

POLICY REVIEW AND DEVELOPMENT PANEL

9 FEBRUARY 2009

Present :- Councillor Julie Young (Chairman)
Councillors Nick Barlow, Kevin Bentley, Beverly Davies,
Mike Hardy and Justin Knight

Also in Attendance :- Martin Hunt
Paul Smith

23. Minutes

The minutes of the meeting held on 19 January 2009 were confirmed as a correct record, subject to the deletion of the word 'fully' in the sixth paragraph of the preamble to minute no 21.

Paul Smith (in respect of his directorship of Colchester Borough Homes) declared a personal interest in the following item pursuant to the provisions of Meetings General Procedure Rule 7(3)

24. Debt Management Policy

The Panel considered a report by the Head of Resource Management, providing information on the changes made to the corporate Debt Management Policy, originally presented to the Policy Review Panel in February 2007 and which had now been reviewed and strengthened in accordance with changes in legislation and best practice.

Charles Warboys, Head of Resource Management and Debbie Greenwood, Enforcement Manager, attended the meeting to assist members in their discussions.

The first part of the Policy covered the general procedures to be followed, whilst appendices have been added to cover detailed actions to be taken for each service or type of debt. The intention was that the individual appendices would be reviewed and revised as necessary.

New procedures in the policy included:

- Those relating to bankruptcy and liquidation, in accordance with current best practice;
- Those relating to when a debt was put forward for write-off so that a consistent approach was adopted throughout the Council and all possible opportunities were taken to recover the debt;
- Those to help customers who were suffering from financial difficulties, including an appointment system at a Debt Clinic, held once a week in the Customer Service Centre;
- Changes made by Colchester Borough Homes to ensure Disability Discrimination Act compliance.

Additionally it was explained that a Corporate Debt Working Group has been established to look at common issues and to work at improving recovery procedures. The group included all services as well as Colchester Borough Homes and areas for further work had already been identified including joint tracing arrangements and devising methods of sharing information obtained.

Councillor Smith, the Portfolio Holder for Resources and Business attended and, with the consent of the Chairman, addressed the Panel explaining that it was particularly important in the current economic climate to review the policy. The Council had always attempted to differentiate between those who 'can't pay' and those who 'won't pay' and he was reassured that this would continue.

Councillor Hunt, the Portfolio Holder for Communications and Customers, attended and, with the consent of the Chairman, addressed the Panel providing more information on the measures adopted by the Council to help those people currently in difficulties as a consequence of the economic climate. He explained that a leaflet was due to be published containing information relating to the following issues:

- Benefit Entitlements;
- Help to reduce monthly outgoings;
- Assistance with rent and Council Tax;
- Extra help for the over 60s;
- How to keep warm;
- How to maintain mortgage or rent payments;
- What happens in redundancy situations;
- Job Centre Plus;
- Assistance to apply for jobs.

In addition, he explained that the SOS bus was going to be used, together, potentially, with police and library venues in order to help get this type of information out to people in the community. Members of staff had volunteered to attend the sessions in the community in order to respond to questions and hand out leaflets.

The Panel gave particular consideration to the following issues:

- Appropriate measures to be used in instances of bereavement;
- The frequency and means to access the Debt Clinic;
- The timing of the Debt Advice Week which coincided with the issue of Council Tax notices;
- The benefits of issuing all Councillors with copies of the information leaflet;
- Particular measures required to assist people with learning difficulties who may be unable to read, such as the need to undertake personal home visits, information bulletins transmitted on local radio stations and for information to be shared across the Council's and Colchester Borough Homes' services, where possible;
- The steps taken to recover debts of small value and the need to target resources appropriately bearing in mind the Council's duty to pursue all debts;
- The current trend in the number of people in arrears which had remained fairly consistent but was expected to increase in the next financial year;

- The potential to include the information leaflet with the Council Tax notices which would be issued shortly.

RESOLVED that, subject to the Head of Resource Management being requested to bear in mind the issues identified by the Panel members in the course of their discussions, the changes made to the corporate Debt Management Policy be noted.