

**CABINET
28 JANUARY 2020**

PART 1 – PUBLIC DOCUMENT

6h ITEM REFERRED FROM OVERVIEW AND SCRUTINY COMMITTEE: 21 JANUARY 2020 – FAIR COLLECTION POLICY

The Committee received a report entitled Fair Collection Policy and Presentation by Penham Excel Ltd.

Mr Alan Wood and Mr Philip Hammonds, Penham Excel, gave a verbal presentation, with the aid of a PowerPoint Presentation, to Members of the Committee in relation their work and role as a civil enforcement agency.

In response to a series of questions raised by Members, the Service Director – Customers and the Revenues Manager along with Mr Wood, Mr Hammonds and Ms Lecia Fraser, North Hertfordshire Citizens Advice, provided the following responses:

- It was felt that the Fair Collection Policy struck the right balance between protecting vulnerable customers as well as ensuring finances were collected;
- Consultation had been carried out with Citizens Advice and the Money Advice Trust;
- Budgeting work was carried out with clients to ensure they were able to keep to the repayment agreement;
- There was a note on all Benefits correspondences that reminded customers to inform the Council if their circumstances were to change;
- The collection of arrears had improved;
- Letters were sent out in advance to customers to inform them that Council Tax arrears would be collected via an Attachment of Earnings; and
- Some customers contact the Council once they have noticed an Attachment of Earnings.

RESOLVED: That the presentation by Penham Excel Ltd be noted.

RECOMMENDED TO CABINET: That the Draft Fair Collection Policy be adopted.

REASONS FOR DECISIONS:

- (1) To better inform the Committee of the role of Collection Agents in North Hertfordshire; and
- (2) To allow the Committee to comment on the Draft Fair Collection Policy before it is considered by Cabinet.