

Wigan Council Corporate Debt Policy

PART 1 - What is a Corporate Debt Policy (CDP) and why have one?

	Page
1.1 What is a Corporate Debt Policy?	4
1.2 Why have a Corporate Debt Policy?	4
1.3 What is a Debt?	5
1.4 Why do people owe money to the Council?	5
1.5 How do people get into debt?	5
1.6 Balancing Customer Care and Debt Collection	6

PART 2 - Helping people

2.1 Customer Care	8
2.2 How to get help and advice	8
2.3 The Council's Aims	10
2.4 Paying by Instalments	11
2.5 Prioritising Debts	11
2.6 Complaints	12
2.7 Rights of Appeal	13
2.8 Delivering the Policy	13

PART 3 – How the Council will operate this policy

3.1 Two ways of looking at Corporate Debt	15
3.2 A Corporate Debt Collection Policy	15
3.3 Corporate Policy on Collecting Debt	15
3.4 How Income is Collected	17
3.5 Efficiency and Effectiveness	18
3.6 Why we sometimes need to take enforcement action	19
3.7 Types of Enforcement Action	19
3.8 Rights of Appeal	20
3.9 Complaints	20
3.10 Data Protection	21
3.11 External initiatives and learning from others	21
3.12 Reviews	22
3.13 Getting the Policy to Work	22
3.14 Continuous Improvement	22

Appendix – Wigan Council HELP Leaflet

Wigan Council Corporate Debt Policy

Part 1: What is a CDP and why have one?

1.1 What is a Corporate Debt Policy?

The CDP is the Council statement on how it will work with its customers and partners to collect debt from citizens. It will outline what it will do to help those who are in debt. As a minimum, the Council and its partners (Wigan and Leigh Housing and Wigan Leisure and Culture Trust) will have as an objective that an individual's indebtedness does not worsen.

The Council has formalised the policy for the following reasons:

- It is a good practice and allows all involved in the policy what the approach is. This promotes efficiency and consistency in the collection of debt. This is important as the collection of income is vital in providing resources to deliver services.
- The Council recognises that early and professional debt advice is an important element of the Government's Anti-Poverty Strategy and this policy promotes positive actions in assisting those who may be unable to access mainstream financial services.

For expediency and efficiency this policy has been written from the viewpoint of Wigan Council but includes the corporate debt policy and principles which cover Wigan and Leigh Housing and Wigan Leisure and Culture Trust, though these may have different laws rules and regulations covering the goods and services that they provide, either statutory or internal, and this should be borne in mind when considering what action may be taken by them.

1.2 Why have a Corporate Debt Policy?

Having a CDP is a good practice and ensures that all the people involved in the collection of money owed to the Council have a consistent approach and an understanding what that approach is.

This not only promotes efficiency, effectiveness and consistency in the collection of debt, an important and vital factor as this money provides needy resources which we use to deliver services.

An understanding of an individual's or commercial organisation's problems and maximising their help, assistance and benefits will help the customer to pay their bills and become debt-free sooner and help maintain the Council's cash-flow.

1.3 What is a debt?

For the purposes of the CDP, a debt is defined as any amount of Council income that has not been paid by the due date. All Council bills and invoices etc will be raised as soon as it is practicable, and will include clear, relevant and full information as to:

- What the bill is for
- When payment is due
- How to pay
- How and who to contact for further information and/or advice.

1.4 Why do people owe money to the Council?

People can owe the Council money for many different things including:

- Council Tax
- National Non Domestic Rates
- Housing Rents
- Housing Benefits and Council Tax Benefits Overpayments
- Leisure Trust – cultural and sporting charges
- Income from Planning Applications, Building regulations and Land Charges
- Adult Services – Care fees
- Rental income from property eg ground rents and leases
- Other invoiced items.

1.5 How do people get into debt?

Anyone who receives an invoice or request for payment is in debt until it is paid. If someone has a hire purchase agreement or mortgage or has just bought something on a credit card, they are also indebted. In this respect nearly every adult will have debt.

Debt is not a problem until someone is unable to repay it.

Our customers who contact us because they are unable to pay a council invoice or other bill may already be in debt due to one or more of many factors which may include:

- Being unemployed
- Customer has lost their job

- A single parent
- On benefits
- Over committed to other things – loans, HP etc
- Being unable to budget
- Received a very large bill – can't afford to pay all at once.
...and/or many other things

1.6 Balancing customer care with debt collection

It is very important to the Council that it is able to collect income due to it. This helps the Council to pay for the services it delivers and therefore not paying bills ultimately impacts on service levels. It is the Council's duty to be fair to all citizens and so collection of debt is necessary. It makes sense for the Council, and all those paying for and receiving services, if the system for paying bills is as simple and easy as possible. In addition, when customers find themselves in difficulty in paying their bills the Council wants them to understand that we are here to help if we can and what our approach will be and this all customers including individuals, businesses and all other organisations

There is a need to ensure that people pay their bills so that the Council can survive but the Corporate Debt Policy also recognises that some people, companies and other organisations will have difficulties paying their bills. This policy will describe how the Council will approach this in the next two parts:

Part 2 - Helping customers

Part 3 - How the Council will operate this policy

Wigan Council Corporate Debt Policy

Part 2: Helping Customers

2.1 Customer Care

We can make it easier for Customers to pay by making sure they know:

WHEN PAYING A BILL:

- How they can pay
- Where they can pay
- To quote the correct references so that their account is credited quickly and correctly.

CAN'T AFFORD TO PAY?

- With most bills, some leeway can be given if a customer cannot afford to pay all at once
- The customer should contact the Council as soon as possible - as the Council may continue to take action to collect a debt if there is no response
- The Council will require the outstanding amount to be cleared as quickly as the customer's finances will allow. Debt recovery staff are always available to discuss Customers' requirements and provide instalment applications and advice
- Customers should make contact immediately if they are unable to make an instalment payment or if their circumstances change that will affect their repayment.

2.2 How to get help and advice

The Council will offer early and professional advice to all of its customers - and customers can help us to help them by contacting us if there is a problem.

TO CONTACT US FIRST:

All Council communications will state:

- How and who to contact for information, disputes and payment advice
- That early communications are really important in helping to resolve debt problems

IF SOMEONE NEED FURTHER ASSISTANCE?

Some people will still need further help and may require the assistance of one of the following:

Wigan Council

[www.wigan.gov.uk/Services/Advice BenefitsEmergencies/CreditCrunch](http://www.wigan.gov.uk/Services/Advice%20BenefitsEmergencies/CreditCrunch)

The Citizens Advice Bureau - for personal debt and housing advice
Tel 0844 826 9713
www.citizensadvice.org.uk

The National Debt Line
0121 410 6230
www.nationaldebtline.co.uk

Age Concern for independent advice on benefits / financial concerns
Wigan 01942 241972. Leigh 01942 607337
www.ageconcern.org.uk

Consumer Credit Counselling Service
0800 138 1111
www.direct.gov.uk

Money Made Clear (FSA)
0300 500 5000
www.moneymadeclear.fsa.gov.uk

Unify Credit Union
01942 701 706
www.unifycu.org

Welcome Credit Union for personal loans and financial advice
01942 828 702
www.welcomecreditunion.co.uk

Community Legal Advice
www.communitylegaladvice.org.uk

Wigan and Leigh Housing
Wigan 01942 404128
Leigh 01942 404091
www.walh.co.uk

Free, confidential help and advice for Businesses can be found at:

Business Debt Line
0800197 6026
www.bdl.org.uk

There are many other advice call centres and websites available on-line, though many sites are profit-making and will charge for their services – customers are advised to use care and check for fees and charges when selecting any of these services.

Doorstep Loan Companies may be an easy way of getting some cash but everyone should be made aware of the pitfalls of these loans and possible very high interest rates that they carry.

All this information has been incorporated into a Council leaflet – a draft is attached. When finalised this will be passed for the scrutiny of the Corporate Standards Section. This includes information on how to get free internet access.

2.3 The Council's Aims

The Council want to help people and businesses with their finances, especially those on low incomes. At the same time the Council has a duty to ensure that people and businesses pay their bills as quickly as possible.

The Council and its partners will balance these two aims by taking the following action:

- Following this policy in helping to resolve problems
- Acting as early as possible to help those who are struggling to pay
- Attempting to assist the customer in sorting out debt problems before they escalate out of control. Identifying potential problems when possible and providing timely money advice referral where early contact has identified financial difficulty eg Citizens Advice Bureau etc.
- Acknowledge customers that have multiple debts owed to the Council and discussing with relevant Departments to find the best way forward, if required
- Protecting customers and their families from harassment and undue hardship
- Allowing for the proper holistic appraisal and consideration of a customer's circumstances and provide arrangements for those who genuinely need time to pay their debts
- Asking customers to provide information regarding their finances, if required, in order to facilitate an arrangement
- Periodically reviewing instalment arrangements to ensure that a debt is being cleared as quickly as possible
- Informing customers that once an agreement has been made no further action will be taken unless the arrangement is broken or a review of the arrangement is made
- Acknowledging the customer's obligations and responsibilities to his or her dependants.
- Recognising and protecting the customer's rights at every stage of the process.
- Complying with the relevant customer care standards.
- Using plain English in letters and all other correspondence.
- Providing translation services where required.
- Treating individuals equally, consistently and fairly, regardless of age, gender, disability, and sexual orientation and to ensure that individual's

rights under Data Protection and Human Rights legislation are protected.

2.4 Paying by instalments

When a Customer find themselves in difficulty with debt then all their debts including all Council debts will be taken into account when assessing ability to pay. All cases will have individual treatment according to the circumstances surrounding their debt. Assessment of the ability to pay will be based on the proportion of disposable income that the customer states that he/she has and realistic arrangements by regular payment amounts will be agreed in preference to taking legal action.

The intention is that the debt should be cleared as soon as possible. It may not always be appropriate to offer payment by instalments. For instance some accounts may not be paid by instalments eg where a customer has requested goods or services from the Council – they would be expected to be able to pay if they've made the order. The Council will consider what course of action is appropriate as follows:

- Payment at once, in full as per the invoice, agreement etc.
- Payments within 3 months – agreed without completing a pro-forma of details of income and expenditure, but written agreement from the customer is required.
- Payment within 12 months – would require income and expenditure details to be supplied.
- Payment over a longer period if the customer does not have the funds to clear the debt as above – would require income and expenditure details to be supplied.

To determine the level of instalments, the Council will use a standard Income and Expenditure details pro-forma which takes account of the standards and guidelines available nationally eg the details as required by the County Court and documents supporting the financial statement may be required in order for an arrangement to be made.

Once an arrangement is made Customers are expected to comply with that arrangement. Where that becomes difficult again, contact should be made to discuss further options.

2.5 Prioritising Debts

The Council collects a range of debts some of which have far more serious consequences than others when there is non-payment. The following shows the consequences of certain debts. It is the Council and partners intention that

Customers understand the priority attached to certain debts and that the all would seek to minimise the more serious consequences:

- Council Tax – can result in imprisonment
- Rent arrears – can result in eviction
- Fuel debts – can result in disconnection
- Mortgage arrears – can result in repossession
- Income Tax and VAT – can result in bankruptcy or imprisonment
- Court Fines (eg for traffic offences) can result in possession of goods or imprisonment
- Maintenance/Child Support can result in possession of goods or imprisonment
- Hire Purchase – can result in repossession of eg a car – which be considered essential if needed for work.

These will be taken into consideration when making an arrangement to pay as will store and credit card payments and other contractual obligations that the customer may have.

2.6 Complaints

Should any customer feel dissatisfied with how they have been treated the Council complaints system allows any customer who is not satisfied with the standard of a Council service, and who has not been able to resolve his/her complaint with the relevant divisional manager, can make a formal complaint to a Chief Officer.

This corporate complaints procedure provides the Council with the opportunity to investigate and, where appropriate, provide a remedy in circumstances where the Council is alleged to have been guilty of "maladministration" which has caused injustice (and where there is no other reasonable avenue available to the complainant to appeal or seek redress). It is important to note, however, that the corporate complaints system cannot entertain objections against the merits of a decision which has been properly taken and which the complainant does not agree with.

In the event that the complainant remains dissatisfied after the Council has investigated the complaint, the complainant may refer his/her complaint to the Local Government Ombudsman, who is independent of the Council, but will not consider a complaint where more than 12 months has elapsed since the alleged act/omission.

2.7 Rights of Appeal

There are a number of ways in which people can appeal about decisions the Council may have taken:

Valuation Tribunal: For people who believe the Council has acted incorrectly on a Council Tax billing matter.

Magistrates Court: For people who are aggrieved by the recovery process for Council Tax and Non-Domestic Rates and for Non-Domestic Rates payers who believe the Council acted incorrectly on a billing matter.

Appeal Tribunal: For decisions made on Housing Benefit claims

County Court: For those defending action to repossess Council houses, action taken to recover Housing Benefit overpayments and for Sundry Invoices.

2.8 Delivering the Policy

The Council will take steps to:

- Give early advice to the customer on instalments and where to get assistance with debt problems
- Make all advice on how and where to pay clear and simple.
- Raise awareness of a debt as quickly as possible and take action when it says it will if the amount remains unpaid.
- Raise the implications for non-payment – review all reminders and letters periodically, change type face, font, printing and paper colours, if required to heighten the impact.
- Review each case individually, taking into account the known circumstances of that customer, if possible and endeavouring to find a remedy before taking any proceedings.
- If an account remains unpaid then advise the customer what will happen and let the customer know which organisations or agencies can advise them and how they can be contacted.

A leaflet has been produced which summarises where a customer can get help – please see the attached.

Wigan Council Corporate Debt Policy 2010

Part 3: How the Council will operate this policy

3.1 Two ways of looking at Corporate Debt

A Corporate Debt Policy, meaning that all Council Departments and/or Sections that are owed money have a mutual understanding for the recovery of arrears and work collectively to ensure that customer needs are addressed in collecting income.

Centralised Collection of Debt - meaning reviewing all the debt that an individual owes the Council and collecting it corporately eg in one payment.

3.2 Corporate Policy on Collecting Debt

At present the different Council Departments deal variously with arrears cases but generally receive requests to pay arrears by instalments and, dependent on circumstances, either negotiate there and then or ask the customer to complete an instalment application form, then negotiate with the customer and come to an agreement that is equitable and fair to both parties.

In the arena of anti-poverty initiatives, unless the debt is written off, the debt remains and so poverty is not reduced. Therefore a Corporate Debt policy therefore may only assist in helping those in trouble through the process of arranging ways to pay, accessing help on benefits and perhaps accessing finance at reasonable rates of interest. These are all particularly pertinent in these current difficult times when more people are being affected by the recent downturn in the economy and more are expected to be affected over the next few years. The Council should therefore be doing everything it can for our customers (including those who do pay - because failure to collect income increases the burden eventually on those who do pay).

3.3 Centralised Collection of Debt

There may be a case, as part of a wider anti-poverty strategy, to bundle together the debts owed to the Council by an individual and receive payments under an agreed arrangement. This would mean that the Council shows a united front: that customers are not disadvantaged and would be seen as Customer focussed approach, perhaps in the way customers of eg a Utility or Cable TV Company would be used to being treated.

However, there are clear differences between a Local Authority and private sector, chiefly that Private Sector service providers usually provide just one service to each customer, whereas a Council may provide many different

services to a customer. There a number of reasons why this would make it difficult in practice to implement and below are some points to consider:

- **Arrears:**
Realistically, collection of debt relates only to those who do not pay their invoices straight away, ie it would relate those who are in arrears and/or need to pay over a longer period ie by instalments. This creates a two-tier system, for payments received on time and for those in arrears. Administration is less efficient and more costly.
- **Integrated Systems:**
The Council does not currently have a linked integrated debt recording system. Separate “Best of Breed” systems are utilised effectively to carry out the administration and collection of the major debits, Council Tax and Housing Rents, which makes perfect sense from the point of view of efficiently administering those income streams. The introduction and development of the Council’s system could assist with this situation but would be costly.
- **Cost:**
It is doubtful whether beyond the Customer Relationship Management (CRM) approach there would be any real business efficiency in integrating all the major systems. It is always inadvisable to force IT systems to do something they weren’t designed for. It would be costly and then would require much maintenance and every time an individual system is upgraded there would be additional time and effort in ensuring integrations continued to work.
- **Regulatory differences between different debts:**
The Council has many different elements that affect people’s lives, in many different ways, with many different systems and differing legislation and regulations. The separate elements (eg Housing, Adult Services, Council Tax, Business Rates and Sundry Debt etc) already have practical working debt policies in place (in the sense that they help to maximise income – their prime objective). The legislative framework, within which different Council Departments work, does not promote a unified or consistent approach to individuals with more than one debt.
- **Allocation of income:**
Questions arise about the allocation of debt collected under a corporate arrangement. Would cash be allocated pro-rata to the debt outstanding in the different areas? It is still possible for a Council tax debtor to be imprisoned so that would suggest that debt should have primacy if only for the sake of the debtor. Other factors to consider:

- What happens if the customer stops paying?
 - Or what if they pay less than agreed, or more?
 - What happens if their circumstances change?
 - What if a County Court makes a judgement order on a particular debt? Would this take precedence over a larger debt?
- Performance:

There is a theoretical idea that in a situation where a service area's income is collected corporately, that area may become less incentivised to chase its own debt, safe in the knowledge that it gets a proportion of any income collected. This is a simple idea based upon the basic human condition but cannot be discounted. It is certainly something which would have to be guarded against which in itself would create an additional burden.
 - Other Councils:

We have found that, while some have corporate debt policies, they are rarely applied to this extreme as this type of application is felt to be extremely difficult and costly to administer. Whilst recognising the difficulties of those who cannot pay, the Council must remain efficient in collecting income from those who can and do pay their debts.

3.4 How Income is Collected

The main business areas, Council Tax, Business Rates and Housing Rents collect rent by creating bills via specific purpose built systems. These “Best of Breed” systems are by their nature not integrated with other systems as they specialise in their prime function. This is a perfectly reasonable way to operate as the prime aims of the systems are to efficiently administer, set, raise and collect income. Progress against the overall debit raised is measured by the systems employed and in turn these systems automatically generate reminders and so on at pre agreed points in the life cycle of an overdue account. Each system is independent of each other. Each is governed by different regulations and statutory frameworks. For example non-payment of Council Tax remains an imprisonable offence; fraudulent claiming of Housing benefit is a criminal matter, whereas other debts are mostly civil matters.

Other areas of income are collectable via the Council's sundry debtors system which is part of the Council's overall financial management system, Agresso. This deals with much of the income collected from sources such as periodical income from rentals or income which is collectable as a result of an

overpayment of benefits. Once the debt is raised, the system automatically generates scheduled reminders if a debt remains unpaid.

Whichever way income is collected, by the time it becomes an uncollected debt the Council and its partners (the Leisure Trust and the ALMO) rely upon automated processes to manage the reminder and collection process.

3.5 Efficiency and Effectiveness

Part of the Council's aims and objectives is to ensure bills are paid as quickly and as cost effectively as possible by:

- Ensuring that the level of debt owed by sundry debtors is minimised.
- Achieve savings by identifying solutions for customers on debt issues at first point of contact.
- Pointing out that early and prompt action is in the interest of both the Council and the payer as it protects the Council's income and prevents the accumulation of large debts which people may find difficult to pay.
- Being proactive in identifying barriers to payment up-front and early payment and intervening as soon as possible.
- Maximising the collection levels of Council income.
- Get payment up-front if possible.
- Invoice/bill the customer as soon as possible after delivery of the service or goods.
- Ensuring any invoice etc is fully correct and contains all the details needed to obtain payment.
- Ensure all contracts are fully compliant with all requirements.
- Ensuring that income due to the Council from is collected, with minimum delay or avoidance, in the interest and protection of the Council Tax payers, housing tenants and all residents of the Borough.
- Ensuring a professional, consistent and timely approach to recovery action across all of the Council's functions.
- Providing a fast and effective service that is based on arrears prevention, detection and recovery.
- Cost effectively pursuing all debts owed to the Council, and to ensuring that those with the means to pay do pay.
- Enhancing and providing reports and information on performance management.
- Promoting and updating good practice in relation to arrears recovery, incorporating analysis of causes, ongoing monitoring and contact, arrangements for debt counselling / money advice and court action.
- Make it easy to pay – currently we use:

Post Office
 PayPoint
 Internet
 Credit/Debit Card Line

Cash/Cheque/PO Order
 Standing Order
 By BACS
 By post or at counters

3.6 Why the Council sometimes need to take enforcement action

It is clear that without the sanction of enforcement action, debt collection levels would fall consistently. Where payment is not made within the time allowed the Council must send reminder letters requiring that payment be made within a certain period eg 7 days.

In the case of Council Tax and Non-Domestic Rates where payment is not made the right to pay by monthly instalments is lost and the full year's charge becomes due. A summons to appear at the Magistrates' Court is sent and application made for a Liability Order for any balance. Both these actions involve additional costs payable in addition to any charge due. Further action as outlined above can be taken.

For Housing Rents arrears where no arrangement to pay is made the Council can serve a Notice of Possession Proceedings. This can lead to application in the County Court for repossession of the property.

Housing Benefit overpayments are payable within 14 days. If payment is not made the Council can take action for a judgement in the County Court, arrange to deduct from on-going benefit or apply for recovery from on-going state benefit.

Sundry Invoices are also due as billed, reminders are sent after 21 and 35 days and on day 49 the account may be selected for County Court summons.

3.7 Types of enforcement action

Recovery of both Council Tax and Non-Domestic Rates is through action taken in the Magistrates' Court. Following non-payment of monthly statutory instalments the full year's charge becomes due. Council Tax can be recovered by means of attachment of earnings, deductions from Income Support/Job-Seekers Allowance, bailiff action, insolvency proceedings, charging order proceedings or committal applications following non-successful bailiff action.

Non-Domestic Rates can be recovered from an individual or company by bailiff action, insolvency proceedings and in the case of individuals by committal action following non-successful bailiff action.

Recovery of Housing Rents, Housing Benefit overpayments and Sundry Income is undertaken through the County Court, which can lead to various

enforcement actions by the Court. Ultimately the Court can order an eviction for non-payment of rent. Housing Benefit overpayments may also be recovered from on-going benefit and their state benefits.

For Sundry Income, once a County Court judgement has been obtained, the Council can

- Request the Bailiff to attend to seize goods to the value of.
- Request attachment of earnings orders
- Take insolvency/bankruptcy action where the debt is sufficient
- Take action to register the debt in the Land Charges Registry.

In all cases the Council aims to make an agreement with the customer for payment to avoid such action.

3.8 Rights of Appeal

Valuation Tribunal: For people who believe the Council has acted incorrectly on a Council Tax billing matter.

Magistrates Court: For people who are aggrieved by the recovery process for Council Tax and Non-Domestic Rates and for Non-Domestic Rates payers who believe the Council acted incorrectly on a billing matter.

Appeal Tribunal: For decisions made on Housing Benefit claims

County Court: For those defending action to repossess Council houses, action taken to recover Housing Benefit overpayments and for Sundry Invoices.

3.9 Complaints:

Wigan Council operates a corporate complaints system. This is available where any individual who is not satisfied with the standard of a Council service, and who has not been able to resolve his/her complaint with the relevant divisional manager, wishes to make a formal complaint to a Chief Officer.

This system provides the Council with the opportunity to investigate and, where appropriate, provide a remedy in circumstances where the Council is accused of "maladministration" which has allegedly caused injustice (and where there is no other reasonable avenue available to the complainant to appeal or seek redress). It is important to note, however, that the corporate complaints system cannot entertain objections against the merits of a decision

which has been properly taken and which the complainant does not agree with.

In the event that the complainant remains dissatisfied after the Council has investigated the complaint, the complainant may refer his/her complaint to the Local Government Ombudsman, who is independent of the Council, but will not consider a complaint where more than 12 months has elapsed since the alleged act/omission.

3.10 Data Protection:

Advice has been sought to allow the Council to be sure about what data may be released by individual business areas. There are however some contradictory messages coming from the information commissioner and the local government ombudsman – for example in the recent case of a debtor with mental health issues – the Ombudsman criticising a Council for not sharing more information about a debtor with multiple debts.

It is apparent that whatever the Council decides to do in this area it must ensure compliance with what may be a contradictory regulatory environment. Advice will be taken to ensure the best fit.

3.11 External initiatives and learning from others:

The Local Government Association (LGA) in conjunction with the Citizens' Advice Bureaux has produced a paper called MANAGING MONEY, HELPING PEOPLE WITH DEBT and it is available to download at this link:

<http://www.lga.gov.uk/lga/publications/publication-display.do?id=2171209>

The document is extremely helpful in highlighting particularly from the Customer perspective the issues which are involved. Amongst other things it covers the following:

- Accessing good quality debt, welfare and benefits advice
- Accessing mainstream financial services
- Building financial capability
- Loan sharking
- Accessing affordable credit

3.12 Reviews:

The CPD will be reviewed periodically and any new ways of working, any problems identified, changes in legislation etc can be included and amendments made as required.

3.13 Getting the policy to work

The Council will take steps to:

- Make all advice on where and how to pay clear and simple.
- Raise awareness of debts as quickly as possible and action when the Council says it will if the amount remains unpaid.
- Raise the implications of non-payment and periodically review reminders, changing fonts and colours etc to heighten impact.

3.14 Continuous Improvement

A well-trained and knowledgeable workforce is needed for peak performance – and Wigan Council strives to maintain this ethos by:

- Promoting a co-ordinated approach within the Council towards sharing debtor information and managing multiple debts owed to the Council.
- Achieving a fair balance between the claims of competing creditors and recognise the need to address the demand of priority debts.
- Sharing individual and team good practice to encourage consistently high standards across the area and to value staff efforts.
- Ensuring that debts are managed in accordance with legislative provisions and best practice.
- Prioritising the assignment of certain classes of debt.
- Providing staff with clear and concise procedures to be followed so that arrears recovery is approached in a consistent manner and involve them in developing tools and processes with which they can provide high quality and effective yet sensitive debt recovery.
- Using technological advances to best effect in offering a variety of methods of payment.
- Providing staff with the knowledge and understanding of the impact of debt on both individuals and service delivery within the organisation,
- Enabling them to deal more holistically with issues of debt recovery through encouraging partnership working with both external organisations (CAB, the Courts etc) and internal customer departments.

And finally...

- Providing an effective and efficient sundry debt collection service.