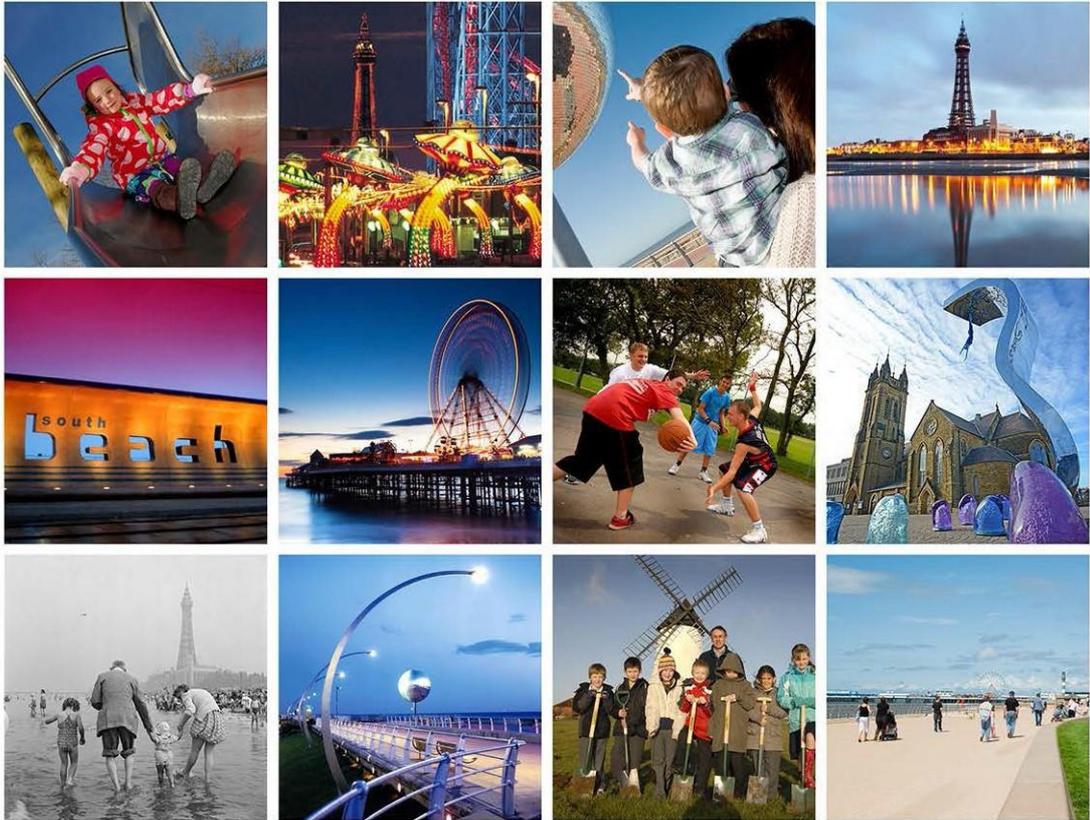


# Income and Debt Management Strategy 2022/25



## Document Control

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5/05/2022	1.0	St Steve Maher	Final draft
26/10/2022	1.1	Steve Maher	Updated performance targets

## Approved By

Name	Title	Signature	Date
Steve Thompson	Director of Resources		26/10/22

## ***Table of Contents***

Summary .....	4
Context.....	5
Vision.....	8
Objectives.....	9
a) <b>Maximising income generation and collection</b> .....	9
b) <b>Pursuing a sympathetic but robust approach to income and debt management</b> .....	10
c) <b>Ensuring we have robust management, and governance arrangements in place</b> .....	11
<b>Policy for Prioritisation for the Repayment of Multiple Debts</b> .....	11
<b>Rents Arrears Recovery Policy</b> .....	11
<b>Write Off Policy</b> .....	12
<b>Parking Collection Notice Code of Practice</b> .....	13
<b>Performance Management</b> .....	13
Action Plan .....	15
Risk Assessment .....	19
Blackpool Council Fair Debt Policy 2022/23 .....	25
Rent Arrears Recovery Policy.....	25
Write Off Policy.....	25
Performance Suite/Indicator Targets 2022-23 .....	26

## **Summary**

The Council collects approximately £240m of income each year and maintaining these resources in the current economic climate and where possible growing this income is fundamental to the financial stability of the Council.

Following over a decade of declining Government support and growing demand for services in Children and Adult Care has meant income collection has a growing importance to the Council. Income collection now represent a vital contribution to the health of the Council's finances and plays a key role in the financing of quality services for the community of Blackpool.

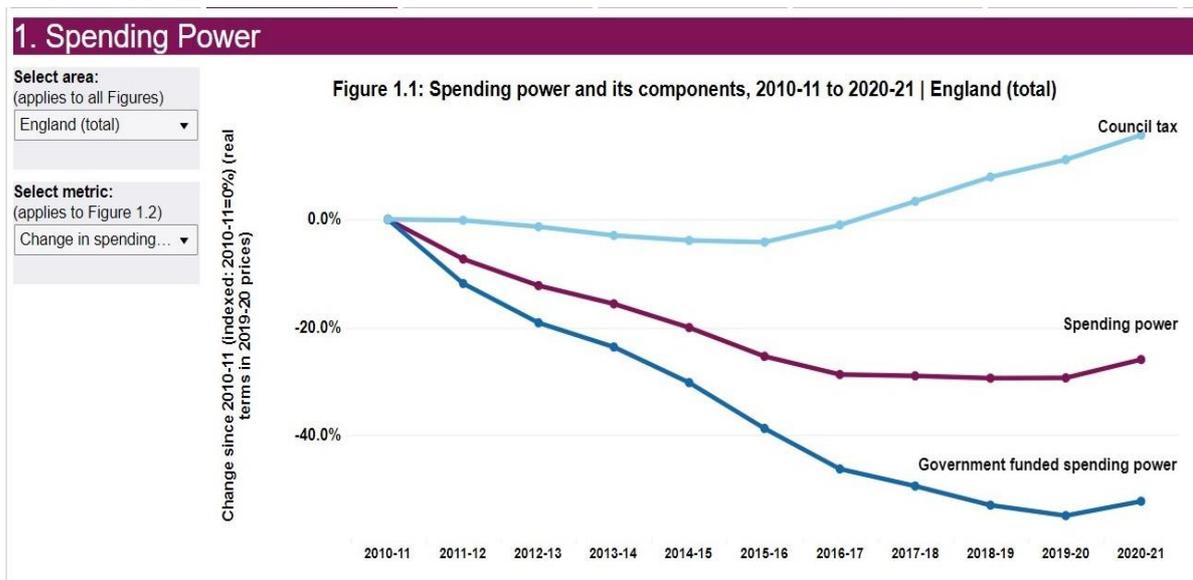
This document identifies the key objectives that will underlie our approach to income and debt recovery for the period 2022 to 2025. These are:

- ***Maximising income generation and collection***
- ***Pursuing a sympathetic but robust approach to income and debt management***
- ***Ensuring we have robust management, and governance arrangements in place***

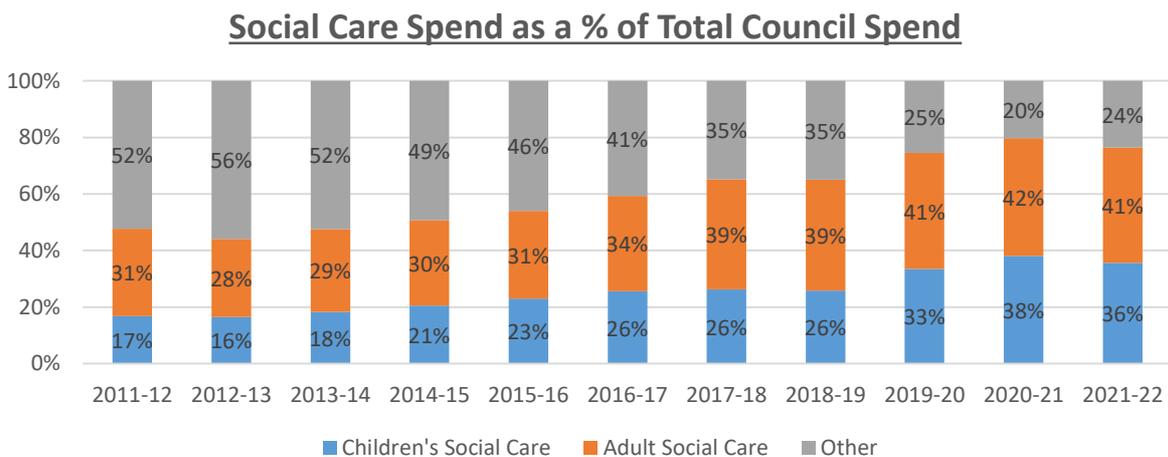
## Context

The economic impact of COVID and Brexit have seriously affected the financial resilience of the majority of businesses in the country. When combined with the unprecedented decline in the funding from Central Government that Councils have suffered over the last decade. Council's finances have been exceptionally challenged.

The graph below shows the significant decline in funding Blackpool has faced over the past decade based on Core Spending Power (CSP). CSP is the Governments measure of resources available to local authorities to fund their services. The graph clearly shows the reduction in resources Blackpool has faced (spending power) along with the declining proportion of resources received from Government funding.



The Council has had to invest significant sums into Children's and Adult Social Care over the last decade and at a time when local government budgets have been drastically reduced. Indeed social care now represents 77% of the Council's revenue spend compared with 48% 10 years ago.



The issue of increasing demand for statutory services is made more challenging as the rising numbers of older and younger people requiring support have more complex and therefore more costly requirements.

The Council collects approximately £240 million during the year from residents and service users in the form of:

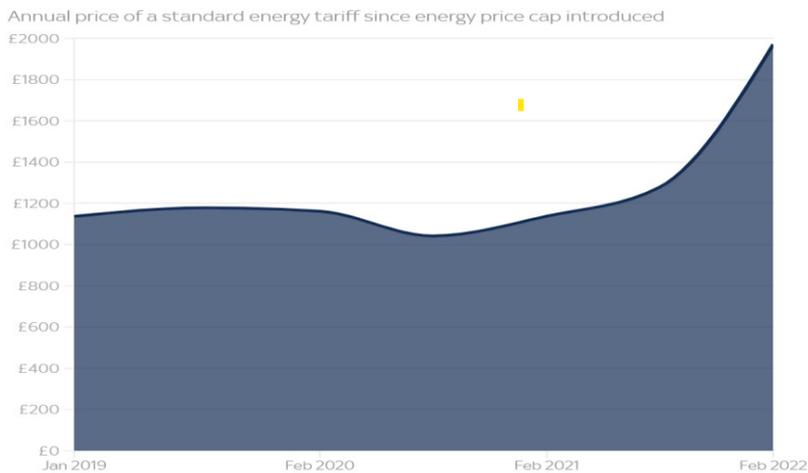
<b>2021/22 In Year Budgeted Income / Debt collectable from external customers</b>	
	<b>£000</b>
Council Tax	73,627
Business Rates	41,312
Housing Rents (HRA)	20,100
<b>Total</b>	<b>135,039</b>

<b>2021/22 In Year Budgeted Income / Debt collectable from external customers - Service Revenue</b>	
	<b>£000</b>
Adults	27,402
Community & Environmental	16,455
Budgets Outside Cash Limits	20,801
Places	16,455
Children's Services	9,786
Resources	7,654
Governance & Partnerships	3,405
Chief Executive	1,927
Public Health	893
<b>Total</b>	<b>104,778</b>

The outlook for many households is likely to be very difficult in the short term. With a combination of three key factors causing a reduction in living standards for many over the coming year. First, the Bank of England expects real earnings to fall by 1.5% as inflation outstrips pay growth. Second, benefits are being increased by just 3.1% in April – considerably less than the inflation of 6.25% expected over the whole year. Third, taxes will also rise in the coming year, both through higher National Insurance contribution rates and frozen income tax thresholds.

Low income households are likely to be hardest hit by the large increase in energy costs with more than a quarter of homes in England - representing more than 15 million people being classed as fuel poor, as the cost of fuel has risen 50% in the last 18 months. The fuel poverty definition is a household that spends more than 10% of its income on energy bills. Fuel poverty is likely to increase significantly in the coming months as fuel bills rise every higher as the consequences of the war in Ukraine feed into ever higher fuel prices.

**Average fuel bills to reach almost £2,000 a year**



The ongoing welfare reform and potential reductions in payments of universal credit and the tightening of sanctions will only increase financial hardship and further adversely affect residents’ ability to pay.

Even before Covid the effect of the economic climate was adversely impacting the ability of individuals to pay. Many more households are will now need to significantly reduce expenditure as disposable income reduces or even disappears. The overall effect now will be to make generating and the collection of income due to the Council, both Council tax and fees & charges, evermore challenging.

The combination of all these factors means the Council faces a period of significant challenge. In the face of mounting inflationary pressures and growing demand pressures for our services. The Council is battling to adapt / evolve its services in response. An updated Income and Debt Management Strategy setting out the approach to Income management plays a key part in ensuring we optimise the generation and efficient collection of Council income.



## Objectives

The objectives which underlie the Income and debt management strategy are set out below:-

### a) Maximising income generation and collection

The continuing pressures Councils finance will be placed under over the medium term as we deal with mounting inflationary and demand pressures and the effects of a difficult economic climate make it essential the Council's income generation and collection is as efficient and productive as possible.

The actions required are focused on increasing the proportion of income and debt collected, reducing the level of debts written off, and increasing income generation by identifying new sources of income and ensuring that charges for services provided are set at the appropriate commercial level where applicable.

These actions will contribute to the Council's financial strength and its ability to deliver services to the community through a difficult economic climate.

#### PRIORITIES

- Maximise Council trading powers and review income generation opportunities for Council Wholly Owned Companies
- Ensure services set fees and charges –
  - a) For statutory services that fully recover service costs
  - b) For Non statutory services they benchmark fees and charges to ensure they are set at appropriate levels
- Tackle all cases of fraud and corruption and use powers such as the Proceeds of Crime Act to recover income when appropriate to do so.
- Take a proactive approach to enforcement.
- Keep abreast of legislative and system development changes.
- Undertake proactive anti-fraud work to reduce the risk of employee debtor fraud.
- Undertake proactive and reactive fraud work to identify potential issues relating to council tax fraud, including participation in the National fraud Initiative.
- Continue to improve self-service options and other channel switching initiatives to improve customer convenience and maximise Council efficiency.

## **b) Pursuing a sympathetic but robust approach to income and debt management**

The Council seeks to be supportive of its residents and service users when they face financial hardship whilst also ensuring it maximises income generation and collection where appropriate. The income generated supports the continuation and or funding of a range of services which would be otherwise be unaffordable.

The introduction of the Council's Fair Debt Policy aims is to achieve the prompt collection of monies owed to us whilst ensuring that a fair and consistent approach is taken to the collection of our income and debt. The Fair Debt Policy means –

- We will ensure all reliefs, discounts or benefit entitlements are awarded to ensure that debts are minimised.
- We will ensure that all teams who bill and collect income will do so in a fair, cost effective, consistent and timely manner, ensuring that the amount we are requesting is correctly calculated.
- We will aim to maximise income collection whilst taking into account individual circumstances.
- We will take different approaches to debt recovery for those who will not pay and those who genuinely cannot pay.
- We will seek to help vulnerable customers meet their financial obligations to us.
- We will encourage anyone in financial difficulty, who is genuinely finding it difficult to make payments, to contact us promptly to discuss their circumstances. The Council will then, where possible, accept an affordable payment plan to recover the monies owed.
- We will ensure customers receive quality advice tailored to their circumstances.
- We will help customers understand what is expected of them and what they can expect from us.
- We will provide accredited independent debt advice where the customer requests it.
- We will balance the potential loss of monies owed against the costs of compliance and recovery.

A copy of the full Fair Debt Policy is attached at page 24.

### **PRIORITIES**

- Introduce and embed Fair Debt Policy in the operations of Council services
- Provide training and support to all staff involved in income management on
- Ensure robust recovery procedures are in place for debts owed by all that align with Fair Debt Policy
- Strengthen pursuit of debt recovery for low value debt and “hard to reach” debt.
- Introduce a more proactive approach to late payment of debt.
- Ensure sundry debt invoices are raised promptly

## **c) Ensuring we have robust management, and governance arrangements in place**

Appropriate governance arrangements are a pre-requisite to prudent financial housekeeping. The Council will annually review its governance and management arrangements. It will explore opportunities arising from legislative change to improve its management arrangements so as to maximise Council's income collection to help offset ongoing inflation and demand pressures affecting much of the public sector.

To help improve clarity and strengthen the governance we have pulled together the relevant policies, procedures and monitoring activities that underlie income management. These cover the following areas overall management of income collection and debt management, governance arrangement, plus compliance activities on income generation, collection and recovery activities.

Identifying roles and responsibility for key processes and activities to appropriate individuals enables a strengthening of accountability amongst senior managers to enable the delivery of budgeted income targets to be achieved. The key policy and procedures of the Council are:

### **Policy for Prioritisation for the Repayment of Multiple Debts**

Given the multiple times the Council can engage with residents and service users it is critical we have an agreed policy with regard to the debt that should be repaid first. When we are aware that a customer has multiple debts owed to the Council or other agencies and they are having difficulty paying them, the customer should pay their priority debts first. We view a priority debt as a debt whose non-payment will result in the loss of an essential service, loss of a person's home or imprisonment.

The hierarchy of debts owed to the Council has been ranked as follows: -

1. Housing Rent
2. Council Tax
3. National Non Domestic Rates (Business Rates)
4. Housing Benefit Overpayments
5. Social Care Debt
6. Sundry Debts
7. Parking Penalty Charge Notices
8. Business Improvement Districts (BIDs)

### **Rents Arrears Recovery Policy**

The principles that Blackpool Coastal Housing (BCH) will follow in operating this policy on behalf of the Council are-

- Collection current tenant arrears is based on a high level of personal contact and casework with the tenant. BCH objective is to provide all tenants, at the earliest opportunity, advice on

benefits, inform them promptly of changes to their rent charges and make early contact with tenants whose accounts go into arrears.

- Customers can access up to date information about their rent account through a self-service portal or by requesting a rent statement by email or through the post. BCH will also communicate any changes to benefit or other government policy that could affect a tenant's ability to pay rent through their website and social media. A resident in arrears will receive a rent statement as part of BCH arrears recovery process through the pre-action protocol.
- BCH will make available private interviews to tenants at all stages of the recovery process. A financial assessment of a tenant's circumstances with a view to making realistic arrangements to pay off the arrears will be made. Wherever possible BCH will aim to sustain tenancies and avoid distress for their customers.
- BCH will in all cases of persistent arrears take legal action to repossess the property under the relevant legislation. At all stages of the legal process, tenants will be informed of the reasons for action, the implications of the action and where they can get help and advice.
- BCH does not use distraint (seizure of goods to obtain payment) in arrears recovery but will pursue other legal remedies such as attachment of earnings, where repossession is inappropriate.

## Write Off Policy

The principles the Council will follow in operating this policy are-

- The Council will operate a corporate and unified approach to debt write off.
- The policy will covers all types of debt owed to the Council:
  - ✓ Council Tax
  - ✓ NNDR
  - ✓ Housing Rents
  - ✓ Sundry Debts
  - ✓ Housing Benefit Overpayments
- No monies will be written off unless the debt has gone through all possible recovery action and no payments are being made.
- Individual debts less than £150 can be authorised by the Head of the section or officers given delegated powers by the Head of the section.
- The total value of debt written off for the financial year must be reported to the Leader annually by the Director of Resources. The report must include the total value and number of write offs along with a more detailed breakdown of debts as required.

## Parking Collection Notice Code of Practice

The principles the Council will follow in operating this policy are-

- The Council practices follow those set out in the **Traffic Management Act 2004**.
- The Council will issue PCN's to drivers of vehicles who drive away before the CEO has had time to affix the PCN to the vehicle windscreen. The keeper will be given a 50% discount if they settle the charge within 14 days of receiving the postal PCN.
- The Council will set two levels of penalty charges with the higher level applying to the more serious contraventions.
- If payment is made within 14 days of issue, the council will accept a discounted payment of 50% of the sum due.
- From day 15, the 50% discount will not apply, although it may be accepted at the council's discretion
- Where a challenge has been received, PCN's will be put on hold until the challenge has been responded to.

## Performance Management

The production of performance measures along with a rigorous monitoring and reporting regime enables the Council to continuously check performance against budget, providing early indication if performance is not being delivered. Section 12 sets out the performance indicators used by service managers. These are monitored by services each month with Councils overall performance reviewed on an ongoing basis by the Council's Income and Debt Management Strategy Group.

The adoption of consistent corporate policies and procedures across services will strengthen the Council's corporate income management and governance arrangements.

Internal Audit will as part of their work programme undertake targeted reviews of key income systems to provide reassurance as to the effectiveness of systems.

### PRIORITIES

- Combine all key policies and procedures into the Income and Debt Management Strategy.
- Ensure staff across all income generating services are trained upon and clearly understand key policies and procedures.
- Undertake regular and targeted internal audit compliance checks on business rates, council tax and sundry debtors.
- Implement and monitor compliance governance arrangements set out in policy and procedures. Key areas being around:
  - Management of high value debt - Income & Debt Strategy Group to scrutinise high-level debts > £10k.
  - Level of write offs
  - Examination of fees and charges
  - Use of enforcement powers.

- Assess income management risks as part of the internal audit annual planning process and schedule risk-based audit reviews where appropriate.
- Conduct challenge sessions to monitor performance with targeted services.
- Review annually roles of Income Management Group and Sundry Debtors Group and reconfirm memberships and Terms of Reference.
- Monitor Payment Card Industry (PCI) compliance.
- In designing workflow for new financial system, embed new and innovative ways of working.
- Ensure Council maintains robust bad debt management processes whilst following the Fair Debt Policy.
- Undertake annual review of collection and recovery policy, procedure and Codes of Practice.

## Action Plan

No.	Action	Success Measures / Targets	Date to be achieved	Lead Officer	Commentary
1	Improve collection and recovery performance	<ul style="list-style-type: none"> <li>Review reporting framework</li> <li>Review annual targets and increase year on year collection levels</li> <li>Reduce debt and write off levels %</li> <li>Increase payment up-front or at the point of service delivery</li> <li>Keep under review representation at Corporate Income Management Group</li> <li>Use debt collection agencies for low value debt (under £1k)</li> </ul>	Ongoing	CLT supported by monitoring by Income & Debt Strategy Group	
2	Review the impact of Council Tax support and local discounts / exemptions on collection and recovery rates and adjust as appropriate.	<ul style="list-style-type: none"> <li>Reduction in collection rates mitigated and managed effectively</li> <li>Amendments to process introduced with minimum disruption</li> </ul>	Ongoing – monthly	Head of Revenues and Exchequer Services	
4	Optimise income generation through exploring opportunities to develop products, services and activities on a commercial basis	<ul style="list-style-type: none"> <li>Maximise trading powers and secure new business</li> <li>Work with wholly owned companies to maximise income generation opportunities</li> <li>Generate income from providing services to other public sector organisations</li> </ul>	Ongoing	CLT	

No.	Action	Success Measures / Targets	Date to be achieved	Lead Officer	Commentary
5	Deliver the targets set in Performance Suite in section 12	<ul style="list-style-type: none"> <li>• See section 12</li> <li>• Set and confirm targets with services annually</li> <li>• Review and strengthen PIs annually</li> <li>• Quarterly reports from Corporate Income Management Group considered at Income &amp; Debt Strategy Group</li> <li>• Annual report to Resources Scrutiny Committee</li> <li>• Scrutinise high level debts at Income &amp; Debt Strategy Group</li> <li>• Review income related contracts</li> <li>• Review roles of Income Management Group and Sundry Debtors Group and reconfirm membership and Terms of Reference</li> <li>• Ensure robust bad debt management whilst considering the Fair Debt Policy</li> </ul>	Ongoing – monitored quarterly	CLT/Income & Debt Strategy Group	
6	Ensure consistent and effective practice of collection and recovery policy and procedures	<ul style="list-style-type: none"> <li>• Ensure staff across all income generating services are trained upon and clearly understand key policies and procedures.</li> <li>• Undertake quarterly audit compliance checks and report findings to ensure appropriate remedial action is taken.</li> <li>• Tackle all cases of fraud and corruption using appropriate powers e.g. Proceeds of Crime Act to recover income where appropriate</li> </ul>	Ongoing	Head of Audit and Risk  Transactional Services Manager  Income & Debt Strategy Group	

No.	Action	Success Measures / Targets	Date to be achieved	Lead Officer	Commentary
		<ul style="list-style-type: none"> <li>• Ensure all appropriate staff undertake I-Pool training course on robust income collection procedures</li> <li>• Review and update income collection procedures as part of reengineering of processes as the new financial system is introduced. This is enable separate recovery paths for different debts thereby allowing focus on larger more collectable debts.</li> <li>• Automatisation of reminders for unpaid invoices after 30 days</li> <li>• Ensure services set fees and charges –               <ul style="list-style-type: none"> <li>A) For statutory services that fully recover service costs</li> <li>B) For Non statutory services they benchmark fees and charges to ensure they are set at appropriate levels</li> <li>c) that give due consideration to Social Value implications</li> </ul> </li> <li>• Undertake an annual review of collection and recovery policy, procedures and Codes of Practice</li> </ul>			
7	Extend and implement new ways of income management as new income management systems are introduced	<ul style="list-style-type: none"> <li>• Increase use of electronic forms with services and promote accordingly</li> <li>• Review methods for contacting customers e.g. via e-billing, SMS text messages and other channel shift initiatives</li> <li>• Ensure PCI compliance</li> </ul>	Ongoing – monitored by Income & Debt Strategy Group	Transactional Services Manager	

No.	Action	Success Measures / Targets	Date to be achieved	Lead Officer	Commentary
		<ul style="list-style-type: none"><li data-bbox="763 384 1294 475">• Implement mobile forms to allow customers to see payment pages on a mobile phone in the correct format.</li></ul>			

## Risk Assessment

No	Risk	Impact / Consequences	Opportunity	Gross Risk Score			Controls and Mitigation	Nett Risk Score			Further Actions	Risk Owner	Target / Review Date
				I	L	GS		I	L	NS			
<b>1. Strategy</b>													
1a	<b>No clear strategy for Income and Debt management.</b>	Reduced funding from a wide range of sources (Regional, National, European and Private).	Enhance reputation from positive media coverage of efficiencies.	4	5	20	Revised Income and Debt Strategy 2022-2025 implemented, taking account of the current challenges faced by the Council and local community.	4	2	8	Continued regular monitoring of the key performance indicators in place for income and debt with a process for challenging areas of poor performance.	Director of Resources	March 2025
		Reduced collection and recovery performance due to economic downturn.	Reduce bureaucracy and duplication as new financial system introduced.				Suite of policies in place for key areas of income and recovery including Rent Arrears Recovery Policy, Write-Off Policy and Parking Charging Notice Code of Practice.						
<b>2. Governance</b>													
2a	<b>No ownership of income collection and recovery.</b>	Income is not collected.	Re-emphasise the need for an effective income collection process across the Council.	4	4	16	Income and Debt Strategy Group in place chaired by Director of Resources.	4	2	8	Continue to support services who have poor performance with raising income and debt recovery.	Exchequer Services Manager	March 2025
		Budget targets are not achieved due to a lack of income.	Improve transparency and accountability				Income Management Group in place with cross-departmental attendance.				Continued programme of financial control assurance testing on the sundry debtors system.	Head of Audit and Risk	March 2025
							Regular reporting on income collection and debt recovery.				Request attendance of repeat poor performing services to the	Director of Resources	March 2025

			of debt owed to the Council.				Member oversight through budget monitoring and write-off reports.				Income and Debt Strategy Group to understand barriers.		
<b>3. Non collection of Social Care Debts including the consequences of moving to gross payments</b>													
<b>3a</b>	<b>Inappropriate / ineffective enforcement activity.</b>	Debt is not collected.	Robust debt collection processes. Deterrent message to customers who do not pay.	4	4	16	Recovery performance is closely monitored. Corporate Debt Team in place.	4	2	8	Services to take ownership of debt and ensure that effective recovery procedures are used.	Director of Resources	March 2025
<b>3b</b>	<b>Increased fraud and error.</b>	Erosion of internal controls and less resource to tackle fraud.	Increased use of civil and criminal sanctions to further act as a deterrent.	4	5	20	Fraud Prevention Charter in place and reviewed annually which includes a fraud risk assessment, zero tolerance policy and a fraud prevention proactive work programme. Various training courses available to staff including fraud awareness. Participation in the National Fraud Initiative. Anti-Money Laundering Policy and Procedure in place supported by an iPool course. Annual internal and external audit plans in place.	4	3	12	Deliver the actions identified in the Fraud Prevention Charter 2022/23.	Head of Audit and Risk	March 2023
<b>3c</b>	<b>Increase in debt from changes to processes i.e. gross payments and Care Cap Trailblazer.</b>	Debt is not collectable	Robust debt collection processes. Additional oversight of	4	4	16	Recovery performance is closely monitored. Corporate Debt Team and specific Social Care Debt Specialist staff in place	4	2	8	Potential to increase staffing on spend to save basis	Director of Resources	March 2023

			provider charges										
<b>4. Financial</b>													
4a	Insufficient funding to deliver services.	Insufficient capacity to deliver stretched budget savings plans, income recovery and external funding applications.	Income generation opportunities.	5	5	25	Medium Term Financial Sustainability Strategy in Place.	5	4	20	Ongoing financial modelling to assess the impact of funding cuts, particularly given the level of uncertainty beyond 2022/23 such as the review of the Fair Funding Formula (consultation due in the Spring), Business Rate Retention and New Homes Bonus.	Head of Accountancy	March 2023
			Erosion of working balances and earmarked reserves.				Partnership working.				Statutory requirement to balance the budget.	Ensure delivery of the Medium Term Financial Sustainability Strategy.	Director of Resources
			Mid-year budget reviews.				Financial assurance processes set out in the Medium Term Financial Plan.						
							Priority led budgeting process including investment of resources where needed.						
							The impact on the Council's finances due to Covid-19 has been identified, and planning for the financial implications continues.						
							Monthly financial monitoring including achievement of saving targets and collection of income.						
							Financial governance including Statutory Finance Officer, Corporate Leadership Team, Treasury Management Panel, Executive, Scrutiny Committee,						

							Audit Committee and Full Council.						
<b>5. Commercial</b>													
<b>5a</b>	<b>Financial failure of wholly owned companies / key strategic partnerships.</b>	Companies are no longer financially viable.	Innovative solutions for delivering services and attractions for residents and visitors.	5	4	20	Five-year recovery plans in place, which are reviewed and authorised by the Council's Director of Resources.	5	3	15	Continued robust conversations between the Council and its companies to ensure that recovery plans are deliverable.	Head of Accountancy	March 2025
		Financial impact on the Council due to companies debts underwritten by the Council.					Shareholder Committee in place to oversee the activity of the companies.				Introduce reporting from the Shareholder Committee through to the Council's Audit Committee to provide assurance that company risks are being effectively mitigated.	Head of Democratic Governance	March 2023
							Boards with independent members in place for each of the companies supported by a Company Secretary.				Ensure that the partnership governance framework is embedded across all key partnerships including key commercial partners such as the Hounds Hill and Merlin.	Head of Democratic Governance	March 2023
							Partnership Boards and Relationship Meetings are in place for key commercial partners such as Merlin and the Hounds Hill.						
<b>5b</b>	<b>Local economy fails to recover.</b>	Inability to collect business rates due to poor economic performance.	Thriving and diverse local economy.	4	5	20	Introduction of Joseph Rowntree living wage for Council staff, Council wholly owned companies, and promoting this with contractors.	4	4	16	Implement the annual targets from the Blackpool Enterprise Zone Delivery Plan 2030, facilitating the growth of energy, aviation and other sectors.	Growth and Prosperity Programme Director	March 2023
							Social value is an integral part of the Council's procurement process and includes opportunities such as job creation for local people.				Get hundreds of people back into work via job schemes for the most vulnerable, young people, disadvantaged and those who have lost their job due to the pandemic through various employment schemes delivered	Head of Economic Development, Culture and Libraries	March 2023

											via Health Works and outreach provision.		
											Commitment to use local suppliers where possible.		
											Investment in events and marketing throughout the pandemic to attract visitors to Blackpool outside of periods of lockdowns.		
											Support the formation and growth of local businesses through effective advice and signposting to available business support and finance; and provision of affordable serviced business space.	Head of Economic Development, Culture and Libraries	March 2023
<b>6. Technology</b>													
<b>6a</b>	<b>Finance system failure.</b>	Income collection channels become outdated / inefficient.	Funding found for the installation of new financial systems based on cloud technology.	5	4	20	New system development commenced with resourced implementation team working to an established project management methodology.	5	2	10	Implement the new finance system across the Council.	Director of Resources	April 2023
		Reduction in the amount of income collection.					Corporate project group managing implementation with representatives of CLT attending.				Implement an appropriate solution for adult social care billing to implement the new adult social care charging arrangements.	Director of Resources	April 2023
		System does not operate as envisaged and income collection is reduced as teething issues addressed.					Staff training of business critical systems to ensure compliance with key controls.						
<b>7. Information</b>													
<b>7a</b>	<b>Residents unable to access information</b>	Residents unable to access Council services due to	Strong two-way communication channels with residents.	4	4	16	Increased use of new communication channels such as social media and newsletters.	4	3	12	The new finance system will provide alternative methods of payments via Apps.	Exchequer Services Manager	April 2023

	<b>about income and debt.</b>	a lack of information.	Opportunity to offer customers a wider range of options to manage and pay outstanding sums.				Communications Grid in place which identifies potential stories / events which are coming up over a three month period to enable the Council to effectively plan for its response / communication strategy.				Payment options will continue to be clearly sign posted on the Council website.	Head of Revenues, Benefits and Customer Services	April 2023
<b>8. Security</b>													
<b>8a</b>	<b>Non-compliance with Payment Card Industry Standards.</b>	Inability to take credit and debit / card payments. Financial penalties / fines.	Introduction of robust and compliant systems.	4	5	20	Use of a bureau service to help ensure compliance.	4	2	8	ICT policies and procedures need to be updated to ensure compliance.	Head of ICT	March 2024

## ***Appendices***

### ***Blackpool Council Fair Debt Policy 2022/23***



Fair Debt Collection  
Policy 202223.docx

### ***Rent Arrears Recovery Policy***



Rent Arrears  
Recovery Policy1 - Nc

### ***Write Off Policy***



write policy final  
2022.docx

### ***Parking Charge Notice Collection Code of Practice***



Parking Services  
Code of Practice Dec2

**Performance Suite/Indicator Targets 2022-23**

Service	Responsible Officer for the collection of the PI's	Freq.	PI Ref	PI Definition	Actual 2021/22	Targets 2022/23
<b>Sundry Debt</b>						
Corporate Debt Team (CDT)	Peter Staveley	Q	ID1	% of Sundry Debt collected in year by Directorate (due date)	<b>95.96%</b>	<b>93%</b>
CDT	Peter Staveley	M	ID2	% of Sundry Debt collected overall by Directorate	<b>89.49%</b>	<b>92%</b>
CDT	Peter Staveley	M	ID3	% of Sundry Debt collected overall following Notice of Legal Action	<b>96.44%</b>	<b>90%</b>
<b>Council Tax/ NDR</b>						

Council Tax	Kate Foulkes-Williams	M	ID5	% of Council Tax collected in year	<b>88%</b>	<b>93%</b>
<b>Council Tax/ NDR</b>						
Council Tax	Kate Foulkes-Williams	Q	ID6	Total Council Tax collection rate achieved after 4 Financial Years. (The most recent financial years are shown for information only)	<b>94.52%</b>	<b>97.50%</b>
Business Rates	Kate Foulkes-Williams	M	ID7	% of Business Rates collected in year	<b>92.27%</b>	<b>95%</b>
<b>Benefits Team</b>						

Benefits Team	Jacqui Branston	Q	ID8	% of Benefit overpayment recovered during the period as a % of total Benefit overpayment identified during the period	161%	110%
<b>Benefits Team</b>						
Benefits Team	Jacqui Branston	Q	ID9	% of Benefit overpayment recovered during the period as a % of total Benefit overpayment identified at the start plus during the period	13%	14%
<b>Parking</b>						
Parking	Pam Goodwin	Q	ID10	% of PCN's debt paid of overall debt raised	49.40%	60%
<b>Fairer Charging</b>						

Benefits Team	Jacqui Branston	Q	ID11(i)	% of Fairer Charging debt collected prior to issuing sundry debt invoice	<b>91%</b>	<b>96%</b>
<b>Housing Rents</b>						
Blackpool Coastal Housing (BCH)	Richard Jones	Q	FIN06	The current rent arrears as a percentage of collectable rent	<b>1.78%</b>	<b>2%</b>
BCH	Richard Jones	Q	FIN04	% of rent collected excluding arrears brought forward	<b>100.67%</b>	<b>99.80%</b>
BCH	Richard Jones	Q	BV66a	% of rent collected including arrears brought forward	98.59%	98.50%
BCH	Richard Jones	Q	ID12	% of Rent lost through voids	<b>3.86%</b>	<b>4%</b>

<b>Enforcement</b>						
CDT Recovery Team Business Rates BCH Parking Services	Peter Staveley Andrew Johnson Andy Stagg Pam Goodwin	Q	ID14	% of debt recovered of the overall debt referred to Bailiffs / Collection Agencies by functional area (Sundry Debt, Council Tax, NNDR, Housing Rents, Benefits, Parking & Total)	<b>4.76% (does not include housing and Car Parks who have not yet provided figures)</b>	<b>25%</b>
<b>Process</b>						
Transactional Services	Carol Cunniffe	A	ID15	% of income processed electronically via debt / credit card compared with the total conceivable income that can be processed electronically across the Council	11.35%	12%

Trans actional Services	Carol Cunniffe	A	ID16	% of income processed electronically via direct debit compared with the total overall income across the Council for services using direct debit functionality	<b>47.80%</b>	<b>60%</b>
Trans actional Services	Carol Cunniffe	A	ID17	% of debt written - off as not collectable as a proportion of overall debt by functional area (Sundry Debt, Council Tax, NNDR, Housing Rents, Benefits, Parking & Total)	<b>1.90%</b>	<b>2%</b>
Exchequer Services	Suzanne Grace- Bolton	Q	ID18	% outstanding for Commercial Rents based on overall figures	10.25%	30%
Exchequer Services	Suzanne Grace- Bolton	Q	ID19	% outstanding for Strategic Leisure Assets based on overall	12.43%	<b>20%</b>

