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| **Debt Advice Online Meeting Participants Date: 3 March 2022** |  |  |  |

**Revenues & Benefit Contact Details for use by the Advice Sector**

The main Call Centre deal with both Council tax & Benefit queries with Benefit Advisors now being trained on Council tax to aid residents. The main Number is 020 7364 5000

For cases that are **not** subject to the issue of a summons or a Liability Order, the following details must be used.

Council Tax: Counciltax@towerhamlets.gov.uk \* Telephone: 020 7364 5002

**\***This email address will be decommissioned but we will advise advisors when this occurs. Residents and other parties need to use the **Web Site Contact Forms** for contact.

This email is an Automated Mailbox that interfaces with the Accounting Software and requires the Council Tax Reference Number shown on this message to be quoted in the email subject line If you have multiple account queries, 1 email must be sent for each account quoting just 1 reference.

Please be aware the following file types cannot be accepted via email:

A. Password protected files

B. Compressed or zipped files

C. Files ending .dot or .exe (executable files)

D. Files over 5MB – please split and send multiple emails

E. Messages with web links to enable the Council access to content/downloads or shared files

**For cases that are subject to the issue of a summons or a Liability Order (in recovery), the following details must be used.**

The Calls are handled by the Enforcement Team not the Call Centre. The number has limited self-serve options taking to an advisor (9am to 5pm weekdays exc Bank Holidays) .

**Recovery:**  Ctaxrecovery@Towerhamlets.gov.uk    Telephone 0207 364 4219

This again is an automated email address and has the same restrictions and limitation as above. This is account specific and any email without a reference will not be captured into workflow. **An auto response message stresses this and initial contact must be by phone.**

Note, that all contact by advisors **MUST** initially be via phone call. This is the only way accounts can be held and assistance given. Only follow up submissions and evidence required should be sent to that email quoting the reference. If a 13A or any other self-serve form is used for moving home etc a call needs to be made if you want Recovery Suspended on summonsed cases.

The account reference may be given by the Recovery Advisors to validated advisors if they do not have the documents from their clients.

The **benefits team** can be reached on:

Benefits: Benefits@towerhamlets.gov.uk   Telephone: 020 7364 5001

Advisors should ensure where possible the LBTH Claim Reference is quoted in the email subject. This assist allocation to claim, rather than using NI & DOB, names and addresses.

**Enforcement Agents:**

The following Contacts are for our appointed Enforcement Agents; regarding welfare teams, they have advised to contact their offices first and any referrals can be considered and made after speaking with the office.

Our appointed enforcement agents are:

**Newlyn Plc:** Tel: 01604 633 001 Email: contact@newlynplc.co.uk

**CDER Group** (formally Phoenix Commercial Collections): Tel: 0330 460 5295 Email: customercare@contactcder.co.uk

**Rundle & Co:** Tel:  08456 585 040  Email: info@rundles.org.uk

**Equita:**   Tel: 01604 628 360  There is also a dedicated mailbox that advice agencies can use

dl-equitawft@capita.com

Session Q&A Feedback

**Council Tax Recovery**

The recovery department are now operating back to near business as usual, with issuing of notices and recovery action.

All notice format has been reviewed and changed over the last 2 years, to encourage engagement and provide advice.

The Council have been issuing E & SMS Messaging with links via our own web pages to Welfare & Debt Advice, the various Self Employed Grants schemes, CTR and UC claims. The messaging encouraging engagement and contact. Our Call Centre Teams have been assisting callers and rescheduled payment plans before Court Proceedings.

In addition; the Council have been issuing an Extra notice Pre-Summons. Advisors will know that where a Reminder is unpaid, no additional notice is required. However, on Live Accounts, we have been issuing an extra Final Notice before summonsing giving the opportunity to engage and agree payment before the summons. This been in operation since May 2021. This is a temporary measure and was due to end, in early 2022.

Pre April 2021:

During the initial stages of the pandemic, no summonses were issued. During that time, we were sending non statutory ‘soft’ reminders. Then we issued statutory reminders and Final Notices after 3 or more reminders went unheeded. Our paper notices also provide advice information.

The Initial Court Hearings only began December 2020 for 2019/20 arrears.

Under Court protocols there are remote hearings overall, with defendants accessing via the Court Based Virtual Hearing platform, via phone or pre booked in person attendance at Court.

Before December, Recovery staff were engaged with calling and engaging with residents as much as we could.  The Revenues Team also had to administer the various grants schemes and this coupled with unprecedented contact has affected customer contact response times.

We operated in accordance with guidance when governments suspended Enforcement Agents and we work closely with the Welfare Teams of each our agents have. The enforcement agents wrote out to the residents before re-commencing action and proactively used outbound contact to agree affordable plans.

**Section 13A applications**

**CTRS Scheme has a Minimum Income Floor (MIF) for Self Employed (SE) cases.**

Our CTRS Scheme has a Minimum Income Floor for Self Employed cases. There is a separate 13A Application process for those affected by the cap. This is overseen by a Senior Benefits Officer.

Usually the starting point of a MIF S13a case will be when the CTR is assessed, and the claimant’s entitlement is affected by the SE MIF.  The assessor at this point starts a LCTRS S13a referral process which is picked up by a senior assessor. A check is made and if required, an invitation is sent to the claimant via post to claim a discretionary grant under S13a.

The invitation should establish how their business is currently running, what they are doing to improve the business and any issues they have which may affect the business i.e., number of hours they can work.  A financial statement for their personal income and expenditure is required.   Council Tax recovery is held at this point for a month to allow the claim to be made and assessed.

Once the application is received and the Benefits assessor has all the information, they will consider the case.  If granted, the Council Tax team issue a revised bill, with the sum of the relief shown as a Write Off. The claimant is also advised by the benefit team, if granted or not.

Any enquiries regarding S13a for claims affected by the SE MIF should be directed to the Benefits email address which is benefits@towerhamlets.gov.uk

**Non self-employed CTR affected MIF Cases**

They are dealt with by the Council tax Transaction (Billing/Accounts) Team. 13a is not awarded as an alternative to a CTRS claim/appeal. All CTR appeals must be concluded before a claim will be considered. Claims need to be made at the time where the exceptional circumstances and hardship start.

13A relief would only be awarded in very exceptional circumstances, and not for ongoing permanent relief where circumstances will be ongoing but as a short time adjustment due to circumstances and hardship.

We would encourage residents to engage with the council tax or recovery sections to discuss payment options whilst an application is awaited to be reviewed.

**Breathing space**

There has been less uptake than we expected, most applicants have been those for parking matters – disappointingly, over 95% have not had engagement or any debt resolution i.e. DRO or special arrangement plans being discussed or contact from a debt advice agency.

In terms of any contact, which there hasn’t been much, it has only been from local groups such as yourselves.

The national providers we have noted have not resolved any cases or contacted us directly.

**£150 rebates (energy bill)**

The Council know as much as is available via the Gov websites. Council Tax bills will have details as recently direct in terms of band A-D properties.

I have been advised that senior management are awaiting instruction from Government and are in discussions in relation to the administration of them and steps to prevent fraud and eligibility under discretionary part of the scheme. Also, we await software to facilitate payment to Direct Debit payers and Non Direct Debit payers.

**Revenues & Benefits Structure**

There has been a restructure of enforcement revenue services over the past 2 years; the recovery of Council Tax, Non-domestic rates, Housing Benefits Overpayments, Parking and miscellaneous incomes all now fall under one recovery manager – Mick Alderson.

It has been a challenging period during and since the pandemic – the revenues services have overseen the administration of various government grants, using the same resources and no extra recruitment and at the same time as unprecedented contact from residents which has affected performance of dealing with incoming work.