



WalkerLove

Sheriff Officers • Collections • Investigations

Keeping you informed

Tackling the housing shortage in Argyll & Bute



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Welcome to the Summer 2017 edition of our briefing for our Local Authority clients.



David Walker
Managing Partner,
Walker Love

Since the last Forum, and the last edition of the Briefing, we have probably had the most significant amount of political change in the UK that I can remember - and it shows no signs of abating any time soon.

The first 6 months of 2017 have seen the UK triggering Article 50 to leave the EU. A Chancellor's Budget in March, with a number of the measures announced being changed or omitted from the Finance Act in May in order to get it passed ahead of the dissolution of the UK Parliament.

The Scottish Government taking full responsibility for setting Scotland's income tax rates and bands in April, and the First Minister putting a 2nd independence referendum on the table as a consequence of Scotland's majority vote to Remain in the EU referendum.

Scottish Local Authority elections in May, the outcome of which has resulted in every mainland Council being in "no overall control" which has led to coalitions and minority rule. June's snap General Election producing a hung UK Parliament and a resurgence of support for the Conservative Party in Scotland - outcomes that not many would have predicted or would have even viewed as optimistic this time last year. And I've not even mentioned the impact of the US Presidential elections at the end of November 2016!

The most recent political changes at the top table in UK politics have yet to have a significant impacts on Scottish local government politics, however, I don't think it will be long before we see the impacts hitting home. Worse still, given that the Conservative Party is struggling to form a stable political alliance, then we cannot

ignore to prospect of another general election in the coming months.

Coupled with the fact that many of our Councils are now being run by minority administrations, or coalitions, I would hazard a guess that, at least in the short term, that this is likely to lead to slower decision making by Councils until the working relationships at elected official level bed in.

How this will all affect us in the Council Tax and Non-Domestic Rates collection industry remain to be fully seen. However I don't think it takes a rocket scientist to work out that we are likely to see Council budgets squeezed further and more emphasis being placed on using every possible means to recover monies that are rightly owed to Councils.



I would hope that by the time of the next Forum in November, things should be a little clearer. But in the meantime, I wanted to reassure you that Walker Love will be doing everything we can to develop strategies to recover the monies you are owed and we will working with our Local Authority clients to ensure that we maximise collection rates, and in turn, maximise the funds our clients have available to spend on vital services such as social care, education and providing the everyday public services, that most of us take for granted.

Turning now to the most recent Forum in June, we were delighted to be joined by Neale Tosh and Adam McCabe from Brodies, Fergus Walker from Argyll & Bute and Alex Reid from the Accountant in Bankruptcy.

Neale and Adam provided us with an update on the proposed changes to the Prescription and Limitation (Scotland) Act 1973; Alex gave us an update on the recent Diligence consultation and some of the trends in diligence over the past few years; and, Fergus gave us an insight into the multi-award winning approaches Argyll & Bute Council have been taking to tackle the housing issues they are experiencing in their area – with much success and fanfare!

I do hope you find the follow-on articles in this edition a useful aide memoir of what was discussed on the day. Please do feel free to share this briefing internally with your colleagues in your respective Councils. If you have any further comments or thoughts since the Forum on any of the topics covered on the day, then please let me know or get in touch with the speakers directly.

I found Alex's session in particular, to be extremely interesting and I was pleased to hear that the majority of respondents to the AIB's consultation on diligence, agreed with the points we at Walker Love included in our responses. I look forward to reading the summary responses report during the Summer and assisting the AIB in respect of any secondary consultation, prior to the publication of their final report, which is due to be available at the end of this year.

From Walker Love's perspective, we would especially like to see Information Disclosure, become a reality, just as soon as possible.



Since the last Forum in June, it has been yet another busy and exciting period for Walker Love. The 2017/18 warrants have landed so we are the middle of our busiest time of year. We are also adopting a new approach with our lettering strategy that is focused on targeting first offenders. I'll update you on the success of this approach at the next Forum.

I'm delighted to report that our Westcoast Diligence Centre is now fully open for business with the

centralisation of our diligence operations now complete. The Summary Warrant diligence production and SWOT team are now fully integrated and ensconced in Paisley and we have room for growth in the new office, which we will be working to fill over next 12-18 months.



Bryan McNamara

Partner, Walker Love



Paul Cameron

Partner, Walker Love

We have also expanded the contact centre in our Glasgow office and we are in process of recruiting new collectors and administration staff. Further, we have promoted both Bryan McNamara and Paul Cameron to full Partner status and I'm also pleased to report that our relatively new Compliance Manager, Moira Morrison has settled well into the firm and is already excelling in this role.

Following the session on the impacts of the GDPR at the last forum, Ross Nicol, of Maclay Murray & Spens LLP, is providing Walker Love with advice and recommendations on what we need to do to prepare for the new data protection requirements which begin in May 2018. If you missed the last session, do have a look at our Winter 2016-17 edition which features an article from Ross on the key impacts of the GDPR and what Local Authorities need to do now to get ready to comply.

Finally, I would like to take this opportunity to thank you for attending the most recent Forum – the feedback we received, about sending the discussion topics to delegates in advance of the event, was positive so we intend to do this before each Forum going forward. And as you'll be aware, we have held the event in a number of venues across the central belt but there is a definite preference emerging for Houstoun House, so barring any objections, we intend to make this the permanent home of Walker Love's LA Forum for the foreseeable future.

See you in November at Houstoun House for the Autumn/Winter Forum.

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Prescription and Limitation (Scotland) Act 1973 & Prescription (Scotland) Bill



Neale Tosh, Senior Solicitor,
Debt & Asset Recovery Team

Adam McCabe, Senior Solicitor,
Public Law & Regulatory Team



What's the purpose of the current Act?

The current Act sets out the rules which either establish or extinguish legal rights and obligations, and the specific time limits for raising certain legal claims. The rules cover time limits for initiating debt recovery proceedings and presently provide, amongst other things, that a local authority, generally speaking, has up to 20 years to enforce debts such as Council Tax and Non-Domestic Rates.

The Act aims to balance the rights of creditors and debtors by allowing sufficient time for creditors to investigate and make claims, and by protecting debtors from having to face, investigate and defend claims many years after the relevant issue arose or occurred.

Some claims will never be extinguished, including claims relating to land ownership disputes. Claims for personal injury will extinguish after three years. Claims for certain contractual debts and those obligations listed in Schedule 1, paragraph 1 to the 1973 Act extinguish after five years (unless specifically excluded by Schedule 1, paragraph 2 to the 1973 Act). All other claims, including most statutory claims for payment, will extinguish after 20 years.



What is the impetus for proposed change?

Despite the Act having been amended numerous times, it remains ambiguous in certain areas. The Scottish Law Commission (SLC) wants the Act to provide more certainty for creditors and debtors, to provide clearer definitions, plug the gaps in interpretation, and tidy

up some sections of messy and inconsistent drafting.

The SLC's overall aim and reason for amending the Act with the measures included in the new Bill is one of simplicity and the provision of more certainty.

What proposed changes are included in the new draft Bill?

Amongst other amendments, it is proposed that the five-year rule should also apply "to any obligation to make a payment arising under an enactment (whenever passed or made), not being an obligation falling within any other provision of this paragraph" (clause 3(2) of the Bill / schedule 1(1)(g) to the Act).

This proposed change expressly excludes claims relating "to any obligation to pay taxes or duties that are recoverable by the Crown" (clause 3(3)(b) of the Bill / schedule 1(2)(fa) to the Act).

The proposed change will have no effect if such an obligation to make payment is subject to a pre-existing statutory time limit.

There is no timetable yet for the Bill to go through Scottish Parliament. We expect to find out more when the final report is published this summer.

Key considerations for local authorities

For many local authorities, the proposed changes to the Act will have little practical impact given the speed at which summary warrants are obtained to constitute a "relevant claim". As a summary warrant has the equivalent force of a court decree, any sum demanded in terms of a summary warrant will be subject to the 20-year prescriptive period applicable to court decrees for payment.

One scenario where these proposed changes will have an effect is where an authority seeks to apply a retrospective charge (for instance, where an occupier has not disclosed that he/she is occupying a property for a significant period of time and has therefore not been brought into charge). The current legislation may offer solutions to issues that will arise in that scenario but the detailed consequences of the proposed changes to the Act will need to be carefully considered by all local authorities.



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Alex Reid,
Accountant in Bankruptcy

What's the purpose of the review?

To review and determine the effectiveness of the changes brought into force by the Bankruptcy and Diligence etc. (Scotland) Act 2007.

To consider the diligence measures that have not yet been brought into force and determine the need for these going forward – **see table below**.

To enable a wider policy examination to be carried out and to identify any potential development work that could be carried out to enhance diligence.

The consultation issued in 2016 received 26 responses.



Non-effective Measures

The vast majority of respondents did not consider the following, as effective diligence measures. They also provided the reasons as to why these measures weren't often used, or more likely, weren't even considered.

Exceptional Attachment: respondents stated that it was expensive and time consuming and this is why it is rarely used. Also due to the low value of goods and the long list of exemptions. It was also suggested that the power to execute should be within the warrant for execution.

Adjudication for Debt: many felt that it was difficult to operate and therefore seldom used. However the majority of respondents were in favour of retaining this measure, unless a suitable alternative via land attachment can be put in place.

Interim Attachment: this was viewed as unnecessarily burdensome and costly. It was suggested by a number of respondents that if it is to be retained, then there should be an automatic conversion from interim to attachment.

Landlord's Hypothec: the main reason this was viewed as ineffective, is because it is difficult to enforce except in drastic circumstances – e.g. sequestration, and as it doesn't cover goods in commercial premises, many felt that it didn't go far enough for the time and cost involved.

Maills and Duties: very seldom used and most respondents suggested that it should be abolished.



What would respondents like to see enacted?

A significant majority of respondents believe that land attachment, or a similar process, should be enacted to replace adjudication of debt. Although they recognise

What existing diligence measures are in force?

Exceptional Attachment
Adjudication for Debt
Inhibition
Diligence on the Dependence
Interim Attachment
Money Attachment
Diligence against Earnings
Arrestment in Execution and Action of Furthcoming
Landlord's Hypothec
Maills and Duties
Admiralty Actions and Arrestment of Ships
Actions for Removing from Heritable Property
Summary Warrants (Time to Pay and Charges to Pay)

Diligence measures not enacted

Land Attachment
Residual Attachment
Disclosure of Information

Effective Diligence Measures

Based on the responses received, the vast majority of respondents considered inhibition, money attachment, diligence on dependence, diligence against earnings and arrestment in execution and action of furthcoming to be the most effective.

Admiralty actions, arrestment of ships, actions for removing heritable property and summary warrants were also cited as effective diligence measures.



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that further consideration should be given to debtor's protections, before it comes into force.

Land attachment is a controversial measure and careful thought needs to be given, alongside other issues which could affect the family home.

Most of the respondents agreed that there is a need for disclosure of information to facilitate diligence. Disclosure of information should be granted after decree and after the days of a charge have expired.

The minimum information relating to the debtor, before disclosure can be requested should either be name, address, date of birth and/or NI number.

The majority of respondents concurred that there is a need for residual attachment in its proposed form as it supports the concept of universal attachability. The majority also agreed that there is no requirement for changes to be made the regulations as currently

drafted, prior to it being implemented.

Next Steps

A report will be published in June which summarises the responses to the consultation. There is likely to be secondary consultation in specific areas, with the final response to the consultation due to be published before Christmas 2017.



Subject to Parliamentary approval, the AIB hope to begin the process of implementing the recommendations during 2018/19.

West Coast Diligence Centre – Open For Business



We are pleased to announce, that in line with our strategic business plan, our new West Coast Diligence Centre opened for business in January of this year.

Located at number 1 Smithhills Street, Paisley, PA1 1EB, this attractive and modern office facility is the perfect base for our West Coast Citation & Diligence operations.

By establishing this new unit, we have now consolidated most of our West Coast Sheriff Officer services, by bringing together personnel from our former Hamilton, Dumbarton and Paisley offices, whilst also relocating personnel from our HQ in Glasgow.

We are confident that our new base of operation will provide enhanced levels of service delivery for the benefit of all clients and other stakeholders.



In addition to housing our West Coast Diligence personnel, our Summary Warrant Operations Team (SWOT), including Officers and support personnel are also now co-located and better connected, which will result in greater operational efficiency.

Other support teams have also relocated, including our Investigations team and HR personnel, who now have the use of a dedicated, modern training suite.

As an IIP company, we want to provide the very best working environment for our personnel, who are the critical X Factor when delivering highly professional Sheriff Officer service. So far, staff feedback has been very positive.

Going forward, we have ample room for growth and it is our intention to establish a full backup Contact Centre to support our BCP, whilst also providing overflow space for our Glasgow based contact centre.

David Walker, Managing Partner, remarked that, "We are very excited about our New West Coast Diligence Operation, this project has enabled us to consolidate our west coast Sheriff Officer and Support Resource, which now enables us to deliver an even more efficient and professional Citation and Diligence service for the benefit of all clients, whilst also providing our people with the modern and comfortable working space they deserve."



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Empty Homes, Double Charging of Council Tax and Administering Civil Penalties in Argyll & Bute.



Fergus Walker,
Revenue & Benefit Manager
Argyll and Bute Council



Argyll & Bute is the second largest local authority area in Scotland. It covers around 9% of Scotland's land mass; just under 700,000 hectares is lived on, worked on and presented to the world in some of Scotland's most iconic natural environments, forests and parks of truly outstanding beauty.

From Campbeltown in the South, to Appin in the North (a distance of around 200 miles), the Authority's area is split into four areas for administrative purposes and each area is very different.

Oban, Lorn and the Isles in the North, Mid Argyll Kintyre and Islay in the South and West, and Bute and Cowal and Helensburgh and Lomond in the East, with the biggest urban settlement of Helensburgh.

With 23 inhabited islands and a population of nearly 90,000, Argyll & Bute is one of the most sparsely populated areas in Scotland with a population density of only 0.13 per hectare, compared to the Scottish average of 0.65.

The physical geography has limited the development of the road network in the area and does lead to high levels of reliance on ferries and planes for travel.



The natural environment is very important, as indicated by the 120 Sites of Special Scientific Interest that have been designated within the area. Combined, these cover almost ten per cent of Argyll and Bute's land area. Additionally, almost thirty per cent of the Loch Lomond and the Trossachs National Park area lies within the Local Authority's boundaries.

Changing Landscape

The changing demographic profile presents one of the area's greatest challenges for the Council and its community planning partners.

Over the twenty-five year period from 2010, the proportion of young people is projected to fall by 8.7 per cent, working age population by 14 per cent, and the proportion of older people to increase substantially.



A 71% increase in the number of households headed by older people, is projected by 2023.

The population changes are not the only changes in the Argyll and Bute landscape.

Changing legislation and the need to challenge ways of working have brought us together to tackle the problem of empty homes. It is difficult to appreciate, looking at this outstanding scenery, that there are these underlying problems.

Background Context

There is a predominance of low paid – temporary and seasonal contracts in the area. We have lost a high proportion of affordable houses through RTB and we have the second highest number of second and empty homes in Scotland after the Western Isles.

The lack of the right house, in the right place, at the right cost means that it restricts movement in the labour market

With the exception of Bute and Campbeltown, there are high levels of housing need across the whole area.

A&B has an average housing stock of 47,500 with just



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under 11% lying empty. We have a Housing Waiting List of approx 2,600 households with approx 560 annual social relets and our new build annual average target is around 110 per annum.

Needless to say we have a significant mismatch in demand vs supply.

However, there is strong political and management support to take forward actions to bring empty homes back into use.

Taking a step back

In 2011 the Empty Homes Strategy was developed as an annex to LHS 2011-2016. It was the 1st dedicated document which set out a plan to tackle the issue of empty homes in Argyll and Bute.

In 2012, the Council agreed to utilise the Strategic Housing Fund resources to fund an empty homes officer post and to set aside £3m to provide grants and loans to support empty home owners to bring their property back into use.

The Strategic Housing Fund is made up of residual housing revenue account and income from the reduction in the second/holiday home council tax charges from 50% to 10% (SHF accrues revenue of approximately £1.8m per annum).

In 2013, new legislation was introduced which transformed the way Councils could deal with Council Tax for LTE's, which essentially redefined 2nd homes in law and allowed Councils to exercise discretion, in charging up to double Council Tax on unoccupied dwellings.

The appointment of the Empty Homes Officer meant that there was a dedicated resource to act on the information being gathered by Council Tax colleagues.

The work plan focussed initially on building relationships, creating procedures, data cleansing, building our local profile – increasing knowledge and understanding about the underlying reasons for empty properties.

What quickly became apparent, was that there is not a 'one size fits all' solution.

In August 2013, the Council agreed to implement double council tax charge from 1st April 2014. It was decided to use these powers to encourage owners to take action.

Members took the decision that the additional income received would no longer be ring-fenced for housing and, instead it would be distributed to Area Committees to be used for economic/ regeneration activities in their local communities.

Additionally, new legislation under The Council Tax (Administration and Enforcement) (Scotland) Amendment Regulations 2012 (SSI 2012/338) gave local authorities power to charge a civil penalty of £500 under Schedule 3 of the Local Government Finance Act 1992, where a person fails to provide information within 21 days as to occupancy about a Council Tax dwelling, when this has been requested by a local authority.

The Strategy

The Council adopted a carrot and stick approach, working hand in hand with Empty Homes Officer (EHO), who has read only access to Council Tax system.

The EHO provides a range of support, including the provision of information and advice: property Condition/Finance/Legal advice; advice on renting and/or selling a property; a matchmaker service, matching renter/seller with tenant/purchaser; and providing Empty homes Grant and Loan funding.



The Process – in brief

Correspondence was issued to all Council Tax payers with second home and/or LTE property to advise them of the legislation and the new Council Policy and to request details of occupancy and use of property.

An additional form was sent to second home owners asking for verification of second home status. A Civil penalty of £200 was issued to non-respondents.

An occupancy status review was undertaken for specific categories. We requested information about the occupancy of properties. A £500 penalty was applied if there was no return after 21 days.



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The approach taken is in line with current legislation.

In May 2016, the first review of second home status since 2012/2013 was undertaken and over 3,000 forms were issued.

Civil penalties applied at £50 for non-responders to first form and additional £200 penalties were levied to non-responders to the second form.

In October 2016, we undertook a Full Single Person Discount review, with an initial 2,300 letters being issued, and 840 reminders.

Again, civil penalties were applied at £50 for non-responders to first form and an additional penalty of £200 was issued to non-responders to second form.

Penalties have only been issued in 2013/14 & 2016/17.

In 2013/14 we used them to get as much information as possible on second homes and long-term empty properties in advance of going live with the double charges.

In 2016/17 we decided to take a tough line on landlords who haven't been giving us information and also on customers who had not responded to our reviews.

In the case of customers, civil penalties have been added to their Council Tax bills, and we have increased liabilities for landlords by issuing sundry debtor accounts. The level of penalty billed is not significant in comparison to the overall Council Tax billed. It has been a challenge to recover civil penalty debt in 2016/2017 but this has not been detrimental to the overall collection rate of Council Tax.

See Table 1: Cumulative collections taken as at 31 March 2017 and Table 2: Argyll & Bute Council's Collection Performance, 2014/15, 2015/16 and 2016/17. (Below)

Other impacts

235 pieces of written correspondence relating to civil penalties in 2016/2017 were issued and around 500 phone calls were generated.

We have received 11 formal complaints relating to civil penalties and premium double charges in 3 years, none of which have been upheld.

We have experienced an increase in contact from local members, around 50 per year and we have had 7 VAC appeals over 3 years, so far the Council's decision to allocate the charge has been upheld every time.

TABLE 1 – COUNCIL TAX BILLED AND COLLECTED ON ACCOUNTS WITH DOUBLE CHARGE.

Year	All accounts with Premium					
	No of accounts	Total liability £	Total collected £	Premium Billed £	Total Cash to Premium £	% Collection (Premium)
2014/2015	960	1,633,740	1,342,188	629,010	517,367	82.25%
2015/2016	972	1,641,658	1,282,562	642,831	501,527	78.02%
2016/2017	1079	1,931,936	1,464,124	757,363	565,419	74.66%

TABLE 2 – COUNCIL TAX COLLECTION RATES ARGYLL AND BUTE

YEAR	Billed £M	Collected	
		£M	%
2013/2014	41.90	40.35	96.30%
2014/2015	43.12	41.18	95.50%
2015/2016	43.57	41.82	95.98%
2016/2017	44.21	42.35	95.79%



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Key Challenges

Our policy is tight and does not provide the officers any discretion. We apply the same rules across our area, irrespective of local housing market conditions.

We advise citizens to lobby elected members if they want to discuss the policy and bring about a change in Council policy. Otherwise if their issue is the imposition of the double charge they can appeal directly to VAC.

Scottish Government published guidance has not been helpful in administering the charges. For example, within the guidance it depicts sets of circumstances that they say: "would merit flexibility". This can give the customer impression that the Council have to agree with them, when we don't as it is a discretionary scheme.

Outcomes: The approach works

As well as achieving significant uplift in our collection rates (see table) we have also received numerous

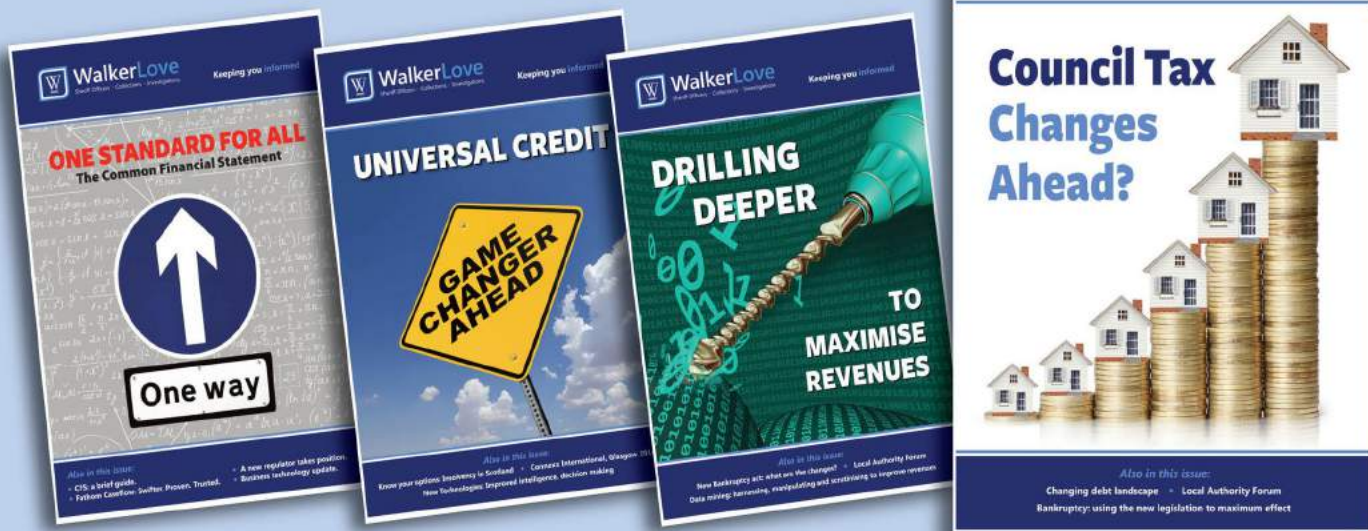
commendations and awards for the approach we have taken.

In 2014, we received the IRRV Silver Award in the category Innovation, we have been recognised by Shelter empty homes award winners: best before and after picture in 2014, 2015 and 2016 and most outstanding project 2014 and 2017.



Most importantly, we have brought 350 properties back into use through EHO support, and we have recovered an additional £1.585 million for double charge of £2 million billed. The council has received £130,000 in civil penalties and the Council Tax register is more up to date than ever before.

L.A. Forum Newsletters



You can download previous editions at walkerlove.com



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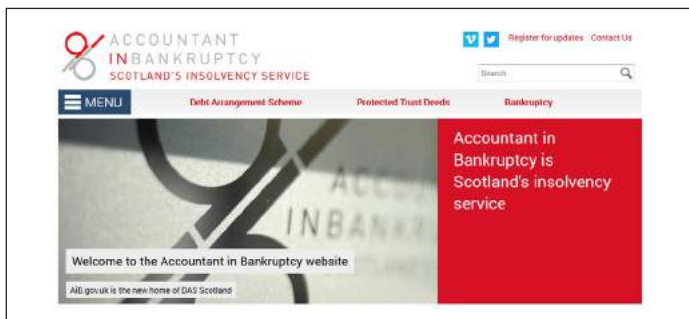
Fiona Wilson,
DAS Team Leader, AiB



Walker Love has been kind enough to once again invite me along to their recent Local Authority Client Forum held at MacDonald Houstoun House in Livingston. Along with very interesting presentations on Prescription, Diligence and Council Tax, I found it extremely useful for helping strengthen our links with stakeholders in the local authority sector.

AiB holds the relationships with our stakeholders in high regard and we are always very keen to develop and strengthen these links. With that in mind, I thought it worthwhile to highlight some of the methods we use to communicate with our stakeholders and develop these relationships.

For those involved in the Debt Arrangement Scheme (DAS), we have our quarterly newsletter the DAS Digest which provides information on recent news, updates on current projects, statistics, and even the occasional guest article from our stakeholders. The DAS Digest can be found on the AiB website. We also have the DASH (Debt Arrangement Scheme HUB) User Group, which is a forum allowing internal and external users to raise any issues they have with our case management system DASH or DAS processes in general. The group features members from all stakeholder groups and meetings are held quarterly. Anyone can feed into this group via the members, and minutes and details of members can be found on our website.



The Protected Trust Deed (PTD) team follows suit with the PTD Bulletin providing the latest news on trust deeds, updates on processes, legislation and the case management system ASTRA. The bulletin is produced quarterly and is available on the AiB website. The PTD

Team has also created the PTD Standing Committee, a discussion forum on trust deed processes and good practice which draws members from many of our stakeholder groups. Minutes and details of members can be found on our website.

On the bankruptcy side of the business, the Debtor Application team has created the Debtor Application Working Group. The group meets quarterly to discuss the debtor application process following the changes brought in by legislation in April 2015 and November 2016, updates on any process or system changes and provides feedback and shares best practice. Minutes recorded from these meetings are available on our website.



In the coming months, the organisation plans to create an Insolvency Practitioner discussion forum on bankruptcy issues and it is intended that the AiB will create a joint corporate newsletter which will feature news and information on all the products it administers, as well as policy developments, all in one publication.

All the teams in AiB want open channels of communication with all our stakeholder groups and very much want to hear your feedback. We firmly believe it is essential to create good working relationships with those working with the debt relief and debt management products we manage if we are to improve our service and grow as an organisation.

If you would like to know more about any of the newsletters or groups mentioned above please contact us by email to: aib_communications@gov.scot



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LA Forum: Workshop Discussion



David Walker



Chris Bell



James Walker



Dorothy Lowe



Angela Lowe



Julie Swan

The workshop discussion session hosted by Walker Love team, David Walker, Dorothy Lowe, Chris Bell, James Walker, Angela Lowe and Julie Swan focused on two areas:

(1) Practical implications for Local Authorities arising from the increase in Council Tax charges & associated changes.

1. Too early to say if the increase has resulted in higher level of non-payment. Most delegates suggested that they will know more by end of June / early July.
2. A number of people are now challenging Council Tax bandings, despite having lived in the property for many years.
3. According to CAB, a Council Tax rise of £30 p/m will push more of the 'just about managing' group into debt.
4. Salaries have been frozen for many, inflation and the general cost of living especially essential items such as food, has increased over the past 12 months and a number of delegates suggested that these pressures are likely to contribute to an increase in non-payment.
5. Delays in Universal Credit and Water Direct payments will impact both Councils and Council Tax payers.
6. Generally speaking, Universal Credit is causing a number of complications for Council revenue teams.
7. Increase in number of people paying Council Tax bill with credit cards and other debt facilities. Again, this is an early statistic and more research will be needed here, but nonetheless this worrying early trend was cited by some delegates on the day.
8. There has been no increase in the number of Summary Warrant items issued this year so far – in fact there has been a reduction for several Authorities.
9. Some Authorities have noticed a reduction in uptake of Council Tax rebates.

(2) Strategies to mitigate the impact on collections

1. Joined up approach across all Council departments – this enables the Council to provide a one-stop-shop information service for the person enquiring about e.g. council tax, housing, benefits etc.
2. Good communication on how people can interact with the Council: counter services, online, telephone, written with self-service options available.
3. Training front-line staff on additional support and advice available from the Council and other agencies e.g. Money Advice, Citizens Advice.
4. Adjust from 10 to 12 months on re-payment plans.
5. Streaming letters to specifically target known late payers and non-payers.
6. Council Tax has been frozen for so long that many people expected a rise – important to inform Council Tax payers on the increase and what the additional monies raised will fund in the local area.

Walker Love, 16 Royal Exchange Square, Glasgow G1 3AB T: 0141 248 8224 E: sheriffofficers@walkerlove.com
34 Sheriff Officers and offices in 9 cities and towns across Scotland
Offices in: Aberdeen, Dumbarton, Edinburgh, Glasgow, Hawick, Inverness, Kilmarnock, Kirkcaldy and Paisley