

Households are constantly encouraged to budget more effectively, yet millions remain under financial pressure. Dave Farquharson, Director of Partnerships at Lightning Reach, argues that while budgeting remains important, improving access to support and encouraging earlier intervention are equally critical to preventing financial difficulties from escalating.

Budgeting alone isn't going to solve household debt problems



Dave Farquharson
Director of
Partnerships at
Lightning Reach

Despite household finances remaining under pressure, budgeting advice can be found everywhere. From cancelling unused subscriptions to shopping around for better energy deals, consumers are constantly being encouraged to find new ways to stretch their money further. And while these habits are important, they alone can't be responsible for transforming someone's financial situation.

This year, many households are facing higher council tax bills, with the average Band D bill in England increasing by **4.9%**, and several authorities [receiving approval](#) to implement even larger rises. Against a backdrop of continued cost-of-living pressures, this is just another reminder that even the most carefully planned household budget can be disrupted by unexpected costs.

Our [recent research](#) found that two-thirds of adults are concerned about their finances over the coming months, with **almost two in five** revealing their financial situation has worsened compared to a year ago.



Budgeting reminders haven't gone anywhere, yet people are still struggling to manage their everyday household finances. The question isn't just whether people understand the importance of budgeting, but whether that alone can really be enough.

Budgeting can only go so far

Encouragingly, many people are taking proactive steps to manage their money. Almost [half](#) of people we surveyed budget every week, while more than a third are actively shopping around for better deals on essentials. Yet financial vulnerability remains widespread, with [44%](#) of UK adults living in financially vulnerable circumstances.

Financial difficulties aren't always the result of poor financial planning. A change in circumstances, rising household costs, an unexpected bill or existing debt can quickly place pressure on even the most carefully managed budget. More than [one in ten people](#) find their debt is becoming difficult to manage, while over a third said they would not know where to turn if they needed financial support.

For those working across local government, enforcement and debt resolution, these figures highlight the reality of financial stigma. By the time many people feel comfortable or even become aware of how to interact with enforcement processes, financial difficulties have likely already been developing for months, with little understanding of where to turn for help.

Bridging the support gap

One of the biggest challenges isn't the number of people facing financial pressure, but the number struggling to access help.

Our [research](#) found a quarter of respondents said they would feel uncomfortable requesting financial support, even if they needed it, and nearly one in five had previously abandoned an application for support altogether, citing lengthy processes, complexity and stigma as key barriers.

This points to a growing support gap. While there is a wide range of grants, benefits, local authority schemes and charitable funds available across the UK, many people remain unaware of what they may be eligible for or are discouraged by the process of applying.

When support is difficult to find or access, financial challenges can escalate quickly, turning short-term difficulties into longer-term debt problems.

The value of early intervention

Increasingly, organisations across the public sector, financial services and enforcement industry are recognising that supporting individuals at the earliest possible stage can lead to better financial outcomes for everyone involved.

Enforcement providers, local authorities and support organisations working together are also helping to strengthen these pathways. Rather than viewing financial difficulties solely through the lens of debt recovery, there is growing recognition of the importance of identifying vulnerability and connecting people with appropriate support before situations deteriorate further.

Local authorities have a particularly important role to play. As administrators of council tax support schemes, hardship funds and other assistance programmes, councils are often well placed to support residents experiencing financial difficulties. However, the effectiveness of these schemes also depends on residents being aware of them and having clear accessibility when they need them most.

Building financial resilience

Budgeting remains one of the most effective ways for households to understand and manage their finances. But financial resilience is about more than balancing monthly income and expenditure. It also requires clear pathways to support when circumstances change unexpectedly.

For organisations involved in debt resolution, enforcement and public services, this presents an opportunity to think beyond financial difficulty as an endpoint. The earlier individuals can access support, the greater the chance of preventing financial pressures from escalating into more serious challenges. Household budgets may remain stretched, but ensuring people can access the right support at the right time may prove just as important as any budgeting advice.

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CIVEA CEO

Russell Hamblin-Boone

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A Day in the Life of an Enforcement Agent



Ask Neil Lewis how his friends and family would describe him, and the answer is simple: reliable, caring and someone they can always count on. Away from work, he is a husband, a father and a grandfather, roles he carries with quiet pride. Yet by day, Neil steps into one of the most challenging frontline roles in public service: Enforcement Agent.

Neil Lewis
Rundles and CIVEA
Enforcement Agent of the Year



Neil has spent almost three decades in enforcement. After beginning his career in debt management with Customs and Excise, he moved into field enforcement in the late 1990s, attracted by the independence of the role and the chance to work directly with people rather than behind a desk. "I wanted to push myself," he says. "Being out in the field suited me."

Over his career, Neil has faced threats that would shock most people outside the profession, including being confronted with a samurai sword, an incident that resulted in multiple court appearances and a conviction.

Over time, the job, and the industry has changed. Neil describes returning to enforcement with Rundles three years ago as a pivotal moment. "Coming out of COVID, things weren't the same," he reflects. "People were struggling – financially, mentally, physically. You couldn't approach the job in the same way." What stood out to him was not just regulatory change, but the growing emphasis on support, teamwork and understanding vulnerability. Despite working alone in his van each day, Neil says he never feels isolated. "You always know there's someone you can pick the phone up to. That makes a huge difference."

Not all risks are physical. Neil recalls a malicious complaint made against him early in the rollout of body-worn cameras, alleging violence that never occurred. "That stayed with me," he says. "Not because I'd done anything wrong, but because of the impact an accusation like that can have." Footage proved his professionalism, but the emotional weight of being falsely accused is something enforcement agents rarely talk about.

The role has shaped how he views society. "I'm far less judgemental than I used to be," Neil reflects. "You can't assume anything about someone's life from how they live or where they live." At the same time, he is clear that enforcement exists for a reason, and that agents must balance empathy with responsibility. "We're there to do a job, and that job has legal consequences, but vulnerability has to be recognised and dealt with properly."

Preparation starts long before the first knock on the door. Neil reviews his work the night before, planning routes, checking case details, and researching business accounts to avoid unnecessary visits. But no matter how thorough the preparation, uncertainty remains.

Abuse, however, is more commonplace. Neil estimates that on average, once a week he will be subjected to threats or personal abuse, sometimes face to face, sometimes over the phone. "Other industries have signs saying abuse won't be tolerated," he points out. "Why should enforcement be different?" He believes many agents become desensitised, dismissing it as "part of the job", even though it would be unacceptable elsewhere.

When Neil was named Enforcement Agent of the Year, the recognition came as a shock. "I wasn't expecting it," he admits. Standing among peers who face the same pressures and risks, the moment was emotional. For Neil, the award represents acknowledgement, not just of performance, but of doing a difficult job properly, day after day. "It's recognition of what you do during those eight hours," he says. "And that means a lot."

There's no real way to mentally prepare yourself for what's behind a door. You only find out once you knock.

Every visit begins with risk assessment. Neil scans his surroundings, considering not only how to achieve a resolution, but how to keep himself safe. "You can pull up outside a beautiful house and still be met with aggression," he explains. "You have to assume nothing." That awareness is not theoretical.

Despite this, Neil remains committed to de-escalation and dialogue. When faced with anger, he listens carefully, separating frustration from the underlying issue.

If someone is shouting, there's usually a reason. If you can take that on board, acknowledge it, and show you're listening, the situation often changes.

By the end of many visits, people who began the interaction angrily leave with a very different perception, not just of Neil, but of enforcement itself.

Asked what frustrates him most, Neil's answer is not about process or policy.

People forget we're human. They don't see that we go home to families, just like everyone else.

It is that humanity, calm under pressure, fairness in conflict, resilience in the face of abuse, that truly defines his work.

And perhaps that is why his story matters. Not because enforcement agents seek praise, but because understanding the reality of their role is essential to recognising the professionalism, courage and judgement required to stand on the doorstep, knock on the door, and do the job properly.

CEO's Welcome

Welcome to Enforcement News, Summer 2026.



Russell Hamblin-Boone
CEO, CIVEA

A Turning Point for Enforcement

The Summer 2026 edition of *Enforcement News* arrives at a pivotal moment for the civil enforcement sector. Our lead focus is the CIVEA Conference and Gala Awards Dinner, held in Central London this April, which brought together more than 230 delegates from local authorities, enforcement firms, government agencies, regulators, debt advice organisations and wider industry partners.

This year's theme — *A Turning Point for Enforcement* — captured the mood of an industry that has become accustomed to navigating rapid change. Since the introduction of the Taking Control of Goods Regulations in 2014, the sector has weathered a decade of extraordinary disruption: Brexit, the Covid pandemic, the economic turbulence of the Truss administration, the energy shock following Russia's invasion of Ukraine, and the oil crisis triggered by escalating conflict in the Middle East.

Through each challenge, enforcement has continued to adapt, innovate and uphold its responsibilities to the public sector and the communities it serves.

Embedding the ECB's Vulnerability Standards

One of the most significant developments this year has been the Enforcement Conduct Board's publication of Standards on Vulnerability for enforcement work. CIVEA has played an active role in supporting the ECB throughout the development process and in helping firms prepare for the Board's oversight programme.

The new Standards set out clear expectations for how firms should identify and respond to vulnerability — a timely intervention given the shifting economic landscape.

The current downturn is increasingly being recognised as a middle class cost of living crisis, affecting households who have not traditionally been considered financially at risk. Unlike previous recessions, rising costs and reductions in public services are now impacting a far broader demographic. As a result, regulators and enforcement professionals are encountering a wider spectrum of vulnerabilities, many of which fall outside traditional welfare frameworks such as benefits or social tariffs.

This shift has contributed to rising levels of debt, with more cases progressing to enforcement and a higher incidence of vulnerability among those affected. The ECB's Standards acknowledge the unique nature of public sector debt collection and provide a consistent, sector specific framework for supporting people in difficulty.

A key challenge ahead will be ensuring that 'ability to pay' is not treated as a standalone test. Applied in isolation, it risks inconsistency across debt types and creditor policies.

A more coherent approach is to integrate affordability into broader vulnerability assessments — including financial resilience — ensuring that support is targeted without undermining lawful recovery.

Firms have now submitted implementation plans to the ECB, ahead of the Standards coming into force in January 2027. The aim is to codify existing good practice and deliver a consistent level of protection for vulnerable people across the sector.

CIVEA's partnership with the National Support Network (NSN) continues to demonstrate the value of collaborative, early intervention support. The CIVEA NSN Support Hub has become an essential tool for enforcement agents, enabling direct referrals to a wide range of services including debt advice, mental health support and housing assistance.

Since its launch in March 2025, the hub has been visited more than **20,000** times, generating almost **8,000** referrals to specialist support. The most frequently accessed areas include council tax (6,000 views), enforcement and collections (4,000), financial support (2,500) and debt advice (nearly 300).

This partnership is helping to transform enforcement visits into opportunities for meaningful intervention — a practical demonstration of the sector's commitment to responsible, compassionate practice.

In this edition, we also hear from **Lightning Reach**, a global platform that connects people in financial hardship with the support they need. With demand for assistance rising sharply, Lightning Reach's insights offer valuable context for CIVEA members and highlight opportunities for deeper collaboration across the sector.

As the industry continues to evolve, *Enforcement News* remains a platform for shared learning, sector insight and professional dialogue. We welcome contributions, ideas and reflections from across the membership.

Please enjoy this edition — and do get in touch if you would like to propose content or submit an article for a future issue.

17/03  **Gill Furniss Labour, Sheffield Brightside and Hillsborough**

What steps he is taking to help improve standards in the bailiff industry.

 **Sarah Sackman The Minister of State, Ministry of Justice**

Before answering the question, I extend my condolences to the family and friends of Jeff Blair, a county court bailiff who was killed last week doing his job. It was a shocking incident, and violence against our hard-working staff is completely unacceptable.

Turning to the question, the Government support the work of the Enforcement Conduct Board to raise standards in the enforcement industry and to ensure, in particular, that vulnerable people are treated fairly. We have consulted on establishing an independent regulatory framework to build on the ECB's excellent work, and we will announce next steps in due course.

 **Gill Furniss Labour, Sheffield Brightside and Hillsborough**

I welcome the Government's commitment to legislating for a statutory bailiff regulator. Research by StepChange and others has uncovered shocking cases that show why that is urgently needed, including a bailiff pushing someone through their front door and then laughing when they said that they had mental health issues. Will the Minister tell the House when we can expect that legislation to reach the statute books?

 **Sarah Sackman The Minister of State, Ministry of Justice**

I join my hon. Friend in endorsing the work of StepChange, in particular, in this campaign. The indignity that she describes, which many suffer as a result of the abusive actions of some, and only some, unregulated bailiffs, reinforces why we need legislation in this area. We have consulted on how we will legislate, and as I have said, we will announce our next steps in due course.

 **Gavin Williamson Conservative, Stone, Great Wyrley and Penkridge**

I very much associate myself with the Minister's words on the sad loss. She touched on the important issue of the vital role that court bailiffs play. Many small businesses are struggling to recover money because of a lack of court bailiffs. What actions are the Government looking to take to increase the number of court bailiffs, in order to help small businesses recover the money that they are owed?

 **Sarah Sackman The Minister of State, Ministry of Justice**

As much as we want to protect debtors, we also have to ensure that creditors who are owed money are able to recover those funds, whether they are small businesses or, indeed, the public purse. That is why we plan to uplift fixed fees for enforcement agents, so that we have a sustainable and effective enforcement sector. Ultimately, better regulation helps everyone, creditor or debtor.

17/04  **Paul Waugh (Rochdale) (Lab/Co-op)**

Council tax arrears can be devastating for people's finances and mental health, so I warmly welcome the Government's changes to the debt collection rules today, which mean that people will not be tipped further into poverty by a single missed payment. In Rochdale and wider Greater Manchester, Jo Barker-Marsh and other anti-poverty campaigners have been exposing how the use of bailiffs in cases of genuine hardship is not just cruel and counterproductive, but a waste of public money. Might we have a debate in Government time to highlight the scandal of aggressive council tax debt collection, and will my right hon. Friend join me in praising the work of Jo, Debt Justice and, of course, Martin Lewis?

 **Sir Alan Campbell (Leader of the House)**

I join my hon. Friend in welcoming the change. As he rightly points out, it will help to protect vulnerable people in our communities. I join him in thanking Jo, Debt Justice and, indeed, Martin Lewis for their work. I encourage my hon. Friend to apply for an Adjournment debate on the topic so that he can give further consideration to, and hear from Ministers on, those important points.

20/04  **Tom Morrison (Liberal Democrat, Cheadle Commons)**

To ask the Secretary of State for Justice, if he will consider the potential merits of introducing a national duty of care for bailiffs.

 **Tom Morrison (Liberal Democrat, Cheadle Commons)**

To ask the Secretary of State for Justice, what steps he is taking to improve standards in relation to bailiffs.

 **Sarah Sackman The Minister of State, Ministry of Justice**

The Government is committed to strengthening the regulation of the private enforcement (bailiff) sector and establishing an independent regulatory framework as soon as parliamentary time allows. Last year, we consulted on how to do so in a way that ensures that regulation is targeted, proportionate, as well as ensuring fair treatment for everyone, including people in vulnerable circumstances. This will build on the excellent work that the Enforcement Conduct Board (ECB) is already doing on a voluntary basis to improve standards in the sector. This includes the recent publication in March 2026 of Vulnerability and Ability to Pay Standards, strengthening expectations on the identification of vulnerability, affordability assessments and the use of sustainable repayment arrangements.

27/03 **NEW FEE STRUCTURE LEGISLATION PUT BEFORE PARLIAMENT**

The Government has laid in Parliament the statutory instrument to enact *The Taking Control of Goods (Miscellaneous Amendments) Regulations 2026*. The new regulations will come into force on 1 May 2026.

The new fee structure will apply to all cases which are received by Enforcement Agents on or after the date that it comes into force. The legislation brings forward the following reforms:

- A proposed **5%** fee increase:
- Threshold to incur the 7.5% additional fee will increase by **24%** from £1500 to £1900
- Extending compliance stage from 7 to 14 days (plus 14 days minimum via debt adviser)

The fees will be reviewed in 3 years.

23/03 **ECB PUBLISHES VULNERABILITY STANDARDS**

The *Standards on Vulnerability for Enforcement Firms and Enforcement Agents* mostly capture best practice and many firms will already be complying. However, the ECB has allowed firms three months to develop plans for implementing the changes required to be compliant. The Standards will come into force from January 2027.

The ECB makes clear that enforcement does not need to cease immediately when a vulnerability is identified, provided measures are in place to mitigate any harm arising from the individual's vulnerable circumstances.

The Standards are being published as part of a package that includes quantitative research with enforcement agents and people with lived experience of the enforcement process.

25/03 **STEPCHANGE REPORT HIGHLIGHTS 'POSTCODE LOTTERY' OF COUNCIL TAX COLLECTION**

StepChange, the debt advice charity, has published a report, Clear, Fair and Understandable based on council responses to FOI requests. It concludes that there is a postcode lottery for people in council tax arrears (82% of councils mention court summons in their earliest demand letters, rising to 98% by final demand. The report also calls for the abolishing of committal for what StepChange says is non-payment of council tax.

President's Foreword



Amy Collins
President, CIVEA

Stepping into the role of President is both a privilege and a responsibility I take very seriously. My journey in this sector began in the call centre, speaking directly with people facing financial difficulty. From there, I've worked across operational roles and spent time on the frontline, seeing first-hand the realities of enforcement and the challenges faced by those in debt.

That experience has stayed with me. It has shaped my understanding of the balance our sector must always strike, delivering effective collection on behalf of our clients, while engaging with people in a fair, respectful and proportionate way. It also means I approach this role with a clear view of the pressures faced not just by organisations, but by the individuals

delivering this work every day, and by the people they encounter.

It has been a busy start to my term as President. The direction of travel for our sector is becoming clearer, with renewed government focus on the fee framework and increasing momentum towards statutory regulation. At the same time, expectations around vulnerability, transparency and service quality continue to grow. These are not separate pressures; they are interconnected, and they require a coordinated, considered response from across the sector.

During my presidency, I am focusing on three priorities that I believe are critical to the long-term sustainability and credibility of civil enforcement.

1 First, working towards a stable and sustainable fee framework.

Predictable funding underpins everything we do, from investment in training and technology to ensuring the safety and wellbeing of frontline staff and the quality of the service delivered. A fair fee structure is not about commercial gain; it is about maintaining a system that can operate effectively and consistently. Crucially, this cannot be a once-in-a-decade conversation. There must be a regular, structured fee review mechanism in place to ensure the framework remains aligned with the realities of today's environment.

2 Second, improving engagement and understanding.

Confidence in enforcement is built through clarity, not silence. For many people, their perception of enforcement is shaped not by real experience, but by outdated or inaccurate portrayals. If someone has never encountered enforcement directly, their reference points are often limited, and not always reflective of modern practice. We have a responsibility to change that narrative. This means communicating more openly with the public, engaging more effectively with stakeholders, and ensuring our own workforce feels informed, supported and heard. Greater understanding will lead to greater confidence.

3 Third, supporting the sector's readiness for statutory regulation.

Regulation is coming, and it represents a significant step forward for the profession. Our role is to ensure that the transition is positive, that it raises standards, strengthens trust and reflects the professionalism already present within the sector. CIVEA will continue to work closely with government and regulators to help shape a framework that is fair, clear and workable, while ensuring members are supported throughout the process.

The enforcement sector plays a vital role in sustaining public services and upholding fairness within the system. While that role is not always fully understood, it is essential. The year ahead presents a significant opportunity to strengthen the credibility of our profession and demonstrate the reality of modern enforcement.

I am looking forward to working with members to represent the sector as we continue that journey together.

CITIZENS ADVICE JOINS CALLS FOR COUNCIL TAX REFORM

30/03

In its debt data briefing, Deeper Still, the shape of debt in 2025, Citizens Advice cites "intimidating and illegal practices from bailiffs, including addition of high fees to debts and failure to take vulnerability into account" to call for a stronger regulatory framework.

The report also calls for the government to implement its council tax reforms to prevent "rapidly escalating and spiralling debt, with people becoming liable for their full annual council tax bill just 7 days after a reminder notice."

ECB REVIEW OF FEES CHARGING SHOWS NO EVIDENCE OF RULE BREAKING, BUT MORE WORK TO DO

The Enforcement Conduct Board conducted a Thematic Review of how fees are applied during each stage of the enforcement process. The review "did not find evidence in any accredited enforcement firm we visited of over-charging of multiple enforcement fees to those in debt, in explicit contravention or non-compliance with the Fees Regulations or related ECB Standards." However, it has identified inconsistencies where the regulations are open to differing interpretations. While there are legitimate reasons for this, but the ECB will consult on guidance that complements the regulations and provides clarity for firms and consistency for those experiencing civil enforcement.

A Turning Point for Enforcement:

Reflections from the CIVEA Conference 2026

The Civil Enforcement Association's biennial conference returned to Central London on 23 April 2026 with its most ambitious programme to date. Under the theme **A Turning Point for Enforcement**, hundreds of professionals from across the sector gathered for a day of insight, debate, innovation and celebration. With record attendance, a vibrant exhibition, and the prestigious Industry Excellence Awards, the event demonstrated the momentum and maturity of a sector preparing for significant regulatory and operational change.

A Sector United at a Critical Moment

Opening the conference, CIVEA Chief Executive Russell Hamblin Boone set the tone with new research highlighting the evolving pressures facing enforcement agents, including a rise in abuse and attacks. His message was clear: enforcement remains essential to funding vital public services, schools, libraries, social care and road repairs, yet the environment in which agents operate is becoming increasingly complex.

Delegates then heard an industry update from outgoing CIVEA President Sarah Naylor, who reflected on the sector's progress and the challenges ahead. The keynote address from Professor Crispian Fuller of Cardiff University explored the shifting economic and geographic landscape shaping public services, providing a timely backdrop for the day's discussions.

Panel 1: Technology, Data and the Future of Public Debt Recovery

The first panel, chaired by Amy Collins of Rundles, examined how technology and data can support the delivery of Enforcement Conduct Board (ECB) standards. Speakers from InicioAI, TransUnion and Salford City Council showcased how digital tools are reshaping affordability assessments, vulnerability identification and customer engagement.

A standout moment came from Rachel Curtis of InicioAI, who demonstrated Budgie, an AI driven affordability tool that guides users through income and expenditure assessments via a conversational interface. As Curtis explained, many people "need help but are unwilling or embarrassed to speak to someone," making AI supported journeys a powerful way to improve engagement.

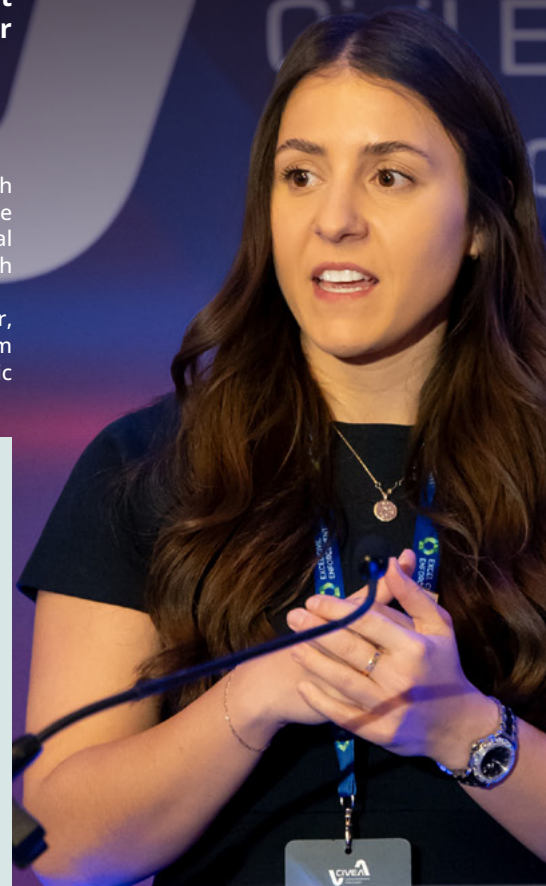
Salford City Council's Penny Mitchell offered a compelling case study in data led reform. By segmenting residents based on propensity to pay and shifting early conversations away from enforcement and towards underlying issues, Salford has achieved more sustainable outcomes. The panel agreed that technology should free staff to focus on complex human conversations, not replace them.

Panel 2: Preparing for Statutory Regulation

With statutory regulation moving from concept to policy development, the second panel, chaired by Marston's Edd Moore, explored what the transition will mean for the sector. Contributors from the ECB, DEMSA, CSA and the FLA emphasised that many firms are already preparing through voluntary ECB accreditation, but statutory oversight will bring new expectations, particularly around governance, certification and data reporting.

Speakers drew comparisons with the Financial Conduct Authority's post crisis reforms, describing statutory regulation as a "major cultural shift" towards a governed market environment. Early regulatory intervention should be expected, they warned, as new regulators often seek to demonstrate authority quickly.

The panel also highlighted the need for consumer centric design, inclusive communication and clear evidence of positive customer outcomes, echoing trends seen across financial services. With AI generated complaints and digital engagement patterns evolving rapidly, firms will need to demonstrate resilience, adaptability and strong operational controls.



Panel 3: Enforcement’s Role in Supporting Communities and Upholding the Law

The third session, chaired by BBC presenter Shari Vahl, explored the wider social role of enforcement. Fraud emerged as a dominant theme, with speakers describing an “industrial scale” problem that creates significant knock on effects for councils and enforcement firms. Fake debtor cases, fraudulent vehicle registrations and scam bailiff operations all undermine public trust and drain resources.

Panellists stressed the importance of distinguishing between “can’t pay” and “won’t pay,” and the need for earlier identification of vulnerability. Enforcement agents were described as the “eyes and ears” of local authorities, often spotting safeguarding concerns that would otherwise go unnoticed.

The session also highlighted the growing financial pressures on middle income households and the need for modernised communication channels, including TikTok and YouTube, to reach younger audiences. Criticism was directed at weak identity verification systems at the DVLA and Companies House, which speakers argued enable fraud and require urgent reform.



Panel 4: Question Time – The Future of Civil Enforcement

The final panel brought together senior leaders from across the sector for a candid discussion on the challenges ahead. Speakers reflected on the transformation of enforcement over the past two decades, from a “Wild West” perception to a professional, welfare focused industry underpinned by technology and data.

Persistent public misconceptions were a recurring theme. Panellists challenged myths that agents routinely remove possessions, emphasising that modern enforcement prioritises communication, compliance and repayment arrangements long before any doorstep action. They also highlighted the growing number of women in enforcement, who often excel in negotiation and de escalation.

Recruitment and retention remain difficult due to stigma and hostility, despite the sector’s significant investment in welfare teams, vulnerability profiling and customer support. Several speakers warned against an “overcorrection” where all claims of vulnerability halt enforcement, arguing for a balanced approach that protects those in need while maintaining accountability for public debt.



Recognising Our Sponsors

The success of the 2026 CIVEA Conference was made possible thanks to the generous support of our sponsors, whose commitment to the sector continues to strengthen the professionalism and collaboration that define our industry.

We extend our sincere thanks to *Dukes Bailiffs, Bristow & Sutor, Marston Holdings, Rundles, CDER Group, Andrew James Enforcement, Excel Civil Enforcement, Hambury Tilmond, Whyte & Co, Reventus, Stanford & Green, and Verlingue.*

What Delegates Thought: Feedback Highlights

Well done CIVEA – you have played a major role in making the profession credible by raising standards and awareness!

94.9% said they would attend again in 2028

Looking Ahead to 2028

The 2026 conference demonstrated a sector that is increasingly collaborative, data driven and outward looking. With statutory regulation on the horizon and public expectations evolving, the conversations sparked at this year’s event will shape the next phase of enforcement practice.

CIVEA’s next conference will take place in 2028, continuing its role as the leading forum for insight, innovation and professional excellence across the civil enforcement sector.



Celebrating Excellence: The 2026 CIVEA Enforcement Awards

The 2026 CIVEA Excellence in Enforcement Awards brought together hundreds of professionals from across the civil enforcement sector for an evening of recognition, reflection and celebration. Held alongside CIVEA’s biennial conference, the awards showcased the outstanding individuals, teams and organisations who are raising standards, strengthening public trust and redefining what modern enforcement looks like.

This year’s conference, themed A Turning Point for Enforcement, explored the evolving landscape of public services, the growing role of technology and data, and the sector’s readiness for future statutory regulation. Against this backdrop, the awards ceremony provided a powerful reminder of the professionalism, compassion and innovation that underpin the industry’s work every day.



The 2026 Award Winners

Training & Development Initiative – Rundles

Rundles took home the Training & Development Initiative Award for their fully funded Learning Conferences, designed in direct response to what local authority teams said they needed most: practical, relevant training shaped by real frontline challenges. Sessions covered conflict management, vulnerability, wellbeing, emotional resilience and lived frontline experience. More than 60 delegates from over 40 councils have already taken part, with 98% rating the events as excellent or very useful. Judges praised the “delegate first” approach and the organisation’s commitment to continuous improvement.



Innovation & Technology in Enforcement – Hambury Tilmond

Hambury Tilmond’s Proactive Arrangement Management (PAM) system impressed judges with its intelligent use of data and real time insights to identify when repayment plans are at risk long before they fail. By intervening early and offering tailored support, PAM has reduced defaults by more than 50%, halved failure rates and achieved an independently audited 87% completion rate. Judges described it as “a strong example of identifying a problem and developing an in house solution for the benefit of all parties.”



Outstanding Back Office Employee – Rundles

Allocations Manager Alex Stanyon was recognised for his exceptional operational leadership and his willingness to support colleagues across systems, processes, onboarding and case management. Known as the person who always steps in to help, Alex also leads all of Rundles’ charity initiatives voluntarily, raising thousands of pounds for families in need.

Best Vulnerable Support – Equivo

Equivo’s vulnerability first culture is underpinned by VulneraTrack, an in house tool that identifies risk indicators in real time. Combined with strong governance, extensive training and close client collaboration, this approach ensures no customer falls through the cracks. Judges praised the creation of “a whole ecosystem” supporting vulnerable customers, with measurable improvements across the customer journey and a clear commitment to ethical, human centred enforcement.



Outstanding Woman in Enforcement – Rundles

Managing Director Amy Collins has spent 25 years shaping national thinking on vulnerability, fair enforcement and professional standards. A mentor, advocate and sector leader, she becomes CIVEA President in 2026. Judges called her “a truly inspiring champion for women in enforcement,” recognising her influence across the Ministry of Justice, the Enforcement Conduct Board and the wider advice sector.



Apprentice Newcomer of the Year – Whipps Enforcement Agents

At just twenty, Evan Lowerson is one of the youngest enforcement agents in the country. His rapid progression, from admin support at sixteen to supervising colleagues by nineteen, combined with a 97% pass in his Level 2 Taking Control of Goods qualification, impressed judges who recognised his professionalism, maturity and future leadership potential.

Outstanding Enforcement Agent – Rundles

Neil Lewis exemplifies modern enforcement at its best: fair, calm, meticulous and consistently professional. With no upheld complaints and a strong record of identifying vulnerability early, Neil is also known for sharing best practice and supporting colleagues. Judges highlighted his “consistent theme of fairness and balance,”.

Local Authority Partnership – Hambury Tilmond

Hambury Tilmond’s longstanding partnership with Thurrock Council has delivered exceptional results, including a 98.57% council tax collection rate. Their Project 500 initiative combined data analytics with frontline expertise to tackle the most complex cases, achieving strong outcomes while maintaining zero complaints. Judges praised the “good balance of both people and pounds” and the clear ambition behind the partnership.

Team of the Year – Rundles

Rundles’ “Resolve Together. As One Team.” philosophy has created a culture of trust, collaboration and shared purpose. With strong retention, high engagement and Great Place to Work® accreditation, the organisation has built a team environment where people thrive and high standards are consistently delivered. Judges noted that “development and retention is a real strength,” recognising the organisation’s commitment to its people.

Celebrating a Lifetime of Service: The CIVEA Fellowship Award

This year, CIVEA members bestowed the prestigious Fellowship Award on Paul Caddy of Court Enforcement Services, recognising a career defined by integrity, leadership and unwavering commitment to the profession.

A certificated enforcement agent since 1991, Paul has dedicated more than three decades to advancing standards across the industry. He has served as an officer of CIVEA and as its President, guiding the association with clarity, authority and deep professional insight. Today, he continues that service as a board member of the High Court Enforcement Officers Association.

Paul played a pivotal role in shaping the Taking Control of Goods Regulations 2013, supporting the Ministry of Justice through both development and implementation. His expertise continues to influence national policy, providing invaluable technical guidance to the Ministry of Justice and the Enforcement Conduct Board.

Thank you to our sponsors

CIVEA extends its sincere thanks to the sponsors whose support helped make this year’s awards possible. Their commitment brought together key people from across the industry to engage in meaningful conversations about the issues shaping our sector.

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Thank you to the judges

The credibility of the CIVEA Excellence in Enforcement Awards rests on the independence and expertise of the judging panel. This year’s judges brought decades of experience across consumer protection, legal practice, enforcement operations, vulnerability support, financial wellbeing and customer engagement.

Their professionalism, impartiality and commitment to fairness ensured that every nomination was assessed on its merits, free from commercial influence or sector politics.

Our 2026 judges were:

- | | | |
|---------------|------------------|----------------|
| • Kevin Shaw | • Helen Lord | • Alison Tooze |
| • Paul Bowden | • Steven Coppard | • Tracey Stone |
| • Neil Jinks | • Jonathan Shaw | • Sue Chapple |



How Equivo supports colleagues on the frontline



Jan Baker
Senior Compliance
Manager, Equivo

Equivo has embedded vulnerability management into both its operational processes and company culture, combining specialist training, advanced technology and real-time support structures to help colleagues navigate some of the most sensitive situations encountered within enforcement and debt recovery.

With a nationwide workforce of more than 100 colleagues, including operational teams based across its Bracknell headquarters and specialist High Court enforcement office in London, the business has focused heavily on building an environment where employees feel supported, informed and confident when managing complex debtor interactions.

Senior Compliance Manager Jan Baker said the company's approach evolved significantly following the return to office working after the pandemic, as Equivo recognised the growing importance of supporting both customer vulnerability and colleague wellbeing in real time.

"We are a smaller business compared to some of the larger corporates in our sector, but that has enabled us to create a very close operational support network," she said.

"We wanted to ensure colleagues always have access to immediate guidance and reassurance, particularly when dealing with difficult or highly emotional situations involving vulnerable customers.

In this industry, our teams are regularly exposed to sensitive conversations involving mental health concerns, financial hardship and personal crises. While training and procedures are important, these situations often require empathy, judgement and experience as well.

To strengthen its vulnerability framework, Equivo has invested significantly in specialist training designed to go beyond standard collections and enforcement practices.

All customer-facing colleagues receive mandatory vulnerability training, supported by annual refresher programmes delivered through the Money Advice Trust. The business has also developed internal mentoring and buddy systems, pairing less experienced employees with colleagues who have extensive experience handling sensitive customer interactions.

Alongside its training programme, Equivo has embedded technology into its vulnerability management processes through the VulneraTrack™ platform.

The platform provides colleagues with access to detailed vulnerability indicators, previous customer interactions and tailored case notes before engagement takes place. This enables a more informed and consistent approach to customer communication while reducing the need for individuals to repeatedly explain sensitive personal circumstances.

The technology also supports operational oversight and colleague wellbeing by ensuring challenging conversations are fully documented and can be reviewed collaboratively where additional support or guidance is required.

Equivo recognised early on that vulnerability cannot be managed solely through scripts or rigid processes. In response, the business introduced a dedicated Vulnerability Champion role to provide real-time support and escalation assistance during sensitive customer interactions.

The role was developed collaboratively with employees to ensure the right balance of operational expertise, emotional intelligence and coaching capability.

"The Vulnerability Champion role gives colleagues immediate access to support during or after difficult calls," Jan explained.

"If someone is unsure whether they handled a situation correctly or needs reassurance after a particularly emotional conversation, they can review the interaction together, receive guidance and talk through the best approach.

"That support structure is incredibly important because it ensures colleagues never feel they are expected to manage highly complex situations on their own."

Equivo has also continued to invest in wider wellbeing initiatives, including an Employee Assistance Programme providing access to mental health support, lifestyle guidance and independent advice services.

Jan believes the company's investment in vulnerability management and colleague wellbeing has strengthened both internal culture and customer outcomes.

"There is a direct connection between how supported colleagues feel and how effectively they are able to support customers," she said.

We have worked hard to build a culture where vulnerability is understood properly, where colleagues feel empowered to ask for help and where customers are treated with empathy, consistency and respect during what can often be extremely difficult circumstances.

As vulnerability continues to become an increasing focus across the enforcement and collections sector, Equivo believes combining operational expertise, advanced technology and human support is critical to delivering responsible and effective customer engagement.








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Navigating Enforcement Procurement: Clarity Through Collaboration



Enforcement service procurement occupies a unique and often misunderstood space within local government. While debt enforcement is frequently described as a “free” service, it represents a significant economic opportunity for Local Authorities and carries a direct impact on residents, making it subject to increasing levels of scrutiny. As a result, councils are required to balance operational pressures with governance expectations in a way that is rarely straightforward.



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Recent engagement with local authorities highlights a consistent theme: procurement processes that are compliant, time intensive, complex, and at times difficult to navigate. Delays are not unusual for multiple reasons; challenges, while not universal, occur frequently enough to shape behaviour and decision making. In some cases, this leads to the abandonment of a procurement process altogether, creating additional pressure on already stretched teams.

This is not a failure of procurement. Rather, it reflects the reality of operating within a framework that places greater emphasis on openness and accountability more than ever before, particularly following the implementation of the Procurement Act 2023. Enhanced disclosure and notice requirements have increased the level of scrutiny applied to procurement decisions, providing unsuccessful bidders with greater visibility of evaluation outcomes and, consequently, more opportunities to identify and pursue potential grounds for challenge.

However, feedback from authorities suggests that improvement is not only possible but already being explored in practice.

One area that generated significant discussion is pre market engagement.

While some uncertainty still exists around how best to approach this, the principle itself is clear.

Engaging with the market early whether through open engagement sessions or structured meetings allows authorities to test assumptions, refine specifications, and better communicate local priorities. This does not compromise fairness; when conducted transparently and consistently, it strengthens it.

Importantly, pre engagement also provides a clear auditable step within the process. Authorities can demonstrate that they have actively engaged the market, considered feedback, and taken reasonable steps to design a fair and proportionate procurement process. This becomes particularly valuable in the event of challenge, where evidence of preparation and openness can support the integrity of the process.

There is also, growing interest in the use of structured presentations, alongside the evaluation of the written piece. Procurement teams have understandably been cautious, particularly where previous approaches have been challenged. However, when presentations are clearly defined and used only to validate, not improve written submissions, they provide an additional layer of assurance. They allow authorities to test delivery in practice, helping to bridge the gap between written responses and operational reality.

After discussions with both Procurement and Revenues and Benefits Teams around the UK it was evident Revenues and Benefits teams often have a strong operational understanding of the enforcement market, while procurement teams are specialists in their required processes, they do not have an in-depth understanding of everything they procure – in this instance debt collection services. Enforcement, as a concession style activity, does not behave like traditional procurement categories, and this can create a natural disconnect. The opportunity lies in bringing these perspectives closer together.

Looking ahead, the landscape will continue to evolve. With national frameworks reducing and open tenders likely to become more prevalent authorities will face increasing resource demands as they undertake a greater number of full procurement exercises rather than relying on pre-competes (framework) routes to market. This places greater importance on early planning, collaboration, and a shared understanding of the market being procured.

Enforcement procurement is unlikely to become simpler, but it can become clearer. In many cases, investing time at the beginning and end of the process reduces pressure for challenge.

The challenge is not to change the rules, but to work more effectively within them.





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Growth of Women in Revenues and Enforcement (WIRE)

Across the enforcement sector, the need to invest in people is widely recognised. Yet too often, development remains focused on technical competence, leaving a gap in confidence, visibility and clear pathways for progression.

Women in Revenues and Enforcement (WIRE) is demonstrating what it looks like to address that gap in practice. Since its launch, it has grown into a cross-sector network of over 250 professionals, bringing together expertise from local authorities, enforcement organisations and partner agencies.

What sets WIRE apart is its focus on action. Its programme of virtual and in-person events is designed to tackle real barriers within the profession, particularly around confidence, representation and access to opportunity.

A clear example of this in action was its March virtual event, "Inside Revenues & Enforcement: Mapping opportunities for professional growth." The session brought together professionals from across the sector to provide practical insight into career pathways, highlighting how roles connect and how individuals can navigate progression across both revenues and enforcement.

By opening up honest discussions on topics such as career development, frontline opportunities and the wider ecosystem behind

service delivery, the event helped demystify progression in what can often feel like a fragmented profession. The momentum is set to continue throughout 2026, with 4 further member events.

This approach is already making an impact. With 40% of event speakers being first time presenters, WIRE is creating new voices within the sector, supporting individuals to step forward and increasing visibility across industry platforms.

At the same time, the organisation is maturing. The introduction of a formal constitution provides clarity, transparency and strong governance, ensuring WIRE builds a sustainable foundation for future growth.

As the enforcement sector evolves, the importance of confident, diverse and well-supported professionals will only increase. WIRE demonstrates that progress is driven by action. If you work across revenues or enforcement and want to be part of shaping a more inclusive profession, now is the time to get involved. Find out more at www.wiregroup.org.





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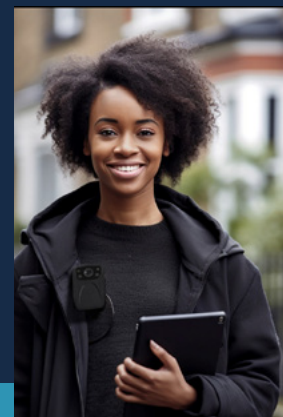
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Update on the ECB's Thematic Review of Fee Charging

In 2025 the ECB identified a serious breach of the Taking Control of Goods (Fees) Regulations 2014 at an accredited firm, involving the improper charging of multiple enforcement fees where cases could reasonably have been handled together. Those affected are now being reimbursed under an ECB supervised action plan, and the firm has changed its processes and practices.

In response, we launched a Thematic Review of fee charging practices across the enforcement sector. The initial scope focused on enforcement-stage fees and the correct application of "case linking" under Regulation 11, and was later widened to include compliance and sale stages. We visited a random sample of nine accredited firms of different sizes, examining policies, reviewing case files and testing how fees were applied in practice.

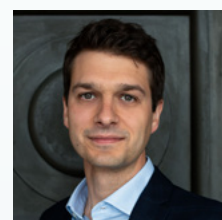
Firms came across as open and cooperative, engaging constructively with the review and showing willingness to improve where needed. Reassuringly, we did not find evidence of widespread or systemic overcharging among the firms visited.

However, the review did identify inconsistencies in how firms interpret and apply the rules. In some cases, these differences stem from ambiguity in the regulations themselves. The 'grey areas' in the regulations have allowed for varying practices across the sector—particularly in how cases are linked, when cases should be linked across creditors, when enforcement fees are triggered, and how and when sale fees are applied. In our view, some of the practices do not meet the spirit and intent of the regulations and, in relation to sale fees in particular, do not align with CIVEA guidance.

These variations matter - with some people in debt paying more in fees, or paying them earlier than others in similar

circumstances, depending on which firm is involved or where they live.

To ensure fairness, we have concluded that clearer standards on fee charging are needed, alongside ongoing monitoring to ensure that new standards are complied with. We will be consulting on these draft standards later in 2026 and as ever, we hope many of you will contribute to this process.



Chris Nichols
Chief Executive

Hambury Tilmond Collecting the Uncollectable



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Freemen-on-the-Land: everyone's favourite pen pals!



Freeman on the Land (FoTL) ideology is now a routine feature for local authorities and their enforcement partners, turning straightforward recovery into a drain on resources. Legally, however, the position is simple: statute law applies regardless of personal belief and FoTL arguments have no recognised place in the enforcement of council tax, traffic penalties or other local authority debts.

Freemen promote a pseudo legal belief system built around the idea that laws bind only those who "consent" and that, by withholding that consent, they can step outside the statutory framework. Historic instruments such as Magna Carta and the Bill of Rights are routinely misrepresented as trumping modern legislation, despite the constitutional reality that Parliament is sovereign and that primary legislation - such as the Local Government Finance Act 1992 and the Tribunals, Courts and Enforcement Act 2007 - prevails over common law and historic charters.

These concepts, closely related to the North American "sovereign citizen" movement, began surfacing more frequently in UK debt and enforcement contexts from around 2009, as online forums and social media amplified pseudo legal content. Since then, FoTL rhetoric has been deployed against council tax, parking penalties and warrants of control, with courts in the UK and other common law jurisdictions repeatedly rejecting such arguments as legally ineffective.

On the ground, FoTL activity is instantly recognisable: lengthy, templated correspondence, unusual formatting of names, documents "sealed" with red thumbprints and liberal references to the Uniform Commercial Code (US legislation), Black's Law Dictionary or invented "common law courts". Typical themes include the "straw man" theory (a supposed split between a "real" and "legal" person), "no contract/no consent" arguments and attempts to levy charges for routine contact through spurious "common law liens".

Leading cases - including *Meads v Meads* (2012), *Kofa v Oldham MBC* (2024), *The King v Liverpool City Council* (2025) and the *McKenzie* council tax proceedings (2015) - reaffirm the basics:

- Council tax liability arises from statute, not contract
- Laws passed by Parliament apply automatically
- Liability orders can be made legally without issuing a separate paper order
- No legal right to "opt out" of taxation or enforcement by refusing consent or denying jurisdiction

For CIVEA members, best practice centres on consistency and restraint: use templates, anchor replies in statute, avoid debate and do not delay recovery unless a genuine legal issue arises. Alongside this, cautious personal data practices and a clear internal message - that statutory obligations apply irrespective of belief - help ensure FoTL remains a manageable operational problem, rather than a threat to lawful enforcement.

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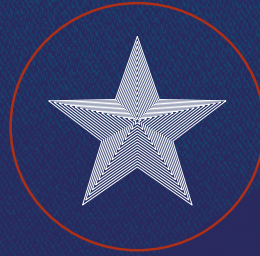
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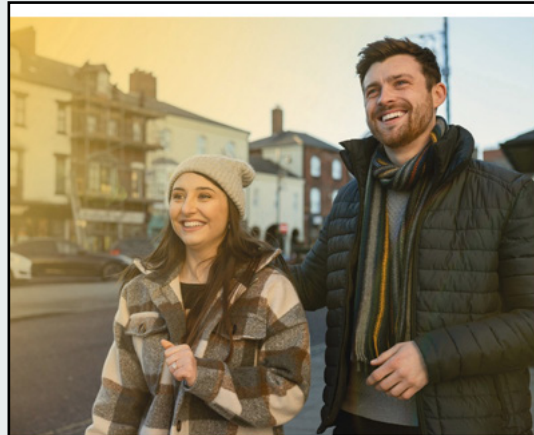


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Beyond Technology: Rethinking Enforcement Through Smarter Use of Existing Powers



Phil Hammonds 26 Years in
Enforcement Penham Excel Ltd

Twenty-six years in enforcement is long enough to witness genuine change.

When I started, the industry was far less structured, less scrutinised and certainly less technologically advanced. Since then, professional standards have risen significantly. Compliance frameworks are stronger, training has improved and the sector is more accountable and transparent than ever before.

Interestingly, while operational methods have evolved, the legal framework itself has remained relatively consistent. Although the industry was formalised further in 2014, the foundations of enforcement law have changed little.

This raises an important question: if the law has not fundamentally changed, how do we continue to improve as enforcement professionals?

In my view, the answer lies not only in adopting new technology, but in making smarter use of the powers already available to us.

Technology has transformed enforcement

Automated communications, SMS messaging, structured contact campaigns, AI-driven chatbots and digital engagement platforms have all improved efficiency and accessibility.

Technology enables us to engage with more people, tailor communication appropriately and provide easier routes for those willing to resolve outstanding debts.

However, technological evolution alone does not automatically deliver better outcomes. True progression comes from thinking differently, not simply communicating differently.

Looking beyond the debt

Every local authority faces the challenge of the persistent evader: the individual who repeatedly ignores penalties, council tax liabilities and other obligations while continuing the same behaviour.

We pursue debts lawfully and effectively, but in many cases the underlying problem remains. The same vehicle continues to park illegally, the same individual continues to offend and the same risks remain present within the community.

This led us to ask a simple question: are we limiting ourselves by focusing solely on the debt instruction in front of us, or are there complementary powers that can address the wider issue?

Lessons from DVLA enforcement

During the COVID period, Penham began working closely with the DVLA, utilising devolved powers through local authority clients to undertake untaxed vehicle enforcement operations.

Initially, this was viewed as an additional compliance activity. What quickly became clear was that these operations often identified a much broader pattern of non-compliance.

Contrary to popular perception, genuinely compliant motorists are usually given sufficient warning and opportunity to rectify an expired vehicle tax. The majority do so without further intervention.

Instead, many of the vehicles encountered were untaxed, uninsured and without a valid MOT. In many cases, vehicles had not undergone an MOT for several years. Approximately 80% of vehicles encountered during operations had no valid MOT.

Delivering wider public benefits

By combining DVLA powers with traditional enforcement activity, we achieved more than debt recovery.

Dangerous vehicles were removed from the road. Persistent offenders were disrupted. Ongoing parking and traffic contraventions were reduced.

The benefits extended beyond road safety. During operations, enforcement teams regularly discovered weapons within vehicles, including large knives, machetes and other offensive items. On some occasions, firearms were also recovered.

As parents, residents and members of our communities, we all recognise the growing concern around violent crime. Enforcement activity that helps remove weapons from circulation is making a direct contribution to community safety.

Improving communities

Untaxed and abandoned vehicles often become focal points for anti-social behaviour, attracting

vandalism, fly-tipping and other environmental issues. Through coordinated work with local authorities and the DVLA, many of these vehicles can be removed before they become long-term neighbourhood problems.

The results are tangible: cleaner streets, fewer abandoned vehicles, reduced anti-social behaviour and safer environments for residents, pedestrians and cyclists.

A broader industry mindset

The key lesson is not simply that DVLA powers are effective. It is that enforcement professionals should avoid becoming operationally blinkered.

Alongside compliance and regulation, we should continually ask:

- What wider issue is driving this non-compliance?
- Are additional lawful powers available?
- Can partnership working deliver a greater outcome?

At Penham, we have sought to broaden our perspective in this way. Not by replacing traditional enforcement or digital innovation, but by adding another strategic layer.

Innovation is often discussed purely in terms of technology. AI, automation and digital engagement are all important. But innovation can also mean understanding how existing legislation and powers can be applied more intelligently.

If we continue to look beyond the immediate warrant and explore how we can add value within the law, enforcement becomes more than a collection mechanism.

It becomes part of a wider public protection framework and that is a positive direction for the industry.

Dates for the Diary

SEPTEMBER 2026

2 & 3 **IRRV Scottish Conference, Glasgow**

29 to 1 Oct **IRRV Annual Conference, Telford**

30 **IRRV Performance Awards Gala Dinner, Telford**

NOVEMBER 2026

12 **Money Advice Liaison Group Conference**

**Do you have an event coming up that you would like to see added to this list?
If so, email the details to: michelle.wilson@plmr.co.uk**

IRRV CONFERENCES & EXHIBITIONS 2026



SCOTTISH CONFERENCE & EXHIBITION 2026

Crowne Plaza, Glasgow, 2 & 3 September

ANNUAL CONFERENCE, AWARDS & EXHIBITION 2026

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