

**Screening/Scoping Pro Forma**

<b>Section</b>	Financial Services		<b>Officer responsible for the screening/scoping</b>	Kersti Laul		
<b>Name of Policy to be assessed</b>	Corporate Debt Recovery Policy		<b>Date of Assessment</b>	15/04/09	<b>Is this a proposed new or existing policy/procedure/practice?</b>	New
<b>1. Briefly describe the aims, objectives and purpose of the policy/procedure/practice?</b>			That the Council's actions when recovering monies that are due are proportionate, consistent and transparent.			
<b>2. Are there any associated or specific objectives of the policy/procedure/practice? Please explain.</b>			To ensure that the Council recovers monies due fairly, promptly and with regard to the interests of the customer.			
<b>3. Who is intended to benefit from this policy and in what way?</b>			<ul style="list-style-type: none"> <li>Public: to give clearer information on corporate policy and outline a more uniform approach to debt.</li> <li>Staff: consistent information regarding the Council's approach to debtors.</li> </ul>			
<b>4. What outcomes are wanted from this policy/procedures/practice?</b>			To aid the debt collection process within the Council.			
<b>5. What factors/forces could contribute/detract from the outcomes?</b>			<ul style="list-style-type: none"> <li>Staff not adhering to the policy</li> <li>Customers not understanding Council functions</li> <li>Barriers to understanding</li> </ul>			
<b>6. Who are the main stakeholders in relation to the policy?</b>		<ul style="list-style-type: none"> <li>Public</li> <li>Staff</li> </ul>		<b>7. Who implements the policy, and who is responsible for the policy?</b>		<ul style="list-style-type: none"> <li>Implemented by frontline staff</li> <li>Responsibility lies with Service Unit Heads</li> </ul>

<b>8. Are there concerns that the policy <u>could</u> have a differential impact on racial groups?</b>		No	
<b>What existing evidence (either presumed or otherwise) do you have for this?</b>	No negative impact identified, though I would recommend that the policy makes clear that information will be made available in other languages, where requested.		
<b>9. Are there concerns that the policy <u>could</u> have a differential impact due to gender?</b>		No	
<b>What existing evidence (either presumed or otherwise) do you have for this?</b>	Neutral impact; as the policy relates to the collection of monies owed to the Council, there should be neither a negative nor a positive impact on customers regarding their gender.		
<b>10. Are there concerns that the policy <u>could</u> have a differential impact due to disability?</b>		No	
<b>What existing evidence (either presumed or otherwise) do you have for this?</b>	Regarding physical disability, the policy undertakes to make all information easily available to all, though I would recommend that the policy makes clear the various alternative formats in which information is available in (for example, Braille, audio tape, or translation into other languages), as well as making clear the various ways the Council can be contacted (either by phone, email, fax, or whether home visits would be considered). With regard to mental disability, . the policy also recognises that there may be vulnerable individuals who may require a “more sympathetic, sensitive and practical approach” and undertakes to take these needs into account.		
<b>11. Are there concerns that the policy <u>could</u> have a differential impact due to sexual orientation?</b>		No	
<b>What existing evidence (either presumed or otherwise) do you have for this?</b>	The Corporate Debt Policy relates solely to the collection of monies owed to the Council & does not have any differential impact on customers due to their sexual orientation.		
<b>12. Are there concerns that the policy <u>could</u> have a differential impact due to their age?</b>		No	

<p><b>What existing evidence (either presumed or otherwise) do you have for this?</b></p>	<p>No differential impact due to the age of the customers. If customers find repayment of the debt difficult in one lump sum (perhaps due to them being on a pension, or a decreased wage due to age), the Council will consider repayments being made by way of instalments.</p>	
<p><b>13. Are there concerns that the policy <u>could</u> have a differential impact due to their religious belief?</b></p>	<p>No</p>	
<p><b>What existing evidence (either presumed or otherwise) do you have for this?</b></p>	<p>Neutral impact; the policy is regarding the collection of monies due to the council and has neither a negative nor a positive impact due to religious belief.</p>	
<p><b>14. Are there concerns that the policy <u>could</u> have a differential impact due to them having dependants/caring responsibilities?</b></p>	<p>No</p>	
<p><b>What existing evidence (either presumed or otherwise) do you have for this?</b></p>	<p>No differential impact due to having dependants/caring responsibilities. If a customer is having difficulty paying a debt (due perhaps to having a reduced wage due to caring responsibilities) the Council may consider repayments by instalments.</p>	
<p><b>15. Are there concerns that the policy <u>could</u> have a differential impact due to them have an offending past?</b></p>	<p>No</p>	
<p><b>What existing evidence (either presumed or otherwise) do you have for this?</b></p>	<p>Neutral impact; the policy is regarding the collection of monies due to the Council and there is no reason it should have either a positive or negative impact due to an offending past.</p>	
<p><b>16. Are there concerns that the policy <u>could</u> have a differential impact due to them being Transgender or transsexual?</b></p>	<p>No</p>	
<p><b>What existing evidence (either presumed or otherwise) do you have for this?</b></p>	<p>Neutral impact; the policy is regarding the collection of monies due to the council and there is no reason it should have either a positive or negative impact due to religious belief.</p>	

<p><b>17. Could the differential impact identified in 8-16 amount to there being the potential for adverse impact in this policy/procedure/practice?</b></p>			<p>N/A – no adverse impact identified.</p>
<p><b>18. Can this adverse impact be justified on the grounds of promoting equality of opportunity for one group? Or any other reason?</b></p>			<p>N/A – not adverse impact identified.</p>
<p><b>Business improvement</b></p> <p><b>19. Is there any concern that there are unmet needs in relation to any of the above groups?</b></p>		<p>No</p>	<p>No current concern, although a definitive answer on this may not be possible until consultation has occurred.</p>
<p><b>20. Does differential impact or unmet need cut across the equality strands (e.g. elder BME groups)?</b></p>		<p>No</p>	<p>No differential impact identified.</p>
<p><b>21. If yes, should the full EIA be conducted jointly with another service area/contractor/partner/agency?</b></p>		<p>No</p>	<p>N/A – no differential impact identified.</p>

<p><b>22. Is there a missed opportunity to improve your business in relation to any of the policies, procedures or practices to promote racial, gender, disability, age, sexual orientation, religion or belief equality?</b></p>		No	<p>No current concern regarding missed opportunities, although, as in point 19, a definitive answer may not be possible until consultation has been carried out.</p>
<p><b>23. Should the policy proceed to a full equality impact assessment?</b></p>		No	
<p><b>24. If No, are there any changes required to the policy to improve it around the equality agenda?</b></p>	Yes		<p>I would recommend be that in the 'General Principles' section, the bullet point regarding information being clear &amp; accessible to all is expanded to include the various formats that information is available in where it is requested by customers. Additionally, I would recommend that the policy make clear the ways in which customers are able to get in contact with the Council (by phone, email, fax, visiting the offices, and making clear whether departments would consider home visits).</p>

**Signed**  
**(completing officer)**

**Date 17/04/2009**

**Signed**  
**(Head of Section)**

**Date**

**Countersigned**  
**(HR representative)**

**Date April 2009**

## **CORPORATE DEBT POLICY**

Guildford Borough Council provides a wide range of services to the residents and businesses within the Borough, and the recovery of payment for these services is taken seriously.

The citizens and businesses of the borough have a responsibility to pay for the services they receive and the charges they are liable for.

Our corporate debt policy aims to provide assistance to those who owe more than one type of debt to the Council. This could be a combination of the following:

- Council Tax
- Housing Rents
- Non Domestic Rates
- Housing Benefit overpayment
- Sundry Debts

The policy will use all available options to collect from those who seek to avoid paying their debts. Equally it will show that those who communicate when experiencing genuine difficulties will be assisted in every way possible.

### **Aim**

To ensure the Council recovers monies owed to it fairly, promptly and importantly having regard to the legitimate interests of the customer. We will ensure:

- Our actions are proportionate
- Our approach is consistent
- Our actions are transparent

## **General Principles**

The following general principles will apply in the management of debts owed to Guildford Borough Council, and we will ensure that:

- Early contact is made with debtors
- A repayment agreement is considered where appropriate, if the individual is unable to pay the debt by the due date.
- Recovery procedures recognise the difference between priority and non-priority debts
- The individual fully understands which debt is being paid
- All information provided to the debtor is clear, easy to understand and accessible to all
- Advice and information is provided to the debtor at every stage of the recovery process
- All staff involved in the recovery action have access to written guidelines
- The approach taken is firm yet sensitive to the circumstances of the individual
- Procedures are efficient and cost effective

When recovering monies due, the Council recognises that the most efficient, cost effective and in some cases the only legal way of recovering these monies is to pursue the recovery of individual debts.

Our recovery procedures will incorporate the following actions:

- Repayment schedules will be put in place to ensure that debts do not continue to increase. Failure to keep to our agreement will result in the recovery of the debt.
- Where multiple debts exist, payments will be split among the different departments in accordance with an agreement that identifies the priority of the debt

- Where appropriate, individuals will be referred to appropriate advice agencies such as the Citizens Advice Bureau for debt counselling and support
- Irrecoverable debts will be written off in accordance with the Council's financial regulations

### **Individual's responsibility**

Guildford Borough Council recognises its responsibility to assist debtors where possible; however the individual also has a responsibility to:

- Acknowledge the debt at the earliest opportunity
- Co-operate with Guildford Borough Council
- Contact Guildford Borough Council with any changes to their financial situation or change of address
- Pay agreed instalments promptly

### **Vulnerable individuals**

Guildford Borough Council recognises that some customers will require a more sympathetic, sensitive and practical approach to debt recovery. We will endeavour to take account of the needs of vulnerable customers throughout the debt recovery process and will work with a range of agencies including the Citizens Advice Bureau if required.

When applying this policy to vulnerable customers our officers will consider the wider implications of any recovery actions on the individual and the Council.

Formal action, which may include evicting a tenant, attaching to benefits/earnings or the seizure of goods will be taken only when all other options have been exhausted.

In all cases, the statutory processes will be followed.



### **Multiple debt information sharing**

A co-ordinated approach will be promoted towards the sharing of debtor information within the Council where legally possible. This will be encouraged where:

- Staff time and money can be saved when attempting to trace debtors, therefore reducing the likelihood of the Council adding associated tracing fees
- Debtors can be effectively contacted at the earliest possible stage of recovery
- It increases the likelihood of more realistic and sustainable repayment schedules being agreed with an individual
- The likelihood of further recovery action being taken because an individual fails to keep it to an agreed arrangement is reduced

The Council recognises its responsibilities under the Data Protection Act and when sharing information with external agencies will obtain prior authorisation from the debtor.

### **Customer Care, Equality and Diversity**

All correspondence with debtors will be accurate and conducted in accordance to Guildford Borough Council's Customer Care and Equality and Diversity policies.

### **Complaints and disputes**

The Council will endeavour to resolve any disputes in relation to debt collection at the earliest possible opportunity. We will ensure that the customer is aware of how they can contact the Council in order to discuss any dispute they may have.

If a customer wishes to make a complaint regarding the way in which the Council has sought to recover a debt, they will be advised of the Council's complaints procedure.