

## FAIR COLLECTION CHARTER

1. We want to do everything we can to support our residents and businesses in paying their bills.
2. We understand that sometimes people find themselves in financial hardship or vulnerable and will need support and advice. We are here to help and will always work to support them.
3. Where people have no means to pay there is no benefit in pursuing enforcement action, incurring additional costs and increasing their vulnerability especially if this could impact upon mental health, well-being, and self-confidence. Doing so also places additional demand on public services.
4. This charter seeks to support local residents and small and micro businesses, with fewer than 250 employees or sole traders, registered and trading in the borough.
5. This charter will enable us to take a fair and sensitive approach whilst also ensuring that we meet our responsibilities to collect money due to help us to pay for the services we deliver.

### This charter:

6. Sets out how we will identify the support and help you may need.
7. Explains what you can do to help us to support you.
8. Provides information about the support and help available.
9. The charter will apply to the collection of money such as:
  - i. Council Tax
  - ii. Business Rates
  - iii. Housing Benefit overpayments
  - iv. Miscellaneous invoices such as rents and fines
  - v. Fixed penalty notices for parking and environmental crime
10. From time-to-time we will review this charter and update it if the law changes or for guidance.

### What we will do:

11. We will help you in the following ways:

#### Early intervention

- i. We will try to identify as early as possible where people may be financially vulnerable and will do what we can to help.
- ii. We will offer help and support if you let us know you are having difficulty paying.
- iii. We will let you know as soon as possible when payments are overdue to avoid further action.

#### Advice and education

- i. You can request advice and information to help you to manage your finances with confidence.

- ii. We will promote business rate and council tax reliefs and reductions to increase take-up and help you apply for these.
- iii. We will signpost you to help with budgeting advice.
- iv. Where you may feel there is a genuine dispute, we will work with you to resolve this as soon as possible.

#### Clear and timely communication

- i. We will contact you as soon as possible and will include clear information about what a payment is for, when and how to pay.
- ii. Wherever possible we will make direct contact with you.
- iii. We will make sure you know how to contact us if you are struggling to make payment.
- iv. We will tell you of the amounts due and dates for payments. We will also let you know what may happen next if you don't pay.

#### Easy and flexible payment

- i. We will offer a range of ways and times to pay and promote these.
- ii. We will help you by offering alternative payment dates wherever possible

#### Collection and recovery

- i. We collect some types of money by sending letters at certain times because we must do this by law. Please ask for more information.
- ii. We will only take legal action where this is necessary, but we will consider your circumstances wherever possible.

#### What we ask you to do:

- 12. So that we can better help you:
  - i. Be honest about your circumstances and in dealings with us.
  - ii. Respond quickly if we contact you.
  - iii. Contact us quickly if your payment is going to be late or you are struggling to pay. You can contact us online, by email or by telephone.
  - iv. Tell us as soon as possible when your contact details or bill details change.
  - v. Let us know as soon as possible if your circumstances change.
  - vi. Make payments on time or make your best, affordable payment offer.
  - vii. Use the different options available to you to make sure payment is made on time and contact us quickly if you need more time.
  - viii. Actively engage with the help and support offered.

#### HELP AND SUPPORT

- 13. We understand that sometimes people are unable to pay. For example, this may be because of a sudden change in financial circumstances, those already on low incomes facing an unexpected situation or where someone's mental health problems affect their ability to manage their finances.
- 14. Where you can show that you are in financial difficulty, we will make sure you are referred to advice services to get the help you need.
- 15. We will consider individual circumstances on a case by case basis and we do our best to reduce any hardship or distress.

16. We will help you to take ownership of your finances and make the most of the support provided to keep to any agreement made.
17. If you are vulnerable, we will look at what we can do differently to help. Where someone is vulnerable, they may still need to pay if the law says so. However, we will provide additional support and try to reduce any distress.
18. What we do will depend on the type of debt. We may:
  - i. Allow you longer to pay
  - ii. Agree to a temporary, lower payment arrangement
  - iii. Provide help to claim discounts and benefits
  - iv. Refer you to independent advice and guidance
  - v. Temporarily stop enforcement action
  - vi. Review your eligibility for benefits
  - vii. Refer you to alternative welfare support
  - viii. Ensure that we have up to date information
19. We will make sure that any action taken is proportionate and fair to all our residents and businesses.

#### SUPPORT FOR RESIDENTS AND BUSINESSES WITH PROBLEM DEBT

20. We will fairly assess the resident's or business's ability to pay and where they are struggling, work with them to help them find a solution.
21. As well as advice or guidance we will support residents and businesses by working with other agencies to agree repayments that are affordable.

#### Breathing Space

22. We have signed up to the Breathing Space initiative. This allows someone with problem debt the right to legal protection from their creditors for a period of up to 60 days provided that they engage in professional debt advice within this time. The agencies mentioned at the end of this charter can help further.

#### Council Tax Protocol

23. We have adopted the Council Tax Arrears Good Practice Protocol in partnership with Citizens Advice and the Local Government Association. This ensures better partnership working between the council and other enforcement and advice agencies to make sure money is collected in a fair way and help is available for vulnerable people.

#### Standard Financial Statement

24. We have adopted the Standard Financial Statement (SFS) as recommended by the Money Advice Trust. We will use this to work out affordable payments for people who are in financial difficulty.

#### Exceptional Hardship Discretion

25. We have the discretion to reduce the amount of council tax payable on a case by case basis where people can show evidence of exceptional hardship. Please ask for more information.

### Covid-19 Hardship Fund 2021-2022

26. As part of the response to the Covid-19 pandemic, there is also additional funding available for 2021-2022 to support financially vulnerable households. Please ask for more information.

### Council Tax Support Scheme

27. Council tax support can help towards the cost of council tax where residents are on a low income or receiving some other benefits. More information and an online form are available on our website.

### Other initiatives

28. From time to time there may be other initiatives ongoing which may make additional kinds of help or funding available. We work closely with our partners and can refer residents to other community organisations and charities for help.

### Enforcement action

29. We will only use enforcement agents where other action has been unsuccessful. Where a resident receives council tax support we will take a different approach. We have made a clear, public commitment to reduce the enforcement action we take.

### FREE INDEPENDENT HELP FOR RESIDENTS AND BUSINESSES

30. For free debt and money advice contact:

a. Citizens Advice Lancashire

Chorley office

35-39 Market Street  
Chorley  
Lancashire  
PR7 2SW

South Ribble office

Civic Centre  
West Paddock  
Leyland  
PR25 1DH

Telephone: 0344 245 1294

Website: [www.citizensadvicelancashirewest.org.uk](http://www.citizensadvicelancashirewest.org.uk)

b. StepChange

Telephone: 0800 138 1111

Website: [www.stepchange.org/contact-us.aspx](http://www.stepchange.org/contact-us.aspx)

c. National Debt Line

Telephone: 0808 808 4000

Website: [www.nationaldebtline.org/](http://www.nationaldebtline.org/)

d. Business Debt Line

Telephone: 0800 197 6026

Website: [www.businessdebtline.org/](http://www.businessdebtline.org/)