about what we do, raise concerns and make complaints.

Whether we're good, bad or indifferent we want you to tell us where we are going wrong as well as when we are doing a good job.

Contact us

If you want to give us feedback you can use the online customer feedback form.

Alternatively you can -

write to the department concerned or to -
Freepost RSJC-KKBE-ABXZ
Hull City Council
Customer feedback team

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Hull City Council Corporate Debt Policy

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P.O. Box 15
Hull
HU1 2AB

tel: 01482 300 300 fax:
01482 248 495 text
phone: 01482 300 349
email us: customerfeedback@hullcc.gov.uk
visit any of our customer service centres or information points

Raise item in person at your nearest customer service centre or information point

Compliments, comments, concerns and complaints

Compliments

When we get a compliment we will tell the people you are pleased with. We will tell you when we do this and show others what you think we do well.

Comments

If you complain about why we do things, not what we do, we will treat that as a comment not as a complaint. We welcome your suggestions as to how we can improve the services we deliver to you.

Concerns

You may wish to tell us to look at something to help avoid a problem happening.

When we get a comment or concern, we will -

- make sure it reaches the right people to look at it
- tell you when it was sent to them
- tell you, where possible, what action may be taken as a result once we know what that action is.
- We may publish compliments and comments in some of our publicity. We will not publish your details if you ask us not to.

Complaints

If you are not happy with our quality of service, or the service provided by any of our contractors or people we work with, you can send us your complaint and we will answer you. Wherever possible, we will agree a suitable solution and carry it out as soon as possible. We will also try to avoid the same thing happening again.

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What happens in the complaint process:-

Stage 1

We will let you know we have your complaint within three working days of getting it. We aim to send a full response within 10 working days. If we need more time we will write to you saying when we expect we can answer in full.

When dealing with your complaint we promise we will –

- keep you informed
- treat you fairly
- look into your case fully and properly
- When you have our full answer, if you are happy or if we do not hear from you within 28 days, we will close the complaint.

Stage 2

If you are not happy tell us and we will look at it again. We will arrange for someone else to take a second look at your case, using any further information you feel will help us make a decision.

When you have our full answer from Stage 2, if you are happy or if we do not hear from you within 28 days, we will close your complaint. If you are still not happy you can contact the Local Government Ombudsman or you can ask for a panel of local Councillors to look at your case.

Although not every case can go in front of the Councillors, your request will be looked at carefully and you will be told, within 20 working days, if this can happen or not. If it can you will be invited to come along to state your case. You can bring a friend or family member.

You do not have to come in person if you do not want to. You will usually be given the Councillors' opinion at the end of the meeting. When you have the Councillors' answer, if you are happy or if we do not hear from you within 28 days, we will close your complaint.

If you are still not happy you may wish to contact the Local Government Ombudsman again. The Ombudsman's service is independent of the council and can look at complaints about most council services. Please note that the Ombudsman will not, in most cases, deal with a complaint until it has been through our complaints procedure as described.

You can contact the Ombudsman's service at –

Local Government Ombudsman
Advice Team
P.O. Box 4771
Coventry
CV4 0EH

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Tel: 0300 061 0614
Text 'callback' to: 07624 803 014
Fax: 0247 682 0001
Email: advice@lgo.org.uk
Website: www.lgo.org.uk

Appendix 10 – Procedures for Complaining about an Enforcement Agent

If you are not happy with an Enforcement Agents' conduct then in addition to the Councils Complaints process you can complaint to the ESA. The Association's complaint form can be obtained from:

The Executive Director, Enforcement Services Association (ESA),
Park House,
10 Park Street,
Bristol
BS1 5HX

You can telephone the ESA on Tel: 0870 3007255 or access their website www.civea.co.uk