



# Oadby & Wigston

## BOROUGH COUNCIL

Law & Democracy  
Democratic Services

### TO COUNCILLOR:

Dr N Alam  
L A Bentley  
G A Boulter  
J W Boyce  
Mrs L M Broadley  
F S Broadley

M H Charlesworth (Chair)  
D A Gamble  
Mrs S Z Haq  
Miss P V Joshi  
J Kaufman  
Mrs L Kaufman

K J Loydall  
D W Loydall  
Mrs S B Morris  
Dr I K Ridley (Vice-Chair)

I summon you to attend the following meeting for the transaction of the business in the agenda below.

**Meeting:** Policy, Finance and Development Committee  
**Date and Time:** Tuesday, 28 March 2023, 7.00 pm  
**Venue:** Council Offices, Bushloe House, Station Road, Wigston, Leicestershire, LE18 2DR  
**Contact:** Democratic Services  
**t:** (0116) 257 2775  
**e:** democratic.services@oadby-wigston.gov.uk

Yours faithfully

Council Offices  
Wigston  
20 March 2023

**Mrs Anne E Court**  
Chief Executive



**Meeting ID:** 2304



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### ITEM NO.

### AGENDA

### PAGE NO'S

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~ Page 1 ~



OadbyWigstonBC



@Oadby\_Wigston

**1. Apologies for Absence**

To receive apologies for absence from Members to determine the quorum of the meeting in accordance with Rule 7 of Part 4 of the Constitution.

**2. Appointment of Substitutes**

To appoint substitute Members in accordance with Rule 26 of Part 4 of the Constitution and the Substitution Procedure Rules.

**3. Declarations of Interest**

Members are reminded that any declaration of interest should be made having regard to the Members' Code of Conduct. In particular, Members must make clear the nature of the interest and whether it is 'pecuniary' or 'non-pecuniary'.

**4. Minutes of the Previous Meeting**

**4 - 9**

To read, confirm and sign the minutes of the previous meeting in accordance with Rule 19 of Part 4 of the Constitution.

**5. Action List Arising from the Previous Meeting**

There was no Action List arising from the previous meeting.

**6. Petitions and Deputations**

To receive any Petitions and, or, Deputations in accordance with Rule(s) 11 and 12 of Part 4 of the Constitution and the Petitions Procedure Rules respectively.

**7. Corporate Debt Policy (March 2023)**

**9 - 45**

Report of the Head of Finance / Deputy Section 151 Officer

**8. Collection Rate Improvement Plan Update (March 2023)**

**46 - 58**

Report of the Revenues & Benefits Manager

**9. Collection and Write-Off of Miscellaneous Debtors (Q3 2022/23)**

**59 - 64**

Report of the Strategic Director / Section 151 Officer

**10. Approval of Garage Management, Housing Allocations and Repairs & Maintenance Policies (March 2023)**

**To Follow**

Report of the Housing Manager

**11. Customer Experience Strategy & Action Plan (2023-26)**

**65 - 98**

Report of the Head of Customer Service & Transformation

**12. Review of Empty Homes Strategy (2020-24)**

**To Follow**

Report of the Selective Licensing Team Leader

**13. Ethical Standards and Indicators (Q3 2022/23)**

**99 - 109**

Report of the Head of Law & Democracy / Monitoring Officer

**14. Committee Work Plan (2022 - 2023)**

There is no Committee Work Plan for remainder of 2022-2023.

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# Agenda Item 4

**MINUTES OF THE MEETING OF THE POLICY, FINANCE AND DEVELOPMENT COMMITTEE  
HELD AT THE COUNCIL OFFICES, BUSHLOE HOUSE, STATION ROAD, WIGSTON,  
LEICESTERSHIRE, LE18 2DR ON TUESDAY, 7 FEBRUARY 2023 COMMENCING AT 7.00  
PM**

## **PRESENT**

M H Charlesworth                      Chair  
Dr I K Ridley                              Vice-Chair



**Meeting ID: 2289**

## **COUNCILLORS**

Dr N Alam  
L A Bentley  
G A Boulter  
J W Boyce  
Mrs H E Darling JP  
Mrs S Z Haq  
Miss P V Joshi  
J Kaufman  
Mrs L Kaufman  
K J Loydall  
D W Loydall  
Mrs S B Morris

## **OFFICERS IN ATTENDANCE**

S J Ball	Legal & Democratic Services Manager / Deputy Monitoring Officer
T Bingham	Strategic Director / Section 151 Officer
B Bull	Head of Finance / Deputy Section 151 Officer
C Eyre	Housing Manager
R Sohal	Finance Manager
A Thorpe	Head of Built Environment
S Wheeliker	Democratic & Electoral Services Officer

## **60. APOLOGIES FOR ABSENCE**

An apology for absence was received from Councillors L M Broadley and F S Broadley.

## **61. APPOINTMENT OF SUBSTITUTES**

None.

## **62. DECLARATIONS OF INTEREST**

None.

## **63. MINUTES OF THE PREVIOUS MEETING**

By affirmation of the meeting, it was

### **UNANIMOUSLY RESOLVED THAT:**

**The minutes of the previous meeting held on 6<sup>th</sup> December 2022 be taken as**

**Policy, Finance and Development Committee**  
Tuesday, 7 February 2023, 7.00 pm

Chair / Vice-  
Chair's Initials

read, confirmed and signed.

**64. ACTION LIST ARISING FROM THE PREVIOUS MEETING**

None.

**65. PETITIONS AND DEPUTATIONS**

None.

**66. PROPOSED DISPOSAL OF LAND AT LONDON ROAD, OADBY (CONSULTATION OUTCOME)**

In accordance with Rule 6.3 of Part 4 of the Constitution, the Chair moved for the order of business to be altered and taken in the order as reflected in the minutes.

The Committee gave consideration to the report and appendix (as set out at pages 166-170 of the agenda reports pack) which asked it to resolve whether or not to approve any disposal of the part of public open space situated off London Road in Oadby.

It was moved by the Vice-Chair, seconded by Cllr S Z Haq and

**UNANIMOUSLY RESOLVED THAT:**

- (i) The report be noted: and**
- (ii) The Liberal Democrat run Council not approve any disposal of the part of public open space situated off London Road in Oadby (as edged blue in the Plan at Appendix 1).**

**67. BUDGET MONITORING (Q3 2022/23)**

The Committee gave consideration to the report and appendix (as set out at pages 9-26 of the agenda reports pack) which provided an update on the forecast financial position for the Council for the financial year 2022/23, as at the end of the third quarter.

It was moved by the Chair, seconded by the Vice-Chair and

**UNANIMOUSLY RESOLVED THAT:**

- (i) The content of the report be noted; and**
- (ii) The decisions of the S151 Officer to repurpose earmarked reserves back to the General Unallocated General Fund reserves (as set out in section 6 of the report) be ratified after the next meeting of Full Council.**

**68. 2023/24 DRAFT REVENUE BUDGET, MEDIUM TERM FINANCIAL PLAN AND 2023/24 - 2025/26 DRAFT CAPITAL PROGRAMMES**

The Committee gave consideration to the report and appendices (as set out at pages 27-116) which asked it to consider the comments received as part of the budget consultation, receive an update on the medium term financial outlook and recommend to Council the General Fund and Housing Revenue Account (HRA) revenue budget proposals and the Draft Capital Programmes for approval.

It was moved by the Chair, seconded by Cllr K J Loydall and

**RESOLVED THAT:**

- (i) **The S151 Officer's statement on the robustness of the budget and the adequacy of reserves as set out in section 11 of the report be noted.**

**Votes For 11**  
**Votes Against 3**  
**Abstentions 0**

It was moved by the Chair, seconded by Cllr J Kaufman and

**RESOLVED THAT:**

- (i) **The proposals contained in Section 6 of the report in respect of the Community and Wellbeing service be considered and the proposed recommendation to Council for approval as part of the budget be approved.**

**Votes For 11**  
**Votes Against 3**  
**Abstentions 0**

It was moved by the Chair, seconded by Cllr K J Loydall and

**RESOLVED THAT:**

- (i) **An increase in Council Tax by the maximum core referendum limit, including 2.99% or £10 limit, should the government amend this as part of the Final Local Government Settlement, from the options as set out in section 4 be recommended to Full Council.**

**Votes For 11**  
**Votes Against 3**  
**Abstentions 0**

It was moved by the Chair, seconded by the Vice-Chair and

**RESOLVED THAT:**

- (i) **Having approved the recommendations as set out above, the General Fund Revenue Budget for 2023/24 subject to any final adjustments as may be required for new information prior to Full Council (such as the NNDR1 final estimates and the Final Local Government Finance Settlement 2023/24), as set out in Appendix 5 be recommended to Full Council.**

**Votes For 11**  
**Votes Against 0**  
**Abstentions 3**

It was moved by Cllr J W Boyce, seconded by the Chair and

**UNANIMOUSLY RESOLVED THAT:**

- (i) **From April 2023 the Council will achieve full cost recovery on heating costs annually with delegation to the S151 Officer to monitor quarterly**

**and adjust accordingly.**

It was moved by the Chair, seconded by Cllr G A Boulter and

**RESOLVED THAT:**

- (i) The Committee will recommend that Full Council approve the HRA budget for 2023/24 as detailed in Appendix 8.**

**Votes For 11**  
**Votes Against 0**  
**Abstentions 3**

It was moved by the Chair, seconded by Cllr J W Boyce, and

**RESOLVED THAT:**

- (i) The Committee will recommend that Full Council approve the Scale of Fees and Charges as set out in Appendix 9.**

**Votes For 11**  
**Votes Against 3**  
**Abstentions 0**

It was moved by the Chair, seconded by Cllr S Z Haq, and

**RESOLVED THAT:**

- (i) The Committee will recommend that Full Council approve the new Capital Schemes of the General Fund and HRA, as set out in Appendix 10.**

**Votes For 11**  
**Votes Against 0**  
**Abstentions 3**

By general affirmation of the meeting, it was

**UNANIMOUSLY RESOLVED THAT:**

- (i) The Capital Programme provision for the 2024/25 year be noted and that the Committee will recommend that Full Council approve this to allow for the ordering of replacement fleet allowing for longer lead-in times; and**  
**(ii) The intention to seek approval for establishing a Capital Projects Sub-Committee to monitor the proposed capital schemes be noted.**

It was moved by Cllr J W Boyce, seconded by the Chair, and

**UNANIMOUSLY RESOLVED THAT:**

- (i) The intention and therefore the terms of reference should be established and from May onwards that Sub-Committee should exist.**

**69. TREASURY MANAGEMENT POLICY AND STRATEGIES AND PRUDENTIAL INDICATORS (2023/24)**

The Committee gave consideration to the report and appendices (as set out at pages 117-165 of the agenda report pack) which asked it to approve the Treasury Management Policy and Strategies and Prudential Indicators (2023/24).

It was moved by Cllr J W Boyce, seconded by Cllr G A Boulter and

**UNANIMOUSLY RESOLVED THAT:**

- (i) The Capital Strategy including the Prudential Indicators (as set out in Appendix 1) be approved;**
- (ii) The Treasury Management Policy, Treasury Strategy and Plan 2023/24 (as set out in Appendix 2 and 3) be approved;**
- (iii) The Minimum Revenue Provision Statement 2023/24 (as set out in Appendix 4) ne approved;**
- (iv) The Investment Strategy 2023/24 (as set out in Appendix 5) be approved; and**
- (v) The Flexible Use of Capital Receipts Strategy (as set out in Appendix 6) be approved.**

**THE MEETING CLOSED AT 8.10 pm**



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**Chair / Vice-Chair**

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**Tuesday, 28 March 2023**

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# Agenda Item 7



<b>Policy, Finance and Development Committee</b>	<b>Tuesday, 28 March 2023</b>	<b>Matter for Decision</b>
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**Report Title:** **Corporate Debt Policy (March 2023)**

**Report Author(s):** **Bev Bull (Head of Finance / Deputy Section 151 Officer)**

<b>Purpose of Report:</b>	To present a revised Corporate Debt Policy for Oadby and Wigston for approval by Policy, Finance and Development Committee. The Corporate Debt Policy was last updated and approved in June 2015.  Financial Regulation 22.1 requires that the Council shall have a policy for recovery approved by the Chief Finance Officer and the Policy, Finance and Development Committee.
<b>Report Summary:</b>	In September 2022 this Committee gave consideration of a report to provide an update on the Corporate Debt Policy and to consult Members on changes to be considered for inclusion in the revised Policy. This report presents a revised Corporate Debt Policy following further consideration of the changes taking into account the committees' comments.
<b>Recommendation(s):</b>	<b>That the revised Corporate Debt Policy be approved.</b>
<b>Senior Leadership, Head of Service, Manager, Officer and Other Contact(s):</b>	Tracy Bingham (Strategic Director / Section 151 Officer) (0116) 257 2845 <a href="mailto:tracy.bingham@oadby-wigston.gov.uk">tracy.bingham@oadby-wigston.gov.uk</a>  Bev Bull (Head of Finance / Deputy Section 151 Officer) (0116) 257 2649 <a href="mailto:bev.bull@oadby-wigston.gov.uk">bev.bull@oadby-wigston.gov.uk</a>  Rashpal Sohal (Finance Manager) (0116) 257 2705 <a href="mailto:rashpal.sohal@oadby-wigston.gov.uk">rashpal.sohal@oadby-wigston.gov.uk</a>  Jon Owst (Revenues & Benefits Manager) (0116) 257 2859 <a href="mailto:jon.owst@oadby-wigston.gov.uk">jon.owst@oadby-wigston.gov.uk</a>
<b>Strategic Objectives:</b>	Our Council (SO1) Our Economy (SO3)
<b>Vision and Values:</b>	Accountability (V1) Respect (V2) Customer Focus (V5)
<b>Report Implications:-</b>	
Legal:	There are no implications directly arising from this report.
Financial:	OWBC collects a substantial amount of income each year, including £5m from Housing, £38m from Council Tax, and £12m from Business Rates. Of this around £12m belong to OWBC, with the remainder

	shared between other precepting authorities. The Corporate Debt Policy determines how this income is collected.
Corporate Risk Management:	Decreasing Financial Resources / Increasing Financial Pressures (CR1) Reputation Damage (CR4) Regulatory Governance (CR6) Failure to Respond to a Significant Incident (CR7)
Equalities and Equalities Assessment (EA):	The implications are as set out at Appendix 1. No EA assessment.
Human Rights:	There are no implications arising from this report.
Health and Safety:	There are no implications arising from this report.
<b>Statutory Officers' Comments:-</b>	
Head of Paid Service:	The report is satisfactory.
Chief Finance Officer:	The report is satisfactory.
Monitoring Officer:	The report is satisfactory.
<b>Consultees:</b>	None.
<b>Background Papers:</b>	Oadby and Wigston Borough Council Corporate Debt Policy (2015)
<b>Appendices:</b>	<b>1.</b> Revised Corporate Debt Policy (2023)

## **1. Background**

- 1.1 The level of income collected by Oadby and Wigston District Council ("OWBC") on behalf of ourselves and other precepting authorities is significant, with £38m collected in Council Tax, £12m through Business Rates, and £5m through Housing. The amount available for OWBC is around £12m, across its two revenue accounts: the General Fund and the Housing Revenue Account.
- 1.2 The purpose of the Corporate Debt Policy ("the Policy") is to set out OWBC's approach to collecting and recovering debt owed to us by businesses and residents.
- 1.3 This not only promotes efficiency, effectiveness and consistency in the collection of debt in a sensitive manner, it is an essential requirement to ensure the maximisation of revenue streams to provide resources which the Council needs to deliver services.
- 1.4 The council must also meet legislative requirements in respect of income collection and has an obligation to collect on behalf of other precepting authorities. The Police and Fire Authorities have dependency upon Council Tax collection, and Central Government and the Fire Authority retain a proportion of Business Rates income.
- 1.5 The methods for billing and recovery of statutory debts are tightly prescribed by statute and our policy and practices must take these legislative requirements into account.
- 1.6 In September 2022 this Committee gave consideration of a report to provide an update on the Policy and to consult Members on changes to be considered for inclusion in the revised Policy.

## 2. Update on Changes and Improvements

- 2.1 A number of areas where the approach could be changed and improved were presented to this Committee at its meeting on 26 September 2022. The Committee decided that the Council's approach to debt recovery ought to be as consistent, pragmatic and flexible as far as reasonably possible, and that particular care be taken in terms of the charging of proportionate rate of interest on debts so that it does not unfairly affect debtors' overall ability to pay. The Committee also suggested that provision be made for ratepayers to make payments on account.
- 2.2 The Corporate Debt Recovery group considered each of the areas for change taking into account the Committees comments. The outcome and the impact on the revised policy are detailed below.
- 2.3 Consideration will be given to charging interest on debts with lengthy arrangements. It has been confirmed this is an option available to the Council, however in most cases the complexity of implementing it would mean the costs would outweigh any financial gain to the Council, whilst adding to the financial hardship of the debtor. It may still be considered in exceptional circumstances. No amendment has been made to the policy to state that the Council will charge interest as it will not do so under normal circumstances.
- 2.4 Consideration will be given to establishing a periodic review of payment arrangements once in place, so that they remain appropriate as customer circumstances change. This is not being implemented at this point due to the administrative burden of delivering the change. This relates to arrangement that are in place and are being adhered to, currently if a customer contacts the Council due to a change in circumstance and require a review of a payment arrangement, this is undertaken. No amendment has been made to the policy.
- 2.5 Consideration will be given to utilising repayment holidays for customers depending on their situation. This is not suitable for housing debt but could be considered for Council Tax and Business Rates in certain circumstances. This is not being implemented at this point due to administrative burden of delivering. No amendment has been made to the policy.
- 2.6 Consideration will be given to allowing payment arrangements prior to the issue of a court summons depending on the circumstances of each case. This is included in the revised policy.
- 2.7 It is proposed that the use of income and expenditure forms is standardised across OWBC to provide consistency of decision making and facilitate the sharing of information between departments. This is being implemented where it is appropriate and references to the standard income and expenditure form is included in the policy.
- 2.8 Consideration will be given to the inclusion of legal costs where cases proceed beyond the liability order stage to further recovery such as charging orders or liquidation proceedings. Fixed legal costs will be recovered and recovery of full litigation costs will be considered on a case-by-case basis. The policy states that it will recover all costs/fees that are legitimately due unless not in the public interest.
- 2.9 The revised Corporate Debt Policy is included at **Appendix 1**. This reflects the changes outlined in 2.3 to 2.8 and minor amendments to correct and update information.
- 2.10 It is proposed that the Corporate Debt Recovery group, which includes officers from Finance, Revenues and Benefits, Housing, and Environmental Health and Licensing will continue for the purpose of providing oversight and ensuring continued consistency across OWBC in the recovery of all debts.

# Corporate Debt Policy

Oadby & Wigston Borough Council

## Contents

1. Purpose of policy	Page 2
2. Aims and principles	Page 2
3. Scope	Page 3
4. Priority of debt	Page 3
5. Equalities	Page 5
6. Roles and responsibilities	Page 5
7. Vulnerability	Page 5
8. Methods of payment	Page 6
9. Payment arrangements	Page 7
10. Offsets	Page 7
11. Write-offs	Page 7
12. Operational procedures / Enforcement remedies	Page 8
13. Disputes and complaints	Page 11
14. Review and version control	Page 11

## Appendices

Appendix 1: Council Tax

Appendix 2: Business Rates

Appendix 3: Housing Benefit Overpayments

Appendix 4: Rent

Appendix 5: Former Tenant Arrears

Appendix 6: Other Income and Sundry Debts

## 1. Purpose of the policy

The Corporate Debt Policy identifies where responsibility for collection of different debts across Council services lies and sets out the principles and standards in relation to contact, recovery process, repayments and benefit / money advice.

Included in the policy is the provision of support mechanisms and practices to all customers. It details the approach to collecting debt at OWBC.

The policy sets the framework for a consistent and sensitive approach to collecting debt whilst at the same time ensuring that the Council continues to maximise income collection and arrears recovery performance.

## 2. Aims and principles

This policy aims to achieve a balance between the financial needs of OWBC and the needs of our customers by;

- Applying common repayment and debt management principles to all the debts that it has to collect; giving regard to the relevant legislation that governs the recovery of each type of debt.
- Applying common considerations and principles across all Council departments when assessing the customers' circumstances and ability to pay.
- Recovering debts by agreed arrangements that are realistic and sustainable or, where possible, by attachment to earnings or benefits in preference to the use of external agents.
- Recognising that households dependent on means tested income replacement benefits and / or with multiple debt problems may face particular problems and need extended repayment periods.
- Endeavouring, where multiple debts are owed to the Council, to agree payment arrangements on the principles of preventing further debt whilst allowing all debts to be repaid. In practice this may mean that current liabilities are paid whilst a smaller amount is agreed to clear older debts.
- Working in partnership with local advice agencies and signposting customers to advice and support agencies available to them and encouraging self-help.
- Providing support through the Financial Inclusion Officer who will work with customers struggling financially.
- Ensuring that both internal recovery officers and external agents contracted to the Council, work to the agreed Code of Practice found in the Enforcement Agent Framework Agreement
- Raising awareness of debt with customers and clearly identify how much / how it has occurred and raise awareness of the implications of non-payment.
- Using the full range of collection remedies as appropriate if debts are not paid. The policy does not prejudice any legal action that the Council may need to take.
- Promoting ways to pay and support that is available to customers.

- Applying this policy to all departments and providing the same level of service at the initial enquiry stage. However, all debts will be recovered in accordance with agreed processes with each service.
- Maximising income for the Council, including rent income due to the Housing Revenue Account for Council houses and garages to ensure that all Council Tax and rent payers' interests are protected.
- Achieving an equitable allocation of income available to pay across all Council debts.
- Achieving efficiency savings by carrying out customer welfare checks and identifying solutions for customers on debt issues at the first point of contact.
- Being 'firm but fair'
- Being "preventative" by, for example, offering a wide range of convenient payment options and advice, such as budgeting, managing money and dealing with debt.
- Helping, where possible, to maximise customer's income and increasing their ability to pay.
- Sign posting customers to support agencies, for example Helping Hands and Christians Against Poverty.
- Ensuring consistency of approach and high standards of service when dealing with customers.
- Sharing knowledge, information and expertise across the Council and other agencies whilst striving to comply with legislation such as the Data Protection Act etc.
- Applying best practice in relation to debt collection.

### 3. Scope

This policy applies to the collection of all income streams, including (not restricted to)

- Council Tax
- Business Rates
- Housing Benefit overpayments
- Sundry Income (invoices raised for a variety of Council Services) also, Commercial Rent, Penalty Charge Notices
- Council house rents
- All COVID19 support grant repayments

### 4. Priority of debt

It is important to note that for certain types of debt, there are specific rules and legislation which govern their collection and enforcement. Officers need to ensure that in addition to collecting debts in a legally correct manner (and in accordance with any government or professional guidance), they also adhere to the principles within this policy. The schedules of appendices to this policy provide officers in specific services with additional guidance in relation to debt recovery in those service areas. There are many types of debt, but those considered as "priority" debts are those that are owed to creditors who can take the strongest legal action against an individual who does not pay.

To be clear it isn't the size of the debt that makes it a priority but what creditors can do to recover their money; individuals are not always aware of the consequences of failure to pay.

The Council will look to raise awareness in this area with its customers. Officers must factor in other non-Council "priority" debts when giving consideration to a customer's ability to repay monies owed to the Council.

The procedures supporting this Policy will ensure that officers can effectively deal with repayments of debts. As such work with other departments when required to agree the priority of payments, this may include the sharing of relevant information.

Priority debts are listed below:

### **Equal priority debts**

The Policy identifies these as:

- Rent arrears – as they can result in eviction
- Mortgage arrears – as they can result in repossession
- Council Tax and Business Rates – as they can result in enforcement action, deductions from earnings/benefits (Council Tax only), bankruptcy or imprisonment
- Other secured loans – as they can result in the loss of a home

### **Other priority debts**

- Utility debts – as they can result in disconnection
- Income Tax & VAT – as they can result in bankruptcy or imprisonment
- County Court Judgements – as they can result in enforcement agent action, Attachment of Earnings, Charging Order or bankruptcy
- Fines or Compensation – as these can result in imprisonment
- Hire Purchase – will be considered if, for example, it is for the purchase of a car needed to get the owner to work
- Benefit Overpayments – as they can result in deductions from benefits or earnings
- Maintenance or child support arrears– as they can result in enforcement agent action
- TV Licence – as this could result in a custodial sentence

### **Non priority debts**

Credit/Store cards, unsecured personal loans, bank overdrafts, credit/interest free/hire purchase agreements (other than above), catalogue debts and money borrowed from family and friends.

All income and arrears will be actively pursued in accordance with this policy, however, in instances where multiple debts exist due regard to the hierarchy of debt detailed above should be taken.



## 5. Equalities

All individuals will be treated in accordance with the Council's Equality and Diversity agenda and the Equality Act 2010. An Equality Impact Assessment has been completed in relation to this policy when it was first established.

The Council believes this policy should be fair to everyone regardless of their age, race, gender, disability, religious belief or sexual preference. Furthermore, the Council feels that it is important for debtors to communicate their situation confidentially to the Council so that we are able to make fair decisions on a case-by-case basis.

Equality and diversity considerations will be taken into account. Specifically, staff seeking to recover debts will have regard to ensuring information is accessible through translations or sign language.

## 6. Roles and responsibilities

Heads of Service are responsible for making sure that this policy is adhered to.

Officers have the responsibility to follow the policy when carrying out their roles in respect of arrears cases.

## 7. Vulnerability

A vulnerable person is a person who, by characteristics and/or circumstances, is unable to act or respond appropriately to the normal collection procedures, or for the same reason is unreasonably affected by them. The Council recognises that vulnerability can come in many forms, and it can also be multi layered. Vulnerability can also be temporary, permanent or come in a series of episodes and anyone at any time could potentially be deemed vulnerable.

This list of factors is not definitive and all of our customers' circumstances must be taken into account.

- Carers
- Care leavers
- Cognitive impairment
- Debt management where overall debts need to be managed
- Disability
- Financial poverty
- Learning difficulty (including literacy difficulties)
- Language difficulty
- Pregnancy
- Lone parents – with young children
- Medication
- Mental health
- Physical health

- Possession proceedings
- Probation service involvement
- Recent bereavement
- Substance abuse
- Social care services involvement
- Terminal illness
- Victim of abuse
- Victim of war
- Homelessness

This list of factors is not definitive and all of our customers' circumstances will be taken into account. It is recognised that vulnerable customers may be less able to manage their financial and personal affairs and additional support may be required. Accordingly, vulnerable customers identified will be signposted to appropriate support agencies. Although not an exhaustive list for reference these stakeholders include Citizens Advice, Step Change, Christians against Poverty, Churches Housing Action Team (CHAT), Shelter and Navigate, National Debt Line and Advice UK.

The Council may recover debts from person who are vulnerable but will take steps to ensure its actions are reasonable in the circumstances. For example, personal visits may be increased, assistance in filling in forms or writing letters may be provided. Each case should be considered on its own merits and extra care will be taken by Officers to ensure that the individual understands the debt, what is expected in relation to repayment and the consequences of non-payment.

In accordance with The Debt Respite Scheme (Breathing Space Moratorium and Mental Health Crisis Moratorium) (England and Wales) Regulations 2020 the Council will not take action to recover a debt when it has received official confirmation that a breathing space moratorium and or a mental health crisis moratorium is in place.

## **8. Methods of payment**

The Council recognises that the easier it is to pay, the more likely it is that payment will be made and the less likely that debts will accrue. The Council's preference is for low cost payment methods and those that provide a high degree of accuracy and certainty, such as Direct Debit, Standing Orders, internet banking, use of the Council's website and automated telephone payments.

To provide our customers with the greatest flexibility payment via 'Allpay' facility is also offered at Post Offices. We still allow Cheques for the ease of our customers.

The Council remains proactive in trying to "channel shift" customers, where possible, to encourage them to make payments that cost the least in transaction fees.

## 9. Payment arrangements

Although various scenarios may be encountered, in general terms, any arrears should be paid within a maximum of twelve months from when they were incurred. However, in many instances, officers will make informed decisions to spread the arrears over a longer period to aid repayments. It is Council policy that only in exceptional circumstances can an arrangement be made up to a maximum of six years. However, regulatory schemes such as 'Breathing Space' payment plans may see up to a 10 year payback through a Statutory Debt Recovery Plan (SDRP) imposed by the Insolvency Service.

## 10. Offsets (credits)

In the interests of efficiency, the Council will offset any customer credit balances against other amounts they may owe, before providing a refund - any such arrangements will be undertaken in a fair and legal manner and with the customer's agreement wherever possible.

## 11. Write-offs

The Council recognises that a small proportion of its overall income may not be collectable due to matters beyond its control. Where a debt is assessed to be irrecoverable it will be subject to a write off process that is consistent with recognised accounting practices. The Council will seek to minimise the cost of write offs by taking all appropriate action to recover all amounts due.

Income deemed irrecoverable must satisfy one of the pre-determined criteria including but not restricted to:

- the customer has died and there are no or insufficient funds in the estate
- the customer cannot be traced
- it is uneconomical to pursue the debt
- the income is uncollectable due to bankruptcy/insolvency
- all recovery methods have been exhausted
- it is not in the public interest to pursue e.g. at risk and vulnerable service users
- the debt is prescribed under the Limitation Act 1980

All write offs will be carried out in accordance with the relevant provisions contained within the Council's Financial Regulations.

It should be noted that just because a debt is written off it does not rule out the possibility of writing the debt back and pursuing it to the full extent of the law. Examples of this may occur is if a debtor absconds with no forwarding address but is subsequently traced or when an individual/company goes bankrupt or is made insolvent, when partial/full dividend(s) can be received many years later and the payments written back onto the account.

Where a cash credit is showing on an account and the Authority is unable to refund or transfer, the Authority will write the value back on returning the account to zero. These accounts would have to be in credit for a period greater than 13 months before this housekeeping takes place.

Debts may only be written off in line with Financial Regulation 20. A debt, which is properly due to the Council and deemed irrecoverable, shall only be written off as follows:

Amount	Authoriser
Less than £5,000	Chief Financial Officer or their appointed nominee
More than £5,000 but less than £10,000	Chief Financial Officer or their appointed nominee and the Chair of the Policy Finance and Development Committee
More than £10,000	Policy, Finance and Development Committee

The debt to be written off will be allocated one of the following reason codes:

- Deceased
- Unable to trace
- Uneconomical to pursue
- Bankruptcy / Insolvency
- Individual Voluntary Arrangements (IVA)/Debt Relief Orders (DRO)
- Recovery exhausted
- Statute barred

## 12. Operational procedures / Enforcement remedies

The Council will ensure that processes around income and arrears management are robust, and the most effective collection remedy is used.

Financial decisions will be made by identified officers and agreed by the s151 Officer as required. These arrangements will be clearly detailed in Financial Procedures/Rules, and operational procedures and guidance.

The Council uses external enforcement agents to support its debt collection services. Enforcement agent's services are procured in line with the Council's Contract Procedure Rules (CPR) and Procurement Strategy. The Council reserves the right to appoint such Enforcement Agents as it deems necessary for the recovery of Council debts and may vary from time to time. A list of currently authorised Enforcement Agents is available on request.

Enforcement agents will be instructed to act where debtors have not made a satisfactory arrangement for payment of the debt or have failed to maintain payment plans. Charges will be levied where permissible by law and as agreed under the terms of the procurement, Service Level Agreement and the Enforcement Agent Code of Conduct.

When an account has been issued to the enforcement agents it becomes their responsibility to collect the outstanding debts (although the Council will continue to monitor the effectiveness of the enforcement agent's services provided on its behalf). Similarly, payments made should go directly to the enforcement agent for recording on their systems. Any debtor who contacts the department to discuss payment must be told to negotiate with the enforcement agents and make payments directly to them.

Cases will be withdrawn from enforcement agents, where there:

- Is a justified dispute in liability
- The instruction to the enforcement agent was issued in error Cases may be withdrawn from the enforcement agents where:
  - The debtor has recently suffered a close bereavement
  - An attachment order (wages, benefit or allowances) is in effect
  - The debtor is bankrupt
  - Recovery of the debt can be affected more effectively through another method
  - The Head of Service or Senior Recovery Officer feels the matter should be withdrawn.

The performance of the enforcement agents is reviewed at formal meetings with their account manager on a regular basis.

Enforcement Remedies such as those listed below may be applied in the collection of arrears;

- Magistrates Court, Liability Orders
- County Court, County Court Judgment
- County and High Court, Insolvency e.g., Bankruptcy, Winding Up (Businesses)
- County and High Court, Enforcement
- CRAR – Commercial Rent Collection
- Forfeiture for residential and commercially let properties
- PCN – Warrants of Execution

Other

- Attachment of Earnings
- Attachment of Benefits
- Enforcement Agents
- Charging Orders / Forced Sale
- Committal to Prison
- Special Arrangements

The following table sets out the various collection pathways for the major debt streams within the Council's debt portfolio.

Type of debt	Charging method	Default collection pathway	Appeals	Final collection – persistent/deliberate defaulters
Council tax	Bill	Magistrates court	Banding VOA Liability Magistrates' court Internal review Valuation tribunal	Special arrangements Attachment of benefits Attachment of earnings Enforcement agents (bailiff) Insolvency Charging order Committal
Business rates	Bill	Magistrates' court Court of suitable jurisdiction	Rateable value VOA Liability Magistrates' court Internal review Valuation tribunal	Special arrangement Enforcement agents (bailiff) Insolvency Charging order Committal CCJ
Sundry debt	Invoice	County Court	Internal review District judge	CCJ Garnishee order High Court enforcement Winding up order Charging order Attachment of earnings
Parking penalties	Penalty notice	County Court	Internal review District judge	CCJ Garnishee order High Court enforcement Winding up order Charging order Attachment of earnings
Housing rents	Annual notification of weekly charge	County Court	Internal review District judge	Possession and eviction
Housing benefit overpayments	Invoice	County Court	Internal review District judge	CCJ Garnishee order High Court enforcement Winding up order Charging order Attachment of earnings
Commercial rents	Periodical invoice	County or High Court	By application to court/judge	Possession and eviction CRAR statutory procedures

Environmental crime fixed penalties	Penalty notice	Magistrates' Court	Direct to magistrates	Fine and/or committal
Housing rechargeable rent repairs	Invoice	County Court	Internal review District judge	CCJ Garnishee order High Court enforcement Winding up order Charging order Attachment of earnings

### 13. Disputes and complaints

A complaint will most commonly be received by one of the following methods:

- Via the council's website - [www.oadby-wigston.gov.uk/complaints](http://www.oadby-wigston.gov.uk/complaints)
- By email to the Customer Service Team [customerservices@oadby-wigston.gov.uk](mailto:customerservices@oadby-wigston.gov.uk)
- By letter to the Compliance Team at Council Offices, Station Road, Wigston, LE18 2DR

Once a complaint has been made, an acknowledgement will be sent within five working days.

### 14. Review and version control

The Corporate Debt Policy will be monitored and regularly reviewed on at least an annual basis. This will enable it to be updated where necessary and take account of changes in legislation.

## **Appendix 1 – Council Tax**

Recovery of debt in respect of Council Tax is governed by Council Tax recovery procedures laid down in statute in the Council Tax (Administration & Enforcement) Regulations 1992 and subsequent amendments. External enforcement agents may be instructed for the enforcement and recovery of Council Tax debts. The notes below provide a summary of the key recovery and enforcement stages.

### **Statute of limitation**

If the Council has billed the debtor in the past it is permitted to obtain a liability order within 6 years from the date of that bill. Debts over 6 years old, for which a summons has not been issued, must be written off. Where the Council possesses a liability order there is no time limit in relation to how long it can pursue a debt.

### **Customer care plus**

In respect of Council Tax, the service provides support to vulnerable customers through its Customer Care Plus option. Vulnerable customers can register with the service and where a customer has taken up this option, the Council can:

- Provide information in alternative formats
- Offer home visits
- Work with customer representatives
- Provide telephone reminders when payments have been missed

## **Council Tax recovery guidance**

### **Demand/bill**

Demand notices are issued by 17 March in each financial year to allow for the first instalment to be paid on 1 April and to ensure the appropriate notice is given under the Direct Debit scheme. Council Tax bills are produced daily throughout the year with instalments calculated in line with legislation.

### **Instalment payment**

Instalment payments are due on 1 each month for those paying by all methods other than Direct Debit. The Council has the facility to operate Direct Debit for 2 dates within the month: 1st and the 15th. The law requires that all instalment plans will be over 10 months at the start of the year. Customers may opt for payment over 12 months.



## **Reminder notice**

A Reminder Notice can be issued immediately if an instalment is not paid. However, the senior recovery officer will draw up a recovery time table at the start of each financial year.

The regulations outlining the requirements for the reminder notice stipulate the following:

If a demand has been served by an Authority and instalments due under that notice, in accordance with the instalment scheme, are not complied with, then a first reminder notice shall be served.

If a second reminder is issued within the year, (the first issued having been complied with) any further failure to pay any instalment on or before the date it is due, shall result in the right to pay by instalments being lost.

## **Final notice**

Final notices are issued in accordance with the recovery timetable. Provisions relating to the service of a final notice are as follows:

A final notice is served when

- Two reminder notices have previously been issued and paid and this is the third occasion in the relevant year that an instalment has not been paid on time, or
- A reminder Notice has been issued and remains wholly or partly unpaid and an adjustment to the charges has been made such as an amendment to a Discount, Exemption or Benefit.

A final notice is not required if a first reminder or a second reminder is not complied with within the statutory time limit of 14 days.

## **Summons notice**

Summonses are issued in accordance with the recovery timetable. The Summons is issued if the balance stated on a reminder or final notice is not paid in full by the date as stated on the reminder or final notice

The regulations require the summons to be issued at least 14 days before the date of the liability order hearing.

The summons is served with the addition of costs as agreed by the court. These costs are set across Leicestershire, Leicester and Rutland under a process overseen by Leicester City Council and approved by the Leicestershire Treasurers. The Council will ensure that cost proposals submitted to the court for approval are fair and reasonable.

If the amount due, (plus costs) is paid and notified prior to the date of the hearing the Council will not proceed to obtain a Liability Order. If customers are not able to pay in full prior to the hearing the Council will continue to proceed with the application for a Liability Order.

Application for a Liability Order begins with the complaint made by the authority to the Magistrates Court, requesting that a summons be issued to the liable persons) to show why the sum outstanding has not been paid.

### **Liability order application**

The Court Hearing takes place in accordance with the dates agreed with the Magistrates Court which are detailed on the recovery timetable. An interval of at least 14 days must be allowed between the issue of the summons to the defaulter and the hearing, as a liability order cannot be made unless 14 days have elapsed between issue and hearing.

At the Hearing an authorised officer of the Council will make an application to the Court for Liability Orders for a number of cases on the list. The Magistrates will hear the defence of any persons wishing to prevent the issue of a Liability Order.

### **Arrangements**

Arrangements can be made at any time after the issue of the summons however this will not stop the Council applying for a Liability order to protect its interest and ensure the debt is paid. Any such arrangements will include costs.

In exceptional circumstances arrangements can be made prior to the issue of a summons and granting of a liability order, but these arrangements must not exceed five years to avoid any outstanding debt becoming statute barred.

### **Procedure after a Liability Order has been obtained**

Where a Liability Order has been obtained and an arrangement has not been made, the Council has the discretion to send out a pre-enforcement letter. This is decided on a case by case basis.

The letter makes clear that the matter may be passed to the Council's enforcement agent and will not only result in considerable extra costs but the enforcement agents can legally take control of goods to clear the debt and charge for the sale of such goods.

Enclosed with this is letter is a further demand for statutory information to be returned within 14 days, to again allow the Council to consider alternatives to enforcement agent action.

## **Failure to make / agree an arrangement or provide information**

Where no arrangement is agreed within 14 days of the issue of the pre-enforcement agent letter and enclosed statutory information request, the decision will be made on the next stage to be followed from enforcement options below.

## **Enforcement options**

**Attachment of Earnings Order** - Where a debtor is employed then an Attachment of Earnings Order may be sought for unpaid Council Tax.

An Attachment of Earnings Order may be issued if a debtor does not make an arrangement to pay the debt after the issue of a summons. The Council will set up an attachment order without further notice after the Liability order is granted.

An order, once served will remain in force until the balance for which it is served is clear. The amount is deducted on a percentage basis which is applied to "net earnings" after

Income Tax, NI, Superannuation, deductions for advances of salary and other Council Tax

attachment to earnings deductions is considered. Attachable pay includes wages/salary, overtime, holiday pay, other fees, bonus, commission, or SSP.

**Deduction from Welfare Benefits** – Where a defaulter is receiving Income Support/Job Seekers Allowance / Employment Support Allowance or Pension Credit Universal Credit or an application for deductions may be sought.

**Attachment of Members Allowances** – Where the debtor is a Member of the Council then attempts should be made to make an attachment of his/her Member's Allowance. Deductions are permitted up to 40% of the allowance.

**Attachment order ends before debt paid in full** - This normally happens when a person leaves employment or their entitlement to the Welfare Benefit ends. When we become aware of this change, we will issue an Information Request or pre-enforcement letter prior to taking further recovery action.

**Enforcement Agent Action** - In these cases the Officer will refer the case with relevant information to the Council's Enforcement Agent. In most cases the minimum balance sent to the Enforcement Agents will be £125, however each account will be looked at on a case by case basis and a decision will be made whether sending the case to the Enforcement Agents is appropriate.

## **Further enforcement options**

### **Senior officer case review**

Where further recovery action is required under this section a Senior Officer will conduct a review of the most appropriate manner in which to proceed. The Senior Officer will carefully consider the details of the case and have regard to any debtor vulnerability as outlined earlier in this report. The Senior Officer will make a written note of any decision and reasons why they have opted to proceed with any action in relation to any significant recovery methods used including bankruptcy, committal and the use of charging orders.

## **Appendix 2 – Business rates**

Recovery of Business Rates is governed by the Local Government Finance Act 1988 and its subsequent regulations and amendments. External enforcement agents are used by the Council for the enforcement and recovery of these debts. The recovery and enforcement of Business Rates mirror those for Council Tax in annex A except for the following variations:

### **Reminder notice**

Within a financial year Business Rates cases will only be issued with one Reminder Notice.

### **Final notice**

- No final is required if a reminder is not complied with within statutory time limits.
- A final is required where the amount due has changed between the outstanding reminder and after the issue of the relevant adjustment notice.

The final notice need only be served where:

- There was no right to instalments; or
- One reminder has been previously sent, and the account has fallen behind for a second occasion; or
- All instalments have fallen due.

### **Procedure after a Liability Order has been obtained**

Information Requests are not sent out with Business Rates cases, instead in most cases the matter proceeds directly to a seven day warning letter following the liability order hearing.

### **Enforcement options**

In Business Rates cases it is not possible serve an attachment of benefits or earnings for outstanding Business Rates.

## **Appendix 3 – Housing benefit overpayments**

This section looks at the Council's policy in relation to overpayments of Housing Benefit (HB), Council Tax Benefit (CTB) and Council Tax Support (CTS). Council Tax Benefit was abolished from 1 April 2013 and replaced by a local scheme called Council Tax Support. Council Tax Benefit overpayments continue to be included in this policy as they may be calculated for a period prior to 1 April 2013.

Housing Benefit and Council Tax Benefit are administered by the Council on behalf of the Department for Work and Pensions (DWP). This policy formalises the principles that apply to the calculation, administration and recovery of HB, CTB and CTS overpayments.

An overpayment is where an amount of benefit/support has been paid to an individual who had no legal entitlement to it. Overpayments are usually recoverable and the Council has a duty to ensure all sums are recovered.

This policy does not apply to overpayments of Housing or Council Tax Benefit that are deemed irrecoverable in line with the benefit regulations and are not classed as a debt owed to the council. An irrecoverable overpayment is an overpayment caused by an official error where the claimant or a person acting on his behalf or any other person to whom the payment is made could not, at the time of receipt of the payment or of any notice relating to that payment, reasonably have been expected to realise that it was an overpayment.

Overpayment of Council Tax Support is classed as a Council Tax discount so is therefore recovered under the normal procedures for Council Tax Recovery see Annex A.

### **Reasons overpayments occur**

Overpayments can occur in the following circumstances:

- A claimant fails to notify the Council on time or at all of a change of circumstance that reduces their entitlement;
- A claimant or landlord provides incorrect or false information
- Delays or mistakes have occurred in processing the information

### **Prevention of overpayments**

Overpayments can be difficult to administer and recover and can cause financial difficulties for people who have been overpaid. To help reduce the level of overpayments we will ensure that:

- Claimants are informed and reminded of their duty to report changes in their

circumstances; in letters, leaflets and other forms of communication with claimants and other members of the public

- Information will be processed quickly and accurately
- Underlying entitlement (a calculation of benefit entitlement during the overpayment period) will be calculated where appropriate to reduce overpayments in line with the benefit regulations

## **Recovery methods**

Officers will determine the most efficient and effective method of recovery on a case-by-case basis. The available recovery methods are as follows:

- Reduction through underlying entitlement
- Deduction from rent account when overpayment relates to end of liability only
- Deduction from rent account where tenant / housing agrees in writing
- Deductions from arrears due for same period
- Deductions from current housing benefit entitlement
- Deductions from other benefits
- Direct Earning Deductions
- Sundry Debtor Invoice (arrangement)
- Court Order
- Collection via collection agents

If the option selected does not clear the full balance owed, then Officers will proceed with the next most effective recovery process.

## **Deductions from current HB entitlement**

Recovery may be made direct from the claimant's HB by a series of deductions over a number of weeks. The recovery rates are set by government in an annual adjudication circular.

## **Other benefits**

The Council may ask the DWP (Debt Management Team) to recover an HB overpayment by deduction from certain DWP benefits. Eligible benefits include:

- Universal Credit
- Attendance Allowance
- Income Support
- Jobseeker's Allowance (income based)
- Jobseeker's Allowance (contribution based)
- Disability Living Allowance
- Personal Independence Payments
- Employment & Support Allowance (income based)

- Employment & Support Allowance (contribution based)
- Incapacity Benefit
- Industrial Death Benefit
- Industrial Injuries Disablement Benefit
- Carer's Allowance
- Maternity Allowance
- State Retirement Pension
- State Pension Credit
- Severe Disablement Allowance Widows Benefit
- War Pension
- War Disablement Pension
- Bereavement Benefit

These deductions can only be made where the claimant has failed to notify the Council of relevant information or misrepresented their claim. Deductions will only be made in line with guidance provided by the DWP in Guidance on HB/CTB G20/2009 and by use of approved referral forms and processes. Where the DWP are unable to commence deductions, they will write and advise the Council. In these cases, alternative recovery methods will be considered.

## **Appeals**

A person affected by a benefit overpayment has the right of appeal against:

- The decision that an overpayment has occurred
- The decision that it is recoverable
- The decision that it is recoverable from them
- The rate of recovery

A person affected is defined within the regulations and include the claimants, their partner, a claimant's representative or a landlord.

A person cannot appeal against the Council's discretion as to whether or not to recover an overpayment.

All appeals will be dealt with in accordance with the Housing Benefit and Council Tax Benefit(Decisions and Appeals) Regulations 2001.

## **Financial hardship**

If recovery of an overpayment causes financial hardship, the claimant can make a request for the deductions to be reduced. In order to establish if the claimant is suffering financial hardship, it is advisable to do an income and needs comparison. Officers will have particular regard to cases where the claimant or their partner is



vulnerable.

### **Suspending Recovery**

In cases where an appeal or formal complaint is received, the Council will consider suspending further recovery action. Officers will place a note on the case record that the matter is in dispute and will monitor the account for any progress in respect of the appeal or complaint.

### **Sundry debtor invoice**

The default position for recovery is by sundry debtor invoice. Officers will ensure that invoices are sent quickly and contain relevant information as outlined in appendix F of this policy.

### **County court**

Customer Services in conjunction with finance will develop and maintain local procedures in relation to collecting debts through court. The following key principles will apply:

- Applications will be made to [hmcts-service.gov.uk](https://hmcts-service.gov.uk) via the N322A form.
- The form will be approved by legal team.
- Only debts in excess of £300 will be referred to court.

Once the order is approved the Council may take further recovery action. The enforcement action will depend on the debtor's circumstances.

### **Warrant of execution**

Officers may request a warrant of execution to enable the courts enforcement agent to distrain goods.

### **Charging order**

Officers may apply for a charging order in respect of the debt.

## Appendix 4 – Rent

The recovery of debt in respect of housing rents is in accordance with the Housing Act 1985 and subsequent amendments and the Pre-Action Protocol as set out by the Court.

The payment of rent is the primary responsibility of every tenant of Oadby and Wigston Borough Council and this is reflected in obligations set out in the Tenancy Agreement.

The Community Income Team will actively pursue rent arrears owed and will maintain regular contact to those by the following means:

- Telephone
- Text Message
- Letters
- Home visits
- Email

Rent statements will be provided twice a year in a comprehensible format showing rent due and payments made during the previous 13 weeks. Copies of rent statements will be provided upon request by the tenant, in the same format from the date upon which arrears first arose, showing all rent due and the dates of all payments made with their respective amounts and details of whether these were through Housing Benefit or by the tenant.

### First contact

The tenant(s) will be contacted after a maximum of two weeks' rent arrears have accrued in order to discuss the cause of the arrears, their financial circumstances, their likely entitlement to a range of benefits and agree a plan for the repayment of the debt.

### Second contact

Second contact will be made stating the consequences of continued non-payment of rent. Assistance will be offered with applying for Benefits and in addition referrals to other support agencies will be made for those who are affected by any of the following:

- Experiencing debt problems not just with the Oadby and Wigston Borough Council
- Vulnerability.
- Suffering from medical conditions that would affect their ability to make payments and apply for relevant benefits.
- Unable to read or write or have limited ability to do so.

## **Third contact**

Every effort will be made to establish effective ongoing liaison with Housing Benefit Departments, third party referrals and with the tenant's consent, making contact with other relevant departments before commencing repossession action.

Officers will work together to resolve any Housing Benefit problems and if the rent arrears are part of a general debt problem, advice will be given to the tenant to help them seek assistance from debt advice specialists such as the Citizens Advice Bureau, debt advice agencies or other appropriate agencies as soon as possible.

If a tenant has accumulated arrears equivalent to four weeks rent and there has been no response from the tenant, or a previous arrangement to pay has not been adhered to, a letter will be sent warning that a Notice of Intention to Seek Possession will be served seven days from the date of the letter. It will be made clear that this is the first step in legal proceedings leading to repossession of the property.

## **Notice of intention to seek possession**

Before a Notice is served the following steps will be carried out.

- A copy of the Notice will be served on each tenant where a joint tenancy exists.
- There will be a minimum of 28 clear days between service the date of service of the Notice and the date on which possession proceedings will be begun. In addition, this date must be a Monday.
- All the relevant grounds for possession as laid out in Schedule 2 of the Housing Act 1985 must be included: A two-year rent statement will be included, or where the tenancy duration is less than two years, a statement from the tenancy start date. This statement will clearly show amounts due and sums received with a running balance of rent arrears outstanding, thereby complying with CRP (55) of the Pre-Action Court Protocol.
- The Notice of Intention to Seek Possession will be hand-delivered wherever possible so that our tenants can be made aware that this is the first step in legal proceedings leading to repossession of the property and understand the seriousness of their situation.

## **Pre-court action**

From the date of service of the Notice of Seeking Possession, efforts to make contact with our tenants will remain ongoing. A pre-court letter will be sent and a home visit will be carried out within the 28-day period of the Notice in order to discuss the situation with our tenants and establish as much up to date information as possible, thereby trying to avoid possession proceedings.

Liaison with relevant third parties such as the Citizens Advice Bureau or a Housing Support Agency will still be carried out by officers during this time.

Depending on the level of arrears, possession proceedings for rent arrears will not be started against a tenant who has demonstrated that they have:

- Provided all the evidence required to process their Housing Benefit claim.
- A reasonable expectation of eligibility for Housing Benefit;
- Paid other sums due not covered by Housing Benefit.

## **Court proceedings**

Officers will make an application to the Court for a Hearing to be set for non-payment of rent. A letter and witness statement will be prepared by officers and a copy will be sent to the tenant and the Court.

Depending on the level of the rent arrears and the current situation, officers will actively pursue either of the following Orders at the Court Hearing:

- A Suspended Possession Order – this order requires the tenant to pay the current weekly rent plus an agreed amount off the arrears. If the tenant does not pay as set out in the Order and breaches the agreement, then officers can apply to Court for a warrant of eviction.
- An Outright Possession Order – Officers will request Possession at the Hearing within 7, 14 or 28 days. This means that an eviction warrant can be applied for within that specified time unless the full balance and court costs are paid.
- Adjournment – Officers will request that the Court Hearing is adjourned and set for another time. This is usually in cases where a substantial payment has been made to reduce the arrears significantly and the balance outstanding is relatively low. In addition, an order for repayment of the balance may be requested.

Following a hearing officers will write to the tenant to confirm the result. The letter will:

- Set out the terms of the Order
- Explain the consequences of breaching the Order
- Set out the costs added to the debt.
- State the date from which payments must be made.

## **Pre-eviction action**

If there is a breach of the Order, officers will both visit and send a letter to the tenant in order to explain the severity of the situation, the letter will include:

- The amount of the breach

- The Housing Benefit or Universal Credit situation
- Information on referrals to other agencies for help and assistance
- The consequences of the breach – those being an application for an eviction warrant.

If payment is subsequently made to bring the order up-to-date, eviction action will not be pursued at that stage.

In most cases, officers will not withdraw the request for eviction unless the full amount of the rent arrears and costs are paid. If the rent account and court costs are cleared before the eviction, this will end the warrant and the eviction will be cancelled. All decisions will be made based on the individual merits of the case.

Officers will advise other parties of the eviction if relevant to the case.

The Court will notify officers of The Council if an appeal to suspend the eviction has been made by the tenant and attend the Hearing date.

Tenants can request to see Money Advice at the Court and ask for them to be present at the Hearing.

### **Eviction for rent arrears**

If an appeal to suspend the eviction has not been made by the tenant and/or the rent arrears and costs are not cleared in full, then the eviction go ahead.

Entry will be forced by the officer and the Bailiff if access is not gained through wilful measures.

If the tenant is present at the property Officers and the Bailiff will explain that they are being evicted from their home and asked to leave the property.

A Notice under the Local Government (Miscellaneous Provisions) Act 1982 will be served upon the tenant giving 28 days from the date of the Notice to collect their goods from the property; otherwise all items will be disposed of.

If the tenant is not present, the Notice will be served to them at their last known place of residence, allowing 28 days within which to collect their goods.

Officers may advise the tenant to approach the Housing Options Team for advice.

## Appendix 5 – Former tenant rent arrears

As rent collection is one of the Council's primary sources of income it is therefore essential that both current and former tenant arrears be kept to a minimum and having robust and effective systematic Former Tenant Arrears strategy is a necessity.

Officers of the Council will meet the following criteria:

- Must tackle former tenant arrears at the earliest stage so that the Council's income is maximised.
- Must ensure that tenants are aware of their responsibilities to the Council before and after the tenancy agreement is terminated.
- Give advice and assistance on debt management to former tenants when needed. To provide former tenants and their representatives with accurate information relating to all accounts attached to their former tenancy.
- Must ensure where possible that forwarding addresses are obtained from all tenants terminating their tenancies and that any arrears balances are cleared at or before termination.
- To ensure that all former tenants who have vacated the Council's properties with rent arrears are traced after a period of no more than three months and their forwarding address recorded.
- Must ensure that former tenant arrears are dealt with and monitored in accordance with this policy.
- Former tenants must be encouraged to agree to a repayment plan that is affordable and sustainable. Income and expenditure detail must be used as a tool to measure the affordability of and agree a repayment plan.
- To commence legal proceedings when a repayment plan is not maintained or has failed.
- In cases where former tenant arrears are related to a deceased tenant, the Council will only recover funds from the estate. If there are no funds in the estate the arrears will be written off.
- To ensure the Council's principles of customer care and equality are fully adopted in the former tenants' arrears recovery procedures.

Officers will send letters to every account with a Former Tenant debt balance of more than £30 where a forwarding address is known.

### **When a property becomes void**

It is important that when a tenant advises that they wish to end their tenancy, officers carry out checks to find out whether there is an amount outstanding on the account.

The officer will also assess the rent charge due up to the end of termination and will pursue for full payment of the account or agree a repayment plan.

The Housing Benefit Section must be notified when a Notice to Terminate Tenancy is received to enable them to proactively avoid overpayments.

### **Following a void date**

Where the forwarding address for an outgoing tenant is known, a former tenant standard arrears letter **1** must be sent. This letter allows the debtor a period of 14 days to contact the Council and discuss an arrangement to repay any outstanding debt.

### **After 14 days**

If no response is received after 14 days, former tenant standard arrears letter **2** must be sent out providing the debtor with an additional seven days to either to settle the debt in full or to contact the Council and agree a repayment plan. This is followed by a letter from the Legal team.

### **When a response is made**

When a response is received, an agreement must be acknowledged and a letter confirming the payment plan will be sent. The letter (agreement) will specify clearly the amount agreed and include a repayment schedule.

When negotiating a payment plan, the former tenant's employment information along with income/ expenditure details must be considered and recorded. This information will enable officers to determine the correct amount to pay.

However, if a former tenant is receiving a state benefit such as Job Seeker's Allowance, Income Support or Pension Benefit, proof of this income must be presented. In this scenario a minimum weekly amount of £3.70 to £5 is provisionally recommended and this must be reviewed within a three month period. For those former tenants on a low income, agreements for less than the Department of Work and Pensions' agreed welfare benefit deduction would not be accepted.

### **When no payments are made**

When a former tenant has made an arrangement to pay the debt and has failed to pay as per agreement, the officer will recommend and seek approval to apply to a Small Claim Court or Money Claim Online, to recover that debt. The claim is pursued only if

the arrears are below £250, and the case is considered not to be cost effective or the former tenant has no other debt with the Council that could legally be pursued.

In this scenario, the account will be put forward for a write-off as it is uneconomical to pursue. However, the debt could be recovered in the near future should a former tenant be subsequently located.

Officers must also check whether there is a Court Order in place before recommending another court action. When a Court Order is already in place, the officer should seek to enforce the order by applying either one or more of the following actions:

- Application for you to attend Court for questioning.
- Application for Attachment of Earnings Order with your present employer
- Warrant of execution by Bailiffs against goods owned
- Application for a charging order on any property the debtor may own or is purchasing under a mortgage.

### **Where Forwarding address is not known**

Where a former tenant has vacated their property with outstanding rent arrears and has not provided a forwarding address, tracing will be carried out over the following three months in order to allow officers to obtain a forwarding address before considering a request to write-off the debt.

The Officer will search for a forwarding or next of kin address on:

- Tenancy files
- In the Homelessness register, and
- In the Electoral Role (primarily older debts).

The Council will use a Credit Tracing Service to search for addresses of former tenants. A second trace is carried out for accounts with a balance of more than £250.00 and one trace for account which is below £250.00 in value.

Debts below £250 where a payment plan is not in place will be referred to a Recovery Agent for recovery, which will incorporate tracing.

These actions are not exhaustive and will be supplemented by telephone calls (where there is a valid phone number) and visits by officers where possible.

However, when all efforts to locate the former tenant have failed, consideration should be given to writing off the debt according to the policy. This 'write off' process does not actually clear the debt; the debt is still owed and if contact is made with a debtor after 'write off' the debt must still be pursued.



## **Incentive to Maximize the Collection of Former Tenant Income within a shorter period of time**

- If a former tenant clears 75% of the total debt [this includes Court Costs, Rent Arrears and Repair Charges] within a period of three months, he/she will be qualified to benefit from a 25% discount on the remaining balance.
- If 75% of the debt is to be cleared between a periods of six to 12 months, then a discount of 5% is applied.

## **Best Practice in Recovery of Former Tenant Arrears**

It is important to identify the best practice in minimising former tenant arrears by demonstrating an effective performance in the income recovery.

The following are considered to be the best practices:

- Collect or write – off.
- The use of tracing.
- In time consider in-house officer
- Provide incentive to debt: e.g., % reduction for clearing the arrears in one payment.
- Consider reduction if paying by direct debit.
- Performance monitoring of former tenant income collection

It is important that the Council understands the cause of current/former rent arrears and why people accrue arrears. Consideration will be given to those on a low income, when considering proper advice and support.

To support:

- The Council will conduct background checks of a tenant's vulnerability and communication needs.
- Check debts and County Court Judgements before letting properties.
- Apply early action specifically for accounts where Housing Benefit payments are in place.

## Appendix 6 – Other income and sundry debts

The default position for recovery of all income other than those relating to revenues, benefits and rents is by sundry debtor invoice. Examples of sundry income raised by the Council include:

- Income for goods and services (e.g., Wasp nest removal)
- Periodic income (e.g., licensing fees and sports grounds)
- Recovery of services provided to other bodies
- Rental payments where the Council operates as the Landlord
- HR costs

The responsibility for the raising of individual income invoices is held by Heads of Services and those outlined on the Council's scheme of delegation. Sufficient information must be provided as outlined in the main body of this policy to allow the debt to be raised using the standard invoice provided by the Integra system. Debts must be initiated by the responsible service areas to ensure appropriate segregation of duties.

Service providers must endeavour to obtain payment in advance of sundry debt or at the time of service delivery where permissible. Sundry debt accounts should only be raised where payment in advance for a service is inappropriate.

Regard to efficiency and the cost of raising income should be considered. A minimum value of demands can be determined by individual Heads of Service and must be notified to the Head of Finance.

A consistent method of recovery should be pursued for all sundry debtors:

- Except in the case of a demand payable by instalments or as otherwise contractually agreed, the settlement term for all demands will be within 30 days.
- Where no payment or arrangement to pay is received within 30 days of the income the Council will send a reminder notice.
- Where no payment or arrangement to pay is received within 14 days of the reminder notice the Council will send a final notice.
- Where no payment or arrangement to pay is received within 14 days of the final notice the Council will refer the debt to the contracted enforcement agent who will pursue the debt using agreed methods of recovery (e.g. home visits, out of hours calls and tracing).

As outlined in the enforcement agent contract, details of all referred debt will be provided to finance on a periodic basis, along with any recommendations for write off. The status of debts reported will be communicated to relevant Heads of Service to review for write off. Ownership of all sundry debts rests with the originating services

and they can issue an instruction to cancel an invoice. It is the responsibility of the originating services to correspond with or discuss with the debtor issues relating to the validity of the debt.

Where legally permissible, the provision of future services to the debtor will be suspended until outstanding debts are settled.

### **Other income not originating with the Council**

In the case of court costs, the Council is not directly responsible for raising or recovering debt. These are dealt with by the relevant court which has conducted a prosecution. If a costs order is made, the defendant is ordered to pay an amount and can be permitted to pay in instalments.

The legal team will advise Finance of the outcome of the case in respect of court costs. Finance will communicate statements received from the court on a monthly basis to the legal team to allow the debt to be managed.

If payment is not made by the debtor, as outlined in the statements, relevant enforcement action will be taken, as determined by the legal team. Methods of recovery pay include:

- A warrant of execution (aimed at assets of goods owned)
- An attachment of earnings order (aimed at wages or salary assets)
- A third-party debt order (aimed at saving assets)
- A charging order (aimed at property land or investment assets)

The value of the debtors due to the Council, as advised by the Court at 31st March each year will be accrued into the Statement of Accounts as required.

### **Court costs**

Court costs arise when the Council successfully conducts a prosecution. The final amount of costs agreed will vary from case to case depending on matters such as the aggravating and mitigating factors, antecedents and the Defendants means. If a costs order is made, the defendant is ordered to pay an amount and can be permitted to pay in instalments.

A sub account will be attached to the tenancy in order to recover court costs.

Where payments are not made:

**If the debt is a criminal debt the Magistrates Court** ordinarily collects the costs on behalf of the Council under the terms of a Collection Order. If the cost is on a monthly term the court will send monthly BACS or cheques but if it is in one payment they will send one payment accordingly. If the Defendant defaults the court is not under a duty to inform the Council. The onus is on the Council to monitor the account. Therefore, the Finance Team will notify the legal team who will liaise with the court in

this regard to seek enforcement.

**If the debt is civil before a county court** and the Respondent has not paid, Finance will notify the legal team. The legal team will issue a letter stating that non-payment of the debt will result in further legal action. Enforcement action will then be taken by the Legal team.

The Legal team can enforce debt recovery by any of the methods listed below. Each method is directed at a different aspect of the Respondent's assets and the legal team will determine the most appropriate method to recover costs in line with this policy.

- A warrant of execution (aimed at assets of goods owned)
- An attachment of earnings order (aimed at wages or salary assets)
- A third party debt order (aimed at saving assets)
- A charging order (aimed at property land or investment assets)

In determining any enforcement the Council will have regard to to:

- The costs of the action versus the revenue derived from it
- The information in the Council possession concerning the debtor
- The value and age of the debt
- The vulnerability of the debtor

The above list is not exhaustive.

### **Human Resources (HR) costs**

HR costs arise in situations where there is a reclaim of:

- Post entry training;
- Relocation expenses;
- Car loans;
- Overpaid salary to former employees.

These amounts fall due under the terms of contract so the HR team will ensure the debtor is aware of the balance due by writing to the individual and by requesting an invoice is raised by Finance. Finance will continue to monitor repayment of the balance owed. Where payments are not forthcoming, they will advise HR who will consider further enforcement action through breach of contract and will notify the legal team accordingly.

### **Licensing costs**

Costs arise in relation to annual premises licence fees. Where necessary these fees will be invoiced by the Finance team who will monitor the account. Where a fee is unpaid the Finance team will notify the licensing team who will consider suspending or revoking the licence and provide advice in relation to any further recovery action

required. Even if a premises licence is suspended or revoked the will still be due and recoverable as a civil debt.

### **Works in default**

Where the Council carries out works in default of a notice – for instance, environmental health notices – costs incurred will be recharged via an invoice from the Environmental Health Team. The charge will be engrossed to include the Council’s costs, such as officer time, at rates calculated by the Finance Team.

Non-payments will be chased to the Finance Team as sundry debt. If the party or parties incurring the cost are unable to pay, the Council reserves the right to place a charge against the liable person(s) property. This will be done by the Legal Team.

# Agenda Item 8



<b>Policy, Finance and Development Committee</b>	<b>Tuesday, 28 March 2023</b>	<b>Matter for Information</b>
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**Report Title:** **Collection Rate Improvement Plan Update (March 2023)**

**Report Author(s):** **Jon Owst (Revenues & Benefits Manager)**

<b>Purpose of Report:</b>	To update Members on the progress of the Collection Rate Improvement Plan.
<b>Report Summary:</b>	Work continues in the Revenues and Benefits section to make changes that will maximise the collection of Council Tax and Business Rates. An action plan was established in September 2022, this report updates on progress against the original actions in the improvement plan and identifies some additional actions.
<b>Recommendation(s):</b>	<b>That the content of the report be noted.</b>
<b>Senior Leadership, Head of Service, Manager, Officer and Other Contact(s):</b>	<p>Tracy Bingham (Strategic Director / Section 151 Officer) (0116) 257 2845 <a href="mailto:tracy.bingham@oadby-wigston.gov.uk">tracy.bingham@oadby-wigston.gov.uk</a></p> <p>Bev Bull (Head of Finance / Deputy Section 151 Officer) (0116) 257 2649 <a href="mailto:bev.bull@oadby-wigston.gov.uk">bev.bull@oadby-wigston.gov.uk</a></p> <p>Jon Owst (Revenues &amp; Benefits Manager) (0116) 257 2859 <a href="mailto:jon.owst@oadby-wigston.gov.uk">jon.owst@oadby-wigston.gov.uk</a></p>
<b>Strategic Objectives:</b>	Our Council (SO1)
<b>Vision and Values:</b>	Accountability (V1) Teamwork (V3) Innovation (V4)
<b>Report Implications:-</b>	
Legal:	There are no implications arising from this report.
Financial:	There are no implications directly arising from this report.
Corporate Risk Management:	Decreasing Financial Resources / Increasing Financial Pressures (CR1)
Equalities and Equalities Assessment (EA):	There are no implications arising from this report.
Human Rights:	There are no implications arising from this report.
Health and Safety:	There are no implications arising from this report.
<b>Statutory Officers' Comments:-</b>	

Head of Paid Service:	The report is satisfactory.
Chief Finance Officer:	The report is satisfactory.
Monitoring Officer:	The report is satisfactory.
<b>Consultees:</b>	None.
<b>Background Papers:</b>	None.
<b>Appendices:</b>	<b>1.</b> Collection Rate Improvement Plan Update (March 2023)

## **1. Background**

- 1.1 Oadby and Wigston Borough Council is a billing authority and collects a substantial amount of income each year on behalf of ourselves and the preceptors (Leicestershire County Council, Leicestershire Police and Crime Commissioner, Leicestershire Fire Authority and Central Government). It collects £38m in Council Tax and £12m in Business Rates.
- 1.2 The Collection Rate Improvement Plan was presented to the Service Delivery Committee on 6 September 2022. The Collection Rate Improvement Plan identified 14 actions within the Revenues and Benefits Team to improve team efficiency, to maximise the collection rate of Council Tax and Business Rates. Target dates for each action to be completed were established.

## **2. Progress Since September 2022**

- 2.1 Since the original action plan was presented to Service Delivery Committee, an owner for each action has been identified. This update reports on progress to date for each of the actions and where appropriate, a revised target date is reported.
- 2.2 From the 14 original actions:
- 2 actions have been fully completed;
  - 3 actions are on target to be completed by the original target date of the 31 March 2023
  - 9 actions require revised target dates (3 moving from an original target date of completion prior to 31 March 2023 to a new target date of the 31 March 2023, 6 moving from an original target date of 31 March 2023 or earlier to a new target date in 2023/24.)
- 2.3 Where the target date has been extended this is to allow for the recruitment of the senior officers in Council Tax and Business Rates who will lead on the specific actions identified. It is also in recognition of the pressure on the service in terms of delivering the energy support schemes and having to provide reconciliations and post assurance for previous grant scheme for Central Government.
- 2.4 2 new actions have been identified and included in the improvement plan. These are both subsequent actions following on from an original action identified. This improvement plan is a working document and as new actions are identified they will be added to the improvement plan.
- 2.5 The detailed Collection Rate Improvement Plan and progress to date against each action is included at **Appendix 1**.

Area	Ref	Action	Current status	Perceived impact on collection rate	Target date	Owner	Progress	Revised target date
Processes	P1	Review and improve payment on account processes/provisions.	Residents of unbanded properties are unable to make payments to their council tax account until the work is actioned by the Valuation Office Agency.  This leads to higher instalments once the property is banded and reduces income. Payment on account allows payments to be taken whilst the banding comes through, helping both residents and OWBC.	Ability to take payments immediately improves collection rates.  Customer contact and complaints reduce because payments can be arranged at the first point of contact regardless of the status of the property.	31/03/2023	Senior Council Tax Officer	Banding taking 4-5 days on average. Where a resident asks to pay more quickly than that we will set up a temporary reference to allow payment.  Guidance to be produced by Senior Council Tax Officer in conjunction with Visiting Officer, then shared to all Council Tax and Customer Services Officers by the 31 March 2023.	31/03/2023 - No change
	P2	Review and improve procedures for holding bills and recovery, including a review of all currently held accounts.	There is currently no set process to be followed when putting a hold on council tax and business rates accounts and associated bills. There are occasions where holds are added but not reviewed, so further action is not taken.  Without timely review	Holds are kept to a minimum increasing the speed of collection.  Faster progression through debt recovery stages improves collection rates.	31/10/2022	Senior Recovery Officer	Review of processes completed with Customer Service Improvement team. Existing holds all reviewed.  Added to Recovery work plan and officers are	Complete



Area	Ref	Action	Current status	Perceived impact on collection rate	Target date	Owner	Progress	Revised target date
			accounts may be on hold for longer than necessary resulting in delayed collection.				contacted monthly by the Senior Recovery Officer to review any outstanding holds and remove those that are no longer required.	
	P3	Review and improve procedures for tracing customers that leave no forwarding address.	<p>The Revenues teams uses National Anti-Fraud Network (NAFN) software to trace customers that have moved out of a property owing a debt and without leaving a forwarding address.</p> <p>There is no established best practice within the team for this process and not all officers use the software. Therefore opportunities could be missed for more cost-effective collection without the need for enforcement agents.</p>	<p>Collection costs increases as enforcement agent are used. Enforcement agent fees are less likely to be incurred if customers are identified through routine tracing at the earliest opportunity.</p> <p>Routine tracing at the earliest opportunity increases the likelihood of successful recovery without the need for paying external enforcement agents.</p>	31/12/2022	Senior Recovery Officer	<p>Flowchart to be created to cover Recovery and Council Tax by end of March and shared with officers across both teams. NAFN access to be expanded to Council Tax team allowing them to complete traces themselves without passing over. Revenues and Benefits Manager to contact other authorities to see if there are any different approaches to consider.</p>	31/03/2023

Area	Ref	Action	Current status	Perceived impact on collection rate	Target date	Owner	Progress	Revised target date
	P4	Scheduling and delivery of quarterly small balance reviews.	<p>Customers with small balances outstanding are highlighted on recovery reports and collated. Letters are sent requesting payment, but due to the low value it is not proportionate to take any further action so some of these balances are written off.</p> <p>With no schedule in place it can be many months before customers are contacted regarding small balances, reducing the likelihood of payment.</p>	<p>Collection increases through early contact on small balances when the liability is fresh in the mind.</p> <p>Customer contact reduces as more pay immediately without wanting to discuss the debt first.</p>	31/10/2022	Senior Recovery Officer	<p>Small balance and other write-offs will be reviewed quarterly, but only put forward for write-off once a year, for ease of balancing and reconciliation. Data on volumes to be written off to be shared quarterly with finance for projection purposes.</p> <p>Report to be run by the Systems team on a monthly basis for outstanding small balances, and contacted by the team each month. This task will be added to the weekly monitoring for the Recovery Team.</p>	31/03/2023

Area	Ref	Action	Current status	Perceived impact on collection rate	Target date	Owner	Progress	Revised target date
	P5	Review and update the forms and letters used in Revenues and Benefits for consistency, efficiency, and best use of digital channels.	<p>The service has in the region of 50 standard letter templates and online forms used across the full range of account management issues.</p> <p>Whilst this documentation will have evolved over time a comprehensive review of all documentation has not been undertaken before.</p> <p>Reviewing all documentation provides an opportunity to streamline and give consistency and will ensure that written and digital communication is as efficient and effective as possible.</p>	<p>Efficient data gathering allows fast and accurate billing, which leads to increased collection and more efficient recovery.</p> <p>Forms will capture all information first time reducing time spent on repeat contact, resulting in a better service for customers and more efficient handling of accounts.</p>	31/03/2023	Senior Revenues and Benefits Officer	Senior Revenues and Benefits Officer compiling full list of forms and letters by 31/3/23. Standard template to be agreed by 14/4/23. Project will be ongoing throughout Q1-Q3 with updates on progress quarterly. Each letter and form will be assessed for duplication, changes required, and suitability for digitisation.	<p>Stage 1 - 31/3/23.</p> <p>Stage 2 - 31/12/23.</p>
	P6	Review and improve the processes for high value debtors in Council Tax and Business Rates, including stronger links with the Economic Regeneration team.	<p>High value debtors are highlighted in reports and collated. Cases are selected for further action including bankruptcy, insolvency or a charging order.</p> <p>The process is time consuming with</p>	Recovery increases with a streamlined process and a defined schedule of works allowing faster conclusion of cases, whether through arrangement or execution of further action.	31/12/2022	Senior Recovery Officer	Monthly meeting booked between Economic Regeneration Manager, Revs and Bens Manager, Legal Services, and Senior Recovery Officer to discuss	31/03/2023

Area	Ref	Action	Current status	Perceived impact on collection rate	Target date	Owner	Progress	Revised target date
			involvement from the legal team and there is no schedule in place for selecting and progressing cases.				high value debtors and agree on next steps required for the following month.  Reports have not been scheduled due to annual billing focus from the Systems team, but will be in place ahead of April meeting. Request escalated with Systems team.	
<b>Inspections</b>	I1	Implement a risk-based visiting schedule	<p>Visits are conducted on an ad hoc basis at the request of other officers. There is no schedule of visits determined for properties.</p> <p>We do not have an up-to-date picture of businesses in the borough. Collection is affected because we may be trying to collect from business or landlords which should no longer be liable.</p>	<p>Collection increases as OWBC becomes more quickly aware of changes to liable parties allowing faster billing and collection.</p> <p>Rates avoidance becomes more difficult.</p>	31/12/2022	Senior Business Rates Officer	New Senior Officer recruited and to be tasked with developing policy.	31/05/2023

Area	Ref	Action	Current status	Perceived impact on collection rate	Target date	Owner	Progress	Revised target date
	12	Implement mandatory visits for new businesses, owners and leaseholders, including liaison with the Economic Regeneration team to utilise and strengthen their relationship with business owners.	There is no legal requirement for businesses to contact OWBC to let us know they should be paying business rates. A common rates avoidance technique is to provide a lease for a fictitious tenant. This can add significant delay into the collection and recovery process.	OWBC can more quickly establish the identity of the liable party for business rates, resulting in faster and more efficient collection.	31/03/2023	Senior Business Rates Officer	New Senior Officer recruited and to be tasked with developing policy.	31/05/2023
	13a	Reintroduce reviews for mandatory and discretionary charitable exemptions, Small Business Rates Relief, and empty properties for business rates.	The previous review schedule was heavily impacted by the COVID-19 pandemic and these have not been completed since 2018-19, resulting in a potentially inaccurate picture of both liable parties and liabilities.	An accurate picture of liability and liable parties enables efficient billing and increases collection and recovery.	31/03/2023 for completion of the reviews. Work to start by October 2022.	Senior Business Rates Officer	Empty Property Review completed. 50% of SBRR returned and follow up emails sent for remainder. Charitable exemption review letter to be drafted and completed in person with each organisation.	31/03/2023 - No change
	13b	The discretionary relief policy will be checked and updated.	The current discretionary relief policy is out of date and contains reference to officers no longer in the department.	The discretionary relief policy needs to be updated and make reference to existing officer to ensure it can be implemented as intended.	31/03/2023	Revenues and Benefits Manager	Policy to be taken to June PFD with suggestions of amendments including financial implications and summary of	30/06/2023

Area	Ref	Action	Current status	Perceived impact on collection rate	Target date	Owner	Progress	Revised target date
							approaches by Leicestershire Councils and nationally.	
	I4	Reintroduce completion notices for residential properties.	Completion notices are not currently served on builders, meaning council tax is not charged until an owner or tenant is found.	Collection rates increase as builders are liable from the point the completion notice is served.  Increased collection is either directly from the builders or from tenants/owners being found and becoming liable more quickly to reduce the builders' liability.	31/03/2023	Senior Council Tax Officer	Procedure to be developed between new Senior Council Tax Officer and Visiting Officer by the end of April 2023 and then shared with officers.	30/04/2023
Systems	S1a	Review Academy usage to ensure best use is being made of the system including consideration of previously unused elements.	Academy is the software used to process Council Tax, Business Rates, and Benefits transactions. It has significant additional reporting and processing functionality which is not currently used.	Streamlined processes and account insights improve collection and recovery through more efficient use of time and data.	31/12/2022	Revenues and Benefits Manager	Contract now signed with Capita with additional modules included within the contract.	Complete

Area	Ref	Action	Current status	Perceived impact on collection rate	Target date	Owner	Progress	Revised target date
	S1b	Implement development fund modules monthly to maximise system functionality.	The development fund was included from April in the new contract with Capita and includes a large number of modules that can be used to improve processes within Academy.	Streamlined processes and account insights improve collection and recovery through more efficient use of time and data.		Senior Revenues and Benefits Officer	Initial meeting set for 12/4/23 with Systems and Senior Officers, with the aim of producing an implementation timetable and prioritising modules. Aim of getting at least 1 module a month in regular use, requires a guide and training to be developed. Expectation is to review again in December 2023.	31/12/2023
	S2	Engage a third party to deliver the outgoing post for the department.	An average of 150 letters and bills are printed and packed each day within the Revenues and Benefits team before being passed to Royal Mail to deliver.	Collection and recovery increase as officers can focus on their customers and reports.	31/3/23. Positive demonstration from a provider, currently seeking further quotes and considering the fit with the wider	Revenues and Benefits Manager	Agreement in principle confirmed by the IT and Project Manager for this to progress, with a meeting in January to look at using Revenues and Benefits as a test area for the wider project. Successfully used	30/06/2023

Area	Ref	Action	Current status	Perceived impact on collection rate	Target date	Owner	Progress	Revised target date
					business and the move to Brocks Hill.		process for issue of 675 SBRR. Business case to be written to consider impact on budgets of outsourced outgoing post.	
	S3	Procure and deliver Revs and Bens workflow system	<p>The previous workflow system was discontinued by IDOX a number of years ago, leaving a basic file storage system.</p> <p>Work is allocated through a system of emails and spreadsheets, resulting in delays and complaints. Demand analysis and performance monitoring are to all intents and purposes impossible due to the enormous resource needed to extract information.</p> <p>There is no integration between Academy and IDOX, meaning the process of indexing documents is hugely inefficient.</p>	<p>Collection and recovery increase as work management is taken care of by the system.</p> <p>Accurate management information at the touch of a button allows performance management, demand profiling, and instant reprioritisation when necessary.</p>	31/3/24. Significant procurement exercise required. Early investigation into rough costs and specifications has started.	Revenues and Benefits Manager	<p>FOI request identified that OWBC are one of only two authorities (of the 150 responses analysed so far) that do not have a workflow system in Revenues and Benefits.</p> <p>Demonstration from the two main providers to be arranged, aiming for May 2023.</p>	31/03/2024 No change



Area	Ref	Action	Current status	Perceived impact on collection rate	Target date	Owner	Progress	Revised target date
			Budget for this system has not yet been identified - it is recognised that this is a significant project which will need Member involvement and sign-off at various stages.					
	0	Review and evaluation of existing systems for suitability and best practice through visits to other authorities and system health checks with software providers.	The Revenues and Benefits team have used the same systems for many years, and there has not been a recent review of the suitability of these systems or an evaluation of best practice techniques to make the most of them.	Streamlined processes improve collection and recovery through more efficient use of time.	31/3/23. Dependant on available time from IT and Systems teams.	Revenues and Benefits Manager	Contact to be made with other Capita sites to arrange visits and demonstrations. Possibility that these will not be possible until Annual Billing is completed due to pressures on team and other authorities.  Jon to investigate	30/06/2023

Area	Ref	Action	Current status	Perceived impact on collection rate	Target date	Owner	Progress	Revised target date
							through Capita for example sites in East Midlands.	

# Agenda Item 9



<b>Policy, Finance and Development Committee</b>	<b>Tuesday, 28 March 2023</b>	<b>Matter for Information and Decision</b>
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**Report Title:** **Collection and Write-Off of Miscellaneous Debtors (Q3 2022/23)**

**Report Author(s):** **Tracy Bingham (Strategic Director / Section 151 Officer)**

<b>Purpose of Report:</b>	To seek approval to write off debts above £10,000 and to provide a status update on the status of debts written off under delegated powers.
<b>Report Summary:</b>	There have been amounts of NDR, Council Tax, Housing Benefit Overpayment and Sundry Debts written off under delegated powers by the Section 151 Officer (amounts under £5,000) and the Section 151 Officer in consultation with the Policy, Finance and Development Chair (amounts between £5,000 - £10,000). Amounts for write-off that are above £10,000 are set out in this report for Committee approval.
<b>Recommendation(s):</b>	<b>That the Committee note the contents of the report and approve the Non Domestic Rates and Housing Benefit Overpayment write-offs that are above £10,000.</b>
<b>Senior Leadership, Head of Service, Manager, Officer and Other Contact(s):</b>	<p>Tracy Bingham (Strategic Director / Section 151 Officer) (0116) 257 2845 <a href="mailto:tracy.bingham@oadby-wigston.gov.uk">tracy.bingham@oadby-wigston.gov.uk</a></p> <p>Bev Bull (Head of Finance / Deputy Section 151 Officer) (0116) 257 2649 <a href="mailto:bev.bull@oadby-wigston.gov.uk">bev.bull@oadby-wigston.gov.uk</a></p> <p>Rashpal Sohal (Finance Manager) (0116) 257 2705 <a href="mailto:rashpal.sohal@oadby-wigston.gov.uk">rashpal.sohal@oadby-wigston.gov.uk</a></p> <p>Jon Owst (Revenues and Benefits Manager) (0116) 257 2859 <a href="mailto:jon.owst@oadby-wigston.gov.uk">jon.owst@oadby-wigston.gov.uk</a></p>
<b>Strategic Objectives:</b>	Our Council (SO1)
<b>Vision and Values:</b>	Accountability (V1) Respect (V2) Customer Focus (V5)
<b>Report Implications:-</b>	
Legal:	There are no implications directly arising from this report.
Financial:	The implications are as set out within this report.
Corporate Risk Management:	Decreasing Financial Resources / Increasing Financial Pressures (CR1)

Equalities and Equalities Assessment (EA):	There are no implications arising from this report.
Human Rights:	There are no implications arising from this report.
Health and Safety:	There are no implications arising from this report.
<b>Statutory Officers' Comments:-</b>	
Head of Paid Service:	The report is satisfactory.
Chief Finance Officer:	As the author, the report is satisfactory.
Monitoring Officer:	The report is satisfactory.
<b>Consultees:</b>	<ul style="list-style-type: none"> <li>• Policy Finance and Development Committee Chair</li> </ul>
<b>Background Papers:</b>	<ul style="list-style-type: none"> <li>• <a href="#">Debt Recovery Policy, Policy, Finance and Development Committee – Tuesday 21 July 2015.</a></li> </ul>
<b>Appendices:</b>	None.

## 1. Introduction

- 1.1 The purpose of this report is to seek approval to write off debts above £10,000 and to provide a status update on the status of debts written off under delegated powers.
- 1.2 The writing off of debts is only considered where appropriate recovery and enforcement options have been taken or where the Council is legally prohibited from pursuing the debt. Examples where debt recovery is prohibited in law include:
- bankruptcy or a Debt Relief Order is in place;
  - deceased – No assets within the estate;
  - debtor Absconded / No Trace;
  - company in liquidation/dissolved or ceased trading with no assets;
  - severe hardship and/or serious health issues; or
  - Statute barred i.e. the Council cannot legally pursue the debt as there has been six years since the debt fell due and no action has been taken to collect the debt;
- 1.3 In some cases, it is uneconomical to collect an outstanding debt, because the costs associated with recovering the debt exceed the income recoverable.
- 1.4 The Council uses a number of methods to collect debts, principally making direct contact with debtors via letter, email or telephone; referring debts on to an enforcement agent; and/or taking legal action through the courts system.
- 1.5 Where appropriate recovery and enforcement options have been taken or where the Council is legally prohibited from pursuing, debts are considered for write off in line with the council's Corporate Debt Policy. Under the policy, amounts owed by a single debtor under £5,000 may be written off by the Chief Finance Officer. Amounts above £5,000 but below £10,000 are delegated for write off to the Chief Finance Officer in consultation with the Policy, Finance and Development Committee (PFDC) Chair. The writing off of debts above £10,000 may only be approved by PFDC.

## 2. Current Position

2.1 The following sets out the opening bad debt provision relating to prior years debt, the amounts written off under delegated powers during the year, the amounts over £10,000 written off (none to date) and the remaining balance available. This is broken down for each separate bad debt provision that is held for Council Tax, Non Domestic Rates, Housing Rents, Housing Benefit Overpayments and Sundry Debtors.

	<b>Provision as at 1 April 2022</b>	<b>Write offs to date less than £5,000 (by S151 Officer under delegated powers)</b>	<b>Write offs to date £5,001 - £10,000 (by S151 Officer under delegated powers)</b>	<b>Amounts written off over £10,001 approved by Members</b>	<b>Balance Available</b>
<b>Council Tax</b>	(1,150,799.29)	103,942.76	5,917.92	-	(1,040,938.61)
<b>Non Domestic Rates</b>	(382,997.00)	102,711.82	86,306.93	-	(193,978.25)
<b>Housing Rents</b>	(264,171.15)	27,919.89	-	-	(236,251.26)
<b>Housing Benefit Overpayments</b>	(378,343.36)	26,712.69	-	-	(351,630.67)
<b>Sundry Debtors</b>	(106,317.62)	35,486.24	-	-	(70,831.38)

2.2 Write offs relating to the 2022/23 year are also set out below. Members should note that there is no bad debt provision relating to the current year.

	<b>Write offs to date less than £5,000 (by S151 Officer under delegated powers)</b>	<b>Write offs to date £5,001 - £10,000 (by S151 Officer under delegated powers)</b>	<b>Amounts written off over £10,001 approved by Members</b>
<b>Council Tax</b>	£3,981.96	-	-
<b>Non Domestic Rates</b>	£2,994.00	-	-
<b>Housing Rents</b>	-	-	-
<b>Housing Benefit Overpayments</b>	£994.60	-	-
<b>Sundry Debtors</b>	-	-	-

### 3. Council Tax

- 3.1 There are currently no Council Tax debts over £10,000 for which Committee's approval for write off is sought.
- 3.2 The amounts written off under delegated powers in accordance with the thresholds outlined in the Corporate Debt Policy are as follows:

	<b>Total No. of cases</b>	<b>Write offs to date less than £5,000 (by S151 Officer under delegated powers)</b>	<b>Write offs to date £5,001 - £10,000 (by S151 Officer under delegated powers)</b>
<b>Deceased</b>	20	21,231.44	-
<b>Bankruptcy / Insolvency</b>	21	15,886.02	-
<b>IVA / DRO</b>	33	36,693.88 (32 cases)	5,917.92 (1 case)
<b>Unable to trace</b>	11	6,338.97	-
<b>Statute barred</b>	28	15,430.86	-
<b>Not appropriate to pursue</b>	1	44.04	-
<b>Recovery exhausted</b>	5	7,132.20	-
<b>Uneconomical to pursue</b>	5	1,185.35	-
	<b>124</b>	<b>£103,942.76</b>	<b>£5,917.92</b>

### 4. Non-Domestic Rates

- 4.1 There are four Non-Domestic Rate debts over £10,000 amounting to £66,710.35 for which Committee approval for write off is sought. Of these, three cases are insolvent (£55,963.43) and one case is statute barred, meaning the debt is no longer enforceable.
- 4.2 The amounts written off under delegated powers in accordance with the thresholds outlined in the Corporate Debt Policy are as follows:

	<b>Total No. of cases</b>	<b>Write offs to date less than £5,000 (by S151 Officer under delegated powers)</b>	<b>Write offs to date £5,001 - £10,000 (by S151 Officer under delegated powers)</b>
<b>Deceased</b>	0	-	-
<b>Bankruptcy / Insolvency</b>	15	23,488.25 (12 cases)	21,536.27 (3 cases)
<b>IVA / DRO</b>	0	-	-
<b>Unable to trace</b>	0	-	-
<b>Statute barred</b>	77	64,728.29 (69 cases)	54,275 (8 cases)
<b>Not appropriate to pursue</b>	8	9,475.80	-
<b>Recovery exhausted</b>	3	4,987.21 (1 case)	10,496.66 (2 cases)
<b>Uneconomical to pursue</b>	1	32.27	-
	<b>104</b>	<b>£102,711.82</b>	<b>£86,306.93</b>

### 5. Housing Rents

- 5.1 There are currently no Council Tax debts over £10,000 for which Committee's approval for write off is sought.
- 5.2 The amounts written off under delegated powers in accordance with the thresholds outlined in the Corporate Debt Policy are as follows:

	<b>Total No. of cases</b>	<b>Write offs to date less than £5,000 (by S151 Officer under delegated powers)</b>	<b>Write offs to date £5,001 - £10,000 (by S151 Officer under delegated powers)</b>
<b>Deceased</b>	3	£1,088.21	
<b>Bankruptcy / Insolvency</b>			
<b>IVA / DRO</b>			
<b>Unable to trace</b>	2	£7,079.49	
<b>Statute barred</b>	23	£17,195.68	
<b>Not appropriate to pursue</b>			
<b>Recovery exhausted</b>	2	£2,340.81	
<b>Uneconomical to pursue</b>	13	£215.70	
	<b>43</b>	<b>£27,919.89</b>	

## 6. Housing Benefit Overpayments

- 6.1 There is one Housing Benefit Overpayment, totalling £24,698.28 where the debtor is deceased, for which Committee approval for write off is sought.
- 6.2 The amounts written off under delegated powers in accordance with the thresholds outlined in the Corporate Debt Policy are as follows:

	<b>Total No. of cases</b>	<b>Write offs to date less than £5,000 (by S151 Officer under delegated powers)</b>	<b>Write offs to date £5,001 - £10,000 (by S151 Officer under delegated powers)</b>
<b>Deceased</b>	5	4,302.47	-
<b>Bankruptcy / Insolvency</b>	2	3,842.80	-
<b>IVA / DRO</b>	10	12,630.34	-
<b>Unable to trace</b>	2	628.41	-
<b>Statute barred</b>	1	37.47	-
<b>Not appropriate to pursue</b>	2	108.74	-
<b>Recovery exhausted</b>	0	-	-
<b>Uneconomical to pursue</b>	1	1,038.04	-
<b>Non-recoverable</b>	22	4,124.42	-
	<b>45</b>	<b>£26,712.69</b>	-

## 7. Sundry Debtors

- 7.1 There are currently no Sundry Debtor debts over £10,000 for which Committee's approval for write off is sought.
- 7.2 The amounts written off under delegated powers in accordance with the thresholds outlined in the Corporate Debt Policy are as follows:

	<b>Total No. of cases</b>	<b>Write offs to date less than £5,000 (by S151 Officer under delegated powers)</b>	<b>Write offs to date £5,001 - £10,000 (by S151 Officer under delegated powers)</b>
<b>Deceased</b>	-	-	-
<b>Bankruptcy / Insolvency</b>	-	-	-
<b>IVA / DRO</b>	-	-	-
<b>Unable to trace</b>	-	-	-
<b>Statute barred</b>	67	£34,552.76	-
<b>Not appropriate to pursue</b>	-	-	-
<b>Recovery exhausted</b>	-	-	-
<b>Uneconomical to pursue</b>	-	-	-
	<b>67</b>	<b>£34,552.76</b>	-





<b>Policy, Finance and Development Committee</b>	<b>Tuesday, 28 March 2023</b>	<b>Matter for Information and Decision</b>
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**Report Title:** **Customer Experience Strategy & Action Plan (2023-26)**

**Report Author(s):** **Trish Hatton (Head of Customer Service & Transformation)**

<b>Purpose of Report:</b>	The purpose of this report is to ask Members to approve the Council's Customer Experience Strategy and Action Plan for the next three years covering 2023 – 2026.
<b>Report Summary:</b>	This report and the accompanying appendices outline how the Council intends to deliver its Customer Experience Strategy, indicating the framework it intends to follow and the actions it intends to undertake.
<b>Recommendation(s):</b>	<b>That the Council's Customer Experience Strategy and Action Plan for 2023-26 (at set out at Appendix 2 and Appendix 3) be approved.</b>
<b>Senior Leadership, Head of Service, Manager, Officer and Other Contact(s):</b>	<p>Philippa Fisher (Strategic Director)                      (0116) 257 2677  <a href="mailto:philippa.fisher@oadby-wigston.gov.uk">philippa.fisher@oadby-wigston.gov.uk</a></p> <p>Trish Hatton (Head of Customer Services &amp; Transformation)                      (0116) 257 2700  <a href="mailto:trish.hatton@oadby-wigston.gov.uk">trish.hatton@oadby-wigston.gov.uk</a></p>
<b>Strategic Objectives:</b>	Our Council (SO1)
<b>Vision and Values:</b>	"Our Borough - The Place To Be" (Vision) Accountability (V1) Respect (V2) Teamwork (V3) Innovation (V4) Customer Focus (V5)
<b>Report Implications:-</b>	
Legal:	There are no implications arising from this report.
Financial:	The implications are as set out at paragraph 4.3 of this report.
Corporate Risk Management:	Reputation Damage (CR4) Organisational / Transformational Change (CR8)
Equalities and Equalities Assessment (EA):	There are no implications arising from this report. Full EA Assessment completed
Human Rights:	There are no implications arising from this report.
Health and Safety:	There are no implications arising from this report.
<b>Statutory Officers' Comments:-</b>	

Head of Paid Service:	The report is satisfactory.
Chief Finance Officer:	The report is satisfactory.
Monitoring Officer:	The report is satisfactory.
<b>Consultees:</b>	A consultation was carried out with customers, staff, Members and other key stakeholders between 2 November and 23 December 2022.
<b>Background Papers:</b>	None.
<b>Appendices:</b>	<ol style="list-style-type: none"> <li>1. Consultation Results</li> <li>2. Customer Experience Strategy (2023-26)</li> <li>3. Customer Experience Strategy Action Plan (2023- 26)</li> </ol>

## 1. Introduction

- 1.1 The Customer Experience Strategy has been developed as part of the Council commitment to customer excellence and continuous improvement.
- 1.2 Work towards achieving the nationally accredited Customer Service Excellence award has helped to develop the Council's customer-focused culture and put the customer at the heart of everything we do. The Customer Experience Strategy will help to embed this further to make customer experience part of the council's DNA.
- 1.3 The Customer Experience Strategy is a way for the Council to set out plans to deliver services, ensuring we meet the needs of all customer groups.

## 2. Background

- 2.1 Keeping customers at the heart of what we do is integral to the way that the Council delivers its services. This strategy sets out how the Council intends to develop its customer service offering over the next three years to meet the changing needs of our customers. Delivering a positive customer experience is the responsibility of every officer and stakeholder across the Council, with each interaction providing the opportunity to develop productive relationships with our customers. The Strategy outlines how we will adapt to the changing needs of our customers and reinforces our commitment to providing fair and open access to our services.
- 2.2 The pace of digital change is fast and getting faster, both in everyday lives, and in the way the council works. As a result, the expectations of residents and businesses around how they find information, or interact with the Council, has changed.
- 2.3 The increasing financial pressures continue as well as pressure coming from changing population and changes in legislation. However, our desire to provide high quality services to our residents remains the same. With these new challenges will come new opportunity to use technology to enable the Council to achieve efficiencies while maintaining and improving service delivery standards.
- 2.4 The Council needs to develop more cost-effective ways for our customers to contact us, but equally find the right balance between digital, online and face-to-face customer service.
- 2.5 The Council needs to manage demand for our services, supporting our customers to self-serve wherever possible by embracing digital solutions when they can and thereby enabling

the Council to provide more tailored/value added services for those who need it.

- 2.6 An extensive consultation was carried out with customers, staff, Members and other key stakeholders between 2<sup>nd</sup> November 2022 and 23<sup>rd</sup> December 2022, with great efforts made to get the views of digitally excluded customers in the borough.
- 2.7 343 responses were received and feedback from these customers has directly impacted the strategy. Full details can be found in **Appendix 1**.
- 2.8 One element of the consultation feedback showed that some customers missed face to face contact and wanted to see this increased. The strategy outlines plans to increase our face to face access channels, by introducing appointment hubs in each town centre and a reception point at the new Council Offices at Brocks Hill.
- 2.9 The consultation feedback also highlighted some improvements needed on our website and the desire for the Council to improve our digital channels.

### **3 Customer Experience Strategy**

- 3.1 The Customer Experience strategy sets out the Council's vision to achieve the best possible experience for our customers, whoever they are (residents, businesses, partners) and whenever they deal with the Council.
- 3.2 The Strategy (**Appendix 2**) is a detailed document which has been made available to read in full.
- 3.3 The strategy sets out four key objectives.
  1. Organising ourselves around customer need
  2. Using data and intelligence to improve customer experience
  3. Growing a 'customer first' continuous improvement culture
  4. Digital by design
- 3.4 This strategy will help the Council to provide responsive, high quality services and continually improve standards of customer service across the Council, whilst being informed by customer engagement and feedback.
- 3.5 Customer insight data will be used to drive improvement and lead to better understanding of customer expectations and needs.

### **4 Action Plan**

- 4.1 The Action Plan (**Appendix 3**) draws together the themes, aims and direction of the Strategy to create a detailed set of targets and action for completion.
- 4.2 The actions set out in this plan are designed to be targeted and measurable so that results can be analysed and evidenced.
- 4.3 Activities 1.1 and 1.2 in the action plan will have unbudgeted costs associated with them. It is estimated the net cost to be circa £15K. Once the costs are finalised, they will be included as supplementary budgets in the quarter 1 2023/24 monitoring report.

### **5. Flexibility in our Customer Experience Strategy**

- 5.1 Customer demand and expectation changes quickly and digital methods of contact are evolving at speed, so it is proposed that both the strategy and action plan are reviewed on annual basis.
- 5.2 It is our intention to involve a focus group of Members in the annual review process of these documents.

### Introduction

The way customers access services from both the public and private sector has been changing rapidly for many years and this change has only been accelerated by the Covid-19 pandemic.

More and more customers prefer to engage by digital means with face-to-face contact dropping as a result. The demand for more advanced and improved digital services is growing but there continues to be some demand – often from the most vulnerable in our borough – to offer face-to-face support.

Prior to the pandemic, face-to-face Customer Services in Oadby & Wigston was based at our Customer Service Centre in Bell Street, Wigston. This offered a reactive drop-in service handling all types of council enquiries but has now closed as operating it became unsustainable. Since the pandemic our service has transferred to telephony/online channels.

In spring 2023, Oadby & Wigston Borough Council will relocate its primary offices to Brocks Hill Country Park, Oadby. The borough council sees this as an ideal opportunity to re-evaluate our customer service offering and develop a new Customer Experience Strategy, which will be reviewed on an annual basis.

The Customer Experience Consultation was carried out with residents, businesses and key stakeholders between 2 November 2022 - 23 December 2022.

Promotion of the consultation was done in a variety of ways:

- Article in the Leicester Mercury
- Via OWBC website
- Via email newsletters to businesses, tenants, residents and key stakeholders
- Via the Council social media channels
- Promotion message placed on main Council phone line
- Paper survey boxes placed in Council sheltered schemes
- Article in “Our Borough” paper leaflet
- Via Community & Wellbeing Team promotion to all their different community groups

In addition to the normal promotion methods, to encourage participation and to try and hear as many different voices as possible the team went out into the community and spoke to people face to face in a variety of ways:

- Attended Senior Citizen Group meeting
- Attended Residents’ Forums
- Attended Tenants’ Forums
- Attend Hub Club Community Café
- Attend Seated Activity group
- Student Engagement Session at NWSLC Wigston Campus
- Face to Face pop up events at :
  - Oadby – The Parade
  - Wigston – Bell Street
  - South Wigston Baby Road Park

# Customer Experience Strategy

## Consultation Results



The results of the surveys are as follows:

### Number of surveys completed



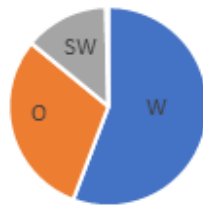
**343**

### Customer Group



Resident	312
Business	5
Stakeholder	3
Councillors	3
Visitors	3
Not Specified	4

### Area



Wigston	183
Oadby	99
South Wigston	45
Not in Borough	16

### Other Demographics

Age		
Under 16	1	
16 - 18	3	
19 - 24	5	
25 - 35	19	
36 - 44	24	
45 - 54	41	
55 - 64	51	
65 - 74	91	
75 and over	87	
Prefer not to say	21	

#### Disability/Health Issue

Yes	119
No	184
Prefer not to say	40

#### Ethnicity

White	262
Asian	28
Mixed	4
Black	2
Other	7
Prefer not to say	40

#### Sexual Orientation

Heterosexual	258
Lesbian/Gay	2
Bisexual	9
Other	3
Prefer not to say	71

#### Religion

Christian	157	Agnostic	1
Hindu	12	Evangelistic	1
Muslim	9	Jain	1
Sikh	4	Jewish	1
Pagan	4	Mother Earth	1
Catholic	3	No Religion	98
Buddhist	3	Prefer not to say	46
Spiritualist	2		



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oadby-wigston.gov.uk


OadbyWigstonBC

@Oadby\_Wigston

### Typical contact method prior to Covid 19 Pandemic

		Face to face only	72
		Telephone only	60
		Online only	18
		Email only	3
		F2F & other channels	104
		Telephone, online, email	52
		Did not contact prior	34

### Reason for contact method


	Convenience	45
	Ease of Use	96
	Preferred way to contact	70
	Need	4
	Varies depending on enq	14
	No answer given	80
	Did not contact prior	34

### Access to the internet at home



Yes	291
No	42
Someone access for me	10

### Prior to Covid 19 did you ever visit the Bell Street office?




	Yes	200
	No	143

### Have you contacted Customer Services since face to face services were suspended?




Yes	199
No	144

### How did you make contact?

		Telephone only	73
		Online only	20
		Telephone, online & email	106
			

### How was your experience?

	Excellent/Good	56
	Satisfactory	54
	Not satisfactory	28
	No comments made	20
	Website feedback	29
General comments	12	

### How important to you would the introduction of face-to-face appointments be?

Very important - I would use this service	<b>159</b> (91 W) (44 O) (18 SW) (6 not in borough)	<b>Positive Indicator</b>  <b>88%</b>
I might not use this myself but it is a good idea for others	<b>143</b> (75 W) (40 O) 20 SW) (8 not in borough)	
Not important - I am unlikely to use this service	<b>41</b> (17 W) (15 O) (7 SW) (2 not in borough)	

### How important to you would the introduction of webchat be?

Very important - I would use this service	<b>84</b> (39 W) (24 O) (13 SW) (8 not in borough)	<b>Positive Indicator</b>  <b>56%</b>
I might not use this myself but it is a good idea for others	<b>107</b> (59 W) (33 O) (10 SW) (5 not in borough)	
Not important - I am unlikely to use this service	<b>152</b> (86 W) (41 O) (22 SW) (3 not in borough)	

### How important to you would the introduction of virtual appointments be?

Very important - I would use this service	<b>70</b> (31 W) (25 O) (8 SW) (6 not in borough)	<b>Positive Indicator</b>  <b>60%</b>
I might not use this myself but it is a good idea for others	<b>136</b> (77 W) (38 O) (15 SW) (6 not in borough)	
Not important - I am unlikely to use this service	<b>137</b> (75 W) (36 O) (22 SW) (4 not in borough)	

### How important to you would the introduction a reception point at our new offices at Brocks Hill Country Park be?

Very important - I would use this service	<b>187</b> (90 W) (68 O) (20 SW) (9 not in borough)	<b>Positive Indicator</b>  <b>83%</b>
I might not use this myself but it is a good idea for others	<b>99</b> (61 W) (23 O) (11 SW) (4 not in borough)	
Not important - I am unlikely to use this service	<b>57</b> (32 W) (8 O) (14 SW) (3 not in borough)	



### Would you use home appointments?



Yes	139
No	204

### Yes to home appt breakdown (139)

105 of the 139 people answering yes were age 55 or older

71 of the 139 people answering yes had a health condition or disability

### Have you visited our website in the last 12 months?



Yes	241
No	96
Don't know	6

### Website satisfaction



Very satisfied	44
Fairly satisfactory	97
Neither satisfied or dissatisfied	58
Fairly dissatisfied	31
Very dissatisfied	11
No answer	102

### Reason for using website

- To get information or advice (for example: waste collection, local events etc) 205
- To comment on a consultation/planning application 76
- To report a problem 55
- To make a payment (for example: Council Tax, business rates, rent) 53
- To apply for a service 51
- To find out about your councillor/s 46
- To view committee agendas, minutes and reports 40
- To make a booking (for example: bulky waste collection, hiring a sports pitch) 32
- To make a compliment/comment/suggestion about the council 27
- To apply for a benefit (for example: housing, Council Tax discount or exemption) 13
- To make a complaint about the council 10

### Website Improvement Feedback

The council received a huge variety of comments which have been grouped into appropriate categories:

- Simplify/uncomplicate/improve navigation/improve search facility 39
- Out of date information/old documentation/needs updating 13
- Received no response after online contact 6
- Improve/expand community wide content 3
- Payments complicated/issue 4
- Create webchat 1

# Oadby and Wigston Borough Council **Customer Experience Strategy**

April 2023 – April 2026

Created by The Head of Customer Service and Transformation  
Review date – April 2024

**Oadby & Wigston** | Our borough -  
the place to be

## Contents

Forewords.....	2
Samia Haq – Leader of the Council.....	2
Anne Court – Chief Executive.....	2
Our Borough, Our Customers.....	3
Our Services.....	4
The customer experience journey so far.....	5
Our Performance.....	6
Why do we need a strategy?.....	7
Golden thread.....	8
Our Customer Promise and Principles.....	9
Our Framework for Success.....	10
Our engagement with you.....	11
Delivering our strategy.....	13
Monitoring and measuring performance.....	15
Measuring our success.....	17

## Forewords

### Samia Haq – Leader of the Council

*Our customers are at the heart of everything we do and this strategy sets out how we want to deliver an outstanding service and customer experience for each and every one of them.*

*The way we plan to deliver an excellent customer experience comes as a result of detailed consultation with our communities who have helped to shape this strategy by sharing their views in what is a rapidly evolving world.*

*We are dedicated to finding the right balance between digital, online and face-to-face customer service – taking on board the feedback you shared with us through that consultation process. We are also determined to ensure we meet the demands of our customers in a way that takes into account our financial position and therefore delivers value for money.*

*Critically, we want to ensure that those that are most isolated and hard-to-reach in our borough feel engaged with their council and able to access the many services we offer.*



### Anne Court – Chief Executive



*Oadby and Wigston Borough Council is an ambitious council. We're ambitious for our residents, our local businesses, our visitors and our staff. We want our customers to have the best possible experience when they contact us, and we want to make the most of the opportunities that digital technology provides to help us do this.*

*The pace of digital change is fast and getting faster. This is true in our everyday lives, and in the way the council works. As a result, the expectations of our residents and businesses around how they find information or interact with us has changed.*

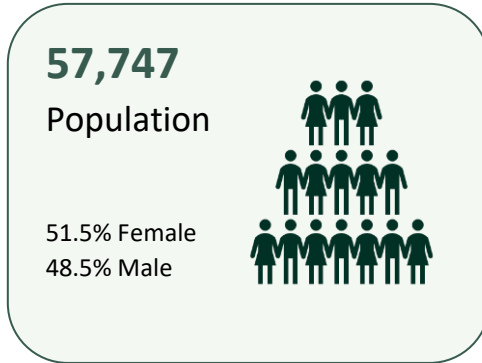
*Now more than ever, we must develop more cost-effective ways for our customers to contact us. We need to manage demand for our services, supporting our customers to self-help wherever possible by embracing technological solutions when they can, this will enable the Council to provide more tailored/value added services for those who need it.*

*In order to provide the best customer experience, we need to understand what you, our customers want from us, and use this information to design our services. This Customer Experience Strategy is a way for us to set out our plans to deliver our services, ensuring we meet the needs of all our customer groups.*

*This strategy has been informed through consultation with residents, businesses, partners and staff. We will review the strategy yearly to make sure it stays current, and that we act on feedback and learning to keep improving the way we provide our services to you.*

## Our Borough, Our Customers

Our customers are anyone who needs or chooses to interact with us. This includes residents, businesses, visitors, partners and community groups.

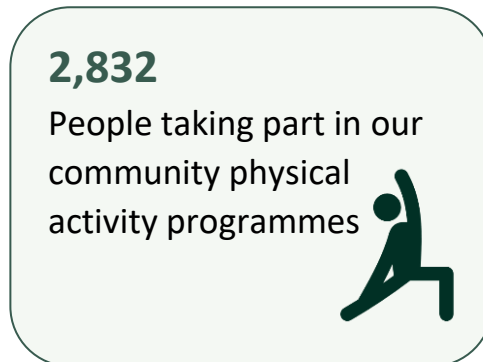


**Ethnicity breakdown**

Ethnicity	Oadby & Wigston
White British	70.6%
White-non-British	2.5%
Asian	22.3%
Black	1.2%
Mixed	2.1%
Other ethnic group	1.4%

**Age Breakdown**

Age Breakdown	
0 to 17	11,878
18 to 64	33,564
65+	12,305



## Our Services

As a council our core purpose is to deliver services to our customers. A significant part of this is enabling them to report and request services and access information, as well as dealing with any enquiries which they might have.

### Key facts and figures for 2022

**53,820**

Calls answered by our Customer Service Team



**2.5 million**

Bins emptied



**786**

Environmental Health service requests actioned



**535**

Planning applications processed



**12,952**

Online forms completed



**481**

Taxi licences issued (vehicle & driver)



**3,170**

Day to day housing repairs carried out



**688**

New Housing Benefits claims processed

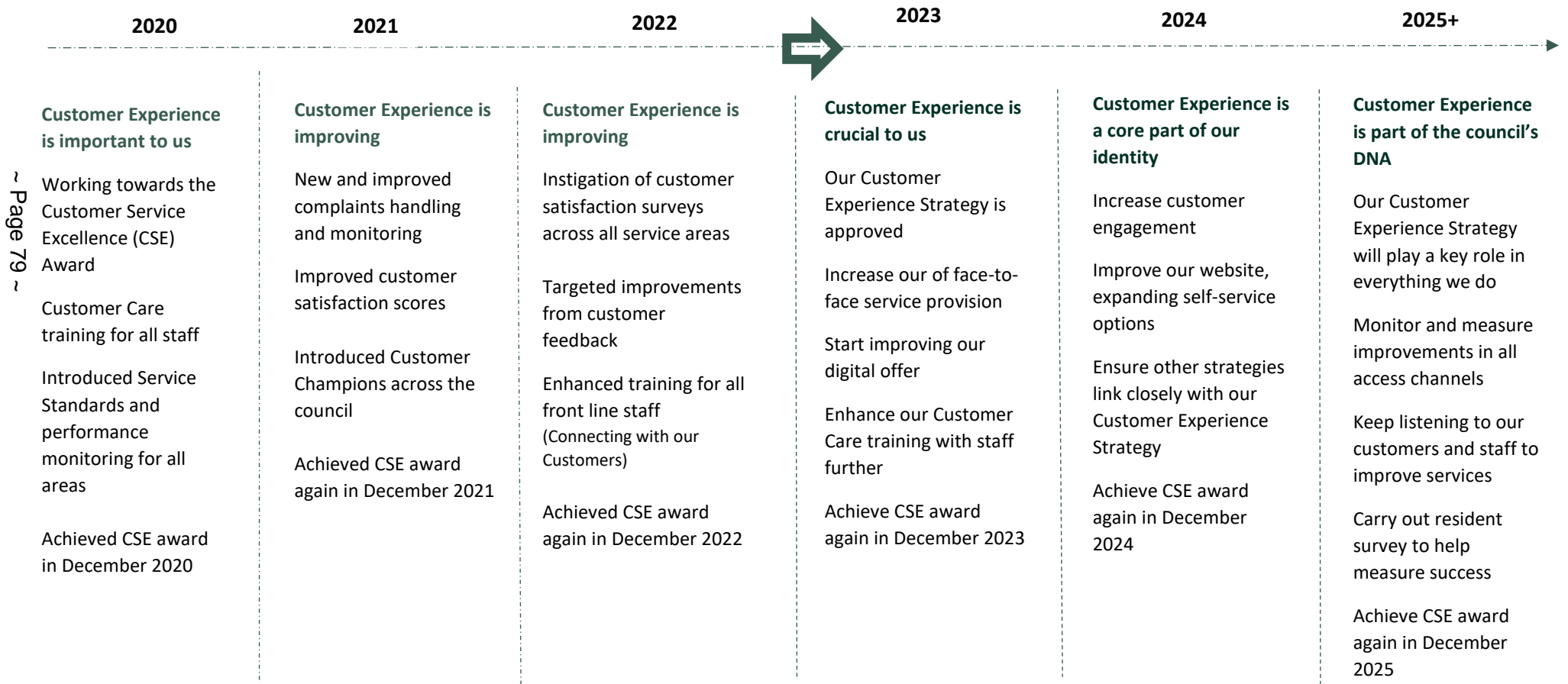


## The customer experience journey so far

Over the past three years we have worked hard to build a customer-focused culture that puts the customer at the heart of everything we do. Over the next three years we want to embed this further to make customer experience part of the council’s DNA.

We recognise that real change does not happen overnight, so this strategy will help drive this forward and assist us with continuous improvement.

### Customer Experience Improvement Timeline



## Our Performance

The results from our customer satisfaction surveys in 2022 show that our customers rate our services highly. We will continue to seek feedback, listen to our customers to make further improvements and increase feedback participation.

**98%** satisfaction rating for our Customer Service team



**94%** satisfaction rating for our waste collection service



**100%** satisfaction rating for all our physical activity programmes



**95%** satisfaction rating for our Housing Letting service



**100%** satisfaction rating for our Selective Licensing team



**100%** satisfaction rating for our Responsive Repairs service



Improving our Planning satisfaction rating from 62% in March to **96%** in December



**81%** satisfaction for our Parks & Green Spaces





## Why do we need a strategy?

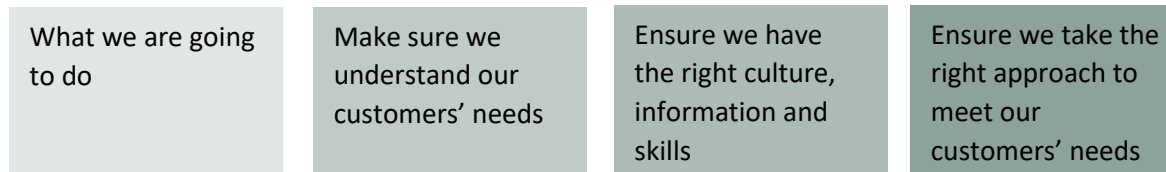
This strategy sets out our vision to achieve the best possible experience for our customers, whoever they are (residents, businesses, partners) and whenever they deal with us.

The pace of digital change is fast and getting faster. This is true in our daily lives, and in the way the council works. As a result, the expectations of our residents and businesses around how they find information, or interact with the Council, has changed.

Research shows that customers increasingly want service that is fast, personalised, proactive and connected. In order to meet new expectations, we need to understand what you, our customers want from us, and design our services in a way that works for you.

We need to drive a new way of working and transform how we deliver our services focused on understanding and examining customers' experience, expectations and choices, our systems and processes and the individual behaviour of our staff.

This Customer Experience Strategy is a way for us to set out :



We want to develop more cost-effective ways for our customers to contact us. We need to manage demand for our services, supporting our customers to self-help wherever possible by embracing digital solutions when they can and thereby enabling the council to provide more tailored/ value added services for those who need it.

We are driven to find to the correct balance between encouraging and advancing our digital customer service offer while also ensuring those that are unable to contact us in this way have direct access to the support they need. We want to establish a well-balanced, high-quality digital, phone and face-to-face customer service offer.

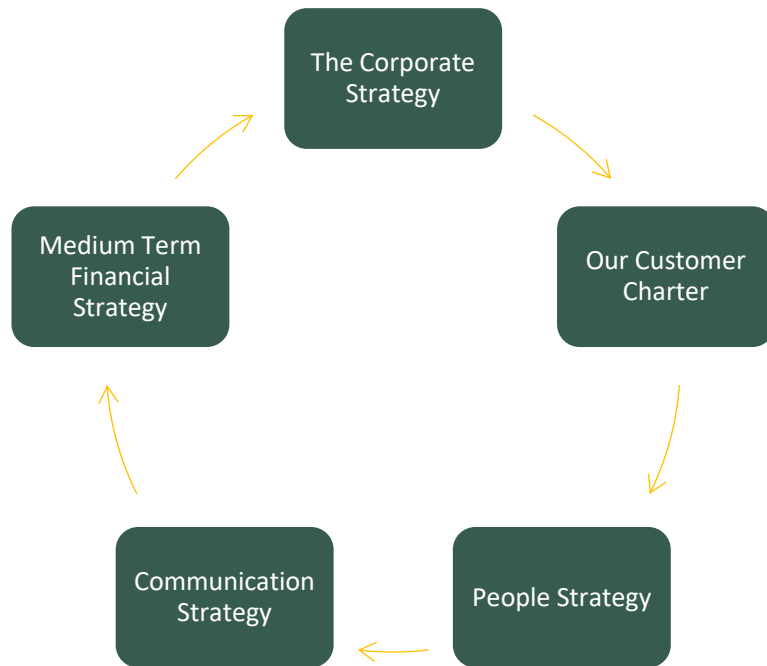
This strategy will ensure that provides responsive, high quality and continually improving standards of customer service across the Council, informed by customer engagement and feedback.

We will use customer insight data to drive improvement, learn from our mistakes and better understand our customer expectations and needs.

## Golden thread

The purpose in the Council’s vision is to ‘Provide a sustainable council by listening, being engaged, and putting our customers first enabling us to focus on local needs and priorities’. This is at the core of everything we do and is the golden thread for this strategy.

This strategy also links closely to:



## Our Customer Charter Promise and Principles

One of the strategic objectives in the Councils Vision is 'To ensure that we provide high quality ,value for money services that meet the need of residents, businesses and visitors' and we aim to deliver this through our Customer Charter Promise.

### Our Customer Charter Promise

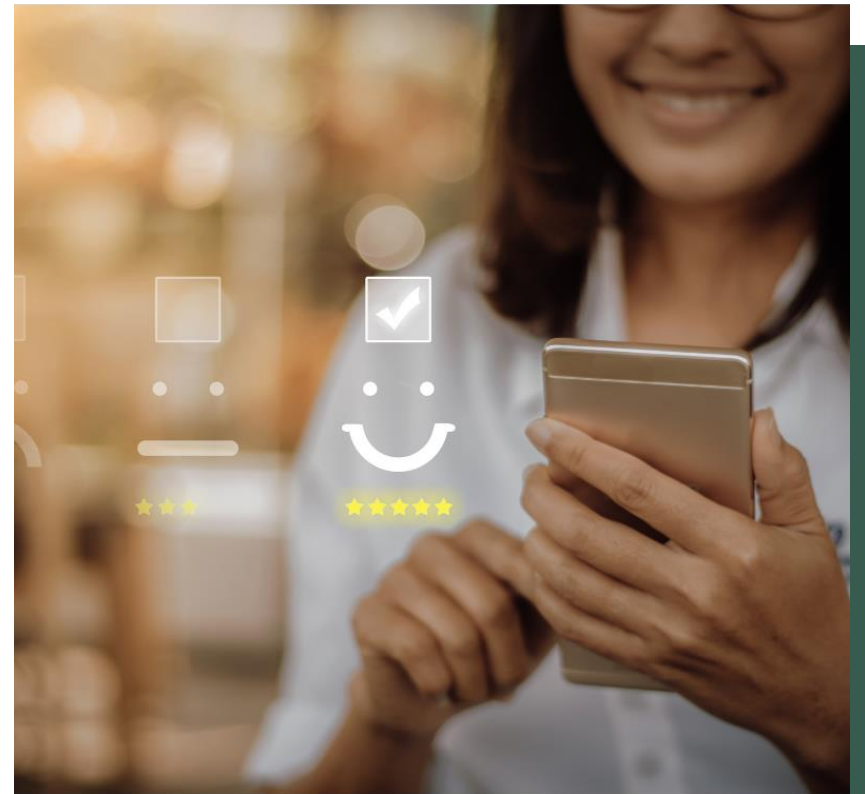
We will:

- Be professional and treat all customers fairly
- Deliver the service within an appropriate timescale
- Ensure our staff are knowledgeable
- Ensure all our staff are trained in Customer Care
- Ensure our staff are polite and friendly
- Ask our customers for feedback
- Use this feedback to help shape the services we deliver
- As an organisation we have chosen to adopt a set of principles to work to, which will make sure we provide the best possible customer experience.

### Our Principles

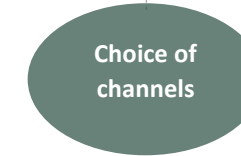
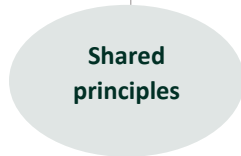
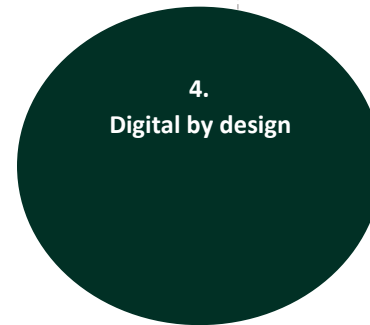
We will:

- Always put the customer at the heart of everything we do
- Make our digital channels so good that you prefer to use them
- Continuously seek feedback and evidence to improve how we do things
- Create a culture that listens to what you want, and takes the time to understand what you need
- Continue to recognise that some customers need support to contact us digitally, and maintain alternative ways of contacting us for our most vulnerable customers
- Support our staff to provide the best possible experience to you, and invest in their training and understanding of good customer service



## Our Framework for Success

To bring about the changes required to realise our vision and ambition for this strategy, we have identified four key objectives that we aim to deliver over the next three years.



## Our engagement with you

Since the Covid 19 pandemic the Customer Services team has dealt with 100% of their enquiries via the phone or email. Many of these customers would previously have met face-to-face with a Customer Service Adviser. It is not viable for us to return to the way things were previously as the model is costly and can lack efficiency. In the majority of cases we can deliver the same outcomes to meet our customers’ needs without meeting them in person, we do acknowledge however, that some customers miss the face-to-face contact.

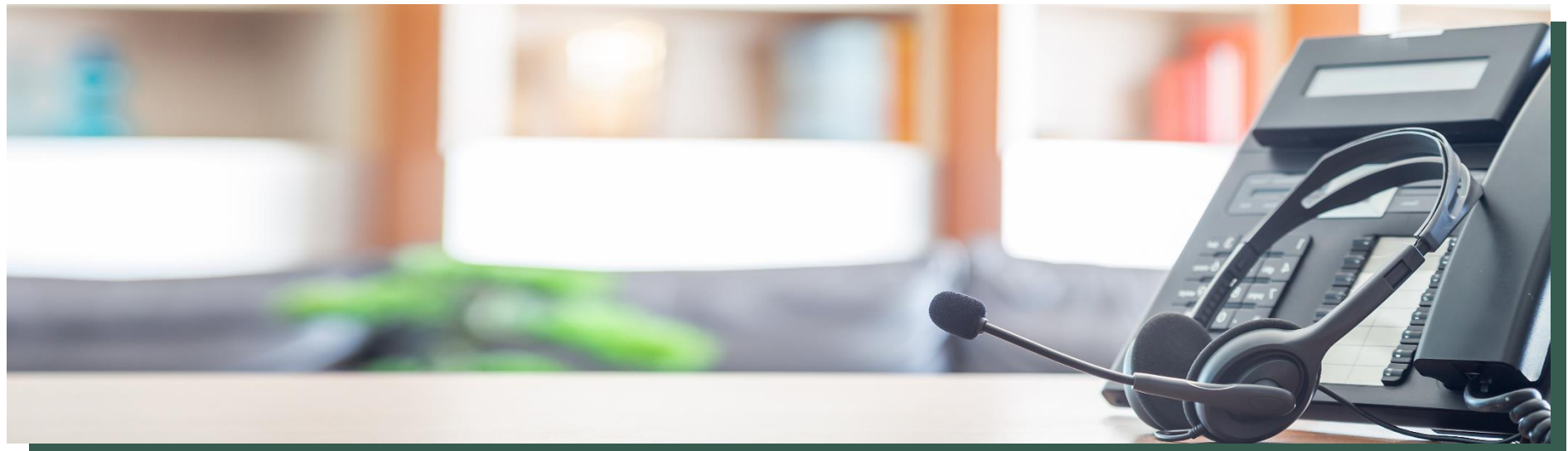
In November 2022 we carried out a consultation to see what customers thought of our current customer service offer and what improvements they thought we should prioritise to improve the customer experience. We advertised the consultation in a variety of ways, on our website, on social media, via our community WhatsApp groups, via our email subscription service, via our customer service telephone line, via our paper leaflet “Our Borough” delivered to every household in the borough and via an article published in the Leicester Mercury. To ensure we reached as many customer groups as possible and to hear customer voices that would not participate in the consultation through digital means, we went out into the community and met with customers face to face in residents forums, in community groups, in the local college, in the community café Hub club and in pop up events in each of our three town centres. We also put paper surveys in our sheltered accommodation schemes and met with our Tenants Forum.

We wanted to know what improvements we should prioritise, and this is what you told us...

“You Said”	“We Will”
<p>You want to see an increase in face-to-face service</p> <p>This is the preferred method of contact for some customer groups, they find this the easiest and best way to contact us</p>	<p>Introduce appointment hubs in Oadby, South Wigston and Wigston town centres. Customer will be able to call and book a face to face appointment with a relevant officer in their chosen location</p> <p>In addition we will introduce a reception point at our new council offices, at Brocks Hill County Park so that customers can pop in to hand in a form, get basic advice and information</p>

“You Said”	“We Will”
You want us to improve our website, increasing online forms and make it easier to search for information	Invest in resourcing improvements, increase the self-service options, improve navigation and searching and review pages to ensure they are up to date an relevant

“You Said”	“We Will”
You think it is a good idea for us to consider increasing our digital channels	<p>Explore introducing virtual appointments so customers could connect face to face virtually via a smartphone, tablet or computer</p> <p>Explore webchat to see if this is a viable digital channel for our customers to use</p>





## Delivering our strategy

### Strategic Objective One

Organising ourselves around customer needs

We will organise ourselves around customer needs by:

- Expanding the current range of access channels offered by Customer Services by introducing face-to-face appointment hubs and a reception point at our new council offices
- Improving customer engagement and communication
- Increasing first point of contact resolution
- Simplifying our telephone contact

### Strategic Objective Two

Using data and intelligence to improve customer experience

We will use data and intelligence to improve customer experience by:

- Increasing analysis of customer activities
- Using data to simplify and improve services and access to services
- Using intelligence to target services at the right people
- Ensuring data quality



### Strategic Objective Three

Growing a 'customer first' continuous improvement culture

We will continue to grow a 'customer first' continuous improvement culture across the organisation by:

- Enhancing staff training
- Reporting on performance and customer satisfaction
- Learning from complaints and customer feedback
- Continued commitment to achieving professional accreditation (the Customer Service Excellence Award)

### Strategic Objective 4

Digital by design

We will continue to be digital by design by:

- Improving our website to increase self-service options
- Increasing our online forms offer
- Exploring other digital channels such as virtual appointments, webchat and other AI options
- Improving digital inclusion –



An action plan has been developed alongside this strategy and shows the full details of the actions, targets and timescales involved to ensure delivery.



## Monitoring and measuring performance



~ Page 89 ~

As a Council we are committed to delivering a high standard of service to all our customers and to improving the services we provide. To ensure our services are of good quality and provide value for money, we constantly monitor performance and use this to identify areas where further improvements are needed.

Each of our service areas have service standards and targets that they are measured against. This helps our customers see what levels of service they can expect from us and allows us to monitor and improve our performance.

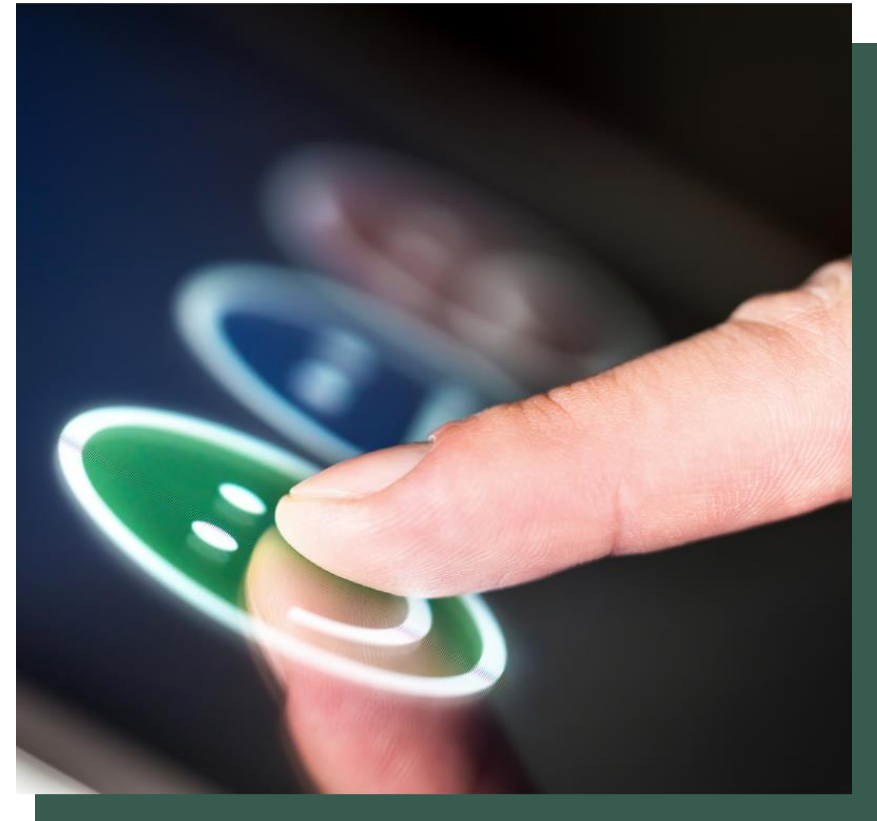
Performance management is an important part of our culture. Monthly performance review meetings are held to monitor, manage and continuously improve our performance.

In addition customer satisfaction surveys are also carried out across the Council to help us hear how our customers view the service we provide.

The frequency of the surveys vary depending on the nature of the service, for example high customer contact service areas, like the Customer Service team carry out daily surveys, where as other areas, for example Planning carry out their surveys at the end of each month for recently processed applications. Other service areas may just carry out quarterly or yearly surveys, regardless of the frequency all survey results are analysed by our Customer Service Improvement Team. They help Managers use the feedback and data to draw up an action plan to drive any improvements identified. Regularly survey review meetings take place to ensure actions are being carried out and improvements are realised.

Complaints, compliments and comments are also monitored and reviewed on a monthly basis. Reviewing complaints is invaluable in allowing us to identify any specific strengths and weaknesses within service areas, measure customer satisfaction and most importantly use feedback to improve customer focus and deliver better services.

To ensure we deliver on the priorities set in our Strategic Objectives as agreed in the Corporate Plan, Continuous Improvement and Statutory Key Performance Indicators (KPIs) are set. Each target is reviewed monthly and graded using the Red/Amber/Green status. Results are reported into our Service Delivery Committee on a quarterly basis.



## Measuring our success

Adopting this strategy will lead to better outcomes for our customers. We will refresh this strategy regularly, to ensure that our objectives remain current, relevant and valid and to check we are measuring the right things.

To measure our success, we will use a mix of methods - gathering feedback from you and from our staff, and analysing the information we collect.

### Feedback from customers



- Customer surveys
- Feedback from community groups
- Engagement with focus groups
- Customer satisfaction results
- Feedback from compliments, comments and complaints

### Feedback from staff



- Focus groups
- Mini surveys
- Feedback from one-to-ones and appraisals
- Managers' feedback sessions
- Frontline team group sessions

### Feedback using data



- Web analytics
- Analysis of themes and trends
- Contact volumes by access channel
- Volume of complaints, comments and compliments
- Performance measurement of KPIs and Service Standards



# **Oadby & Wigston Borough Council**

## **Customer Experience Action Plan**

### **2023-2026**

## Customer Experience Strategy 2023-2026 Action Plan

Below is a table of the planned actions to achieve the objectives and overall aim, including targets, how it can be measured and its impact. It is not an exhaustive list as more actions will be identified as the three-year period advances.

### 1. Organising ourselves around customer needs

	Activity	Date	Measurement	Responsibility	Impact
1.1	Introducing face to face appointment hubs in Oadby, South Wigston and Wigston	Spring - Summer 2023	Successful implementation Customer Feedback	Customer Service Manager	Increased contact from hard to reach groups and increase customer satisfaction
1.2	Introducing a reception point at new council offices	Spring - Summer 2023	Successful implementation Customer Feedback	Customer Service Manager	Greater impact and engagement with customers, increase customer satisfaction
1.3	Working with Community Wellbeing team to Improve customer engagement	On-going	Customer feedback and participation in community activities/events	Community Wellbeing Team and Head of Customer Service & Transformation	Increase engagement with more community groups, listening to a broader range of customers views
1.4	Establishing a robust consultation process in the Council to ensure quality and quantity of responses from a wider demographic	Winter 2023/24	Consultation data	Communications Manager	Better sample sizes from the broader community when consulting Increase in responses from more hard to reach groups
1.4	Simplifying our telephone contact	Winter 2023/24	Customer feedback	Customer Service Manager and Customer Service Improvement Manager	Better telephony experience for our customers

**2. Using data and intelligence to improve customer experience**

	<b>Activity</b>	<b>Date</b>	<b>Measurement</b>	<b>Responsible</b>	<b>Impact</b>
2.1	Increasing analysis of customer activities, including CRM contact data, the website analytics, online forms data and call handling data	Winter 2023/24	Self-service form increased Website usage increased	Customer Service improvement Manager	Understanding behaviour and choices will help to identify and prioritise improvements, this will lead to a better customer experience
2.2	Improvement programme carried out to use data to simplify and improve services		Increase of enquiries resolved at first point of contact	Customer Service improvement Manager	Improving service delivery, leading to increase customer satisfaction
2.3	Strengthening links between the Communication Team and the Customer Services Team to ensure customer feedback is acted upon, ensuring continuous improvement of our comms channels i.e. website	Autumn 2023	Implementation of new way of working between teams	Communications Manager and Customer Service Manager	Improved digital experience for customer e.g. website Website and other digital comms channels more regularly adapted and updated based on feedback
2.4	Produce data quality policy	Spring Summer 2023	Policy produced	Head of Customer Service & Transformation & Customer Improvement Manager	Ensuring data is high quality and timely helps to monitor performance effectively this is vital to support good decision making and continuously improve service delivery outcomes

**3. Growing a customer first continuous improvement culture**

	<b>Activity</b>	<b>Date</b>	<b>Measurement</b>	<b>Responsible</b>	<b>Impact</b>
3.1	Enhancing staff training, from induction to developing in role  New challenging customer training to be launched	On-going  Autumn 2023	All staff to complete appropriate customer care training	Customer Service Improvement Manager and HR Manager	Better customer experience
3.2	Quarterly reporting on performance and customer satisfaction to SLT	Spring 2023	Performance report	Customer Service Improvement Manager	More focus leading to better performance across the council and increase customer satisfaction
3.3	Learning from complaints and customer feedback, introducing quarterly review meetings feedback to SLT	Summer 2023	Improved satisfaction in complaints feedback	Customer Service Improvement Manager	Reduction in complaints and improvement in complaints handling
3.4	Achievement of the professional accreditation Customer Service Excellence Award	Dec 2023 Dec 2024 Dec 2025	Accreditation	Customer Service Improvement Manager	Better customer experience and continuous improvement across the organisation
3.5	Working with the Customer Champions and other Focus groups to empower staff to drive improvements	On-going	Customer feedback Staff feedback	Communications Manager and Customer Service Improvement Manager	Staff driven improvements helping to drive our customer first and continuous improvement culture forward
3.6	Increase first contact resolution by customer service team Reduction in call transfers	Summer 2024	Call analysis CRM Analysis	Customer Service Manager and Customer Service Improvement Manager	Better customer experience, reduction in double handling of enquiries

	<b>Activity</b>	<b>Date</b>	<b>Measurement</b>	<b>Responsible</b>	<b>Impact</b>
3.7	Review all Service Level Agreement between Service Areas and the Customer Service Team	Summer 2025	New SLA produced	Customer Service Manager and Customer Service Improvement Manager	Improved service level, first resolution rate and customer experience
3.8	Refresher Training Programme for customer service team	Summer 2025	Training programme completed	Customer Service Manager and Customer Service Improvement Manager	Improved service level, first resolution rate and customer experience



**4. Digital By Design**

	<b>Activity</b>	<b>Date</b>	<b>Measurement</b>	<b>Responsible</b>	<b>Impact</b>
4.1	Review, improve and increase online forms	Ongoing	Increase in usage	Customer Service Improvement Manager	Increase of self service, channel shift
4.2	Explore the use of virtual appointments	Autumn 2023	N/A	Customer Service Manager and Customer Service Improvement Manager	Another access channel, customers being able to have a virtual face to face contact without leaving their home
4.3	Improve digital inclusion – building the digital skills of our customers  Promote external courses and consider running free digital skills drop in sessions	Spring 2024	N/A	Communication Manager and Corporate Project, Systems and IT Manager	Improve digital inclusion, customers being able to use online services more confidently
4.4	Explore the use of webchat	Autumn 2024	N/A	Customer Service Manager and Customer Service Improvement Manager	Another access channel, quick enquiries being answered almost instantly, increase customer satisfaction

OWBC Customer Experience Action Plan 2023-2026

4.5	Explore other AI technologies	Winter 2024	N/A	Customer Service Improvement Manager	Potential savings, increase access channels
4.6	Website improvement programme to increase self-service options, to update and review pages and to improve content	Winter 2025/26	Customer feedback Increase in usage data	Communications Manager and Customer Service Improvement Manager	Increase usage of website, channel shift increased customer satisfaction Website will contain increased up to date and accurate information

~ Page 98 ~

**Review Date:**

April 2024 by Head of Customer Service and Transformation



<b>Policy, Finance and Development Committee</b>	<b>Tuesday, 28 March 2023</b>	<b>Matter for Information</b>
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**Report Title: Standards & Ethical Indicators (Q3 2022/23)**

**Report Author(s): David Gill (Head of Law & Democracy / Monitoring Officer)**

<b>Purpose of Report:</b>	To receive the figures for local determination of complaints and ethical indicators for Q3 2022-23.
<b>Report Summary:</b>	The report provides information in relation to Member Complaints, Corporate and Ombudsman Complaints, Freedom of Information Requests and Anti-Social Behaviour Reports and Resolutions.
<b>Recommendation(s):</b>	<b>That the content of the report and appendix be noted.</b>
<b>Senior Leadership, Head of Service, Manager, Officer and Other Contact(s):</b>	<p>Philippa Fisher (Strategic Director)                      (0116) 257 2677  <a href="mailto:philippa.fisher@oadby-wigston.gov.uk">philippa.fisher@oadby-wigston.gov.uk</a></p> <p>David Gill (Head of Law &amp; Democracy / Monitoring Officer)                      (0116) 257 2626  <a href="mailto:david.gill@oadby-wigston.gov.uk">david.gill@oadby-wigston.gov.uk</a></p>
<b>Strategic Objectives:</b>	Our Council (SO1) Our Communities (SO2)
<b>Vision and Values:</b>	Accountability (V1) Respect (V2) Teamwork (V3)
<b>Report Implications:-</b>	
Legal:	There are no implications arising from this report.
Financial:	There are no implications arising from this report.
Corporate Risk Management:	Political Dynamics (CR3) Reputation Damage (CR4) Regulatory Governance (CR6)
Equalities and Equalities Assessment (EA):	There are no implications arising from this report. EA not applicable.
Human Rights:	There are no implications arising from this report.
Health and Safety:	There are no implications arising from this report.
<b>Statutory Officers' Comments:-</b>	
Head of Paid Service:	The report is satisfactory.
Chief Finance Officer:	The report is satisfactory.

Monitoring Officer:	As the author, the report is satisfactory.
<b>Consultees:</b>	None.
<b>Background Papers:</b>	None.
<b>Appendices:</b>	<b>1. Standards and Ethical Indicators (Q3 2022/23)</b>

## **1. Information**

- 1.1. Regular reporting about the Council's activities under the Regulation of Investigatory Powers Act 2000 is a statutory requirement under the oversight regime of the Investigatory Powers Commissioner. This report to Members covers the third quarter (Q3) of 2022/23.
- 1.2. The report also contains other matters which Officers considered would be of interest to Members, including the number and disposal of Member Complaints, the number of Corporate and Ombudsman complaints, the number of Freedom of Information requests and the number of anti-social behaviour reports and resolutions.
- 1.3. The quarter three report for 2022/23 is attached at **Appendix 1** for Members' information.



**OADBY AND WIGSTON BOROUGH COUNCIL**

**STANDARDS AND ETHICAL INDICATORS**

**QUARTER 3 REPORT**

**2022/2023**

## 1. Introduction

This is the quarterly report to the Policy Finance and Development Committee detailing both the figures for the Ethical Indicators and the figures for the Local Determination of Complaints process for 2022/2023.

For clarification purposes the months covered by the quarters are as follows:

Quarter 1 – 1 April to 30 June  
Quarter 2 – 1 July to 30 September  
Quarter 3 – 1 October to 31 December  
Quarter 4 – 1 January to 31 March

The report is split into two parts for ease of reference; Part 1 refers to the local determination of complaints, part 2 is the table showing the ethical indicators figures.

The report will enable the Policy Finance and Development Committee to build up a picture over time of how many complaints are received and where these are coming from. The parts of the Code of Conduct which have been breached will also be recorded to enable training to be targeted effectively.

## 2. Part 1 – Local Determination of Complaints

The Monitoring Officer received 1 complaint in Quarter 3 of 2022/2023 which remains under assessment.

### 2.1 Source of Complaint

A member

### 2.2 Assessment Sub-committee Decisions

There have been No Assessment Sub-committee meetings in this quarter.

### 2.3 Timeliness of Decision

The Standards for England Guidance stated that the Assessment Sub-committee should complete its initial assessment of an allegation “within an average of 20 working days” to reach a decision on what should happen with the complaint. The Council has taken this standard and adapted it under the new rules to aim to hold an Assessment Sub-committee within 20 working days of notifying the parties that informal resolution is not possible.

### 2.4 Review Requests

There have been no review requests in this quarter. Review requests can only be made following a decision of ‘No further Action’ by the Assessment Sub-committee where there is submission of new evidence or information by the complainant.

## **2.5 Subsequent Referrals**

None

## **2.6 Outcome of Investigations**

There were no formal investigations concluded in this period.

## **2.7 Parts of the Code Breached**

This section is intended to show where there are patterns forming to enable the Policy Finance and Development Committee to determine where there needs to be further training for Councillors. Targeting training in this way makes it more sustainable and, hopefully, more effective.

So far this year, the following areas of the code were found to have been breached:

Not applicable

Ref	Performance Indicator Description	Officer responsible for providing information	Q1		Q2		Q3		Q4	
			2021/2022	2022/2023	2021/2022	2022/2023	2021/2022	2022/2023	2021/2022	2022/2023
LG1	Objections to the Council's Accounts	Head of Finance	0	0	0	0	0	0	0	
LG2	Follow up Action relating to reaches of the Member/Officer Protocol (Members)	Head of Law & Democracy	0	0	0	0	0	0	0	
LG3	Disciplinary Action relating to breaches of the Member / Officer Protocol (Staff)	HR Manager	0	0	0	0	0	0	0	
LG4	Number of Whistle Blowing Incidents Reported	Head of Law & Democracy	0	0	0	0	0	0	0	
LG5	No. of Recommendations made to improve Governance Procedures/Policies		0	0	0	0	0	0	0	
LG6	No. of Recommendations Implemented		0	0	0	0	0	0	0	



**Corporate Complaints**

Ref	Performance Indicator Description	Officer responsible for providing information	Q1		Q2		Q3		Q4	
			2021/2022	2022/2023	2021/2022	2022/2023	2021/2022	2022/2023	2021/2022	2022/2023
LG7	No. Corporate Complaints received	Policy, Compliance, and Data Protection Officer	37	37	35	29	20	32	47	
	No. Corporate Complaints escalated to L2		7	9	1	5	5	5	12	
	No. Corporate Complaints escalated to Ombudsman		1	2	0	3	0	0	1	
LG7a	No. Corporate Complaints Resolved at L1		30	26	34	24	15	27	35	
	No. Corporate Complaints Resolved at L2		6	7	1	5	5	5	12	
LG7b	No. Corporate Complaints where compensation paid		0	1	0	2	1	0	2	
	Service Area		-	Licensing	-	Housing		-		
LG8	No. Ombudsman complaints received		0	2	0	3	0	0	1	
	Service Area		-	Revs / Planning	-	Revs / Housing	-	-		
LG8a	No. Ombudsman complaints resolved		0	2	0	2	0	0	1	
LG8b	No. Ombudsman complaints not yet determined by the Ombudsman		1	0	0	1	0	0	0	
LG8c	No. Ombudsman complaints where compensation paid		1	0	0	1	0	0	0	

**Freedom of Information Act Indicators**

Ref	Performance Indicator Description	Officer responsible for providing information	Q1		Q2		Q3		Q4	
			2020/2021	2022/2023	2021/2022	2022/2023	2021/2022	2022/2023	2021/2022	2022/2023
LG9a	No. of FOI Requests Compliant	Policy, Compliance, and Data Protection Officer	113	181	109	116	139	112	163	
LG9b	No. of Non-compliant FOI Requests		19	11	39	8	16	8	21	
LG9c	No. of FOI Requests still open and within the 20 working days		0	0	0	0	1	7	0	
LG9d	No. of FOI Requests withheld due to exemptions/fees applied		7	4	4	2	0	2	2	

**Regulation of Investigatory Powers Act Indicators**

Ref.	Performance Indicator Description	Officer Responsible for Providing Information	Q1		Q2		Q3		Q4	
			2021/2022	2022/2023	2021/2022	2022/2023	2021/2022	2022/2023	2021/2022	2022/2023
LG10	No. of Directed Surveillance Authorisations granted during the quarter	Head of Law & Democracy	0	0	0	0	0	0	0	
LG10a	No. in force at the end of the quarter		0	0	0	0	0	0	0	
LG10b	No. of CHIS recruited during the quarter		0	0	0	0	0	0	0	
LG10c	No. ceased to be used during the quarter		0	0	0	0	0	0	0	
LG10d	No. active at the end of the quarter		0	0	0	0	0	0	0	
LG10e	No. of breaches (particularly unauthorised surveillance)		0	0	0	0	0	0	0	
LG10f	No. of applications submitted to obtain communications data which were rejected		0	0	0	0	0	0	0	
LG10g	No. of Notices requiring disclosure of communications data		0	0	0	0	0	0	0	
LG10h	No. of authorisations for conduct to acquire communications data		0	0	0	0	0	0	0	
LG10i	No. of recordable errors		0	0	0	0	0	0	0	

### Anti-Social Behaviour Indicators

Ref.	Performance Indicator Description	Officer responsible for providing information	Q1		Q2		Q3		Q4	
			2021/2022	2022/2023	2021/2022	2022/2023	2021/2022	2022/2023	2021/2022	2022/2023
	No. of Complaints Registered	Head of Law and Democracy	31	24	27	17/34	17	11/14	17	
	No. of Disposals		10	5	16	3/10	9	6/8	8	
	No. of Complaints still Open		0	1	2	4/0	3	5/2	0	
	No Further Action (where suspect identified)		2	3	3	1/8	5	0/3	1	
	No Further Action (no suspect identified)		19	17	18	13/22	9	5/8	9	

ASB Officer figures Red  
Housing ASB figures Blue

\*2021/22 Q4, one reported incident resulted in 2 suspects being identified

\*2022/2023 Q1, No Further Action (no suspect identified) – this result is 17 due to 2 suspects being identified and receiving Disposals on 1 report

### Food Safety Inspections

Ref.	Performance Indicator Description	Officer responsible for providing information	Q1		Q2		Q3		Q4	
			2021/2022	2022/2023	2021/2022	2022/2023	2021/2022	2022/2023	2021/2022	2022/2023
BPE31	No. of high-risk Inspections	Head of Law & Democracy	56*	3	33*	2	93*	4	159*	1
	No. of medium inspections		N/A	N/A	56	56				
	No. new business registered		14	9	8					
No. of high-risk Inspections Completed	16*		3	100*	2	33*	1	36*		
No. of medium risk inspections Completed	N/A		23	40						
No. of new business triaged	13	7	7							
No. of Inspections Outstanding High risk Medium risk New businesses *triage	13	0 N/A 1	19	0 N/A 3	156	3 16 1	67			

\* High risk before COVID was all A-D. High risk 2022-2023 is A's and B's.

- (1) We are continuing to follow, The Food Standard Agency COVID recovery plan. This set out how to deal with the backlog of inspections and prioritising inspections according to risk (High/ Medium and low)
- (2) Quarter 1. All high risk will receive a physical inspection. 10 in Total.  
 Quarter 2 All non-compliant C. 0.  
 Quarter 3 All non-compliant D's 0.  
 Quarter 4 All C's 57.
- Outstanding and not in the recovery plan. D's 102  
 Outstanding and not in the recovery plan E's 256 D' & E premises are under review with the FSA for change in approach for 2023-2024.
- (3) New businesses continue to receive a triage call to assess their activities, if High risk then a physical inspection is selected to be carried out. Low risk is not being carried out now but remain under review.