



COVID-19 Guidance on enforcement visits, 25 May 2021

The Government has advised CIVEA that the guidance asking enforcement agents not to enter residential properties to take control of goods will be withdrawn at the end of 31 May. From 1 June, enforcement agents will be entitled to enter residential property provided they follow the Ministry of Justice [guidance](#) on how to work safely during the pandemic, including social distancing and dynamic risk assessment. The CIVEA COVID-19 Support Plan provides additional advice, see below.

CIVEA members should be aware of local restrictions that may be implemented in response to the Indian or other variants of the coronavirus. Where there are high volumes of infection in a concentrated area, enforcement visits should be conducted in line with Ministry of Justice policy. The safety of agents and the public should be the primary consideration.

Enforcement Agents

Enforcement agents operating in the field face higher risks than other staff and CIVEA members continue to have a responsibility for the protection of their agents and the public.

- Where possible, visits by Enforcement Agents should be contactless in line with published COVID safe working practices
- Enforcement Agents should try to keep a distance of a least 2 metres and explain the reason for their visit
- Where a householder discloses that they have tested positive for COVID-19 within the last 28 days, all enforcement action should be suspended for 14 days
- Enforcement Agents are entitled to request proof, such as a screen shot from the NHS tracking app.
- In agreement with clients, forbearance should be offered for those infected or affected by measures taken to contact the virus (such as extended voluntary breathing space, payment breaks or temporary reduced payment plan)
- Enforcement Agents should continue to use personal protection equipment and receive appropriate training on its use.

Wearing of face masks

The CIVEA advice remains that face masks should be worn to protect the public where possible. However, where communication is proving to be difficult the mask may be removed, provided the agent maintains a 2 metre distance from the resident or other persons.

Handling cash

Regarding cash payments, whilst online and card payments are the safest option and most people can pay this way, CIVEA advised that cash payment can be made safely where necessary. EAs should count the cash wearing gloves, and then seal it in an envelope or bag for 72 hours, according to the Public Health England and Wales guidance. As always, this advice should accord with individual company procedures.

Immobilising vehicles

Enforcement Agents should proceed with extreme caution and be aware of the increased chance of infection when clamping vehicles. Enforcement Agents should carefully consider the need to clamp a vehicle. In particular, if the vehicle is proven to be used by a critical worker to travel to work or required for urgent transport if someone is seriously ill.

The same procedure when entering and leaving their own vehicle should be applied with other vehicles.





Vulnerable customers

It is clear that many people will suffer negative economic impact even if they don't become ill themselves. Many businesses are scaling back operations, reducing working hours and laying off staff on short and zero-hour's contracts. Some people may have to take time off work to care for sick relatives or to look after children if schools close down.

Some people may suffer an income shock as a result of measures enforced by government to contain the virus (e.g. unable to work due to caring needs for elderly relatives or children in the event of school closures, unable to work due to travel restrictions, social distancing requirements or office closures).

Some people who become ill or are advised to self-isolate will not be entitled to sick pay or will only be entitled to statutory sick pay. It will be very difficult for people to provide evidence of illness as the advice is to not visit our GP.

CIVEA members are advised to treat each case on its merits, but to adopt a flexible and sympathetic approach toward anyone claiming to have been impacted by COVID-19. This is likely to include allowing those already on payment arrangements to reduce or defer some of their instalments, on a temporary basis.

- Vulnerable customers should be referred to the welfare officer or vulnerability care team
- Staff should ask the debtor if there will be any financial impact to them during this period and record the case accordingly (e.g. Self-employed, SSP, already on benefits so no change)
- If the situation has led to an income shock, debtors should be afforded a payment break and advised that normal payments will resume upon their return to normal earnings
- Anyone identified as vulnerable should be proactively contacted after 30 days to assess their situation, offered further support or, if no contact is made, sent a letter warning of continued action within 14 days.
- All enforcement action should be suspended for anyone identified as particularly vulnerable to COVID-19 and who are required to isolate for up to 12 weeks
- Where appropriate vulnerable people or those who have been severely impacted financially by the pandemic, e.g. loss of job, Statutory Sick Pay, will be referred to debt advice agencies for additional support.



- In these circumstances, the case will be placed on hold to be monitored, with contact by welfare staff, as appropriate, prior to proceeding. The fees incurred will remain in place.
- Vulnerable people will be referred to their creditor for additional support, where appropriate.