



**West Lothian
Council**

Corporate Debt Policy - delivering more effective support for customers

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Introduction

West Lothian Council has a significant income base and is dependent on it to fund the delivery of a wide range of services to the community. The council is committed to maximising the collection of income for the benefit of all citizens within the community, while providing a joined up and early interventionist approach for customers.

The approach means the gathering together of all debts owed to the council to ensure a joined up approach to recovery that is fair and equitable for the customer.

This policy document, supported by internal processes and procedures, relates to the collection of Council Tax, Housing Rent, Business Rates, Sundry Debt, Commercial Rents and Housing Benefit Overpayments and any other debts as appropriate. The corporate debt procedure sets out the way in which the council will address debts owed by customers.

The policy complements the wider strategies of the council and Community Planning Partners in relation to financial/social inclusion as part of the Anti-Poverty Strategy and customer service.

Aims and Objectives

The objective is to ensure that support is in place for vulnerable customers and those experiencing financial hardship and that the collection and recovery of council charges is managed efficiently and that collection rates are maximised.

The aims and objectives of the policy are to:

- Provide a joined up approach to customers to enable all council debts to be addressed when customers engage with us.
- Set realistic and sustainable repayment arrangements at all stages of recovery for those customers who engage or their representatives
- Provide all reasonable assistance to those customers who have difficulty in paying so they can pay what they are due.
- Prevent the spiral of debt at an early stage by dealing effectively with small debts.
- Provide appropriate advice and assistance to customers to maximise their income.
- Treat all customers as individuals and consider, wherever possible, individual circumstances when taking action to recover debts.
- Make effective use of all recovery measures available to the council.
- Make best use of all the resources available in the collection and recovery of debts.

The Council's Legislative Obligations

The council is required to make arrangements for the proper administration of its financial affairs and the effective administration and collection of council debts forms part of this requirement.

The provisions of the Corporate Debt Policy are not intended to take precedence over any legislative requirements relating to specific types of debt.

Approvals and Delegations

The Head of Finance and Estates have overall responsibility for ensuring that proper arrangements are in place for the billing and recovery of debt.

The council's Heads of Service, under Financial Regulations, require accounts, where appropriate, to be issued for sums due to the council. They must also:

- Ensure the prompt rendering of accounts for all sums due to the council in connection with work done, goods supplied or services provided.
- Ensure that all money received by the council is paid directly to the council's bank account.
- Provide such information as is required to establish income due to the council.

Authority for the write off of debts is set out in the council's Financial Regulations and Scheme of Delegation to Officers.

Head of Finance & Estates
25 August 2015