

FINANCIAL SERVICES

Corporate Debt Policy

April 2010

Summary of policy:

This policy details the principles to be adopted by the Council when undertaking the collection of debt in Rotherham from both residents and businesses. It explains how we will attempt to maximise debt recovery while treating people fairly and with respect.

CONTENTS

SECTION	CONTENT	PAGE
1	Introduction and purpose of this policy	3
2	How we will treat residents and businesses	5
3	Ability to pay	8
4	Arrangements for managing multiple debts	10
5	Procedures for using bailiffs	11
6	Standards, complaints and where to find more information	14
Appendix 1	Advice Services in Rotherham	16
Annex 1	Council Tax and Business Rates Debt Recovery – Additional Information	
Annex 2	Housing Rents Debt Recovery – Additional Information	
Annex 3	Sundry Accounts Debt Recovery – Additional Information	

SECTION 1

INTRODUCTION AND PURPOSE OF THIS POLICY

The Council is committed to treating people fairly while collecting income due to it.

The Strategic Director of Finance has responsibility under Section 151 of the Local Government Act 1972 for the administration of the financial affairs of the Council. One such area of administration relates to the collection of monies due to the Council.

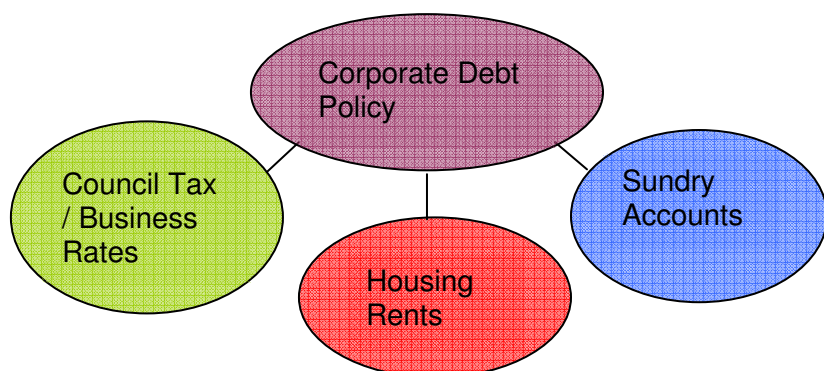
Rotherham Council is required to collect monies from its residents and businesses for a variety of reasons. It is inevitable that the Council will be required to pursue the recovery of arrears from persons and businesses who might experience difficulty in paying some outstanding accounts. An agreed policy of how the Council manages and collects debts is vital in ensuring consistency and fairness in such situations.

This Corporate Debt Policy has been drafted following recommendations made by the Council's Performance and Scrutiny Overview Committee and reflects contributions made by advice services in Rotherham and various services involved in the collection of Council debt.

The objectives of the Council's policy on debt collection are:

- To maximise debt collection, ensuring that all income is collected and available to fund the delivery of services to the people of Rotherham
- To ensure people in genuine financial difficulty are supported to claim any benefits they are entitled to and are given fair opportunity to pay any amounts they are liable for
- To ensure the Council supports vulnerable people to manage their financial affairs effectively, including the payment of debt
- To ensure that the protocols governing the use of bailiffs are clearly set out and available to all who need to access them.

The policy covers all debts owed to the Council except penalty charge notices (parking contraventions), which are dealt with under separate statutory arrangements. The policy is part of a suite of 4 key documents explaining the approach and procedures relating to the collection of debt. The policy states the over-riding principles applying to each area of debt collection. It is supplemented by three additional information notes covering the main areas of income collected by the Council, i.e. council tax and business rates, housing rents and sundry accounts:



The Corporate Debt Policy explains the Council's principles that will be applied in the recovery of all debt

The additional information notes provide more details on arrangements for collecting debts in each of the specific areas.

Some residents might have multiple debts with the Council. The Policy explains how the income collection services will work together in relevant cases to ensure the Council takes a co-ordinated, consistent and fair approach to the recovery of multiple debts.

The Policy also explains the circumstances under which the Council will use bailiffs to help recover debt and the protocols we will apply to the use of bailiffs.

Because we recognise some residents and businesses might have difficulty making some payments, and some vulnerable residents might need help managing their affairs, we have built a wide range of support mechanisms into our policy and practices that will ensure people are offered as much support as possible to be able to meet their financial liabilities.

Management controls, regular performance monitoring and independent review processes are in place to ensure compliance with the policy and subsidiary procedures.

The remainder of this policy covers:

- Section 2: How we will treat residents and businesses
- Section 3: Ability to pay
- Section 4: Arrangements for managing multiple debts
- Section 5: Procedures for using bailiffs
- Section 6: Standards, complaints and where to find more information

SECTION 2

HOW WE WILL TREAT RESIDENTS AND BUSINESSES

Anyone getting into debt or expecting to face financial difficulties should contact the Council at the earliest opportunity. By doing so, residents or businesses will give the Council and themselves the best possible chance of finding an early and effective solution to any problems.

Principles

- Bills / accounts will be produced and recovery action undertaken in accordance with the Council's legal obligations
- Trained staff will act at all times in a customer friendly and non-judgmental manner, using prescribed procedures
- Every effort will be made by staff to maximise income, benefits and other entitlements for residents and businesses. They will also ensure money and debt advice is accessible
- In cases of hardship, the Council will assist residents and businesses in identifying and maintaining realistic payment plans
- In appropriate cases, we will consider suspending recovery action pending any appeals or further investigation
- All available methods of customer contact will be adopted, including text, e-mail, and a Council web site that gives advice on debt related issues.

Rotherham Council will try to help residents and businesses avoid getting into debt. When debt arises, the Council will provide as much support as possible to help people to pay off any arrears in a reasonable timescale. The Council will instigate formal recovery action only when all other avenues have been exhausted.

For any amount owed to the Council, the Council will firstly advise residents and businesses of any amount due and options for paying including the timescales for repayment and, where relevant, the availability of instalments. The Council will also advise residents and businesses of the range of discounts, reliefs and reductions available when it issues accounts.

Where any payments are not received by the due date, the Council will send out reminder notices and will try to agree with any person owing any money how to bring payments back onto track. The Council will also advise any residents struggling to manage their finances of the agencies that could help residents assess their financial position and, where relevant, assist them to reach repayment arrangements with the Council and other organisations they owe money to. Details of agencies established in Rotherham for helping residents with a wide range of concerns including debt issues can be found at Appendix 1 to this policy.

Where relevant, we will also advise businesses of the support available to them.

Where any resident or business fails to respond to the Council's reminders or persistently defaults on payment agreements made with the Council, the Council may refer debts to bailiffs for recovery or instigate legal proceedings to recover the debt (See Section 5 for procedures for engaging bailiffs).

Financial Support

Rotherham Council recognises that a significant number of vulnerable people are unable to obtain access to mainstream banking. These and others may require temporary or ongoing help with managing their financial affairs including balancing their income and payments to ensure they can pay their regular bills. Rotherham Council supports the Financial Inclusion Strategy which is designed to help people manage their own affairs and provide them with access to banking facilities. The Financial Inclusion strategy is an important part of the agenda for preventing financial difficulties. Implementation of the strategy is led by Voluntary Action Rotherham and more details can be found from:

The Financial Inclusion Manager
Voluntary Action Rotherham
The Spectrum
Coke Hill
Rotherham
South Yorkshire, S60 2HX
Tel. 01709 829 821
www.varotherham.org

Credit Unions

Credit Unions are community savings and loans cooperatives that help residents to take control of their money. Credit unions have a particular understanding of the needs of people who want to borrow or save relatively small amounts. They encourage members to save what they can, and provide loans at competitive rates that help members avoid very expensive rates charged by some lenders.

The public can apply to be members of the following credit unions located in Rotherham:

Rothersave Credit Union R.A.I.N Building Eastwood Lane Rotherham S65 1EQ Tel: 01709 514 263 www.rothersave.co.uk	LASER Credit Union The Guardian Centre Drummond Street Rotherham Tel: 01709 836500	Ryton Credit Union Middleton Hall Barleycroft Lane Dinnington Sheffield S25 2LE Tel: 01909 567439
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Communication

We will ensure that all written communications use language appropriate to the intended recipient and that plain language is the standard wherever possible. We will explain complex terminology when it is required to be used by law. 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.

Human Rights

Our policies and procedures will strive to be fair and equitable, acknowledging human rights and natural justice, in all aspects of debt recovery.

Equalities and Diversity

The Council believes in openness, fairness and equality in the way it provides services to Rotherham's diverse communities, and that every individual is entitled to be treated with respect. When recovering a debt to the Council, there will be no discrimination against any individual for cultural, ethnicity or national origins, gender, disability, age, sexual orientation, political or religious beliefs, socio-economic status, appearance or lifestyle.

The Council understands that some customers require additional advice and assistance in order to access services and exercise their rights. All information provided would be available in appropriate languages, Braille or audiotape. When required, interpreters will be arranged as well as practical help provided for people with impaired hearing or vision.

Vulnerable residents

The Council is committed to supporting residents who may be classed as vulnerable to manage their financial affairs effectively, including the payment of debt. Customers may be classed as vulnerable for a variety of reasons. These include, but are not limited to:

- Mental disability
- Serious long-term or acute illness
- Fragility due to advanced age or disability
- Recently bereaved
- Carers
- Single parent families
- Pregnant women
- Existence of genuine and clear barriers to communication, e.g. language difficulties, hearing impairments, visual impairments and learning difficulties

If you believe that you are vulnerable, or you are acting on behalf of someone who is vulnerable, please let us know. This will ensure we can deal with your case sensitively and appropriately.

SECTION 3

ABILITY TO PAY

The Council will operate a supportive approach to debt recovery which meets the needs of each individual and offers sign-posting to independent support agencies

The Council, in pursuing debt recovery, will act in accordance with statutory regulations and professional standards. We will take practical steps to:

- Raise awareness of debt with customers
- Identify how much / how it has occurred
- Raise awareness of the implications of non-payment.

Ability to pay will be assessed on the basis of the amount of disposable income in proportion to the level of debt overall and debts owed to the Council.

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.

Arrangements for repaying debt will be agreed that, as a rule of thumb, ensure that **an individual's 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.

Staff will always seek to make realistic arrangements to clearing outstanding amounts by regular payments, in preference to taking legal action for recovery. A financial statement, identifying a customer's household income and expenditure, may be required to support a request for an arrangement. A financial statement can be completed with the help of an independent agency such as the Citizen's Advice Bureau (See Appendix 1) or on-line.

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 make referrals to appropriate agencies.

The Council recognises that certain individuals will require more sympathetic and sensitive treatment e.g. in the case of recent bereavement, major illness or where the customer requires special assistance in handling their financial affairs. We will assist all people struggling to pay their debts to obtain appropriate advice and support.

Irrecoverable debts

The Council recognises that not all debts are collectable and therefore it will be appropriate in certain circumstances to classify debts as irrecoverable, where pre

determined criteria are met. The Council will satisfy itself that one or more of the following apply before it accepts that a debt is irrecoverable:

- All appropriate recovery methods have been exhausted
- The debt is uneconomical to pursue
- The amount is uncollectible due to bankruptcy or insolvency
- The debtor has absconded and cannot be traced
- It is not in the best interests of the Authority to pursue the debt.

SECTION 4

ARRANGEMENTS FOR MANAGING MULTIPLE DEBTS

The Council will adopt a co-ordinated approach to dealing with anyone having multiple debts, taking into account the person's circumstances and the level of debt

In terms of efficiency and effectiveness, experience shows that 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, Housing Rents, Sundry Income etc, tends to support this approach.

Where it is apparent that a customer is unable to pay an account, or a number of like accounts, the aim will be to agree an arrangement to pay (where appropriate)^{*1}, which takes into consideration the specific circumstances of the customer.

To improve the efficiency of our approach to helping residents cope with multiple debts, staff from the relevant services will liaise closely on cases where debts exceed prescribed levels and advanced stage recovery action is being considered, such as:

- | | | |
|-----------------|---|---|
| Council Tax | - | Consideration of pre-committal summons |
| Housing Rents | - | Notice to Seek Possession issued |
| Sundry Accounts | - | Relevant cases considered for referral for legal action |

Where any individual reaches the debt recovery stage outlined above in any of the areas, the relevant officer will contact the other services to facilitate a co-ordinated consideration of any multiple debts.

¹ Pre charge registration Penalty Charge Notices (parking contraventions) on their own are excluded from the arrangement process.

SECTION 5

PROCEDURES FOR USING BAILIFFS

The Council will appoint bailiffs to recover debt on its behalf where necessary. Where it does, the Council will apply procedures to ensure bailiffs operate to the highest standards

The Council has the ability to recover debt through a number of statutory remedies, including powers which impact on a person's possessions or, in extreme circumstances, liberty. The Council will pursue the most appropriate remedy available to it in any given circumstances.

Where outstanding debts accumulate, the Council will ask the Court to grant a Liability Order, to enable the Council to take further action to recover sums owed to it. The Council may use bailiffs to collect debts where the Court has granted a Liability Order. The Council will normally consider engaging bailiffs to assist with the recovery of outstanding debt only in cases where other recovery actions have failed or are not considered appropriate.

The work of bailiffs in Rotherham is covered by a Code of Practice which complies with national standards set out by the Institute of Revenues, Rating and Valuation. Further information about bailiffs and their powers can also be found on the Council's website at:

http://www.rotherham.gov.uk/info/200028/council_tax/796/council_tax-recovery/3

Key facts are repeated below:

Bailiffs: Key Facts

Two private bailiff companies are appointed to work on behalf of Rotherham Council. They are both members of professional bodies and employ trained staff who are required to behave in a professional manner. Bailiffs are required to carry official identification at all times, carry written authorisation enabling them to act on behalf of the Council and will issue an official receipt on request for any cash or other payment.

Prior to referring your case to the bailiff, the Council will have obtained a Liability Order from the Court. At this stage you must make a suitable repayment arrangement with the bailiff or make full payment of the debt including bailiff fees, which they are allowed by law to charge. Also at this stage, the Council or the bailiffs will ask you to provide details of your income and outgoings to enable us to establish what a reasonable repayment arrangement might be. You must provide the information requested.

If you make the repayments as agreed, you will not have to pay any further charges apart from those initially incurred. However, if you fail to do so, the bailiffs can recover from you the cost of any further action taken by them.

Once a case has been passed to a bailiff, the bailiff will make a first visit to your property to:

- agree a repayment arrangement which would clear the outstanding debt, preferably within a maximum of 12 weeks, or;

- list goods which could be taken and obtain, where possible, a 'Walking Possession Agreement' allowing the goods to remain at the property and possession to take place at some later date if adequate repayments not made.

On an initial visit the bailiff cannot force entry into a domestic property but may enter through an unlocked door or open window.

If the bailiff fails to make contact with you on the visit to your premises, they will leave contact details. You should contact the bailiff as requested to avoid further fees being added to the amount already owed.

If you are unwilling to agree a repayment arrangement with the bailiff, and do not have sufficient goods that can be taken and sold in auction, further recovery action will be considered. This may include action to commit you to prison or making an application for a charging order to be placed on your property with a view to enforcing its sale. Alternatively, the Council is legally allowed to take steps to obtain a bankruptcy order against you.

If any bailiff comes across vulnerable people, they should contact the council straight away in order that alternative recovery action can be considered.

Walking Possession

This is an agreement drawn up by the bailiff, that you should sign, which allows you to keep the goods listed on the document so long as you make the repayments agreed. If you fail to keep to a repayment arrangement, you will be informed, in writing, of the need to bring your payments up to date within a specified period.

In the event that you sign a 'Walking Possession' agreement and you fail to keep up your agreed repayments the bailiff will call again. Further fees will be incurred for this visit.

On this occasion, so long as prior warning has been given in writing, the Bailiff has the option to force entry into your home and take away the items listed in the 'Walking Possession' agreement.

When engaging bailiffs, the Council will undertake a number of steps to ensure they act fairly in accordance with the Code of Practice. These steps will include:

1. Council staff will have on-line access to Bailiffs' records in order to check progress on any case.
2. Actions will be checked regularly to ensure they are appropriate, are being taken in accordance with the Code of Practice and that fees charged by bailiffs are not excessive.
3. Each Liability Order will be individually checked immediately before any visit is undertaken by the bailiffs with the initial intention of uplifting goods from a property.

4. Liability Orders will be individually checked before authorisation of:
 - The charging of waiting time by the bailiff
 - The removal of goods from a taxpayer or ratepayer's premises.
5. Complaints or disputes regarding bailiff action will be monitored in order to ensure that action taken is appropriate and costs charged are not excessive.
6. Where appropriate, bailiffs will be asked to withhold action in order that:
 - Disputes or appeals regarding benefits or charges may be resolved
 - Advice agencies may deal with a taxpayer's or ratepayer's debt problems
 - Alternative recovery action may be taken including the negotiation of arrangements for payment direct to the authority
7. Where appropriate, bailiffs will be requested to return cases to the authority when:
 - A case has been issued to the bailiffs in error
 - Full payment has been made directly to the authority following referral to bailiffs
 - An alternative recovery option is identified which is considered more appropriate
 - Further action is considered inappropriate due to personal circumstances of the taxpayer or ratepayer such as advanced age or a medical issue.
8. Where the bailiff is requested to return cases to the authority as outlined in point 7 above, correctly incurred bailiffs costs will be paid by the authority and *where appropriate* added to the taxpayer's or ratepayer's account.
9. Regular (usually quarterly) meetings will be undertaken with bailiffs' representatives to discuss areas of improvements or problems.
10. Liaison with bailiff's representatives will be undertaken outside the regular meetings where problems or issues regarding the bailiffs arise.
11. Bailiffs must give advance notice to the Council when they are in the area and must keep in regular contact with Council staff regarding actions taken to recover debt.

If you have a complaint about any bailiff's behaviour or the fees you have been charged, please contact the bailiff company direct or, if you prefer, contact the council directly on 01709 823691 or by e-mail to recovery@rotherham.gov.uk

SECTION 6

STANDARDS, COMPLAINTS AND WHERE TO FIND MORE INFORMATION

The Council will adopt a flexible approach, while complying with prescribed standards of service

What Services Will Customers Receive?

In determining how residents and businesses can best be supported and encouraged to address debt issues, our service provision at the first point of contact will be delivered in a sensitive way.

Once a resident or business has made contact it is imperative that they are referred on to the most appropriate source of debt management support.

Residents or businesses presenting with a single debt will be able to make a payment or where the debt cannot be cleared, a realistic agreement to pay via the relevant service.

Residents or businesses presenting with multiple debts need to believe that there is a solution to their debt problems and will be actively encouraged to share with staff, information on all monies owed, in order for the most appropriate referral to be made.

The Policy does not promote a “one size fits all” approach, but rather looks to work with the resident or business to take agreed steps to help address multiple debts.

Each service collecting debt for the Council has established comprehensive procedures they will follow when collecting debt.

Complaints:

In the first instance residents and businesses should make any complaint about any debt recovery actions taken by the Council direct to the service collecting the debt. Contact details are included in the attachments to this policy.

If any complainant is dissatisfied with the response received they should use the Council’s formal complaints procedure. For details please see our website at:

http://www.rotherham.gov.uk/info/200119/customer_services/1081/making_a_complaint/1

Where to find out more:

More details relating to the application of this policy for council tax, business rates, housing rents and sundry debt are attached to this policy. To discuss any matters relating to this document or any debt issues, please use the following contact details in the first instance:

For Council Tax:

Council Tax - Recovery
RBT (Connect) Ltd
Civic Building
Walker Place
Rotherham
S65 1UF

Telephone: (01709) 823691

Email: recovery@rotherham.gov.uk

For Business Rates:

Business Rate - Recovery
Civic Building
Walker Place
Rotherham
S65 1UF

Telephone: (01709) 823691

Email: recovery@rotherham.gov.uk

For Housing Rents:

The Housing Income Service
Eastwood Depot
Chesterton Road
Rotherham
S65 1SZ

Telephone: (01709) 822200.

For Sundry Accounts:

Sundry Account Team
Council Offices
Doncaster Gate
Doncaster Road
Rotherham
S65 1DW

Telephone: (01709) 823208

Email: sundry.accounts@rotherham.gov.uk

FINANCIAL SERVICES

Corporate Debt Policy

April 2010

APPENDIX 1: ADVICE SERVICES IN ROTHERHAM

② **Are you under 25 and need advice on money?**

Shelter Ricochet

Advice given to young adults up to 25 on housing, debt, welfare benefits and community care. In-house solicitor is available.

Times

Drop in: Tues, 9.30am - 12.30pm in the Youth Café

Contact us

RAIN Building, Eastwood Lane, Rotherham S65 1EQ
t 0844 515 2240
www.shelter.org.uk

② **Are you struggling with debt and over 60?**

Age Concern Rotherham

Provide advice, information and advocacy on welfare benefits, housing and general welfare plus other areas for older people and their carers living in Rotherham.

Times

Drop in: Mon - Fri, 9.30am - 3.30pm

Contact us

Unit 15, The Old Town Hall, Howard Street,
Rotherham S60 1QX
t 01709 835 214
www.ageconcernrotherham.org.uk

② **Do you want access to savings and affordable credit?**

Credit Unions are available to help you save money and provide low cost credit when you need it.

Credit Unions

LASER Credit Union

01709 836 500

Rothersave Credit Union

01709 514 263

admin@rothersave.co.uk

www.rothersave.co.uk

Ryton Credit Union

01909 567 430

This Leaflet is available in alternative formats on request.

A Voluntary Action Rotherham hosted project

The Spectrum, Coke Hill, Rotherham S60 2HX

t 01709 829 821

f 01709 829 822

www.varotherham.org.uk



Supported by
The National Lottery
through the Big Lottery Fund



Are
you
in
debt?

We can help you with
free advice.



ⓐ Do you need help to resolve money problems?

Citizens Advice Bureau (CAB)

Helping to resolve legal, money and other problems via independent, free and confidential advice up to specialist level.

Times

Immigration drop in: Thurs, 9am

Appointments can be made Monday to Friday

Reception service: Mon - Fri, 9am - 4pm

Contact us

Wolgata Old Hall, 120 -126 Wolgata,
Rotherham S60 2LN

t 01709 515 660 Mon - Fri, 10am - 4pm

t 0844 826 9680 Mon - Fri, 10am - 3pm

www.adviceguide.org.uk

Ferham Advice Centre (FACE; an outreach of CAB)

Helping to resolve legal, money and other problems via independent, free and confidential advice up to specialist level.

Contact us

118 Ferham Road, Holmes, Rotherham

t 01709 740 050

Shelter

Provide advice on housing, debt, welfare benefits and community care. In-house solicitor available. (The services are subject to a means test).

Times

Drop in: Mon - Fri, 9am - 4pm

Contact us

RAIN Building, Eastwood Lane, Rotherham S65 1EQ

t 0844 515 1577

www.shelter.org.uk

Kiveton Park Independent Advice Centre

Advice given on welfare benefits, debt and general issues. Help given to complete Disability Benefits application forms.

Times

Drop in: Mon, 7.30pm - 8.30pm

or Weds, 2pm - 4pm

Appointments at any other time.

Advice can be given via telephone or email

Free legal Advice: Mon, 7.30pm - 8.30pm

Contact us

Community Library, Wales Road, Kiveton Park

t 01909 773 966

kpiaoc@talktalkbusiness.net

RMBC Welfare Rights and Money Advice Service

Welfare Rights advice on benefits, specialising in advice on benefits for disabled children and their families.

Welfare Rights

t 01709 822 446

t 01709 822 345 for advice in Urdu, Punjabi, Miripuri
and Pushto

Money Advice offers free advice to all Rotherham
residents with debt problems.

Money Advice

t 01709 822 329

Contact us

Enterprise House, Bridge Street, Rotherham S60 1QJ

www.rotherham.gov.uk

ⓑ Are you disabled and need advice on money and getting the right benefits?

South Yorkshire Centre for Inclusive Living (SYCIL)

Open to disabled people and carers of all ages.
Offers information and advice on welfare rights, aids
and adaptations and general support. Set RADAR
keys. Level access premises and parking.

Times

Drop in: Mon, Tues, Thurs, 9.30am - 12.30pm

Other help by appointment

Advice Line: Mon - Thurs, 9am - 5pm

Contact us

Central Library, Walker Place, Rotherham S65 1JH

t 01709 373 658

www.sycil.org

Ⓒ Do you need help and advice on immigration?

Visit CAB

or

Rotherham Diversity Forum

Advice given on immigration, equality and diversity
help. Help given to complete Passport forms.

Times

Drop in: Mon - Fri, 10am - 4pm

Contact us

Guardian Centre, Drummond Street,
Rotherham S65 1HY

t 01709 821 062

FINANCIAL SERVICES

Corporate Debt Policy

April 2010

ANNEX 1

**Council Tax and Business Rates
Debt Recovery – Additional Information**

FINANCIAL SERVICES

Council Tax and Business Rates Debt Recovery Additional Information

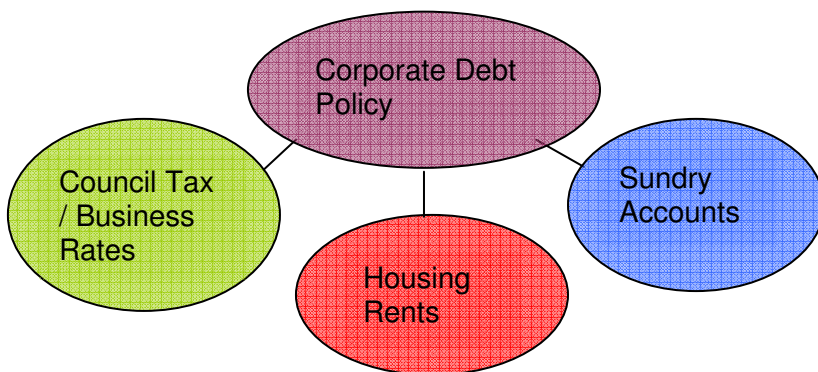
April 2010

CONTENTS

SECTION	CONTENT	PAGE
1	Introduction	3
2	Objectives of the Corporate Debt Policy	3
3	Responsibilities for the Guidance Notes	3
4	Raising Accounts for Council Tax and Business Rates	4
5	Methods of Payment	4
6	Accounts Collection and Recovery	4
7	Standards, Complaints and Where to Find More Information	7

1. INTRODUCTION

- 1.1 These guidance notes should be read in conjunction with Rotherham Council's Corporate Debt Policy, which sets out the Council's approach to the management and collection of its debt.
- 1.2 The guidance notes are part of a suite of 4 key documents explaining the approach and procedures relating to the collection of debt. The policy states the over-riding principles applying to each area of debt collection. It is supplemented by three practical guidance notes covering the main areas of income collected by the Council, i.e. council tax and business rates, housing rents and sundry accounts:



The Corporate Debt Policy explains the Council's principles that will be applied in the recovery of all debt

The practical guidance notes provide more details on arrangements for collecting debts in each of the specific areas.

- 1.3 The Council's Corporate Debt Policy and these practical guidance notes are made in conjunction with, and form part of, the Authority's Financial Regulations.

2. OBJECTIVES OF THE CORPORATE DEBT POLICY

- 2.1 The objectives of the Council's approach to debt collection are set out in the Corporate Debt Policy, which should be read in conjunction with these guidance notes.

3. RESPONSIBILITIES FOR GUIDANCE NOTES

- 3.1 The Council Tax and Business Rates guidance is intended to supplement the Corporate Debt Policy, by identifying the procedures to be applied to recovering income due from local residents and businesses respectively.

4 RAISING ACCOUNTS FOR COUNCIL TAX AND BUSINESS RATES

- 4.1 Anyone living in or owning a domestic property may be liable for council tax. Anyone owning or occupying commercial premises will be responsible for paying business rates.
- 4.2 Council tax and business rate bills are issued annually prior to the start of the year and payers have the opportunity to pay their account in full or over a number of instalments.
- 4.3 Staff will act in a customer friendly manner at all times, treating customers who owe council tax and business rates in a sensitive way. In particular, in cases of hardship the Council will assist customers in the development and maintenance of a realistic payment plan.
- 4.4 Every effort will be made by staff to maximise benefits and other entitlements for customers.

5 METHODS OF PAYMENT

- 5.1 Payers may make payment by the following methods:
 - Cash / Cheque (payable to Rotherham Metropolitan Borough Council) in person at either the Civic Building Cashiers Counter, Walker Place, Rotherham, or any of the Council's Customer Service Centres or District Offices.
 - Direct Debt – To set up payments please ring (01709) 336006 or visit: - www.rotherham.gov.uk/counciltaxdirectdebit
 - Debit or Credit Card payments by phone, over the counter or online at www.rotherham.gov.uk/payments,
 - Cheques by post sent to Revenues & Benefits Service, Civic Building, Walker Place, Rotherham, S65 1UE. (Cheques should be made payable to Rotherham Metropolitan Borough Council – Details of account number, name and address should also be provided)
 - Telephone Banking – If you want to use this service you should contact your bank. You should arrange to pay Rotherham Metropolitan Borough Council – Co-operative Bank plc Sort Code 08-90-87 – A/C No 61180354 – Please quote your Council Tax Account Number and your name and address
 - Standing Order (Business Rates only).

6 ACCOUNTS COLLECTION & RECOVERY

- 6.1 Rotherham Council will identify and pursue debts promptly.
- 6.2 The Council will consider taxpayers' and / or ratepayers' circumstances and the ability to pay, distinguishing between debtors who won't pay and those who

genuinely cannot pay their accounts. Where genuine hardship exists we will adopt a sympathetic and reasonable approach to the collection of debt.

- 6.3 The Council will, where appropriate, allow for a full appraisal of a customers' circumstances, where appropriate working in partnership with advice agencies.
- 6.4 We will recognise the claims of competing creditors and the need to address the demands of priority debts, as advised by the Council's Money Advice Service.
- 6.5 Where appropriate, applications will be considered to suspend recovery action pending appeals or further investigation of a taxpayer's or ratepayer's circumstances.
- 6.6 Where a taxpayer or ratepayer has engaged with an advice agency, the Council will ensure that regular liaison is carried out by both sides to ensure, where possible, a positive outcome is achieved.
- 6.7 Where appropriate the Council will appoint recovery agents (bailiffs) in line with a detailed code of practice and regularly monitor the bailiffs' performance.

Council Tax

- 6.8 In respect of Council Tax the recovery procedures are as follows:
 - Demand – This can be paid direct to the Council in a variety of ways (see section 5 above)
 - First Reminder - Where the taxpayer falls into arrears a reminder letter is issued.
 - Second Reminder - Where the taxpayer falls into arrears a second time a second reminder will be issued.
 - Final Notice - Where the taxpayer defaults a third time a final demand will be issued.
- 6.9 If the matter is not resolved at this stage then the debt will be referred to the Magistrates Court. A Summons will be issued to the taxpayer to advise him / her of the court hearing. Also at this stage additional costs will be added to the taxpayer's account.
- 6.10 The Magistrates Court will usually issue a Liability Order which gives the following recovery options to the Council (it should be noted that each of these is likely to result in additional costs that will be charged to the taxpayer):
 - Attachment to Earnings – under the Council Tax Administration & Enforcement Regulations.
 - Attachment to appropriate State Benefits - under the Council Tax Administration & Enforcement Regulations.
 - Attachment to Allowances - under the Council Tax Administration & Enforcement Regulations.
 - Referral to Bailiffs – to attempt recovery of goods.

- Charging Order – can be applied for where debt is in excess of £1000.

6.11 At this stage the following options are also considered:

- Contact with the ratepayer by visit, letter, email or telephone call to attempt to make an arrangement for payment and ascertain likely success of recovery proceedings.
- Bankruptcy - where debt is in excess of £750, this will be considered (for a person)
- Liquidation - as above (but in respect of a company)

6.12 Should the above methods prove unsuccessful, but recovery of the debt is still considered appropriate then the following may be used, on the proviso that the bailiffs have certified that goods are unavailable to cover the value of the debt:

- Committal Letter – Letter warning of committal proceedings.
- Committal Summons - Summons for means inquiry hearing, failure to attend will result in a warrant with or without benefit of bail in respect of the debtor.
- Committal Hearing - The court will carry out a means inquiry to ascertain whether the failure to pay is due to wilful refusal or neglect. If found then a committal sentence will be imposed and suspended upon payment of a court order.
- Warrant for arrest where a taxpayer or ratepayer fails to attend a committal hearing.

Business Rates / National Non Domestic Rates

6.13 In respect of National Non Domestic Rates the enforcement procedures are as follows, which may incur additional costs:

- Demand – This can be paid direct to the Council in a variety of ways
- First Reminder - Where the taxpayer fails to pay their instalments a reminder letter is issued.
- Final Notice - Where the taxpayer fails to pay the rates due, a further notice will be issued prior to court action.

6.14 If the matter is not resolved at this stage then the matter will be taken to the Magistrates Court. A Summons will be issued to the ratepayer to advise him / her of the court hearing. Also at this stage additional costs will be added to the ratepayer's account.

6.15 The Magistrates Court will usually issue a Liability Order which gives the Council the right to refer the debt to bailiffs, if payment is not forthcoming.

6.16 At this stage the following options are also considered:

- Contact with the ratepayer by visit, letter, email or telephone call to attempt to make an arrangement for payment and ascertain likely success of recovery proceedings.

- Bankruptcy - where debt is in excess of £750, this will be considered (for a person)
- Liquidation - as above (but in respect of a company)

6.17 Should the above methods prove unsuccessful, but the debt is still viable then the following may be used, on the proviso that the bailiffs have certified that goods are unavailable for the value of the debt: -

- Committal Letter – Letter warning of committal proceedings.
- Committal Summons - Summons for means inquiry hearing, failure to attend will result in a warrant with or without benefit of bail in respect of the debtor.
- Committal Hearing - The court will carry out a means inquiry to ascertain whether the failure to pay is due to wilful refusal or neglect. If found then a committal sentence will be imposed which may be suspended upon payment of a court order.
- Warrant for arrest where a taxpayer or ratepayer fails to attend a committal hearing.

7. STANDARDS, COMPLAINTS AND WHERE TO FIND MORE INFORMATION

7.1 All Council services that charge for their work are required to comply with corporate standards of service. These can be found at http://www.rotherham.gov.uk/info/10101/service_performance

7.2 Any customer can contact the Council by a number of contact channels to either make a complaint, to comment about or to compliment the service. These channels include:

- Hard copy Tell Us Your Views Customer Comment form
- On-line Tell Us Your Views Customer Comment form
- Telephone call to the service
- Letter
- By face-to-face during any interview or contact.

7.3 All contacts are then managed within the Council's corporate guidelines of responding to a Stage 1 customer complaint or a customer comment within 10 working days. As part of this process any issue is fully investigated and a response forwarded to the customer to inform them of the outcome. Further details on the process are outlined in the hard copy form and via the RMBC website at: -

http://www.rotherham.gov.uk/info/200119/customer_services/1081/making_a_complaint/1

7.4 For more information please contact:

Local Taxation Service
RBT (Connect) Ltd
Civic Building
Walker Place
Rotherham
S65 1UF.
Telephone 01709 336006.

FINANCIAL SERVICES

Corporate Debt Policy

April 2010

ANNEX 2

**Housing Rents Debt Recovery
– Additional Information**

FINANCIAL SERVICES

Housing Rents Debt Recovery Additional Information

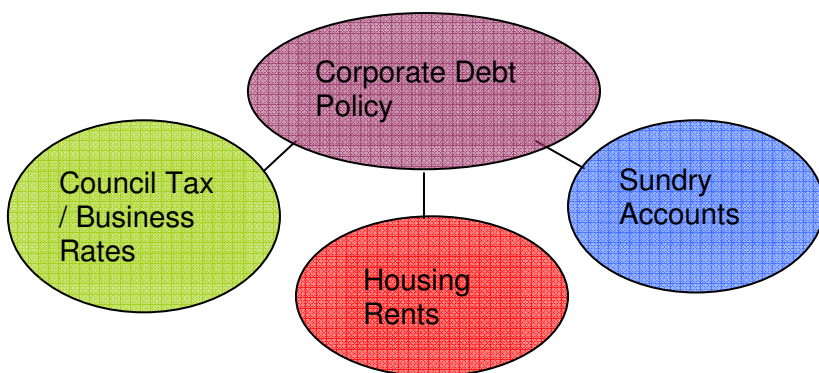
April 2010

CONTENTS

SECTION	CONTENT	PAGE
1	Introduction	3
2	Objectives of the Corporate Debt Policy	3
3	Responsibilities for the Guidance Notes	3
4	Raising Invoices for Work Done and Payment Arrangements	4
5	Methods of Payment	5
6	Accounts Collection and Recovery	5
7	Standards, Complaints and Where to Find More Information	7

1 INTRODUCTION

- 1.1 These guidance notes should be read in conjunction with Rotherham Council's Corporate Debt Policy, which sets out the Council's approach to the management and collection of its debt.
- 1.2 The guidance notes are part of a suite of 4 key documents explaining the approach and procedures relating to the collection of debt. The policy states the over-riding principles applying to each area of debt collection. It is supplemented by three practical guidance notes covering the main areas of income collected by the Council, i.e. council tax and business rates, housing rents and sundry accounts:



The Corporate Debt Policy explains the Council's principles that will be applied in the recovery of all debt

The practical guidance notes provide more details on arrangements for collecting debts in each of the specific areas.

- 1.3 The Council's Corporate Debt Policy and these practical guidance notes are made in conjunction with, and form part of, the Authority's Financial Regulations.

2 OBJECTIVES OF THE CORPORATE DEBT POLICY

- 2.1 The objectives of the Council's approach to debt collection are set out in the Corporate Debt Policy, which should be read in conjunction with these guidance notes.

3 RESPONSIBILITIES FOR GUIDANCE NOTES

- 3.1 The Housing Rents Billing & Collection Guidance Notes are intended to supplement the Corporate Debt Policy, by identifying the procedures to be applied to recovering housing rent income.
- 3.2 The notes clarify how 2010 Rotherham Ltd will ensure, on behalf of the Council, that housing rent and other income are maximised, arrears are kept to a minimum, and poverty issues are effectively addressed. The guidance notes cover secure and introductory tenancies and

outline how 2010 Rotherham Ltd will prevent rent arrears accruing and the action it will take if the rent is not paid.

4. CHARGING FOR HOUSING RENTS

- 4.1 Anyone renting a Council house will be charged with rent which becomes due on the Monday of each week. Housing Benefit can help towards paying your rent. It doesn't matter if you are in work, unemployed or retired, or whether you receive other benefits. You can still make a claim and may get some help. For more information or help on Housing Benefits please contact (01709) 336006 or visit the Council website at <http://www.rotherham.gov.uk/benefits>
- 4.2 If you get behind with your rent payments you will be in arrears. If this happens you should contact your Local Neighbourhood Office immediately. If you pay your rent monthly you should do so in advance and not in arrears.

Arrears prevention

- 4.3 2010 Rotherham Ltd will adopt the following principles to prevent arrears from occurring:

1) *Pre-Tenancy Assistance*

When a prospective tenant accepts an offer of a Council house, 2010 Rotherham Ltd will:

- Note any special circumstances eg. If English is not the first language, any disability issues, varying family arrangements etc
- Carry out an income check for all members of the household and advise on Housing Benefits. Particular advice will be given to tenants with variable incomes e.g. Seasonal workers
- Explain how the rent charge is formulated and what is eligible for Housing Benefit
- Clarify the various payment options with the tenant, promoting whenever possible the Councils preferred payment method (Direct Debit)
- Complete a Housing Benefit form and stress the importance of keeping the Benefit Service and 2010 Rotherham Ltd informed of any changes in circumstance
- Advise who to contact if difficulty is experienced paying the rent, including a Housing Income Champion, Money Advice, and the Citizens Advise Bureau.

2) New Tenant Strategies

In addition to pre-tenancy assistance, 2010 Rotherham Ltd will:

- Carry out home visits to tenants owing rent, wherever possible by appointment
- Offer to put tenants owing rent with particular difficulties in touch with appropriate support agencies

5. METHODS OF PAYMENT

5.1 2010 Rotherham Ltd provides a choice of payment methods. However, it has preferred payment options. These are ranked as follows, with the first option being the most cost effective means of collection for both the tenant and the Income Service:

- Office payments – at Civic Building Cashiers Counter, Walker Place, Rotherham, or any of the Council's Customer Service Centres or District Offices.
- Direct Debit – Forms available at Local Neighbourhood Offices
- Debit/Credit Card – either on-line, by telephone or at an office
- By post – Cheques/Postal Orders payable to Rotherham Borough Council – Send to The Income Section, Civic Building, Walker Place, Rotherham, S65 1UE. Details of rent account number, name and address should also be provided.
- Automated telephone payment on 01709 336810
- Standing Order - Forms available at Local Neighbourhood Offices
- On-line at www.rotherham.gov.uk/payments
- Post Office using Transcash, although there maybe a small charge.

6. ACCOUNT COLLECTION & RECOVERY

6.1 Housing Income Champions will facilitate a multi-agency approach to reducing debt and poverty by working with support agencies such as the Benefits Service, Money Advice, CAB and Social Services. This will effectively contribute towards 2010 Rotherham Ltd's duty to maximising tenants' income and ensure they are able to meet their rental obligations to the Council.

6.2 2010 Rotherham Ltd will work with all other appropriate agencies to support vulnerable tenants at each stage of the recovery process. A vulnerable tenant is anyone who has restricted access to the Income Service due to age, infirmity, disability, literacy or ethnicity. Families with young children and the recently bereaved will also be regarded as potentially vulnerable.

- 6.3 A case review system will be put in place to examine any situation that is likely to result in the eviction and consequent homelessness of any vulnerable tenant.
- 6.4 2010 Rotherham Ltd will take action when more than two weeks net rent is outstanding, to minimise arrears and prevent debts from accumulating. 2010 Rotherham Ltd will utilise all methods of communication - in writing, by telephone, e-mail, text messaging, or by visiting the tenant or debtor at their home.
- 6.5 When recovering arrears, 2010 Rotherham Ltd will explain to the tenant the consequences of failing to make and adhere to agreements to reduce and clear their debts. This clarification will include comprehensive advice about our arrears procedures, the sanctions that are available to the Council to recover the debt, and the implications these actions may have for that person.
- 6.6 If the tenant does not pay in full any arrears due, or keep to an arrangement to reduce the arrears or debt, 2010 Rotherham Ltd may take action through the County Court to recover possession of the property. Before it does this, it will advise the tenant to seek independent advice about the costs associated with a court referral and the effects a judgement may have on future credit ratings.
- 6.7 2010 Rotherham Ltd will:
- Complete and take into account a full appraisal of customers' circumstances, wherever possible working in partnership with advice agencies, before initiating any repossession proceedings
 - Acknowledge the claims of competing creditors, and the consequent need to address prioritisation of debts including housing rent, as advised by the Councils Money Advice Service
 - Appoint recovery agents (bailiffs) in line with a detailed code of practice and regularly monitor the bailiffs' performance.
- 6.8 2010 Rotherham Ltd will arrange for a tenants' ability to pay to be assessed. 2010 Rotherham Ltd recognises that where a tenant is receiving Income Support or Job Seekers Allowance, this will usually restrict the ability to pay the debt to no more than the amount recognised by the Department for Work and Pensions. Where any accounts goes into arrears as a result of housing benefits changes, consideration will be given to other options for recovery, including claw-back from ongoing benefit rather than placing a tenancy in jeopardy.
- 6.9 Where appropriate, 2010 Rotherham Ltd will consider suspending recovery action pending any appeals or further investigation.
- 6.10 2010 Rotherham Ltd will consider any repayment proposals made to it by the independent money advice services, such as the Citizen's Advice Bureau and Rotherham's Money Advice Service, to further develop our joint working approach.

- 6.11 An information pack on dealing with debt and sources of independent advice will be made available to customers.

Former Tenants arrears

- 6.12 If you are no longer a current Council tenant, but still owe arrears, we will pursue this debt. We may use any of the methods below:

- Letters sent to your new or last known address
- Telephone calls to your home, or your mobile telephone, including texting;
- If we have details, we may contact a family member or your employer
- Debt Collecting Agencies, who will visit you at your new address
- Use tracing agents if we do not know your new address

- 6.13 If you fail to respond or do not adhere to a repayment agreement, we will pursue this debt using, but not limited to, any of the methods below:

- Deductions from state benefits
- Attain a court order to:
 - Make deductions from your earnings
 - Obtain a share in any property you own
 - Seek payment from others who owe you money
 - Engage the services of a bailiff
- Your debt will be pursued until it is cleared so please contact our Former Tenants collection team on Rotherham 382121, who will make a repayment agreement with you, in order to avoid further action being taken and further costs being incurred.

7. STANDARDS, COMPLAINTS AND WHERE TO FIND MORE INFORMATION

The service you can expect from us

- 7.1 This service standard provides information on our response to customers accessing the Housing Income Service

- 7.2 If you do fall behind with your rent, we will:

- Send a letter to you if you owe two weeks rent, we will try to contact you and send another letter if you owe three weeks rent
- Try to reach a satisfactory agreement with you to repay any arrears, taking into account your income and expenditure
- Refer you for independent advice if you agree

- 7.3 Before taking any legal actions, we will ensure advice is always available, and we have given sufficient warnings. (This involves sending letters telling you the situation, and also visiting you at your home)
- 7.4 We will treat vulnerable tenants sensitively, and try to resolve any issues affecting payments before legal actions are taken.

Remember that any debt could affect you in the following way:

- Prevent you from being rehoused in Rotherham Council property;
- Will be passed to a mortgage company/Housing association whenever a reference is requested;
- Affect your credit rating;
- Affect your right to buy your Council House;

Our Commitments to You

- 7.5 We will:
- Listen to and respond to all enquiries promptly, fairly and consistently;
 - Send a rent statement to all current tenants every 13 weeks;
 - Refund credits on rent accounts within 15 working days, upon receipt of a request for refund;
 - Carry out home visits if you ask us to;
 - Provide information in different languages, braille, large print and on audio tape if you require it.
- 7.6 *We will also monitor our standards by:*
- Regularly quality checking our work
 - Staff dealing with rent arrears will be trained to a high standard and will listen to your comments, in order that our service can be reviewed and improved where necessary.
- 7.7 So that you know if we are keeping to these standards we will:
- Publish performance targets and results in council publications
 - Display this information in our public offices.
- 7.8 The range of information available will include:
- Details of rent arrears performance set against Best Value performance indicator targets. For example in 2006/7 Rotherham was placed in the upper quartile of Local Authorities when compared to other Councils in its performance relating to rent collection and arrears recovery
 - The number of tenants that have been served with a Notice of Seeking Possession (NOSP), taken to Court or evicted for rent arrears.

Putting things right

7.9 All complaints will follow 2010's formal complaint procedure. An information leaflet, which explains the process, is available at all 2010 Rotherham Ltd offices.

7.10 If you are not happy with the service you have received, please contact the staff at one of the Neighbourhood Housing Offices. If you continue to be dissatisfied we would encourage you to make a complaint. You can pick up a complaint form from any 2010 Rotherham Ltd or Council Office or through our web site. Alternatively, you can contact the Neighbourhoods Service Quality Champion at:

The Performance Manager, Business Support
Eastwood Depot
Chesterton Road
Rotherham
S65 1SZ
Telephone: 01709 822216

7.11 We always try to provide the best services that we can. We want to get better and provide a better service to you. We do this by using customer feedback to improve the quality of our services to you.

Where to find out more:

7.12 More information on housing rent collection and recovery can be obtained from:

The Housing Income Service
Eastwood Depot
Chesterton Road
Rotherham
S65 1SZ
Telephone: 01709 822200

FINANCIAL SERVICES

Corporate Debt Policy

April 2010

ANNEX 3 Sundry Accounts Debt Recovery – Additional Information

FINANCIAL SERVICES

Sundry Accounts Debt Recovery Additional Guidance

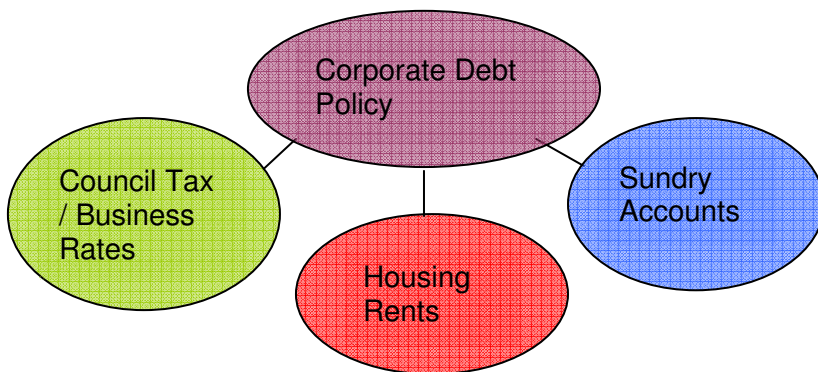
April 2010

CONTENTS

SECTION	CONTENT	PAGE
1	Introduction	3
2	Objectives of the Corporate Debt Policy	3
3	Responsibilities for the Guidance Notes	3
4	Raising Invoices for Work Done and Payment Arrangements	4
5	Methods of Payment	4
6	Accounts Collection and Recovery	5
7	Standards, Complaints and Where to Find More Information	6

1 INTRODUCTION

- 1.1 These procedures and guidance notes should be read in conjunction with Rotherham Council's Corporate Debt Policy, which sets out the Council's approach to the management and collection of its debt.
- 1.2 The procedures and guidance notes are part of a suite of 4 key documents explaining the approach and procedures relating to the collection of debt. The policy states the over-riding principles applying to each area of debt collection. It is supplemented by three practical guidance notes covering the main areas of income collected by the Council, i.e. council tax and business rates, housing rents and sundry accounts:



The Corporate Debt Policy explains the Council's principles that will be applied in the recovery of all debt

The practical guidance notes provide more details on arrangements for collecting debts in each of the specific areas.

- 1.3 The Council's Corporate Debt Policy and these practical guidance notes are made in conjunction with, and form part of, the Authority's Financial Regulations.
- 1.4 Whilst these are corporate guidance notes, they may be personalised for each service, to reflect the services' billing and collection needs.

2 OBJECTIVES OF THE CORPORATE DEBT POLICY

- 2.1 The objectives of the Council's approach to debt collection are set out in the Corporate Debt Policy, which should be read in conjunction with these procedures and guidance notes.

3 RESPONSIBILITIES FOR GUIDANCE NOTES

- 3.1 The Sundry Accounts Billing & Collection Guidance Notes are intended to supplement the Corporate Debt Policy, by identifying the procedures to be applied to recovering income due as a result of the provision by the Council of a range of general services.

- 3.2 Sundry accounts covers any services provided by the Council for which it charges, except council tax, business rates, housing rents and car parking charges.

4 RAISING INVOICES FOR WORK DONE AND PAYMENT ARRANGEMENTS

- 4.1 When a service has been provided by the Council an invoice will be raised to charge the user with the appropriate fee.
- 4.2 The standard terms for payment of non-consumer (commercial) debts is 28 days and for consumer (private individuals) debts is 14 days unless agreed with the Senior Officer Sundry Accounts.
- 4.3 The Sundry Accounts Team may authorise extended credit to customers experiencing a temporary cash flow problem i.e. make an arrangement to pay by instalments. In such circumstances the Sundry Accounts Team has the discretion to set a maximum credit period by which the debt should be paid in full. Late Payment Interest may be applied to all non-consumer debt as laid down in the Late Payment of Commercial Debts Act 1998. Similar interest may be applied to consumer overdue debt providing the consumer has received prior notification of such charge.

5 METHODS OF PAYMENT

- 5.1 Invoices may be paid by any of the following methods:
- Cash or cheque (payable to Rotherham Metropolitan Borough Council) in person at either the Civic Building Cashiers Counter, Walker Place, Rotherham, or any of the Authority's District offices.
 - Direct Debit or Standing Order must be used to pay debt subject to a recurring charges or a repayment schedule.
 - Credit and debit card in person at the Civic Building Cashiers Counter or any of the District Offices.
 - Cheques by post (as above) sent to the Income Section, Civic Building, Walker Place, Rotherham, S65 1UE.
 - BACS, CHAPS, Direct & Telephone Banking and Standing Order quoting the following details:

Bank Name: Co-operative Bank plc
Bank Sort Code: 08-90-87
Account Name: RMBC Direct Income Suspense Account
Account Number:61180354

- Telephone Payments (automated line) on 01709 336810 by credit and debit card.
- Internet Payments by credit and debit card at www.rotherham.gov.uk/payments
- Bankers Draft.

6 ACCOUNT COLLECTION & RECOVERY

6.1 The Council employs a pro-active approach to collection, to ensure that any disputes are quickly identified and resolved before the account is due for payment.

6.2 The Council will take prompt action in respect of any customer that:

- Fails to abide by any Terms and Conditions relating to any account or fails to keep any payment promise as set out within any contractual documentation or agreed verbally or in writing in the normal course of collection procedures
- Refuses to pay without a valid reason
- Refuses to pay interest charges on late payments in respect of invoices that have not been subject to a valid dispute
- Refuses to pay collection costs when the services of a third party have been used.

6.3 Invoices will normally be subject to the recovery cycle shown below:

	Consumer Debt (days after invoice issued)	Commercial Debt (days after invoice issued)	Action
Stage 1	15	29 th Day	Reminder notice
Stage 2	22	37 th Day	Final Notice
Stage 3	29	43 rd Day	Further Action (see 6.4)

6.4 Unless there is an acceptable reason for non-payment or a repayment plan is agreed, no account will be allowed to go three months beyond due date without being either:

- Passed to the Sundry Accounts Recovery Officer to visit
- Authorised for action by a bailiff
- Authorised for legal action including attachment of earnings
- Deemed irrecoverable and subject to write off/cancellation procedure.

6.5 No account will be allowed to go six months beyond due date without being written off or credit note authorised unless there is a repayment plan in operation, the debt is being contested in court or it is secured and forms part of the accruals.

- 6.6 The Council will consider individual recovery needs dependent on specific circumstances. For example certain debts may be of a sensitive nature owed by vulnerable members of the public. In these situations the Council will aim to agree an appropriate arrangement for the repayment of any debt. In extreme circumstances where further recovery is either not appropriate or the debt becomes uneconomical to collect, the relevant senior officer may seek approval for the debt to be written off.

7 STANDARDS, COMPLAINTS AND WHERE TO FIND MORE INFORMATION

- 7.1 All Council services that charge for their work are required to comply with corporate standards of service. These can be found at http://www.rotherham.gov.uk/info/10101/service_performance
- 7.2 For any complaints, residents or businesses should in the first instance contact the service identified on the invoice supplied for the services delivered. If this fails to provide a satisfactory solution, the debtor should contact the central accounts team on 01709 823208.
- 7.3 More details on sundry accounts can be obtained from the central accounts team on 01709 823208.

