

ENFORCEMENT NEWS

The quarterly magazine from CIVEA, the Civil Enforcement Association

SPRING 2025



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Resolve Together. As One Team.



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Russell Hamblin-Boone

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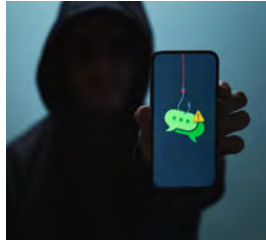


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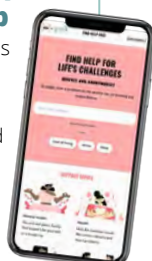
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Welcome to the Spring 2025 edition of *Enforcement News*



Russell Hamblin-Boone
CEO
CIVEA

It seems an age since we began the new year.

The Enforcement Conduct Board is now up and running. From 1 January it has been able to receive escalated complaints, provided the enforcement action relates to this year. The new standards of conduct have taken effect and from 1 April, all accredited firms will need to be fully compliant.

But the reforms do not stop there. Last year the Civil Justice Committee published a call for evidence to review civil enforcement methods. While this was primarily aimed at High Court enforcement, the committee's recommendations will be relevant to non-High Court enforcement of warrants and court orders on behalf of government departments and local authorities.

We also hope to see more progress from the government on outstanding policy, such as the fees uplift. This was announced by the previous administration and then delayed by ministers at the Ministry of Justice. The review is now out-of-date and we are likely to need a follow-up review before the fees uplift can be implemented in secondary legislation.

I have heard from firms that have been impacted by the increase to National Insurance employer contributions and the National Living Wage. The market is struggling to meet the demand for enforcement agents (EAs) after a third of the workforce left during the pandemic. The additional costs imposed by the government may force some firms to shed

staff or move agents onto self-employment contracts.

At the time of writing, we are on our second government minister responsible for civil enforcement in four months!

Since Labour formed a government our strategy

has been to reiterate the basic messages about the role of enforcement and the value to the public purse.

We have used social media with a degree of success to educate stakeholders about the facts around our industry. We are developing a narrative to explain who we are seeing on the doorstep and how we are adapting to the needs of local authorities. Informing new MPs about the sector helps to establish a positive relationship at an early stage and in the first part of the year we will be hosting a drop-in session in the House of Commons. We ran a similar event in 2023, which was well attended by MPs and their staff.

As part of the initiative to professionalise the enforcement industry, CIVEA produced a **short film** for our website. The video features EAs talking about their work and day-to-day activities. It is part of our efforts to humanise EAs.

Last year I was pleased to spend time shadowing EAs.

There are a minority of people who have direct experience of the enforcement process

and many more people who hold strong opinions about what enforcement entails but have no sound knowledge.

The only way to truly understand the work of an EA is to spend a day in his or her shoes. I learnt that the men and women that make the field force are from a range of backgrounds and careers, and all are professionals and proud of their work.

EAs provide a community service that often goes unrecognised. Speaking to EAs they will tell you that their job is ensuring that councils can fund waste collection, road repairs, parks and libraries, social care for older people, children and vulnerable people. Without money from unpaid debts, these services could be reduced or even scrapped.

In their day-to-day work, EAs are also trained to spot signs of modern slavery, loan sharking and people trafficking.

Of the 700,000 unregistered vehicles in the UK over half were recovered by EAs and were found to be unroadworthy and dangerous. There are over 6.5 million untaxed vehicles in the UK and £120 million is lost revenue to the DVLA as a result of untaxed vehicles.

Having been out with EAs before the pandemic, it is interesting to note the changes. EAs are not only using more advanced technology, but they are required to identify more ways that people can be vulnerable and respond accordingly.

Enforcement agencies are reporting that the demographic is changing with people who have never been in debt and who have regular employment now struggling with their finances and who, when they prioritise household bills and credit cards payments, are overlooking penalties and fines.

National Debtline received 57% more calls in the first two weeks of January compared with the same period last year.

Time spent with EAs who have years of experience shows the key to debt resolution is communication. Enforcement agencies work hard to maintain an ongoing dialogue and engage debtors in a way that meets their requirements and avoids missed payments.

This is why I am delighted to announce that CIVEA has partnered with the National Support Network, which is a free online portal that connects people to information on support services and helps companies to connect people in crisis to tailored and trusted support services.

This means that when enforcement firms encounter people with multiple problems, they can be signposted to a single point that holds details of a range of support services covering a range of issues including, divorce, bereavement, ill health, redundancy and relationship breakdown.

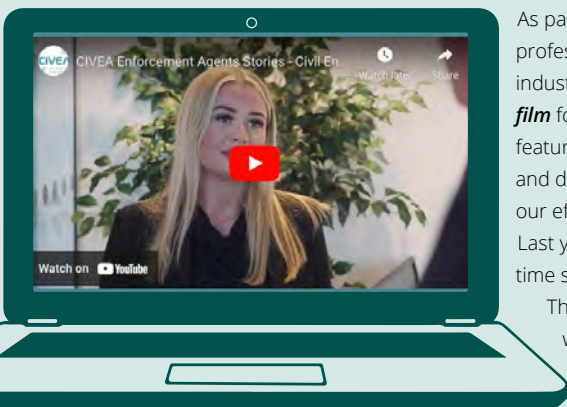
The service can be accessed for free by CIVEA members. All members have been sent details on how to use the NSN hub and we can provide additional training for staff if required.

I hope you enjoy this edition of *Enforcement News* and please let us have any feedback on how we can make it even better.

“

National Debtline received 57% more calls in the first two weeks of January compared with the same period last year.

”



Committal for council tax debtors is cruel and archaic

Debt advice charities have jointly-signed a letter to the Independent Sentencing Review chaired by former Justice Secretary David Gauke. The coalition is calling for an end to what they describe as the “cruel and archaic” sanction of imprisonment for non-payment of council tax in England.

The call coincides with research from StepChange, highlighting that nearly a quarter of adults are worried about their ability to pay council tax in the next six months. The data also reveals that a significant number of people are already struggling, with the average council tax arrears among new clients reaching nearly £2,000.

Step Change research

This follows the decision to remove committal in Scotland and Wales. CIVEA responded that it is too early to draw any conclusions yet, but in time the government will be able to review the outcome in Scotland and Wales and decide the best policy for England.

StepChange calls for bailiff regulation

StepChange has written to Sarah Sackman MP, Justice Minister as part of our campaign to see bailiffs regulated.

Vikki Brownridge, StepChange CEO said: “Whilst the Enforcement Conduct Board (ECB) has been a good starting point, the industry regulator needs a statutory footing, and only the government can provide this.”

CIVEA responded that the ECB was set up to provide effective oversight of our industry and now needs time to do its job. In due course the Ministry of Justice will have the evidence to review the work of the ECB and consider whether it needs statutory underpinning.

Baroness Carr gives Mayflower 400 lecture on enforcement reform

Towards the end of last year, Baroness Carr of Walton-on-the-Hill, the Lady Chief Justice, gave the Mayflower 400 lecture entitled *Enacting Just and Equal Laws – Enforcement and Fair Trial*.

Baroness Carr is the first woman to serve as the head of the judiciary of England and Wales since the inception of the office of Lord Chief Justice in the 13th century.

She raised the question of whether enforcement should remain an inherently court-based process or whether there is merit in adopting an administrative or judicial model, and if so on what basis.

She asked what reforms might be necessary if a court-based model is retained. Should we create an enforcement court to unify all enforcement in the County Court or in an online court? Is there a need to reform the structure and governance of who carries out the enforcement process?

Registry Trust wins campaign for claimant data to be included on the Register of Judgments, Orders and Fines

Following a campaign by Registry Trust, the organisation which maintains the Register of Judgments, Orders and Fines, and a consultation carried out by the Ministry of Justice (MOJ), the government says it intends to implement the proposal to amend the law to allow for the names of claimants of money judgments in the County Court and High Court to be published.

CIVEA was pleased to support the campaign and wrote to the MOJ in support of the Registry Trust proposal. The Register of Judgements needs to be accurate so enforcement agents (EAs) have a complete picture of an individual's financial situation. The proposal to include claimant names on the Register of Judgments Orders and Fines enables EAs to agree sustainable repayment plans and reduce the risk of default, as well as enhance the work of EAs on behalf of central government, local authorities and other public bodies. Currently, the name of the claimant is not included on the Register. The government considers that the inclusion of the name of the claimant could be beneficial.

Jessica Asato, Labour, Lowestoft: To ask the Secretary of State for Work and Pensions, if her Department will make an assessment of the potential merits of an application for Universal Credit (UC) automatically triggering a claim for Council Tax Support (CTS).

Stephen Timms, The Minister of State (Department for Work and Pensions):

CTS is administered by the Local Authority and is not a DWP benefit, therefore before we have determined entitlement to UC, it is not appropriate for the department to trigger a claim for CTS automatically. A significant number of UC claims do not have an entitlement so notifying councils before entitlement is established would present a number of risks to councils.

Robbie Moore, Shadow Minister (Environment, Food and Rural Affairs): To ask the Secretary of State for Wales, what discussions she has had with the Welsh government on changes to council tax in Wales.

Jo Stevens, The Secretary of State for Wales:

Council tax in Wales is a devolved matter and is the responsibility of the Welsh government. The Welsh government confirmed plans for reform earlier this year including a property revaluation exercise to bring the system up to date, and a redesign of the tax bands to make the system fairer. No major changes to council tax will be made in this Senedd term.

Kevin Hollinrake, Shadow Secretary of State for Levelling Up, Housing and Communities: To ask the Secretary of State for Housing, Communities and Local Government, how many dwellings were liable for council tax in (a) England and (b) Wales in (i) 2009-10 and (ii) the most recent financial year for which figures are available.

Jim McMahon, Minister of State (Housing, Communities and Local Government):

Council tax is a devolved matter. You will appreciate therefore it would only be appropriate for me to comment on council tax data for England. Data on the number of dwellings liable for council tax in 2009 is available [here](#). Data for 2024 is available [here](#).

Lord Dodds of Duncairn, DUP: To ask His Majesty's Government what plans they have to undertake a revaluation of properties in England for the purpose of assessing council tax rates.

Baroness Taylor of Stevenage, Parliamentary Under-Secretary (Housing, Communities and Local Government), Baroness in Waiting (HM Household) (Whip):

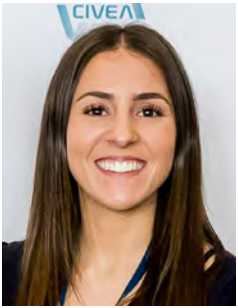
The government has no plans to conduct a council tax revaluation in England. The government is committed to keeping taxes on working people as low as possible.

Carla Denyer Green, Bristol Central: To ask the Secretary of State for Housing, Communities and Local Government, if she will take legislative steps to reinstate Council Tax Benefit.

Jim McMahon, Minister of State (Housing, Communities and Local Government):

The government has no current plans to reinstate Council Tax Benefit.

New year, new standards, new fees?



Sarah Naylor
President
CIVEA

As we turn the page on another year, the sense of renewal and opportunity that comes with a fresh start is hard to ignore.

It's a time when industries often reflect on the road ahead, re-evaluating strategies, processes and standards to ensure continued growth and success. For our sector, the dawning of 2025 brings both hope and challenge as we adapt to evolving oversight and new financial landscapes.

A significant change on the horizon comes from the Enforcement Conduct Board (ECB), which as of 1 January is managing escalated complaints and simultaneously it launched its new set of standards which aims to *"set a new benchmark for enforcement work, ensuring that all those in the enforcement sector and people subject to enforcement action know what fair enforcement means in practice"*.

These new standards include specific responsibilities for enforcement agents (EAs) and for firms. However the EA standards went live in January and firms have been given a grace period until they go live on 1 April.

The intention is for these standards to run alongside the Ministry of Justice's National Standards, until they eventually supersede them.

While these changes are undoubtedly a step in the right direction, the grace period for firms is because the ECB has recognised that they come with their own set of complexities that organisations must address.

For example, adjusting to these standards means additional training, potentially investing in new technologies and perhaps even restructuring certain aspects of operations to meet the heightened requirements.

The good news is that these new standards will contribute to the long-term health of the industry and deliver fairer enforcement. The bad news? The process of implementation won't come without its costs.

These increases can be particularly hard to bear when combined with the ongoing pressure of rising inflation and the anticipated increase in national minimum wage and national insurance coming into effect from April 2025.

Considering these added expenses, the conversation around a fee uplift has never been more relevant. The financial pressures faced by businesses are prompting a re-evaluation of services, particularly in terms of how efficiencies can be achieved while balancing costs with the need to maintain high standards.

A modest increase in fees is a necessary step to continue delivering the excellence our clients and the ECB expect, while ensuring our organisations can remain competitive and resilient.

At the core of our industry is the critical task of engaging and collecting from those who won't pay; it is estimated that without civil enforcement action, there would be a £12bn deficit in the public purse.

By collecting public funds, we help contribute to local services and sustain the communities that depend on them. These funds are essential to ensuring the continued provision of resources that serve the broader social good, maintaining the infrastructure and support systems that vulnerable populations rely on.

It is equally important to recognise our members' commitment to helping the vulnerable individuals we identify along the way. We often go beyond enforcement and work to ensure that those in need of support are connected to the right resources and are claiming all eligible benefits.

As we continue to focus on delivering both results and support, we hope the recognition of our fiscal, economic, and social value will translate into a fair fee uplift, allowing us to sustain our vital work and continue making a positive impact across the industry and in the communities we serve.

“
Considering these added expenses, the conversation around a fee uplift has never been more relevant.”

Natalie Fleet, Labour, Bolsover: To ask the Secretary of State for Housing, Communities and Local Government, how many people have had bailiff fees added to council tax arrears in each of the last three years for which data is available in (a) Bolsover, (b) Derbyshire and (c) England; and what the average cost of those fees was.

Jim McMahon, Minister of State (Housing, Communities and Local Government):

“
The government does not collect data on the number of people who have had bailiff fees added to council tax arrears for any year or region or on the average cost of bailiff fees.”

In the Commons there was an adjournment *debate on Debt Advice Services*, led by **Stella Creasy MP**. Her main target was 'buy now, pay later' products, but she referred to bailiffs twice in her speech. She is calling for non-FCA regulated firms to be forced to contribute to debt advice services on the basis that they cause the most harm. There is a lot of misrepresentation in her impassioned speech and the Exchequer Secretary's response addresses this and defends MAPS very well.

Phil Brickell, Labour, Bolton West: Finance Bill, 2nd Reading.

The second area of focus that I would like the government to attend to during this Parliament is council tax. For almost three decades, successive governments have sat on their hands when it comes to reforming the levy, which is regressive and disproportionately targets the wealth of lower-income families and the young, as well as affecting local authorities. Bolton Council finds that it does not provide an adequate funding base to provide critical services for my constituents. Last year, a modest property in Hartlepool worth £150,000 would have been taxed at over 1% of its value, while the owner of an £8 million mansion in Westminster would have seen a bill equivalent to just 0.02%.

The Fairer Share campaign has called for a proportional property tax, which would see homeowners pay a flat rate based on current and annually updated valuations, not the absurdly outdated 1991 numbers. It calculates that that would put an average of £600 into the pockets of households in Bolton West and leave 96% of people in my constituency better off. Indeed, in total, Fairer Share reckons that that reform could save households outside central London and the south-east £6.5bn a year, helping to level up communities and genuinely boost local economies.

Time for a re-think on Payment Arrangements?



The importance of payment plans in collection has increased in recent years as the size of debts being passed for enforcement has grown, whilst the economic climate has deteriorated. However, could overall collection be increased by adopting a different more debtor-orientated approach to payment arrangements?

Standard enforcement models seek to generate contact from debtors within the compliance period to negotiate payment. The majority of these callers will look to pay their debts over time, and an instalment plan will be put in place in accordance with client guidelines. The flaw in this process is that most payment plans fail before the debt is cleared. Indeed, many arrangements break after the first instalment, by which time the compliance period has likely ended, and the account is automatically passed for an enforcement visit.

Enforcement agents' favourite calls are 'broken arrangements', as they know the debtor is still at the address, has acknowledged their debt is payable and has started to make payment. This ensures the case gets called upon quickly, with enforcement fees of £235+ being added to the balance. This fast track to enforcement must feel like 'one step forward – two steps back' for a lot of debtors and it often generates complaints.

When visiting, the enforcement agent may be incentivised to only collect in full and will not be inclined to re-set any previously agreed arrangements. They will clear some accounts but others, where the debtor is only able to discharge their balance over time, may be overlooked.

Part of the problem is many arrangements are being agreed with unrealistic payment schedules, as the client guidelines may stipulate it must be cleared within 12 weeks, and these debtors may be knowingly 'set-up for a fall'. When these arrangements subsequently break the enforcement company organises a visit, and the fees are increased accordingly. In order to address this issue, a more pragmatic approach could be adopted during compliance. Today, with access to propensity to pay modelling, enforcement companies have a far clearer picture of each debtor and are well placed to assess who should be able to clear their account within 12 weeks and who may need longer.

Local authorities should therefore give their agents more flexibility when setting arrangements. Furthermore, if an arrangement breaks, as the majority will, it may be better in the long-term for collection agents to reinstate it rather than automatically pass the case for enforcement. Hambury Tilmond, for example, will often reset an arrangement multiple times in order to get the case cleared rather than return it to their client part paid.

By adopting a pragmatic approach to flexible arrangements, cases may take longer to clear but overall collection is likely to increase; with a higher percentage paid at compliance and fewer complaints!



Adrian Bates
Senior Business Consultant
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Hambury Tilmond Collecting the Uncollectable



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Award Winning Enforcement Agents

Our agents are well trained, only work for Hambury Tilmond, and ethically remunerated, ensuring ethical collections are at the core of what we do. We were thrilled for our longest serving Enforcement Agent, Andy McGregor, winning the Outstanding Enforcement Agent award at the CIVEA 2024 Excellence Awards. Andy exemplifies everything we do, We're extremely proud of our record of zero upheld complaints, and zero complaints to clients since 2018.

Award Winning Welfare and Vulnerability

We are thrilled to have won the CIVEA Excellence Award for Best Vulnerable Support Initiative (Tier 3), our holistic approach has made a real difference to the lives of our client's customers. Contact us to find out more about how your customer's can benefit from the market leading Welfare and Vulnerability support.



Challenge Us

We enjoy a challenge, on a trial basis under a simple SLA you can appoint us to challenge your incumbent enforcement provider. We have a proven track record of outperforming incumbent providers with cases they have previously returned as 'uncollectable'.

The ECB's Complaints Adjudication Service

The first week of a New Year is often associated with good intentions, fresh starts and new beginnings.

And the start of this year has been no different, with the sixth day of January marking the date the Enforcement Conduct Board (ECB) Complaints Adjudication Service opened its doors to unresolved complaints (about issues happening after 1st January 2025) between consumers and ECB-accredited enforcement firms and agents.

The creation of the Complaints Adjudication Service is all part of the ECB's overall commitment to ensuring fair treatment for everyone undergoing enforcement action. If a complaint cannot be resolved by the firm, individuals now have access to this independent and free dispute resolution service.

We welcome this move. It is a key part of the enforcement industry's continuing journey to be recognised as a professional, transparent, accountable, fair and regulated sector.

It's also a move that should not feel completely alien to enforcement firms. For many years, the enforcement industry has looked within itself to improve standards and instil a culture of the fair treatment of customers – including customers in vulnerable situations.

Back in 2019, CIVEA brought together an independent group of people with a diverse range of practical experience and knowledge in regulation, enforcement, law, and dispute resolution, to adjudicate on unresolved complaints between enforcement firms and agents, and consumers. This group was known as CIVEA's Compliance, Adjudication and Review of Enforcement Panel (or CARE Panel for short).

As the adjudication responsibilities transitioned to the ECB, both CIVEA and CARE Panel members have collaborated closely with the ECB. We've shared insights gained over the past five years, including the types of complaints received, the situations prompting complaints, and lessons learned from reviewing calls, body-worn footage, and related paperwork.

So, what has the CARE Panel learned from examining unresolved complaints for the last five years?

To answer that question, as a panel we're very much aware that what we got to see were those complaints that were hard fought and involved various points of dispute. But even so, there are things we can take as learnings from our experiences.

“As a panel we have benefitted from our diversity of thought and experience. Coming at the same problem from slightly different perspectives afforded us the chance to question the familiar and really test the 'technically right' answer against the 'what does good look like' question. It made for some animated discussions!”

“We were able to appreciate that although enforcement firms and their agents are involved at the end of an often long and official enforcement process, they are very much at the front line when it comes to managing difficult conversations and challenging situations.”

“We saw first-hand the reasons why people owe money can be complex, and for many people that position is something that they feel deeply uncomfortable about.”

“We've seen instances where individuals wanted to pay more than they could realistically afford, and enforcement firms and agents intervened (while managing the expectations of their clients) to ensure that they didn't pay more than they could afford.”

“But we have also seen examples of people not wanting to pay debt that was rightly theirs, even when they had the means to do so – and they used the complaints process to obstruct and delay legitimate enforcement action.”

“We saw some complaints where people genuinely misunderstood the process and brought their complaint to the CARE Panel for reassurance and to have things explained to them.”

“And we also saw some complaints where people had been misinformed about the enforcement process and thought the enforcement action wasn't 'legal' when it was. This often related to a visit from an enforcement agent and warrants of control. While we understood that a visit from an enforcement agent was not something that people necessarily welcomed, it didn't mean that it was wrong for the enforcement action or for the visit to happen. This misinformation led to a level of distrust which enforcement firms found difficult to overcome. For that reason, people would escalate their complaint to the CARE Panel in the belief that what had happened to them was 'wrong'.”

“There were also occasions where enforcement firms did not perform well and the handling of complaints created frustration, requiring our intervention to rectify the situation for the complainant. Enforcement firms' reactions to our decisions and occasional reprimand were generally welcomed and promptly acted upon.”

“In addition to our decision letter, we found it useful to provide enforcement firms with a separate recommendations report, to set out clearly areas for improvement we'd identified during the assessment of the complaint.”

As the door closes on the CARE Panel's role of adjudicating complaints, we applaud CIVEA and the enforcement industry's continuing commitment to the fair treatment of customers. The introduction of the ECB's Complaints Adjudication Service and the way the industry has welcomed it, are testament to that commitment.



Caroline Wells
Independent CARE Panel Member
Caroline runs her own business called Caroline Wells Consultancy

A new era in the ECB's oversight of the enforcement sector

2025 is already shaping up to be another big year for the ECB.

And we have begun it as we mean to go on with the launch of our new, independent second tier complaints handling function.

Helping people who believe that they haven't been treated fairly during the enforcement process to complain and making sure they have their complaints dealt with quickly and fairly is a fundamental pillar of the ECB's mission.

With the January launch of our complaints service comes a new era in the ECB's oversight of the enforcement sector.

Any complaints that now come to the ECB will be assessed against whether the enforcement agent (EA) has acted in line with our standards – and from April this will include the standards we have set for enforcement firms.

We will be focused on the actions of the firm and agents and, as such, we aren't taking on any complaints about the validity of the debt itself or those where legal proceedings have already started. We will only look at complaints that relate to events that occurred after 1 January 2025.

Anyone who believes they have a complaint to make against an enforcement firm or agent is now able to go onto our website and click 'making a complaint' which will lead them through our process or signpost them to other organisations and agencies for help and support.

If complaints are upheld, then we are committed to working with firms to prevent a reoccurrence of the issues that we have seen. And as learning and improving is very much at the heart of the ECB's approach to complaints,

we want to share our learnings from the complaints we handle with you all and we will be looking for opportunities, over the coming weeks, months and years to come, to do so.

More information on our full complaints process and guidance is available on our **website**.

Beyond complaints, the *ECB's Standards for Enforcement Agents* came into force on 1 January and we are now expecting all EAs to be complying with these.

We are also expecting all accredited enforcement firms to be working towards full compliance with our new *Standards for Enforcement Firms*, which were also launched at the start of the year. We have requested that all firms provide the ECB with a self-assessment of their compliance by 1 April. From this point, we will be fully using these standards in our determination of complaints.

We achieved a lot in 2024, aided by excellent engagement from the enforcement industry. I sincerely hope this can continue through 2025, as full operational oversight of the sector becomes a reality.



Chris Nichols
Chief Executive
Enforcement Conduct Board



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Regulation changes in 2025, fighting fraud and benefitting all

Chasing debt and getting that customer engagement over the telephone was never easy, but the entire contact process has been dogged by fraudsters and scammers pretending to represent companies and organisations to steal customer information and their money in recent years.

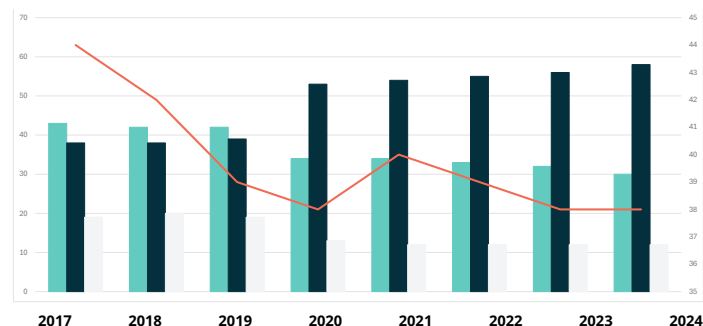
This issue mushroomed significantly from 2020 and impacted how the public perceive telephone calls from unknown or recognisable known numbers, and their behaviour when then receive them.

Using the data gathered by Telsolutions since 2017, the figures jump from 2020 with 58% of all debt-related outbound calls made now going direct to the answering machine.

Live Answers	43	42	42	34	34	33	32	30
Answer Machine Delivery	38	38	39	53	54	55	56	58
Invalid Number	19	20	19	13	12	12	12	12

Transfer to agent (% of Live)	44	42	39	38	40	39	38	38
	2017	2018	2019	2020	2021	2022	2023	2024

Source: Telsolutions Ltd Billing reports Jan - December



Why is this happening? Firstly when you look at your own habits and that of your friends and family, you may see that you tend to let unknown or not recognised calls go to your answering machine so you can screen them to avoid annoying sales or marketing enquiries.

The second and most important reason for this comes down to trust. The volume of scam calls is huge and that causes a problem with debt recovery applications, where customers will not trust a call as genuine or use that mistrust as an excuse to avoid taking action.

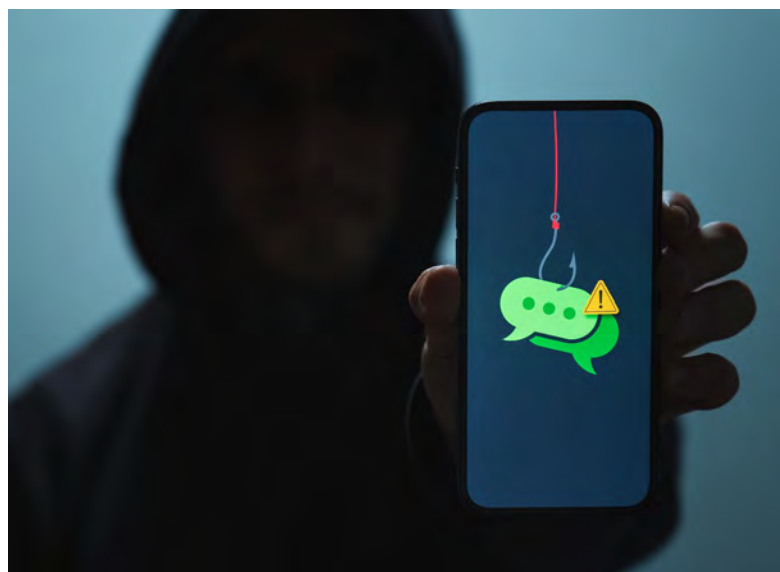
New Ofcom Guidelines: Enhancing consumer protection and strengthening business integrity

On 29 January 2025, a significant regulatory change took effect in the UK which aims to protect consumers from fraudulent activity.

Ofcom, the UK's communications regulator, introduced new *Calling Line Identification (CLI) guidelines* to combat the rising tide of scam calls. This requires UK telecom operators to block international calls that appear to originate from UK numbers, a move designed to safeguard consumers and bolster trust in telephone communications.

This new rule will significantly curb the common practice of 'spoofing', where scammers impersonate trusted organisations or individuals to deceive the public into answering calls. The objective is to reduce the number of fraudulent calls reaching the UK public.

This measure affects all telecom providers operating in the UK, though certain exceptions apply to ensure legitimate uses of CLI are not hindered. The new guidelines aim to tackle the growing problem of unsolicited and scam calls, which have become a significant source of fraud for UK residents.



Why Are These Guidelines Being Introduced?

Fraudulent phone calls are an alarming global issue. In the UK, Ofcom has revealed that 48% of landline users received at least one suspicious call in the past three months. With some people reporting up to two fraudulent calls a day, the risk of scams has become increasingly prevalent.

The financial impact of phone-based fraud is huge. In the UK alone, phone scams are estimated to cost consumers an average loss of £400. The UK ranks as the fourth most spammed country in the world.

The Role of Ofcom's New Guidelines

The new Ofcom guidelines aim to close a loophole that has allowed scammers to exploit international calling routes and present UK phone numbers as their 'Calling Line Identification'. Ofcom's initiative builds upon previous regulations introduced in May 2023, which blocked international calls that spoofed UK numbers in their Network Number. The updated rules now extend to blocking calls that display UK numbers as their 'Presentation Number', which is the number visible to the recipient of the call.

In practical terms, what does this mean for you, me and customers?

Calls from abroad attempting to display a UK CLI, will have that stripped away, so the real number is displayed.

This will greatly help customer trust and perception when you visually see your phone ring with a number which has an international code prefix. So unless Slough BC now has a council tax debt recovery team based in Hanoi, Vietnam, customers will be better able to spot dodgy scam calls.

For those of you who remember when the 1471 service was introduced in 1994 to help customers see who was calling you, it will take a while for word to spread around but ultimately this will help all legitimate business and local authorities engaged in finance-related applications.

Conversation guides and objection handling documents for staff in contact centres or recovery teams could be updated to include this change.

Websites, email and messaging templates should also be updated with this detail to improve customer trust engagement rates.



Daniel Pearce
Director of Business Development
Telsolutions Ltd



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revenue stream

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the customers achieving
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AI has potential to deliver big results for enforcement industry

The UK government is committed to the development of artificial intelligence (AI), with a recent **'AI Opportunities Action Plan'** stating that Britain is the third largest AI market in the world behind the US and China and measures need to be taken to secure this position and help shape the future of AI development.



AI based route optimisation and visit scheduling

To succeed, we need to be forward-thinking and innovative in our application of AI and this applies across all markets. Significant developments are already underway in the enforcement sector with the launch of an AI-based route optimisation and visit scheduling solution, which has already received recognition, winning several industry awards. Sphere, developed by Destin Solutions is the first solution of its kind to combine route planning to get agents quickly from A-to-B in conjunction with achieving the optimal outcome from that visit. It has completely revolutionised how cases are now allocated to Enforcement Agents (EAs) as well as injecting intelligent learning and prioritisation into case handling and routing.

Prioritising enforcement visits based on case attributes

It works by combining data (debtor information, client requirements and business rules) with machine learning and mapping, to route and track recovery activity and meticulously plan an agent's journey. It can prioritise an agent's visits based on attributes of the case the visit is related to and the visit itself, for example, what type of visit it is and how long it has been awaiting a visit. Senior management can also apply restrictions on when visits can be scheduled, for example, within defined timeslots.

Enforcement agent autonomy and real-time learning

Sphere also gives agents the autonomy to 'postpone' scheduled visits, assign visits a higher or lower priority based on their detailed case knowledge, override the suggested next visit or include a number of appointments pre-agreed with a customer to visit at a specific time.

Sphere uses real-time learning with every visit; it identifies the times of the day and week when a debtor has been absent in the past, to calculate the likelihood of them being home on the next attempted visit and updates route itineraries accordingly. Intelligent algorithms have been built in to consider factors such as traffic congestion, visit priority, an agent's current location and historical visit data.

AI driving down the cost of enforcement visits

Ultimately the implementation of this type of AI-driven solution has been proven to drive down the costs of enforcement visits through strategic routing, resulting in reduced fuel costs. It has also led to a significant reduction in the number of man-hours that go into manually planning routes as the system does everything for you, leading to increased agent availability and an increase in the number of visits an agent can achieve in a given time period.

Automatic case allocation for enforcement agents

Sphere also has the ability to automate the process of allocating cases to EAs. Historically this has been an extremely time-consuming task and

can often include allocations teams manually reviewing all their current caseloads. Sphere automates this entire process based on the parameters set by senior management and its ability to process vast amounts of data from multiple data sources very quickly. It can also automatically identify the most advantageous debt to pursue, based on any number of factors such as age, type and value of debt, likelihood of collection and the knowledge and experience of the individual agent.

In conclusion, using this type of AI-based technology has the power to deliver significant advantages to EAs. For example, the ability to take on larger client caseloads with minimal impact on workload and the ability to share detailed performance data with clients on how agents are working their cases. It is more environmentally friendly, helping reduce fuel costs and carbon emissions for agencies and their clients, optimising journey times and reducing the likelihood of unlocatable properties due to detailed routing and mapping. This type of technology could also prove to be a key factor in supporting bid processes with its ability to demonstrate improved contractual performance, improved collection rates and reduced impact on the environment.

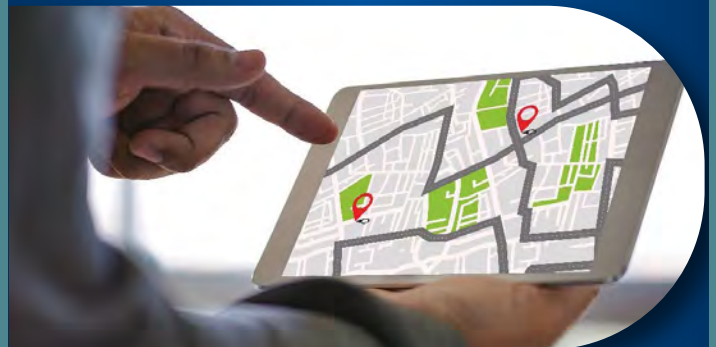


Tracy McAvoy
Marketing & Operations Director
Destin Solutions

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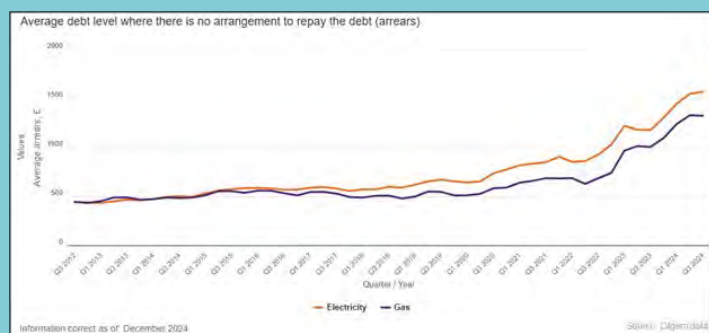


Improving debt standards in the domestic energy market

The Ofgem consultations on their overarching debt strategy¹ and a proposed debt relief scheme² closed on 6 February 2025. These are going on in parallel with a number of initiatives by the water regulator, Ofwat.

Both regulators have been reporting meaningful rises in domestic charges by providers, which can be a bit of a postcode lottery for water services. Alongside non-inflationary rises in council tax, many consumers only see rising costs from the start of the new tax year.

A Censuwide poll from StepChange³ found that 41% of adults expect their financial situation to worsen over the next 12 months. The findings show that meeting the cost-of-living and higher energy bills is a major factor driving this sentiment. Ofgem recently launched its consumer confidence programme.



Ofgem announced a 1.2% increase of the energy price cap for the period covering January-March 2025. For an average household paying by Direct Debit for dual fuel this equates to £1,738 per year.

Linking financial and non-financial vulnerability

DEMISA is involved in work groups linking financial vulnerability with non-financial vulnerability, which includes the collaboration between TransUnion⁴ and the Vulnerability Registration Service (VRS).

Section 4.2 – Improving Debt Standards

*“Across the debt pathway, improving the **identification of financial and non-financial vulnerabilities is key** to help suppliers support customers in or at risk of debt or arrears. Improved data sharing can help build a more holistic understanding of consumers struggling with their bills and improve outcomes.”*

*“In our [Ofgem] recent **Consumer Vulnerability Strategy** consultation, we said that we will scope discovery work on whether we need to review the **Priority Service Register**. We are also working with government and industry on better data sharing within the energy sector, and between other sectors, such as water.”*

Some of this work includes accelerating enrolment in Priority Services Registers (PSR) with better data sharing between energy and water providers.

Ofgem would also like to explore the possibility of automatically moving customers in debt or arrears onto a supplier’s cheapest tariff. This could have repercussions for all involved in the arrears management process where it is chasing historic debt balances that may be on the wrong tariff. It feels like there will be more obligations on debt solution providers and those collecting utility debts.

Section 4.9 – Debt Recovery

“Within debt recovery we could consider future guidance, clearer expectations, or new rules on the use of debt collection agencies and court enforcement action.”

Ofgem is aware that some energy suppliers are using debt collection agencies (DCAs) that are not regulated by the FCA. Indeed, the FCA undertook some market engagement work in June 2024 to identify the split of work by DCAs between FCA-regulated consumer debt recovery, and activities not supervised by the FCA.

Ofgem has recognised that any policy work in this area would need to be mindful of the unintended consequences on firms specialising in collecting utility debts and the FCA’s regulations. Ofgem will continue to work with suppliers in these areas and consider regular data monitoring on the use of DCAs and court enforcement action. It continues to **encourage the use of Enforcement Conduct Board accredited agents where possible**.

The Utility consultations now seem to reference more of the narrative used by the FCA around consumer outcomes, consumers with characteristics of vulnerability and those households with additional support needs.

Debt repayment offers from credible third parties

For-profit and not-for-profit debt solution providers reported that despite conducting a budgeting session and robust income and expenditure assessment with their client, some suppliers continue to reject offers of repayment and refuse to work with them. Where a debt arrangement cannot be agreed, arrears can continue to build up, become unmanageable and difficult to resolve.

“Looking at other regulated sectors, the FCA has rules which state firms must not refuse to deal with a third party who is assisting a customer to develop a repayment plan, or a third party who is developing a DMP for the customer’s debts, unless there is an objectively justifiable reason for not doing so.”

*“Under Section 3.24, Ofgem has a potential option to make it clear that suppliers must accept relevant information from credible third parties (such as a debt repayment offer based on a standardised income and expenditure assessment from an FCA-authorized debt adviser) unless there is exceptional reason not to. This would strengthen its rules as it currently requires suppliers to **‘give due consideration to relevant information by third parties’**. This would build upon the Involuntary prepayment meters (PPM⁵) rules.”*

Priority Services Register (PSR) enrolment

What is interesting from the recent Ofwat consultation that closed on 8 January 2025, is that there are wide-ranging views⁶ on the scope of Priority Services Register (PSR), with a reach of upwards of 50% of UK households. This is aligned with some of the findings from the FCA Financial Lives surveys. Many water and energy providers believe this number should be considerably lower, where uptake is mixed.

Water providers must now work with customers, customer representatives and others (e.g. DCAs, enforcement agents) to address regulator feedback and finalise their vulnerability strategies by June 2025.

There are a lot of challenges in 2025 for key providers in the utility sector supply chains with regard to dealing with people in problem debt, showing characteristics of vulnerability and/or needing additional support. This requires more collaboration and effective transfer of data when cases are outsourced.

- <https://www.ofgem.gov.uk/consultation/improving-debt-standards-domestic-retail-market>
- <https://www.ofgem.gov.uk/consultation/resetting-energy-debt-landscape-case-debt-relief-scheme>
- <https://www.stepchange.org/media-centre/press-releases/21-million-expect-finances-worsen.aspx>
- <https://newsroom.transunion.co.uk/transunion-partners-with-vulnerability-registration-service-to-enhance-consumer-insights/>
- <https://www.ofgem.gov.uk/decision/involuntary-prepayment-meter-decision>
- <https://www.ofwat.gov.uk/consultation/priority-services-registers-a-consultation-on-standards-for-water-companies-in-england-and-wales/#Responses>



Kevin Still MCICM
Director
DEMISA

Misconceptions continue to misinform the public

Debt collection and enforcement is an essential, but often misunderstood, part of modern local authority council tax collection.

For many, the image of an enforcement agent knocking on the door is synonymous with outdated, heavy-handed tactics. But the reality couldn't be further from this perception. Far from aggressive practices, enforcement firms are leading a quiet revolution in ethical engagement and technological innovation, redefining what it means to support individuals on their journey to financial recovery.

In my role, staying attuned to industry developments and fostering innovation within the debt collection landscape frequently brings me across articles and opinions that present troubling and often inaccurate portrayals of the enforcement sector.

These misconceptions not only misinform the public but also overlook the significant strides the industry has made in raising standards and embracing technology.

Some of the latest articles contain misguided opinions such as:

"Local authorities rely on aggressive, inflexible debt collection practices... this heavy-handed treatment doesn't work for debtors, and it doesn't work for councils."

"We want to see all bailiffs across the country treating people with the care and respect they deserve."

"Council tax collection practices are so aggressive they'd make the banks blush... it's like a caricature of the worst loan sharks."

Comments like these from reputable media outlets create outdated stereotypes of aggressive agent tactics. Unfortunately, this discourages individuals from engaging and seeking the support they need.

On the other hand, FCA-regulated debt collection practices are often portrayed in a far more favourable light. Articles frequently highlight the sector's adoption of digital transformation and data analytics to enhance efficiency and customer satisfaction.

When examining the technological advances made within the regulated debt collection sector, it becomes clear that these innovations mirror those implemented across the wider enforcement industry.

Data analysis and segmentation of debt portfolios are standard practices on both sides. Similarly, digital payment solutions and 24-hour self-serve platforms are widely used, providing debtors with flexible and accessible options.

Pathways for affordability and vulnerability assessments further demonstrate the shared commitment to fair and compassionate debt recovery, and income maximisation tools are widely used to help increase an individual's income to help ease the burden which debt brings.

To underscore the enforcement industry's ability to keep pace – and in some cases, lead the way – I've attended several industry awards showcasing best practices from both sectors. At the recent 2024 Credit Awards, a tech provider widely utilised in the enforcement industry won the *Best Technology Provider* award for Vulnerable Customer Identification.

Additionally, the *Best Outsourcing and Partnership Initiative* was awarded to an enforcement firm in collaboration with a technology partner, while the *Credit Data and Analytics Provider of the Year* winner is a service relied upon by many enforcement firms.

In conclusion, the outdated reputation that casts a shadow over the enforcement industry is steadily being dispelled by the innovation and commitment of firms like JTR Collections.

By embracing technology and continually striving for fair outcomes, these firms are setting a new standard for ethical and effective debt recovery.

The establishment of the Enforcement Conduct Board will provide crucial oversight, offering transparency and building trust with the wider public.

Over time, I am hopeful that the vital role enforcement agents play in supporting local authorities and delivering empathetic, proportionate outcomes for those in debt will be better understood and appreciated.



Michael Line
Managing Director
JTR Collections

A promotional graphic for JTR Collections. It features a white background with a decorative border of red, blue, and black triangles. The logo consists of two interlocking squares (one red, one blue) to the left of the text "Let's find a way." in a light blue font, followed by "JTR" in large, bold, dark blue letters, and "collections" in a smaller, pink font below it. At the bottom, contact information is listed: "Call: 01933 625486", "Email: team@jtrcollections.co.uk", and "www.jtrcollections.co.uk" in pink.

Supporting Folkestone and Hythe residents to claim their winter fuel payment

The winter fuel payment, and specifically the government's changes to the eligibility criteria, was a contentious topic last year. The payment is now limited to people over state pension age and receiving pension credit, or wider welfare support like universal credit. The aim was to save around £1.5bn each year.

Though there is a saving for government, it was a decision that undoubtedly led to millions of people struggling to cover their energy costs this winter, with Age UK reporting that:

"2.5 million pensioners who badly need the money to stay warm this winter will not receive it and will be in serious trouble as a result."

These are some of the most vulnerable households in the UK. With the onus shifting to residents to apply for pension credit to get the winter fuel payment, too many people will have decided to simply go without and 'make do'.

"I've never asked for anything. Yes, I qualify for that, but when they took it away from me last time, I've just bumbled along instead."

Mr M, Folkestone and Hythe District Council resident

Policy in Practice's 'Missing Out 2024' report, estimates a staggering £23bn of income-related benefits and social tariffs goes unclaimed each year. Of that figure, £2.2bn is unclaimed support available through pension credit.

A lack of awareness, the complex criteria around eligibility and the stigma associated with benefits are just some of the reasons why this mountainous figure persists year on year. Sometimes it's simply a lack of support to call on, like friends or family, for when it comes to filling in forms, and the pension credit form is a long one!

To mitigate the impact on some of their most isolated and potentially vulnerable residents, Folkestone and Hythe District Council (FHDC) asked ReachOut (by Sigma Connected) to proactively contact their pension-age residents, and specifically those who the council believed would be entitled to pension credit but were not claiming it.

To identify precisely who needed calling, FHDC first made use of Policy in Practice's 'Low Income Family Tracker' (LIFT). Data provided through LIFT enabled the council to identify precisely who would be eligible for pension credit so initial letters from the council could be sent out.

A few months later, ReachOut then sent out our own follow up letter to residents and proactively called them to talk through claiming pension credit, what information they'd require, and to promote the wider benefits of applying, like a free TV licence and the winter fuel payment they'd otherwise go without.

The team at FHDC were keen for ReachOut to start calling residents in advance of the winter fuel payment deadline of 21 December to encourage take up and report back.

The results

Of the 184 FHDC residents contacted by ReachOut, 97 (53%) engaged with the team and its offer of support. This is the highest ever engagement rate seen at ReachOut, highlighting the propensity for this age group to respond well to telephone-based contact.

Of those who engaged with ReachOut:

- 44 residents confirmed they would apply online or over the phone following our conversation
- 14 residents were identified as needing additional help and so were referred into FHDC's welfare team for more intensive support

- 25 residents advised they'd already applied for pension credit and were awaiting the outcome from their application, including 10 residents who advised that they had already enquired with the DWP who had confirmed they weren't eligible
- 14 residents answered our calls but refused to engage meaningfully or refused to talk with our Pathfinder (almost 8%). We were pleased to see the figure remained below 10%, given the age of these residents and potential concerns that our contact could be a scam call.

"I've just been scammed too. I had an email from someone purporting to be from the government about the winter fuel payment, but it turned out to be a bloody scam. They took my bank details, they took money out of my account, but luckily the bank has sorted that out and helped me."

Mr M, Folkestone and Hythe District Council resident

Support for the more vulnerable pensioners

Through our conversations with residents, it became apparent that a significant number of residents didn't have the capacity or confidence to call the pension credit claim line by themselves, couldn't complete an online form, or didn't have friends and family to help them.

To address this, residents were referred into local support like Age UK or Enterprise Kent, who could then help with form completion in person. Residents were also warm transferred through to the welfare team at FHDC to arrange a home visit from the FHDC visiting officer and to access support like the *Household Support Fund* and FHDC's *Home Essentials Fund*.

In a few months we'll have a better idea of financial impact our calling has had, but regardless of the final figures, our partnership with FHDC has meant that some of the most lonely and isolated residents in Folkestone and Hythe have had someone to talk to, someone who genuinely had the time to listen and to provide practical help for them this winter.



If you'd like to find out more about how ReachOut works and how we could support your local authority or business, please get in touch!

Jonathan.shaw@sigmaconnected.com

<https://www.linkedin.com/in/jonathan-shaw-2872a2170/>



Jonathan Shaw
ReachOut Partnerships Manager
Sigma Connected

Rundles achieves Great Place to Work Certification: A testament to our people and growth

I am delighted to share that Rundles has been certified as a 'Great Place to Work' through the *UK's Best Workplaces™ 2024*. This prestigious recognition is a testament to our unwavering commitment to creating an exceptional work environment for our team, which in turn drives our success in delivering ethical enforcement services.

At Rundles, we believe that our people are our greatest asset. This certification highlights our dedication to fostering a workplace culture that values collaboration, innovation, and professional growth. Our 'One Team' approach, characterised by team longevity and stability, ensures that we consistently deliver high-quality, fair debt resolutions tailored to our clients' needs.

To further evidence our commitment to the professional growth of our team, we are pleased to announce the promotion of Chris Moulson to Head of Enforcement and Alex Francis to Head of Client Performance and Workflow. These promotions reflect our commitment to recognising and nurturing talent within our organisation. Chris and Alex have demonstrated exceptional leadership and dedication, and their new roles will be pivotal as we continue to enhance our services and strengthen our position in the market.

Additionally, we are excited to welcome Emma Watson as Head of Bids and Marketing to the Rundles family. Emma joins us with a wealth of experience and a proven track record in the industry. Her expertise and leadership will be invaluable as we continue to enhance our services and

strengthen our position in the market. Emma's arrival aligns perfectly with our ambitions for growth.

As we look ahead to 2025, Rundles is well-positioned for growth. Our commitment to innovation and excellence ensures that we remain at the forefront of the enforcement industry. We continuously strive to exceed best-in-class standards through rigorous governance and independently audited accreditations.

Our clients trust us to act as a true extension of their teams and we take this responsibility seriously. By leveraging our extensive technical expertise and professional skills, we achieve the fairest resolutions and the best outcomes in every case. This trust is built on our long-established reputation for great service, fair resolutions, and a collaborative approach.

The Great Place to Work certification is not just an accolade; it reflects our core values and commitment to our people. It reinforces our belief that a supportive and empowering work environment is key to achieving excellence in our services. We are proud of this achievement and excited about the future as we continue to grow and innovate.



Amy Collins
Managing Director
Rundles

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Meet Craig and Lee, founders of Ethicoll Collections

Tell us about yourselves

Lee: A few years ago, I co-authored the 'MaPS Best Practice in Collections Toolkit' alongside Craig. Seeing it go on to influence change across some of the UK's largest financial services organisations, helping their customers but also improving collections performance, was our inspiration to set up Ethicoll.

Now I help enable evolution of collections policies across multiple sectors using technology, data sharing and panel management. Away from Ethicoll, I am a Non-Executive Director at Citizens Advice Sunderland, Co-Chair of MALG North-East and Yorkshire Discussion Forum. Outside of work, I'm trying to improve my golf game... it's a slow process.

Craig: I worked for several years at the Financial Conduct Authority. This included rolling out the consumer credit regulatory regime and creating new rules for lenders. I was previously Head of Debt Advice and Credit Policy and Strategy at the government body, the Money and Pensions Service (MaPS), which is where I met Lee.

We worked with a lot of different creditor sectors while at MaPS and saw an opportunity to spread good practice across sectors by setting up Ethicoll. I've a young family now, so that certainly keeps me busy when I'm not at work!

Tell us about Ethicoll

Lee: The collections world is changing and Ethicoll exists to help organisations embrace that change. Our services range from reviewing existing collection policies to full drafting of new, bespoke debt collection policies and strategies that allow organisations to collect debts effectively, whilst also delivering support to those individuals who are struggling.

We have experience across multiple sectors and use that insight to recognise what is being done well and where recommendations can be made to generate improved outcomes. We find for many organisations we work with, using Ethicoll is about ensuring they are already delivering good practice standards, assured by a team of experts.

A key objective of any collections policy should be to facilitate early identification of customers' affordability and circumstances. When creditors have this information, they can be much better informed as to what the next steps in debt resolution should look like. It also means the litigation or enforcement action (which has an important role to play) can be focussed on the appropriate cases.

Craig: In practice, that means providing guidance on assessing what a customer can afford, proactively tracking changes in their circumstances and better understanding their propensity to pay.

We also look at how organisations communicate with customers, the way they use data, how they train their staff and their strategy for relationships and partnerships with third parties, like debt advice.

Regularly we find a better collections approach is 'win-win'. Organisations often find it helps them collect debt more effectively, while reducing the overall cost to collect. Individuals who genuinely cannot afford to pay, and those in vulnerable circumstances, receive a more supportive and rehabilitative experience.

Lee: We're fortunate to be backed by a brilliant advisory board, made up of Alison Dunn, Steve Coppard and Nicky Dibben. Between them they have senior roles in local government, debt advice, collections, central government and communication and marketing. They bring additional expertise to our work and help guide Ethicoll as we drive change across creditor sectors.

What are the hot topics at the moment

Craig: There has been an increasing spotlight placed on how creditors (and suppliers of services) collect debt and particularly on how people with vulnerabilities are treated. We've spoken with several local authorities keen to ensure they are treating people fairly but who are understandably keen to ensure collection rates don't drop.

Smarter use of data is also high on the agenda and this is really helping transform how creditors shape and deliver their collections activities in a tailored way.

Lee: A great example of this is Salford Council who took the decision to look outside of their own organisation to learn what was working well within other collections environments. Importantly, they also developed much closer working relationships with their local Citizens Advice who helped inform a new approach to collections. The result was enhanced communications and engagement strategies, closer relationships with their citizens and importantly, an increase in collection rates.

Another great example of organisations future-proofing their approach to collections is Wilkin Chapman, one of the largest debt litigation suppliers to UK creditors.

It took a decision last year to be proactive in terms of reviewing how it identifies and supports vulnerable customers for its clients. Ethicoll Consultants were instructed to support with this important piece of work and, taking a phased approach to this, were given access to existing repayment, vulnerability and collections policies with a view to identifying areas for Wilkin Chapman to focus on changing or enhancing.

This resulted in a suite of recommendations for Wilkin Chapman to consider implementing as part of the next phase in delivering those changes. The outcome will be an improved collections journey for their clients and customers, greater focus on assessing affordability, circumstances and propensity to pay and improved partnerships with the advice sector who can help those struggling address the root causes of debt, maximise income and agree realistic repayments with other creditors. All of which will improve outcomes for Wilkin Chapman, their clients and their client's customers.

Craig: The more supportive approach, coupled with better targeted and informed collections activity seems to be an emerging direction of travel in creditor sectors. Where it used to be an exception, it is starting to appear more of a norm. Where that is securing good outcomes for all stakeholders, it can only be a good thing and something we hope to help more creditors with.



Follow-up: Lee and Craig can be contacted via lee.usher@ethicoll.co.uk and craig.simmons@ethicoll.co.uk



Lee Usher & Craig Simmons
Co-Founders
Ethicoll Consultants

CIVEA launches National Support Network hub

It is not surprising that people struggling with their mental health are more likely to fall into debt. Other personal problems such as serious and long-term illness or abusive relationships can also impact personal finances.

Civil enforcement is a highly sensitive and challenging job as many of these problems come to light. Contact centre and field agents are often faced with difficult cases involving people who are facing a wide variety of personal problems and knowing where to point them can be challenging and time-consuming.

Partnering with the National Support Network (NSN) to offer a one-stop shop for help and support

The NSN hub helps companies to connect people in crisis to tailored and trusted support services. This means that when enforcement firms encounter people with multiple problems, they can be signposted to a single point that holds details of a range of advice and helplines for life events, including divorce, bereavement, ill health, redundancy and relationship breakdown.

That's why CIVEA has partnered with the NSN to create a one-stop shop for finding help for any problem. Use of the hub is free to CIVEA members.

"This will benefit our members who are always seeking the best outcome for people in debt. We are often told that enforcement agents and contact centre staff feel frustrated that they cannot provide more help to people they speak to. The National Support Network tool gives our staff the resource to signpost to a potential lifeline", explains CIVEA CEO Russell Hamblin-Boone.

NSN CEO, Cat Divers says: "We are very proud of the partnership with CIVEA and its members, extending the ability to offer a helping hand to those in particular hardship and difficulty."

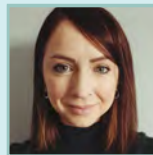
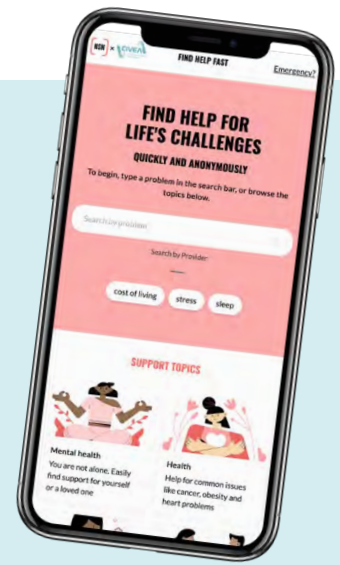
What is Support Hub?

Support Hub is a free online portal that connects people to information on support services, quickly and easily.

This site contains a directory with information on thousands of external support services including helplines, self-help resources and support groups for any personal challenge or life event.

All a user needs to do is to search a problem, before being taken to vetted support service results, which they can then filter and connect to, directly through the site.

It can be accessed freely and anonymously at civea.nsn.org.uk



Cat Divers

Founder and CEO
National Support Network

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How can we keep enforcement agents safe?

Anecdotal evidence from CIVEA indicates that assaults on enforcement agents (EAs) have increased since the pandemic with, on average, five a day.

In 2024, the Enforcement Conduct Board (ECB) commissioned research into EA visits using randomly selected body-worn video footage. Of the 648 visits with an interaction, 15 (2.3%) included physical and/or verbal aggression towards the EA, threats to stab or set dogs on agents, shouting, pushing, swearing and slamming doors.

The ECB now requires data on assaults on EAs and threats of assault in the six-monthly returns submitted by enforcement companies. It is expected that the ECB will report on findings in the second half of 2025.

Protection measures

Body-worn video cameras and stab vests are essential, as is training on conflict management, to quickly identify rising tension and know how to de-escalate it to prevent verbal or physical violence.

As well as conflict management training, we also train our agents to be aware of their environment to avoid putting themselves in a vulnerable position, such as when clamping a vehicle.

Sharing data about a potentially violent debtor with the local authority (LA) is also vitally important, so this can be added to their potentially violent register.

This information can be used to avoid assaults on council staff and alert any enforcement company visiting that person in the future; so preventative measures can be taken, such as sending two EAs.

Consequences of an assault on a debtor

It is an offence under the *Tribunals, Courts and Enforcement Act 2007*, Schedule 12, s68, to obstruct an EA enforcing a warrant or writ.

Upon summary conviction, the offender is liable to imprisonment for up to 51 weeks, a fine not exceeding level 4 on the standard scale, or both.

In addition, s156 of the *Police, Crime, Sentencing and Courts Act 2022* creates a statutory aggravating factor, which must be considered by courts when an assault offence has been committed against someone providing a public service, performing a public duty, or providing services, goods or facilities to the public.

How can local authorities support enforcement companies?

When there is an assault on an EA which leads to charges and a trial, the LA will greatly assist by providing detail of the case background and evidence surrounding the instruction.

In collaboration with the police National Business Crime Centre, CIVEA publishes a **framework for employers and advice on completing an evidence form**.



Laura Anne Smith

Director of Client Relationships
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Luke Fowler, Client Services Director
luke.fowler@colxgroup.com



JACOBS

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Our focus is to achieve constant continuous improvement in delivering quality services based on the best technology, dynamic automation and highly trained staff. We are proud to deliver our groups' new inhouse innovation ColXSys for the very best in case management through data driven intelligence to maximise collection strategies and drive-up performance for best in Industry collections.

Connect with Alyn to explore the future of data led debt collection.

Alyn Lewis, Chief Commercial Officer
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