

**Strategic
Social Welfare Law Advice Partnership Forum**

**Minutes of the Meeting held on 12th July 2016
3rd Floor viewing room, York House**

Present:

Name	Initials	Full Role Title
Caroline Jackson	CJ	Head of Revenues & Customer Support (part Chair)
James Rattenberry	JR	Service Improvement Manager, R & CS (part Chair)
Philip Carver	PC	Centre Manager- Trinity Money advice
Melanie Christopher	MC	Service Coordinator – P3
Cheryl Clegg	CC	Head of Information- Age UK Leicestershire & Rutland
Marie Galton	MG	Social Welfare Advice Project Manager
Tahera Khan	TK	Senior Race Equality officer
Dawn Mason	DMA	Advice Session supervisor –Citizens Advice Leicestershire
Darren Moore	DM	Team Leader- Welfare Rights Service
Michael Moreton	MM	Advice Services Manager- CALS
Shirley Rollins	SR	Christian Against Poverty
Glenda Terry	GT	Advice Services Development Officer -CALS

Attendees:

Clare Ashton	CA	Exchequer Manager	Item 1
Jonathon Climie	JC	Business Analyst	1
Catherine Dean	CD	Exchequer Team Leader	1
Enid Grant	EG	Head of Business Service Centre	1

Guest Speakers: Clare Ashton, Jonathon Climie, Catherine Dean, Enid Grant

No	Item	Action
1	Leicester is introducing LCC Debt policy – stakeholder engagement session to gather feedback and comment – CJ	
1.1	EG explains to members that 2 years ago the Business Service Centre was established and combined the HR and Finance departments, which she heads.	
1.2	EG goes on to inform that the Debt policy came about because although they had a Fair Debt Policy in place for those vulnerable people that couldn't pay monies they owed to LCC, they didn't have a policy in place for those people that wouldn't pay. The policy takes into consideration the very diverse services within LCC and encompasses all of them within one document including; Council Tax, NNDR, HB overpayment, rent arrears, parking, sundry debt (Commercial and Hall Hires).	

<p>1.3</p>	<p>She explained that JC, graduate, has helped to research and write the policy. JC explained that he researched other LA's debt policy and found that they all recognised the distinction between those that can pay but won't and those that can't. He also explained that they used flowcharts to work through the journey from getting a bill from LCC to court action. JC goes through debt policy and main points were as follows:</p> <ul style="list-style-type: none"> a) Recognise LCC diverse service and so policy co-ordinates debt in 1 document. b) Debtors need to pay us so that LCC can protect the services we provide. c) Agreed definition of those that are deemed as vulnerable customers d) List of Advice Agencies incorporated in the document so people can get advice before they get into trouble. e) Appendix goes through the policy and its effect on each service that collates debt. f) Includes recovery flowchart, an idea picked up through research on other Las Debt Policy. 	
<p>1.4</p>	<p>EG went onto explain that JC looked at trends and how we word our documents. Changed these documents a year ago and have seen a decrease in current debt for the 1st time in years.</p> <p>Customers get chase letters and bury their heads until it is too late and then they ask for help. It is essential contact made at a very early stage.</p> <p>Payment plans gone up to 100% and EG says emphasis is clear on paying back debt but there are exceptions and LCC will see customers' ability to pay back what they owe.</p>	
<p>1.5</p>	<p>EG explained LCC no longer chase Debt themselves but used either Money Claim Online or other enforcement agencies. LCC have taken responsibility to tighten things up. They will send out 1st reminder, 2nd reminder and then Letter of Action, which is when customers are stirred to action.</p> <p>Questions</p>	<p>INFO</p>
<p>1.6</p>	<p>PC wanted further clarification of the sentence '...we will recover the money you owe us based on your ability to pay <i>at that time</i>', on page 3. CA explained that 'at the time' means the time that debt is due. Clearly if a customer has an appeal in at that time that will be taken into consideration.</p> <p>EG went onto say it is very rare that a debt will be written off and will go back seven years to see if a debt is outstanding and will try and recover that.</p>	
<p>1.7</p>	<p>PC wanted to know at what point in the process a customer would be signposted to a Debt Advice Agency. At this point members explained that the Council Task had a period of engagement between send out Final notice and sending debt to Bailiffs. JR said he will check notices to ensure the wording is in line with the new debt Policy. TK asked for a Copy of the Council Tax Debt Policy, which JR explained was in the new debt policy under appendix 1. PC said that emphasis needed to be placed on early intervention</p>	<p>JR</p>

<p>1.7</p>	<p>MM wanted to know what happened to rent arrears for those that had applied for a Debt Relief or Bankruptcy. CA confirmed that the rent arrears would be written off unless the court orders that an element of a debt can be paid off. That debt would then be kept and recovered.</p> <p>CA confirmed that she will get clarification about suspended possession order from Mike Watson.</p>	<p>CA</p>
<p>1.8</p>	<p>CA Confirmed to DM that HB overpayment is recovered using various methods such after ensuring they find out who is liable for the debt. They will collect via DWP prescribed benefits, earnings, bank accounts and last resort to go to Tribunal. If it is being appealed they will consider putting a hold on the recovery.</p>	
<p>1.9</p>	<p>PC asked for clarification on page 6 of Appendix 1, 2nd paragraph that reads 'where appropriate we will direct you to seek benefits advice'. Is benefits advice emphasised because to do with HB Ctax and NNDR where help can be sought through benefits? EG confirmed this to be the case.</p>	
	<p>EG asked all members to check page 25 to ensure agencies details are correct, if not, please email enid.grant@leicester.gov.uk with corrections.</p>	<p>ALL</p>
	<p>DM asked if a link could be put on the letters to customers about where can get welfare advice. EG to look into this.</p>	<p>EG</p>
<p>1.10</p>	<p>Debts Policy will be put up on the LCC website and will also be sitting under specific areas own sites. EG wanted to know from members what types of customer were presenting themselves to them: those that couldn't pay or those that won't.</p> <ul style="list-style-type: none"> a) DMA said that they saw those that can't pay. She suggested that earlier reminder letters needed to indicate details where they can get advice and that wording was important. Dispute and appeals indicates they have a chance to get out of the debt and so will get them to take action early to prevent getting into trouble. b) MM said that they also saw those that can't pay. Need to understand the psychology behind those that won't pay. If ask them if got debt they will say no, but when you dig deeper find that they are struggling to pay and prioritised their debt. MM said saw many more people because of the impact of benefits changes and living on subsistence...helping to prioritising their priorities. EG agreed that needed to change the mind-set that LCC debt not their priority. c) DMA said that the flowcharts were excellent in the policy and that Citizens Advice would be using that as shows customers that ignoring debt can lead you into trouble with the law. d) PC confirmed that Trinity Money Advice also saw those that can't rather than won't. 	
<p>1.11</p>	<p>Pc wanted to know whether responses times to any enquiry was still 10 working days. EG and CD confirmed it was but EG said that if it was a straight forward enquiry could be a quicker response by return. She confirmed that the</p>	

	BSC generic email was manned regularly.	
	CJ said that in the past Revenues and Customer support had provided a emergency, priority email address that was manned all the time and replies done urgently and suggested that might be the way forward in this instance too. EG said that she would look into this as well.	EG
1.12	EG asked whether members would mind debt chase letters referring to their organisations. DMA said that it would be preferred and suggested wording along the lines of <i>'If you disagree with this debt and would like assistance with disputing or appealing the notice, or assistance in negotiating repayment, then you can contact Citizens Advice LeicesterShire on 0300 330 10 25 or visit them at 3rd Floor, 60 Charles Street Mon-Fri 9:30-4pm.'</i>	
	EG agreed to look at this and share wording with members and to add a line about benefits too.	EG
1.13	MR asked about the policy around using bailiffs when there are children in the households. It was been shown that this can have a huge psychological affect. CJ confirmed that this element has been picked up in the equality impact assessment for CTRS and MG said that it needs to be referred to somewhere in this new document too. EG agreed and said will get something written in under the Vulnerable section of the document.	EG
1.14	SR raised the issue of CTAX letters still being sent out to those customers that are engaging with advice agencies and have informed CTAX that that is what they are doing. CJ asked SR to email her directly with examples.	SR
1.15	EG said she will re-distribute the Final Version for members to look over and then implement. CJ invited her back in 6-9 months to check progress and impact of the policy.	EG
	<u>SR, PC, CA, EG, JC and CD Leave Meeting</u>	

2. Apologies:

Cath Lewis	CL	STAR
Kathryn Ellis	KE	LCC
Sam Hames-Pritchard	SHP	DWP
Richard Evans	RE	Citizens Advice
Jawaahir Daahir	JD	SDS