

## **Council Tax and Non Domestic Rates Recovery Policy**

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## Table of Contents

<b>Council Tax and Non Domestic Rates Recovery Policy .....</b>	<b>1</b>
<b>Confidentiality Statement .....</b>	<b>2</b>
<b>1 Introduction .....</b>	<b>4</b>
<b>1.1 Objectives and Scope .....</b>	<b>4</b>
<b>1.2 Considerations .....</b>	<b>4</b>
<b>2 Principles of Collection, Recovery and Enforcement .....</b>	<b>5</b>
<b>3 Recovery Procedures .....</b>	<b>6</b>
<b>3.1 The Bill and Payment Options .....</b>	<b>6</b>
<b>3.2 Recovery from Reminder to Summons.....</b>	<b>6</b>
<b>3.3 The Liability Order Hearing.....</b>	<b>7</b>
<b>3.4 Recovery Following a Liability Order.....</b>	<b>7</b>
<b>3.5 Request for Financial Information (Council Tax Only).....</b>	<b>7</b>
<b>3.6 Arrangement for Payment.....</b>	<b>8</b>
<b>3.7 Attachment of Earnings (Council Tax Only) .....</b>	<b>8</b>
<b>3.8 Deductions from Benefits (Council Tax Only).....</b>	<b>9</b>
<b>3.9 Bailiff Action .....</b>	<b>9</b>
<b>3.10 Bankruptcy Action.....</b>	<b>10</b>
<b>3.11 Charging Orders .....</b>	<b>11</b>
<b>3.12 Committal to Prison .....</b>	<b>11</b>
<b>3.13 Absconders .....</b>	<b>13</b>
<b>3.14 Write Off .....</b>	<b>13</b>
<b>4 Assistance to Customers .....</b>	<b>14</b>
<b>5 External Specialist Suppliers .....</b>	<b>15</b>
<b>6 Glossary of Terms .....</b>	<b>16</b>
<b>7 Reference Documents.....</b>	<b>17</b>
<b>8 Change History .....</b>	<b>18</b>

# 1 Introduction

## 1.1 Objectives and Scope

The purpose of this document is to outline the Revenues Service policies for the collection, recovery and enforcement of Council Tax and Non Domestic Rates (NDR) owed to RMBC.

## 1.2 Considerations

A separate detailed recovery procedure document exists which can be viewed as a background paper to this policy document.

Additionally individual SLA exists for external suppliers who provide services as part of the collection, recovery and enforcement of Council Tax and Non Domestic Rates owed to RMBC.

## 2 Principles of Collection, Recovery and Enforcement

2.1 The intention of the Revenues Service is to maintain a “firm but fair” approach to the collection and recovery of Council Tax and Non Domestic Rates which distinguishes between those customers who are unable to pay and those who seek to intentionally avoid paying.

2.2 We will issue prompt and accurate bills ensuring correct entitlement to discounts and exemptions.

2.3 We will make the payment of Council Tax and Non Domestic Rates as easy and convenient as possible by prompting a wide range of instalment dates and payment methods including our preference of Direct Debit.

2.4 We will give our customers a variety of options to contact us to discuss payment of their accounts:

- Face to face through the Customer Service Centres
- By telephone to the dedicated Revenues lines
- By email, in writing or through web forms on our web site

2.5 We will process changes to accounts in a timely manner in order to ensure customer’s accounts are as up to date as possible.

2.6 We will promote ways to reduce customer’s liability through discounts and exemptions, wherever possible.

2.7 We will promptly inform customers who fall behind with their statutory instalments or payment arrangements.

2.8 We will try to engage with the customer at every opportunity during the recovery process in order to discuss and make a suitable repayment arrangement and to avoid further recovery action. This includes clearly warning customers about further recovery actions that may happen and the additional costs and charges they may incur if they do not come to an earlier payment arrangement.

2.9 We will try to collect all debts owed where they are legally collectable, irrespective of age, in order that we can maximise revenue to the Authority to be fair to all those tax payers who have paid their liabilities.

2.10 We will review the appropriateness of each recovery option based on what we know about the customer’s circumstances, their ability to pay, their past payment history and the requirement to recover outstanding monies in a timely and efficient manner.

2.11 Where appropriate, we will direct the customer to sources of debt and benefits advice.

2.12 We will regularly review accounts which are in arrears to ensure that they are subject to ongoing recovery and enforcement action.

2.13 We have a complaints procedure to enable customers to challenge us where they believe we have not acted fairly or lawfully.

2.14 We regularly review our policies and procedures and give consideration to changes in response to the feedback of Revenues and Council Officers, elected members, and representatives of local advice agencies and other stakeholders. An Officer Working Party comprising representatives from across Revenues and Benefits has considered the policy.

## 3 Recovery Procedures

### 3.1 The Bill and Payment Options

The Revenues Service is responsible for despatching annual Council Tax and Non Domestic Rates bills in March and April each year. Amended bills are despatched during the year on a daily basis for accounts where amendments have been made e.g. a change of liability or entitlement to benefit.

All bills include a monthly statutory instalment plan and payments should be received by the service prior to but no later than the payment date.

Four different monthly payment dates are offered for Council Tax (6<sup>th</sup>, 13<sup>th</sup>, 20<sup>th</sup> & 27<sup>th</sup>) and three for Non Domestic Rates (1<sup>st</sup>, 20<sup>th</sup> & 27<sup>th</sup>). Customers may amend their date by contacting the Local Taxation Section.

Direct Debit is the most efficient and preferred method of payment for the Authority and is promoted at every opportunity. It also assists customers to avoid missing payments and being subject to recovery action. Direct debits are offered on a weekly, fortnightly or monthly basis.

Other payment options include paying online, paying by telephone, paying by post and paying in person at one of the Customer Service Centres, Post Offices or PayPoint outlets.

### 3.2 Recovery from Reminder to Summons

The Authority has a strict timetable for recovery action which is set prior to the beginning of the financial year. The aim is to ensure that income is maximised to enable the Authority to provide services to the public of Rotherham.

If an instalment is not paid then a reminder will be sent. The reminder provides the customer with seven days in which to bring the account up to date by paying the overdue instalment.

If customers bring their payments up to date within seven days following the issue of a reminder or second reminder, they can continue paying by statutory instalments.

If, however, a third instalment is then unpaid a final notice will be issued and the customer will have forfeited their right to pay by instalments and payment of the remaining annual charge is due in full immediately.

Where payments are not made:

- To bring instalments up to date within seven days of a reminder
- In full within seven days of a final notice

a complaint will be made to the Magistrates' Court and a summons issued for the customer to appear in court on a specified date. Additional summons costs will be added to the account and must be paid together with the full Council Tax and Non Domestic Rates to prevent an application for a liability order being made at the hearing.

If payment of the full amount of the summons is made, including costs, before the hearing date then the customer does not have to attend court and no application for a liability order will be made.

If a payment arrangement is made before the hearing date then the customer does not have to attend court. However, an application will be made to the Magistrates for a liability order to be granted to secure the debt. Providing that payment of the arrangement is maintained then no further recovery action is taken. An arrangement for payment will only be made where the customer has provided full details of their income, including earnings and benefits.

### 3.3 The Liability Order Hearing

At the court hearing the Prosecuting Officer on behalf of the Authority must satisfy the Magistrates Court that:

- The correct procedures have been followed, that is, sending a bill, reminder and summons to the property or last known address.
- The customer is liable for Council Tax or Non Domestic Rates and that the debt is outstanding.

The Prosecuting Officer will then make application for a liability order together with summons and Liability Order costs.

The Magistrates may not grant a liability order if the customer can provide a valid defence, for example:

- The Authority has not demanded the Council Tax or Non Domestic Rates as the law sets out;
- The customer has already paid the amount on the summons;
- The customer is not the person liable for Council Tax or Non Domestic Rates;
- More than 6 years have passed since the Authority sent a bill for the amount.

It is not a valid defence if the customer is unable to pay because,

- They have applied for Council Tax Reduction Scheme (CTRS);
- They have appealed to the Valuation Tribunal against their Council Tax valuation band or Non Domestic Rates valuation or Council Tax Reduction Scheme decision.

If the Magistrates are satisfied with the evidence presented they must grant a liability order which confirms that the customer is liable to pay Council Tax or Non Domestic Rates but has not done so in accordance with the law.

The liability order gives the Authority the powers to recover the outstanding debt using a number of methods (see below).

### 3.4 Recovery Following a Liability Order

A liability order gives the Authority the powers of recovery as detailed in this section.

The Authority will choose the appropriate recovery option based on what we know about the customer's circumstances, their ability to pay, their past payment history and the requirement to recover outstanding monies in a timely and efficient manner.

Wherever possible the Authority will aim to clear outstanding Council Tax and Non Domestic Rates within the financial year it became due.

With the exception of proceedings for failure to provide Financial Information the Authority will pursue only one recovery option at any one time for an individual liability order.

### 3.5 Request for Financial Information (Council Tax Only)

Once a liability order has been obtained a notice will be sent to the customer together with an income details form requesting they supply details of their income and expenditure. The notice also contains details of what action may be taken if payment, or an arrangement for payment, is not made.

If the customer neglects to return the completed income details form or provide the required information by another means within 14 days of it having been sent then the Authority can take action that may result in a fine of up to £500 being imposed by the Magistrates' Court and costs being claimed by the Authority.

The Authority will make reasonable attempts to contact the customer to advise them of their legal requirement to provide the requested information before commencing criminal proceedings.

Should this course of action be taken and the prosecution be successful then the customer could receive a criminal record and a listing made for credit rating purposes. Should a customer knowingly supply false information they can be fined up to £1,000.

### 3.6 Arrangement for Payment

When agreeing an arrangement for payment we will always ask that the customer pays an amount equal to their current year's liability, plus an affordable amount in respect of any arrears. This ensures that the customer is able to maintain their payments and prevent the overall debt from increasing.

Where this is not possible due to a recent change, such as loss of employment and pending CTRS claim, a temporary arrangement will be made with an appropriate date for its review.

When making the arrangement we will:

- Have proper consideration for a customer's circumstances.
- Where we feel an offer of payment is too low we will provide clear reasons why we are rejecting the offer and indicate an amount that we believe is reasonable.
- Where appropriate, provide time for benefits and debt advice through referral to advice agencies, or if the agency informs us that the customer is receiving advice from them.
- Accept that, in some exceptional circumstances, no payment scheme is affordable.
- Respect and protect customer's rights at every stage of the recovery process.
- Recognise where the customer has other priority debts (e.g. mortgage arrears, rent arrears, utility debts, Income Tax and VAT), or debts owed to other Council departments, and ensure that a fair balance is reached between claims.
- Make allowances for poorly organised customers.

We will always try to resolve debt problems at the earliest opportunity, without letting them get out of control by advising customers, or taking appropriate action, as soon as possible after an arrangement instalment is missed.

### 3.7 Attachment of Earnings (Council Tax Only)

The Authority can instruct employers to make deductions directly from a customer's wages or salary to recover Council Tax debt. The deduction amount depends on how much the customer earns and is set by law.

The Authority can instruct an employer to take deductions from a maximum of 2 liability orders simultaneously for each liable party.

Where a customer's income is low an Attachment of Earnings Order may not be appropriate due to the level of deductions being insufficient to cover the ongoing charge.

The current deductions tables can be found at

[www.rotherham.gov.uk/info/200028/council\\_tax/1507/attachment\\_of\\_earnings-employer\\_information](http://www.rotherham.gov.uk/info/200028/council_tax/1507/attachment_of_earnings-employer_information).

The customer is legally required to inform the Authority within two weeks of any changes to their employment status.

### **3.8 Deductions from Benefits (Council Tax Only)**

The Authority can request that the Department for Work and Pensions make deductions directly from a customer's Income Support, Jobseekers Allowance, Employment Support Allowance, Pension Credit Guaranteed Credit or Universal Credit at a rate which is set annually. The money deducted is sent to the Authority each month and continues until the Council Tax is paid in full, or benefit entitlement ceases.

Where a customer is not in receipt of sufficient CTRS then deductions from benefit may not be appropriate due to the level of deductions being insufficient to cover the ongoing charge.

The customer is legally required to inform the Authority within two weeks of any changes to their benefit entitlement.

### **3.9 Bailiff Action**

The Authority will instruct bailiffs to collect the outstanding Council Tax or Non Domestic Rates debt if the customer fails or refuses to make full payment or to make and maintain an arrangement for payment, and an Attachment of Earnings or Deduction from Benefit is either not possible or appropriate.

Wherever possible and appropriate the Authority will attempt to recover monies by other means, such as payment arrangements, Attachment of Earnings or Benefit Deductions before referral to bailiffs. Before an account is referred to the bailiffs the customer will be sent notification of the additional costs involved and given the opportunity to make payment or an arrangement for payment.

The Authority's external bailiffs are certificated and abide to a SLA. Fees and charges associated with bailiff action will be charged in accordance with levels set out in the legislation and also agreed with the Authority.

When the bailiffs visit they ask for full payment and will add further costs.

Should the customer be unable to pay the amount due in full immediately then the bailiffs may agree a payment arrangement. This is covered by a 'walking possession' agreement. This is where the bailiff records an inventory of goods that can be sold to repay the debt. The customer will be asked to sign the walking possession agreement which allows the bailiff to leave the goods with the debtor. Additional fees will be added to the bill for this action. Providing payment is made as arranged there are no further costs.

If goods are subject to a walking possession agreement the customer cannot move or dispose of them without the bailiff's permission.

If the customer fails to pay as arranged and has signed a walking possession agreement, the bailiffs may re-enter the property to take the goods listed on the inventory. There are additional costs for their removal and sale, payable by the customer.

If the bailiff believes that the customer may intentionally dispose of their goods they may take 'close possession' of them. This means that the bailiff remains in the property until the debt is paid or the goods removed by the bailiff. Additional costs are added to the bill.

The bailiffs may visit the property to enforce the liability order by removing goods. If a van is used, additional costs are added to the bill.

If the bailiffs cannot identify sufficient goods to clear the debt, or cannot gain lawful entry to the property, they send a certificate to the Authority to confirm no, or insufficient, goods could be found.

### 3.10 Bankruptcy Action

The decision to take Bankruptcy action is a very serious one which the Authority will only take having considered all other avenues of recovery. If the court declares a customer bankrupt it could result in them losing their home and possessions to pay the debt together with significant additional costs in respect of the bankruptcy.

The Senior Technical Officer will recommend cases for bankruptcy to the Authority's Insolvency Management Panel. Before recommendation they will ensure that they have taken the following actions in accordance with LGO recommendations:

- Have checked with the Authority's Safeguarding Adults Team to ensure that the customer has no mental health issues or any other vulnerability issues that the Authority is aware of.
- Have attached to the customer's earnings where possible and appropriate.
- Have made deductions from the customer's benefit where possible and appropriate.
- Have had at least one outstanding liability order returned from the bailiffs' nulla bona.
- Have made sufficient efforts to visit the customer at their home address, where there are not concerns for staff safety, to identify vulnerability; including disabilities; and means to pay.
- Have issued a hand delivered letter warning of the consequences of bankruptcy action giving a final chance to pay.
- Other methods of contact such as telephone calls or SMS have been attempted.
- Have made attempts to urge the customer to seek independent advice.
- Appropriate sign posting to local sources of advice has been made to the customer.

In accordance with LGO recommendations the Authority's Insolvency Management Panel, comprising the Account Management Team Leader and Operational Manager, will decide if pursuing bankruptcy is a fair and proportionate action after:

- Reviewing an accurate history of the origin of the debt and attempts to recover it and clearly recording each step of recovery and its outcomes.
- Considering information about the past, present, disputed or outstanding CTRS claims or any discounts or exemptions that might be relevant.
- Assessing that there is no realistic prospect of recovering the debt by other means in a reasonable timescale.
- Gathering sufficient evidence about the customer's circumstances from all sources, including information provided by the bailiffs.
- Considering whether a customer's failure to pay and to respond to other recovery measures could arise from a disability (including a mental impairment with a long-term and substantial effect on normal day-to-day activities). Where there is an indication of mental health issues investigation into the issue will be undertaken with appropriate Council Departments before a decision on the commencement of bankruptcy action.
- Considering whether the customer's personal circumstances, including disabilities, warrants them being protected from the consequences of recovery action.

If the Insolvency Management Panel decides to proceed with the bankruptcy recommendation it will record its decision together with the information considered.

Where appropriate the Panel should:

- Recommend further actions be taken before the case is recommended again, or
- Reject the recommendation permanently.

If bankruptcy action is recommended, the Senior Technical Officer will refer the case to the Council's preferred solicitors who will deal with the actions in accordance with the Service Level Agreement. A Land Registry search and a credit check will be undertaken to establish legal ownership of property and ascertain equity in order to help determine whether a realisable asset exists to support bankruptcy action. A final letter before action will be sent warning of the consequences of bankruptcy before the Council's preferred solicitor serves a Statutory Demand as the first formal stage in a process that may lead to bankruptcy. Should the customer not agree a payment arrangement within 21 days of the service of a Statutory Demand, or if the court does not set the case aside, then a bankruptcy petition will be served.

### 3.11 Charging Orders

Prior to the commencement of Charging Order action the Senior Technical Officer will have undertaken the checks listed in Section 3.10, in accordance with LGO recommendations, and the appropriate actions will be recorded by the Insolvency Management Panel in the same way as with a recommendation for bankruptcy.

Charging Orders will normally be sought where bankruptcy is considered inappropriate by the Insolvency Management Panel due to the customer's personal circumstances.

If a customer owns their own property then the Authority may decide to apply for a Charging Order to be placed on it. This is similar to a mortgage and means that recovery of the outstanding debt can be made from the proceeds of sale if the property is sold at a later date.

Once the Charging Order has been obtained on a property then the Authority can apply to the court for an order to evict the owner and enforce the property's sale to recover the debt owed.

### 3.12 Committal to Prison

The decision to take committal action is a very serious one which the Authority will only take having considered all other avenues of recovery. The action will also incur substantial costs to the Authority which may not be recouped, particularly if the customer is committed.

The Senior Technical Officer will recommend cases for committal to the Committal Management Panel. Before recommendation they will ensure that they have taken the following actions in accordance with LGO recommendations:

- Have checked with the Authority's Safeguarding Adults Team to ensure that the customer has no mental health issues or any other vulnerability issues that the Authority is aware of.
- Have attached to the customer's earnings where possible and appropriate.
- Have made deductions from the customer's benefit where possible and appropriate.
- Have had at least one outstanding liability order returned from the bailiffs' nulla bona.
- Have made sufficient efforts to visit the customer at their home address, where there are not concerns for staff safety, to identify vulnerability; including disabilities; and means to pay.

- Have sent a letter warning of the consequences of committal action giving a final chance to pay.
- Other methods of contact such as telephone calls or SMS have been attempted.
- Have made attempts to urge the customer to seek independent advice.
- Appropriate sign posting to local sources of advice has been made to the customer.

In accordance with LGO recommendations the Committal Management Panel, comprising the Account Management Team Leader and Operational Manager, will decide if pursuing committal is a fair and proportionate action after:

- Reviewing an accurate history of the origin of the debt and attempts to recover it and clearly recording each step of recovery and its outcomes.
- Considering information about the past, present, disputed or outstanding benefit claims or any discounts or exemptions that might be relevant.
- Assessing that there is no realistic prospect of recovering the debt by other means in a reasonable timescale.
- Gathering sufficient evidence about the customer's circumstances from all sources including information provided by the bailiffs.
- Considering whether a customer's failure to pay and to respond to other recovery measures could arise from a disability (including a mental impairment with a long-term and substantial effect on normal day-to-day activities). Where there is an indication of mental health issues investigation into the issue will be undertaken with appropriate Council Departments before a decision on the issue of a committal summons is made.
- Considering whether the customer's personal circumstances, including disabilities, warrants them being protected from the consequences of committal action.

If the Committal Management Panel decides to proceed with the committal recommendation it will record its decision together with the information considered.

Where appropriate the Panel should:

- Recommend further actions be taken before the case is recommended again, or
- Reject the recommendation permanently.

If committal action is recommended, a request will be made for the Magistrates' Court to issue a summons for the customer to attend a committal hearing, whereupon the Authority will make application to the Magistrates to commit the customer to prison for failing to make payment of their Council Tax or Non Domestic Rates.

At the hearing, the Prosecuting Officer for the Authority will confirm to the Magistrates' Court that a liability order has been granted and that the bailiffs have either been unsuccessful in removing goods or that no goods of sufficient value were available to clear the debt.

The Magistrates' Court then makes enquiries as to why the customer has not paid their Council Tax or Non Domestic Rates bill and decides, following enquiries into their income and expenditure, whether they have failed to pay due to wilful refusal or culpable neglect.

There are several decisions that the Magistrates' Court can make:

- Court Order with a suspended sentence. This is a sentence to a term of imprisonment that is suspended provided the customer keeps to the conditions of the suspension. This is usually an order to pay a set amount to clear the debt. Should the customer fail to adhere

to the order the Council will apply for the customer to be brought back before the court for the sentence to be confirmed and the customer imprisoned.

- Court Order without a suspended sentence. The customer could be ordered to pay a set amount. If payments are not adhered to then the customer is ordered to return to court to give explanation as to why they have not paid. The Magistrates Court will then decide what next course of action to take.
- Remit all or some of the debt. The Magistrates Court may make a Court Order on any part of the debt not remitted.
- Take no action. The Magistrates' Court may decide that no further action is appropriate and request the case be withdrawn.
- Adjourn the case. If more information or evidence is needed before a decision can be made then the case can be adjourned to a later date.
- Committal to prison. The Magistrates' Court can decide to commit the customer to prison immediately for up to 90 days.

If the customer is summonsed to appear in court but fails to attend then the Authority will make an application to the Magistrates to issue a warrant for arrest with bail. This means that a Warrant Officer can enforce arrest and bail the customer to appear in court at a later date.

In certain cases where the customer has a history of failing to appear at court following the service of a warrant with bail the Prosecuting Officer for the Authority or the Magistrates themselves may request the issue of a warrant without bail.

If the customer does not appear at court after being bailed, the Prosecuting Officer for the Authority will make an application to the Magistrates Court to issue a warrant for arrest without bail. In this case, a Warrant Officer can enforce arrest and take the customer into police custody or straight to the Magistrates Court to appear in front of the District Judge.

### **3.13 Absconders**

Sometimes customers may leave their property with debt still owing and without providing a forwarding address. These are sometimes referred to as 'Gone Away' or 'Absconders'.

If a customer leaves their property without providing a forwarding address we will not immediately write off the debt. We have a number of ways of tracing absconders and we will make every attempt to do so.

We may be able to trace the customer through our internal systems. If we are unable to locate the customer using in-house information, we will use a data credit company or collection agent services.

### **3.14 Write Off**

We have an agreed procedure for writing off Council Tax and Non Domestic Rates debts, provided the relevant criteria are met.

We will only consider writing off debts where they are deemed to be uncollectible, e.g. in circumstances where we are unable to trace the customer, where they have passed away (although we will normally look to collect any outstanding amounts from the deceased's estate) or if it is considered uneconomical to pursue the debt further.

The age of the debt is not usually a reason itself to consider write off.

## 4 Assistance to Customers

We recognise that some people do not pay their Council Tax or Non Domestic Rates because of genuine financial or other difficulties. Although we take a 'firm but fair' approach to recovery and enforcement, it is our policy also to offer help and support to all customers who are experiencing difficulties paying at every stage of the collection and recovery process.

Although we have a duty to collect all Council Tax or Non Domestic Rates we also recognise that some customers will have financial and other difficulties that are not limited to paying Council Tax or Non Domestic Rates. Wherever possible, therefore, we will try to achieve a long term solution, rather than just recovering money that is owed now, so that the customer is better able to manage their finances in the future, and meet their future liabilities.

We recognise that some customers experience genuine hardship because of financial problems. It is our intention, wherever possible, not to add to that hardship through collection and recovery of Council Tax or Non Domestic Rates (recognising that customers do have to pay what they are liable for), but to provide the customer with help and support to resolve their finances.

We will particularly try to help and support customers in the following key ways:

- We will offer a range of payment dates and payment methods to enable customers to be able to easier maintain payments.
- We will always try to resolve debt problems at the earliest opportunity, without letting them get out of control, by advising customers as soon as possible that instalments have been missed.
- We will sign post customers towards relevant assistance, including advice agencies.
- When agreeing an arrangement for payment we will always ask that the customer pays an amount equal to their current year's liability, plus an affordable amount in respect of any arrears. This ensures that the customer is able to maintain their payments and prevent the overall debt from increasing. Where this is not possible due to a recent change, such as loss of employment or pending a CTRS claim, a temporary arrangement will be made with an appropriate date for its review.
- We will provide time for benefits and debt advice through referral to advice agencies, or if the agency informs us that the customer is receiving advice from them.
- We will have proper consideration for a customer's circumstances and financial situation, including other priority debts, when taking recovery action and making arrangements for payment.
- Where we feel an offer of payment is too low we will provide clear reasons why we are rejecting the offer and indicate an amount that we believe is reasonable.
- We will respect and protect customer's rights at every stage of the recovery process.
- We accept that in some exceptional circumstances, no payment scheme is affordable.
- We will advise customers of their possible entitlement to any discounts or exemptions.
- We also work as co-operatively as possible with advice agencies. For example, wherever possible and appropriate, at the request of an advice agency we will agree to put a hold on any recovery action for an agreed period to enable the customer to receive specialist advice which will help them make a sustainable payment arrangement with us.

## 5 External Specialist Suppliers

The Authority works in partnership with a number of specialist companies to recover unpaid Council Tax and Non Domestic Rates.

These companies provide additional support and are specialists in their respective areas of recovery.

External companies are used for tracing absconders, bailiff action, data matching in areas such as SPD checking; insolvency work and debt collection work.

All external companies working with the Authority are required to follow its policies and procedures at all times.

## 6 Glossary of Terms

Abbreviation	Explanation
CTax	Council Tax
CTRS	Council Tax Reduction Scheme
DWP	Department for Work and Pensions
LGO	Local Government Ombudsman
NDR	Non Domestic Rates
RMBC	Rotherham Metropolitan Borough Council
SPD	Single Persons Discount

## 7 Reference Documents

Ref. No.	Document Title	Document Ref.
1	002 - Recovery Procedure Manual (CTax & NDR)	G:\04 Account Management\Procedures\Manuals

## 8 Change History

Issue	Owner	Date	Change Details
1, 1 <sup>st</sup> Draft	Robert Cutts	11/4/2012	Initial Draft
1, 2 <sup>nd</sup> Draft	Steve Ward	30/4/2012	Amendments to document
1, 3 <sup>rd</sup> Draft	Robert Cutts	30/4/2012	2 <sup>nd</sup> Draft
1, 4 <sup>th</sup> Draft	Steven Ward	3/9/2012	Amendments to document
1	Robert Cutts	29/4/2013	Final version