

LEVEL ONE RECOVERY STAGES

SUMMONS ISSUED

Summons issued min **14 days** after Final Notice due date and at least **17days** before the court date
A request for information is sent with the summons.

SUMMONS ARRANGEMENT

COURT - LIABILITY ORDER GRANTED

Sent where debt is below **cost value** and details of employment or benefit are not received and customer fails to make contact

LOW COST LETTER

Set up where on Income Support and details provided in response to information request

ATTACHMENT OF BENEFIT

Set up where customer contacts us asking to spread the debt over a number of months

SUMMONS ARRANGEMENT

Set up where employment details provided in response to information request

ATTACHMENT OF EARNINGS

LEVEL TWO RECOVERY STAGES

Where no contact is made by the customer in respect of the summons to make an arrangement to pay or provide employment or benefit details **or** full collection by attachment or arrangement has failed and liability order has been granted

Note: summons arrangement, attachment of earnings and attachment of benefits can be in place for many months before debtor defaults

BAILLIFF

Where no contact is made by the customer in respect of the summons to make an arrangement to pay or provide employment or benefit details **or** full collection by attachment or arrangement has failed and debt is less than costs amount

Note: summons arrangement, attachment of earnings and attachment of benefits can be in place for many months before debtor defaults

LOW COST DEBT COLLECTOR

LEVEL THREE RECOVERY STAGES

This stage is reached when the bailiff has been unable to collect the outstanding debt. One or more of these options may be used before escalation to level 4 recovery actions. Success in any of these actions could result in a recovery action from an earlier stage.

Note: accounts would be with bailiff of low cost debt collector for at least **90 days** to allow time to contact or trace debtor. This could be much longer if an agreement is entered into with the bailiff.

POST BAILIFF DEBT COLLECTOR

Where no evidence that debtor is working or on IS and debt too low for level 4 action

Minimum time lapse **90 days**

WORK TRACE

If debtor found to be working an attachment of earnings (level 1) would be the next action

Minimum lapse time **30 days**

INTERNAL DEBT VISIT/COLLECTOR

Inspectors visit to establish if debtor is working; on benefit; or vulnerable. May complete a means enquiry at this stage. Minimum lapse time **30 days**

MULTIPLE DEBT LETTER

Issued where more than one year outstanding gives debtor final opportunity to arrange payment of the debt.

Minimum lapse time **30 days**

LEVEL 4 RECOVERY STAGES

14 DAY LETTER

This letter is sent to all debtors where other avenues have been exhausted and a cumulative debt in excess of **£750** remains outstanding. This advises of further recovery actions that can be taken

Note: Time lapse before issue dependent on resources available, funding and court time

THIRD PARTY DEBT ORDERS

Used where the Authority is aware debtor has bank account with sufficient funds to clear debt. Apply to court to freeze account

CHARGING ORDERS

Used only where debt more than **£750** and where the debtor owns a property. Debt paid from proceeds of property sale

BANKRUPTCY

Used only where debt more than **£750** and the debtor has enough equity to clear the debt.

LEVEL 5 RECOVERY STAGES

Debt may be insufficiently high to consider level 4 options or debtor may not own a property or have sufficient assets to attempt level 4 options

MEANS ENQUIRY

The Authority will undertake enquiries to establish the debtors ability to pay the debt, and perform a final vulnerability check.

COMMITTAL

WRITE OFF