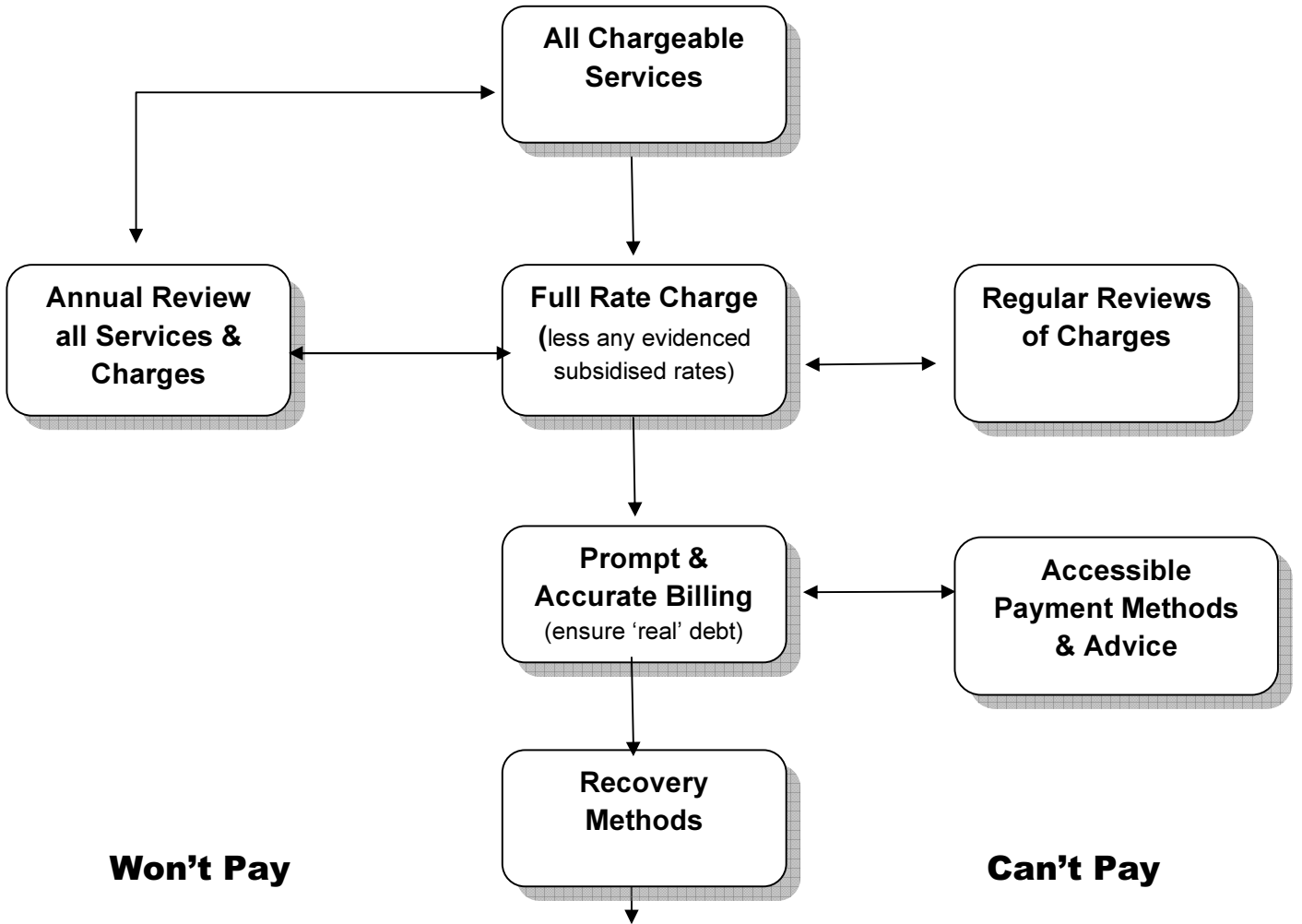


London Borough of Barking and Dagenham

Draft Debt Management Policy

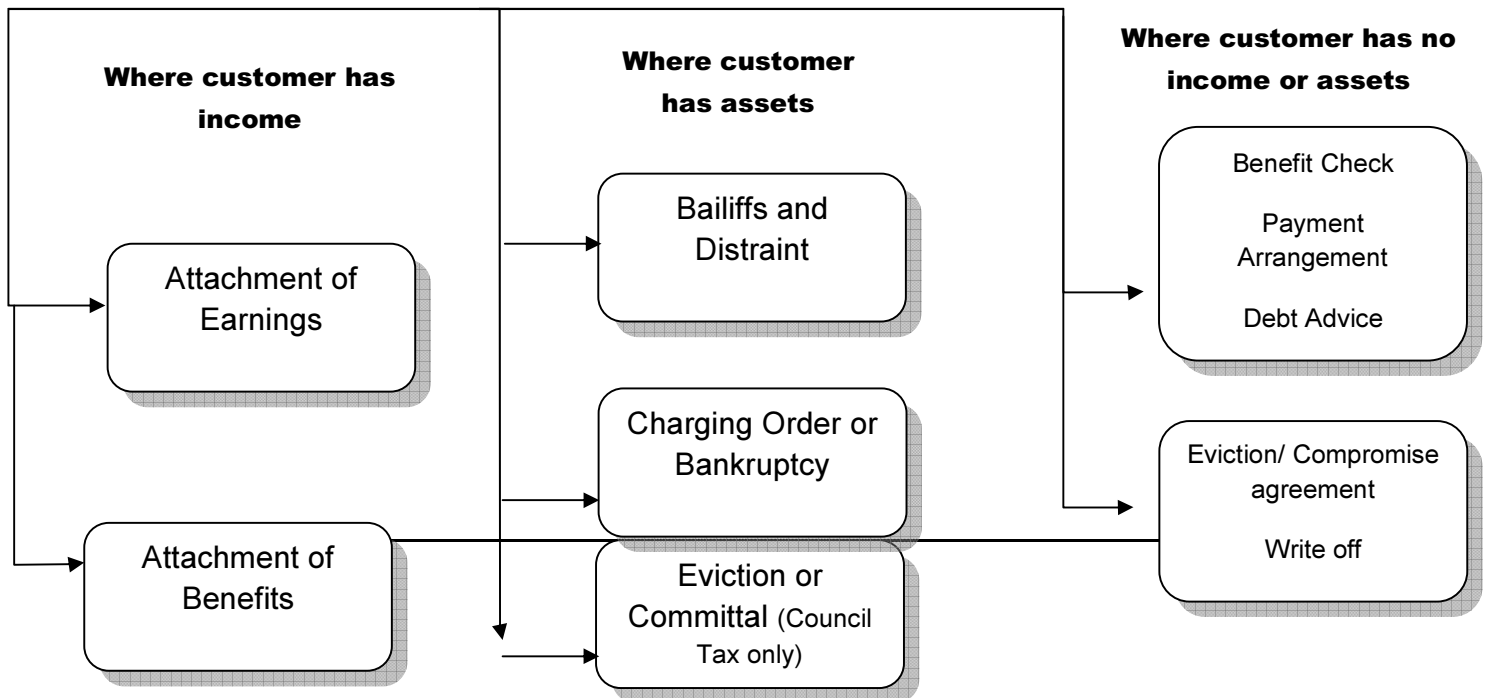
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Debt Management Flowchart



Won't Pay

Can't Pay



1. Introduction

- 1.1 The Council has a duty to recover outstanding debts and in doing so ensures that its processes are fair to everyone, particularly in the current economic climate. With this in mind, the introduction of a corporate debt management policy will ensure we minimise debt and maximise rates of collection, are consistent in our approach and ensures that we assist customers who experience financial difficulty.
- 1.2 This policy applies to all sums owing to the Council and has been developed to ensure a consistent approach to the management of debts across the Council. The main types of debt are:
- Council Tax
 - Housing Benefit Overpayments – this occurs when benefit is paid that the claimant is not entitled to
 - General Income – the fees and charges made for a wide range of Council Services such as adult social care. General income also includes loan repayments and salary overpayments
 - Business Rates (in a joint service with Havering)
 - Rent for council properties including houses and flats, garages and commercial property.
- 1.3 The key aims of this policy are as follows:
- To maximise the level of income collected by the Council by;
 - implementation of a transparent charging policy
 - accurate and timely billing
 - reducing the level of debt arising
 - effective and timely recovery processes
 - utilising the appropriate recovery method by debt type
 - To recognise that causes of debt vary and recovery methods should be focused accordingly. Debt will be categorised and methods of recovery focused by type, with debtors identified either as ‘Can’t Pay’ or ‘Won’t Pay’:
 - ‘Can’t Pay’ – will receive appropriate assistance and support through debt management and benefit advice, helped to make and adhere to payment arrangements and understand options to minimise costs in the future.

- ‘*Won’t Pay*’ – appropriate tools of recovery will be focused on debt collection depending on individuals circumstances and the assets or income they have.
- To circumscribe the income cycle from charging policy through to collection and enforcement.
- To ensure that debts are managed in accordance with legislative provisions and best practice.
- To foster good financial management and control across the council
- To ensure income relating to all types of debt is to be handled in accordance with the Council’s Constitution, the Financial Rules and this policy.
- To ensure performance in relation to debt recovery is reported through the relevant management structures of the Council.

2. The principles of good practice

- 2.1 There are a variety of reasons why debt is created. Putting effective processes in place; charging and invoicing accurately and speedily, ensures that debts raised are correct and do not discourage timely payment. Customers fail to make payments for a variety of reasons. Categorising debts types into 'Can't pay' / 'Won't pay' can ensure targeted recovery methods are utilised. Where people genuinely have difficulty maintaining their payments; the council will make every effort to help. Others may deliberately set out to delay or not make payments at all. In these situations the council will take action to secure and recover payments. Where appropriate the council will charge additional fees to cover the cost of the action and reduce the burden on those people who pay charges promptly.
- 2.2 The council will follow the principles of good practice set out below:
- Fair charging policies that are reviewed regularly
 - Payment in advance where possible
 - Accurate and prompt billing
 - Promote Direct Debit as the default method of payment with a range of other payment options for customers without a bank account
 - Provide advice on ways to reduce bills and maximise income
 - Consider special payment arrangements for those customers experiencing financial difficulties
 - Keep customers informed
 - Take appropriate recovery action
 - Make additional arrangements for Adult Social Care debt
 - Multiple debt management - where the Council is aware of more than one debt owing to the Council
 - Review and write off debt where appropriate

3. Charging Policies

3. The Council will charge for all services where allowable
- 3.1 The council will design charging policies which are coherent and cost effective. Policies will be designed to be fair and easy to understand and administer.
- 3.2 Charges should cover the full cost of the service unless there is an explicitly agreed subsidy or an alternative means of funding.
- 3.3 Individual services and departments will regularly review charging policies and fee levels to check that charges are adequate and are applied to all chargeable services.
- 3.4 Reporting methodologies are to be reviewed and improved to ensure that there is a corporate view of the effectiveness of charging and collection policy and delivery.

4. Payment Options

- 4.1 Where payment can be taken before a service is provided these cases are to be identified and payment taken in advance, ensuring that no debt is raised in these cases.
- 4.2 When this is not possible and a debt is raised, the easier it is to pay the more likely it is that payment will be made. Direct Debit is the easiest payment method for customers and is the most efficient for the Council which helps keep the cost of collection as low as possible. Where appropriate we will propose Direct Debit as the default method of payment to all customers unless they are unable to pay this way. Where a customer is unable to pay by Direct Debit or it's not appropriate (e.g. for a 'one off' bill) we will provide a choice of convenient methods of payment.
- 4.3 The Council will encourage a range of payment options which should be convenient for the customer and cost effective for the council.
- 4.4 Services will provide a range of options to reduce the reliance on cash transactions. The current payment options are Direct Debit, Debit and Credit Cards (allowing payments to be made 24 hours a day, 7 days a week using the automated telephone line or Internet facility) Standing Order, Cheque and Cash at PayPoint, Post Office or Cashiers. Further payment options including text payments are being investigated and may be introduced as cost effective alternatives.

5. Prompt and Accurate Billing

- 5.1 The council recognises that prompt invoicing and billing is important in reducing the debt burden. The Council will:
- produce accurate and clear bills promptly
 - respond quickly to changes in circumstances and applications for exemptions, discounts, rebates and reliefs
 - produce clear bills in plain English and show:
 - what the bill is for and the period of liability
 - the amount due and, where appropriate, the instalment amounts and payment due dates
 - how to make a payment or deduction from earnings or benefit
 - be a contact point for enquiries - including e-mail and website details
- 5.2 Performance measures and reviews will ensure billing is effective at each stage above
- 5.3 Wherever reasonable, the council will require payment before service will be introduced to maximise income collection.
- 5.4 Where services are used over a period of time the council will use the most effective billing methodology such as invoicing or setting up accounts to enable regular standardised payment options based on expected service usage followed by variation adjustments at appropriate intervals. These options are subject to system capability.
- 5.5 The Council cannot eliminate the issues arising from individuals and families on low incomes. The approach to recovery must therefore be sensitive to individual circumstances.

6. Recovery Processes and securing the debt

- 6.1 The Council's approach will be consistent, transparent, firm, fair and courteous
- 6.2 Consistency means taking a similar approach in similar circumstances to achieve similar ends. The Council aims to achieve consistency in the advice it gives, the use of powers, and the recovery procedures used.
- 6.3 The Council recognises that consistency does not mean simple uniformity and will take account of many variables such as the individuals needs and ability to pay and the need to secure the debt on behalf of the Council
- 6.4 Transparency is important in maintaining public confidence; helping people to understand what is expected of them and what they should expect from the Council and clearly explaining the reasons for taking recovery and enforcement action.
- 6.5 Recovery action will be taken in a timely manner and wherever possible technology will be utilised to automate and expedite processes.
- 6.6 A written explanation of any rights of appeal against formal enforcement action will be given before or at the time the action is taken.

7. Range of recovery methods

- 7.1 The Council will differentiate wherever possible between those who can't pay, those who won't pay and those who have gone away. The purpose of this differentiation is to target the most effective recovery methods to recover the debt.
- 7.2 A range of recovery options will be used where arrangements to pay have broken down. The choice of recovery method will depend on a number of factors including the method available for a particular type of debt, but options can include:
 - Attachment of Earnings Order
 - Deductions from benefit
 - Bailiff action
 - Charging Order
 - Insolvency (bankruptcy) action
 - Securing the debt by obtaining charging order against assets
 - Enforced sale of assets
 - Committal to prison

- 7.3 The Council will always take recovery action where a customer does not pay and does not say they are having difficulty paying. If the customer tells us soon enough that they are having problems and we agree a special payment arrangement we will not take any further recovery action. However, if we have started recovery action (e.g. we have sent a court summons) and subsequently make a special payment arrangement we will continue with recovery action and ask the magistrate for a Liability Order but just hold it to protect the Council's position.
- 7.4 When a customer tells us they cannot pay we will offer advice on ways to reduce their bill and maximise their income. Staff involved in the recovery of debts are trained on anti-poverty and social inclusion awareness so they can:
- inform customers of their entitlement to Housing and Council Tax Benefits, discounts, reliefs and exemptions
 - inform customers of the general availability of other income related benefits such as Job Seeker's Allowance, Child Tax Credits, Working Tax Credits, Pension Credits and Guarantee Credit
 - refer customers to the Council's partners – Voluntary Sector Advice Services for help and advice on all benefit entitlements
- 7.5 The table below shows the different types of debt and stages of recovery. The table indicates which recovery method the Council is likely to use. In some circumstances the recovery method may differ because of the size of the debt or the customer's circumstances.
- 7.6 Council Tax has high volumes of recovery action, so reminder, final and summons notices are generated automatically. However, cases can be automatically withheld using 'hold indicators' (e.g. where a special arrangement is in place or work is outstanding). Cases at summons stage are individually checked before the summons is issued.
- 7.7 If a customer is vulnerable (e.g. elderly, seriously ill, mental health issues) and this makes it difficult for them to pay, we will try to avoid recovery action and provide the assistance they need to make payment. We can only do this if we know the customer's circumstances.
- 7.8 We will always ensure that the recovery method is appropriate for the amount of debt. Bailiffs will not be engaged for any debt less than £125.00.
- 7.9 Where the debt is for an ongoing service provided by the Council which the Council does not have to provide (for example Trade Refuse) we will

stop providing the service until the debt is paid or an acceptable special payment arrangement is made.

7.10 We will follow the principles of enforcement outlined below:

- Our approach will be consistent – with the aim of achieving consistency in the advice we give, the use of our powers and in the recovery methods we use
- Our actions will be transparent – to help customers to understand what is expected of them and to explain the reasons for taking any recovery action.
- Our action will be proportional – we will only use the most severe sanctions for the most difficult high value cases
- Make additional arrangements for Social Care charging

7.11 The collection of Adult Social Care charging will take into account the vulnerable nature of many of the customers. Although the collection process will be similar to other types of sundry debt we will take additional steps to try and understand the customers' personal and financial circumstances so that we can act appropriately in the best interests of the customer, other service users and the Council.

7.12 Use of eviction from Council properties will be a last resort and is governed by legislation. Compromise agreements may be sort with Housing where possible. For example re-locating a family into a smaller more affordable property.

8. Tracing

8.1 The Council will make all necessary attempts to trace any debtor that has absconded to ensure that payment is received. This will include checking internal and external sources of information and sharing information with other authorities and using tracing agents as appropriate. The timeliness of tracing, allowing time for the debtor to reappear will be considered before the debt is submitted for write off.

9. Bailiffs and Bailiff Management

- 9.1 The ability to refer debt to bailiffs is an important tool in the recovery process. The Council appreciates the sensitivity attached to the use of bailiffs.
- 9.2 The Council will seek to use bailiffs only where it has determined that this is the most effective collection method for the debt in question.
- 9.3 Bailiffs will be selected with regard to their performance and customer service standards and capabilities. The council will balance the requirement for effective debt collection with the reasonable and lawful behaviour of its bailiff functions and contractors.
- 9.4 Bailiff performance and contract management will be in place to ensure that compliance with codes of conduct good practice. The Council manage performance across a range of areas including charges, hours of operation, levels and accuracy of distraint, entry and re-entry.
- 9.5 Bailiff payments and incentives will be reviewed as part of the procurement process to align performance to council objectives, maximise income and minimise cost to the council and the customer.
- 9.6 Bailiff services will comply with the National Standards for enforcement agents.

10. Debt Advice & Multiple Debt Management

- 10.1 The Council recognises that some customers will experience financial difficulty either for short or longer periods. Customers who find themselves in debt will often have multiple debts and often experience a spiral of debt that affects the whole family and life quality and becomes a way of life. All staff dealing with families in difficult circumstances must be cognizant of this and recognise the effect being in debt has.

For Example:

A parent, recently separated may need help to claim benefit and put accounts into their own name. They require help to arrange regular payments for all bills and assistance in making payment arrangements to pay off any arrears accrued during a difficult separation, where focus had been on the children's welfare.

- 10.2 Customer Service and Recovery staff will be trained to work with colleagues and families or individuals in debt to understand their particular life circumstances and focus help around these.
- 10.3 The Outreach team within Revenues and Benefits assist in dealing with complex cases by allocating a case worker to work with all partner organisations and teams to develop solutions for families and individuals.
- 10.4 Customers will be signposted to assistance in managing debt using the Council's own help and independent partners (Appendix 2)
- 10.5 Where a customer owes more than one debt of the same type, these debts shall be amalgamated for the purposes of this policy.
- 10.6 The Council will seek to deal with all debt outstanding at the same time so that an holistic approach is adopted. If we are aware, through discussions with the customer or systems matching, that the customer has multiple debts with the Council we will review those debts in total and try to agree a special payment arrangement.
- 10.7 The arrangement will attempt to maintain ongoing payments and reduce arrears for all debts owed to the Council. See Appendix 2 for priority debt guidance.
- 10.8 Where the customer has multiple debts it is also likely they will owe money to other organisations. The Council does not itself offer debt management advice to individuals or business. However, the Council recognises the valuable role of local advice agencies in providing assisting to local residents experiencing difficult in managing debt and prioritising repayments to creditors and in maximising income available to the debtor. For example money advice for individual debtors is available through Capitalise, London's debt advice partnership. Appointments for clients can be made through Barking CAB.

11. Staff in arrears

- 11.1 It is not acceptable for Council Members, staff or those employed by Elevate to owe money to the council
- 11.2 The council will use the information it holds on staff to assist with debt recovery and to make arrangements to clear the debt by salary deduction or Direct Debit

12. Treatment of costs

- 12.1 The Council will seek to levy and recover all costs and fees that are legitimately due from the debtor to the Council or its agents. Only in cases where it would not be in the public interest to pursue costs/fees will they be waived.
- 12.2 A distinction will be drawn between costs which are withdrawn because they were charged incorrectly and costs which are written off because they are considered to be irrecoverable under the guidance of this policy.
- 12.3 Where costs are considered as irrecoverable they shall be treated in the same manner as other debts for the purpose of this policy.

13. Debt Analysis and Segmentation

- 13.1 The Council will use all available information to segment existing uncollected debts to maximise recovery before these are considered for write-off. Write off's of irrecoverable debt will be in accordance with the Council's Financial Rules set out in the Constitution as described below. Write off's will be agreed in line with the Revenues & Benefits Write Off Policy (Appendix 3) and total levels of write off each quarter will be reported to Cabinet.
- 13.2 Data will be considered from a range of sources and the Council will work with partners to develop an approach to debt recovery allowing the use of analytical software to sort and segment older debts so that it can be processed by the most appropriate specialist according to the data analysis undertaken.
- 13.3 The purpose of this approach is to take a fresh view of older debts and use specialist technical knowledge to maximise income that the Council may previously have found uncollectable.

14. Write-Off Policy (all debts)

- 14.1 The Council will take all necessary action to recover what is due. Debts will be subject to the full recovery, collection and legal procedures as outlined in this policy.
- 14.2 The Council recognises that where a debt is irrecoverable, prompt and regular write off of such debts is good practice.
- 14.3 Irrecoverable debts are subject to the Financial Rules set out in the Council's Constitution. The rules for writing off irrecoverable debts are those contained within the Council's Financial Rules and are set out below. The text below is a copied extract from the Council's current Constitution, agreed on February 2011 and the paragraph numbering relates to that part of the Constitution:

14 Write Off and Disposal of Assets and Debts

14.1. Write offs: If assets have been lost, stolen or damaged and the loss is not recoverable from insurance or other sources, they may be written off by the Chief Officer in conjunction with the Chief Financial Officer as Section 151 Officer or Nominated Deputy.

14.2. Chief Officers may write off other non repeating sums to the value of £2,000. Sums above this limit may be written off in agreement with the Chief Financial Officer as Section 151 Officer or Nominated Deputy up to a value of £10,000. Other write offs proposed in excess of this sum must be subject to a report by the relevant Chief Officer to the Cabinet, supported by the Chief Financial Officer as Section 151 Officer or Nominated Deputy.

14.3. Debts in relation to Revenues and Benefits may be written off in accordance with the debt write off policy as agreed from time to time by the Cabinet.

14.4. Write offs in excess of £2,000 will be reported to the Cabinet on a quarterly basis.

- 14.4 The rules (14.3) stipulate write-off relating to revenues and benefits are to be carried out in accordance with the write-off policy as agreed from time to time by the Cabinet. The proposed write off policy relating to Revenues and Benefits is set out at Appendix 3.
- 14.5 In considering the approval to write off a debt the authorising staff shall give consideration to:
- This Policy
 - The interest of the local community
 - The Council's fiduciary duty
 - The rights of the customer and the effect of continued enforcement action

- 14.6 Any member of staff, Member or Contractor who has an interest in any debt must not participate in the decision making process regarding the write off of the debt and must declare their interest.
- 14.7 For the purposes of this policy an interest includes those in the following list, however, the list is not intended to be exhaustive. Where a member of staff is unsure whether they have an interest they should seek advice from their line manager or internal audit.
- The debt is owed by a relative, including relatives by marriage
 - The debt is owed by a relative of a current or former partner
 - The debt is owed by a friend or neighbour
 - The debt is owed by an organisation of which you are a member
 - The debt is owed by an organisation of which a relative is a member
 - The debt is owed by a company or individual with whom you have a business relationship

15. Performance Monitoring

- 15.1 The Council will monitor the implementation of the process to ensure that it is effective. Monitoring will include:
- Quarterly Reports to Cabinet on Debt Management performance and write off levels
 - quality checks on work processes to ensure fairness and consistency
 - audit and quality checks on work processed by individuals
 - rate of collection – to identify our performance against the targets set for the collection of debts
 - number of cases at each stage of the recovery process
 - complaints received – to assist us with making service improvements
 - setting targets to improve performance
 - regular monitoring of Service Level Agreements
 - Analysis of Advice Centre feedback/surveys to ensure that the service is customer focused
 - benchmark our services with other local authorities
- 15.2 Performance reporting will continue to be on an income stream and collection rate basis and the effectiveness of the policy will be seen through the levels of income that individual services achieve.

16. Review of this policy

- 16.1 The Council is committed to continuous improvement and it is critical that new approaches and ways of working will be introduced. This policy will be reviewed annually to allow it to be updated and to take any service improvements or changes into account.

Appendix 1

Table 1: Debt Types & Recovery Methods

	Request for Payment	1 st Reminder 2 nd Reminder/ Final Notice (min.times cales)	Claim Form or Summons	Court	Bailiffs and Distraint	Attachment of Earnings or Benefit	Charging Order	Bankruptcy or Insolvency	Committal to Prison	Withdrawal of Service / Eviction
Council Tax	Annual Bill	✓ 1 st =14 days 2 nd =7 days	✓ Summons = 14 days	Magistrate	✓	✓	✓	✓	✓	x
Business Rates	Annual Bill	✓ 1 st =14 days 2 nd =7 days	✓ Summons = 14 days	Magistrate	✓	✓	✓	✓	✓ (sole traders)	x
Rent	Weekly Charge	✓ 1 st =7 days 2 nd =7 days	✓ Pre notice = 7 days Notice seeking possession = 7 days	County Court	✓	✓	✓	✓	x	✓
Parking Charge Notice (PCN)	PCN	✓ Charge Cert = 21 days	✓ Referral to TEC = 35 days	Traffic Enforcement Court (TEC)	✓	x	x	x	x	x
Lease-holders	Annual Bill	✓ Quarterly reminders	✓ Persistent non payment	County Court	✓	x	✓	✓	x	x
Commercial Rents	Quarterly Bill	✓ Reminder = 21 days Final notice	✓ Claim form = 7 days	County Court	✓	x	✓	✓	x	x

		= 14 days								
Trade Refuse	Invoice	✓ As above	✓ As above	County Court	✓	x	✓	✓	x	✓
Hall Hire	Invoice	✓ As above	✓ As above	County Court	✓	x	✓	✓	x	x
PCT invoices	Invoice	✓ As above	✓ As above	County Court	✓	x	✓	✓	x	x

	Request for Payment	1 st Reminder 2 nd Reminder	Claim Form or Summons	Court	Bailiffs and Distraint	Attachment of Earnings or Benefit	Charging Order	Bankruptcy or Insolvency	Committal to Prison	Withdrawal of Service
Nurseries	Invoice	✓	✓	County Court	✓	x	✓	✓	x	✓
Care Lines	Invoice	✓	✓	County Court	✓	x	✓	✓	x	x
Fairer Charging Contribution	Invoice	✓	✓	County Court	✓	x	✓	✓	x	x

Appendix 2

Advice on priority debts from the Citizens Advice Bureau

The following advice is supplied to debtors by the Citizens Advice Bureau for information. It does not override the Council's debt policies and process.

Priority debts

All debts are important, but some debts are more pressing than others. Priority debts are debts owed to creditors who can take the strongest legal actions against you if you do not pay. It is not the size of the debt that makes it a priority, but what the creditors can do to recover their money.

Priority debts are:

- Mortgage arrears
- Rent arrears
- Council Tax and Rates
- Water rates
- Gas and electricity
- Unpaid Magistrate Court fines
- Unpaid maintenance and child support
- Income Tax and VAT/National Insurance
- Telephone
- Hire Purchase for goods that are essential e.g. a car needed for work

If you have any of the debts above, you must deal with them before you offer to repay any of your non-priority debts.

Non-priority debts

Examples of non-priority debts are:

- Credit Card and Store Card arrears
- Catalogue arrears
- Bank overdrafts and loans
- Hire Purchase for goods that aren't essential e.g. a television
- Money borrowed from family and friends

You cannot be imprisoned for not paying non-priority debts. You are unlikely to lose your home or your essential goods. However, if you make no offers to pay,

without explaining why, the creditors will take you to court. If you still fail to pay when the court has ordered it, the creditors can take further action – for example, they can get another court order allowing them to send bailiffs in.

Write-Off Policy

Enforcement action to taken be prior to considering write off

All reasonable and economical debt recovery action should be taken before consideration is given to writing off a debt. The degree of enforcement action attempted should be dependent on the amount owed, the type of debt and the customer's personal circumstances where they are known.

Approved reasons for write off of debts

Debts to be written off fall into two broad categories, firstly those debts that the Council is unable to collect and secondly those debts that are deemed uneconomic to collect. The following reasons are recognised as valid reasons for the write off of debts, subject to all appropriate action to enforce payment having been attempted.

Unable to recover:

- The customer is deceased and has left no estate
- The customer is subject to a formal insolvency order (*in such cases any accruing debt to be written off will only be up to the date of the order*)
- The debt has been remitted by the Court
- It would cause the customer hardship to enforce payment, or it is in the interests of the Council or the wider community to write off the debt. This includes the use of the Council's powers under Section 49 of the Local Government Finance Act 1988 in respect of writing off a Non-Domestic Rate on the grounds of hardship when appropriate
- The customer has absconded/gone away and cannot be traced
- The customer is living outside the jurisdiction of the English Courts and is unlikely to return.
- The Court has refused to make an order in respect of the debt
- The customer has served a prison sentence to discharge the debt
- The debt is an overpayment of Housing or Council Tax Benefit which is deemed to be unrecoverable in accordance with the Housing Benefit General Regulations 1987 and the Department for Work and Pensions overpayment guidance manual
- The age of the debt precludes recovery or the debt is Statute Barred.

Uneconomic to recover

It is uneconomical to take action to enforce payment if the amount is a small balance (under £10) or it is in the Council's interest to agree a negotiated settlement of part of the debt

In general, recommendation for debts to be written off should be made only where one of the above categories applies. However, it is recognised that it is difficult to anticipate all potential circumstances where write off may be justified, and that on occasion it may be appropriate to write off a debt for other reasons. Where this is the case a full written report justifying the recommendation must be provided to the appropriate authorised Officer, who will make a decision regarding the writing off of the debt.

Authorisation to write off debts

The Council's Financial Rules allow for debts in relation to Revenues and Benefits to be written off in accordance with the debt write off policy as agreed from time to time by the Cabinet. For Revenues and Benefits in accordance with paragraph 14.3 of the Financial Rules debt write-off may be approved in accordance with the following table:

Value of Debt / Credit	Staff Authorised to Write Off Debt
Up to £2000	Head of relevant service area, i.e. Benefits, Revenues, Rents (Elevate)
£2000.01 to £10,000	Group Manager Revenues and Benefits (Client Unit), Assets & Commercial Services / Divisional Director of Assets & Commercial Services
Over 10,000	Corporate Director Finance and Resources

Authorisation may only be given by means of an original signature. A single signature may be applied to a schedule of debts of individual amounts within a single category.

Guidelines to authorising write off of debts

In considering the approval to write off a debt the authorising staff shall give consideration to:

- This Policy
- The interest of the local community
- The Council's fiduciary responsibilities
- The rights of the customer and the affect of continued enforcement action.

Links to Existing Policy & Policies

1. **Fraud Prosecution Policy** – the Council holds a ‘zero tolerance to fraudulent activity’
2. **Staff & Members Code of Conduct** – Staff, Member’s and Contractors should not owe debts to the Council
3. **Customer Access Strategy** – customers have ease of access to information, assistance and payment methods and are signposted to independent advice where required
4. **Council Policy House** – well run organisation delivering its statutory duties in the most practical and cost-effective way