

ENFORCEMENT

NEWS

The quarterly magazine from CIVEA, the Civil Enforcement Association

A Turning Point for
Enforcement: Evolution,
Oversight and the
Reality of Regulation?

Civil enforcement
Procurement

Local government

Social value Public services

Economic growth

Social justice Professional

Vulnerable people Technology

Safety Local communities

Fake letters



Summer 2025

IRR RV CONFERENCES & EXHIBITIONS 25/26

SCOTTISH CONFERENCE & EXHIBITION 2025
Crowne Plaza, Glasgow, 3 & 4 September

ANNUAL CONFERENCE, AWARDS & EXHIBITION 2025
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CIVEA CEO
Russell Hamblin-Boone

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CEO's Welcome

Welcome to the summer edition of Enforcement News.

We have a new editorial and production team, so you may see some changes to the look and content of our magazine in future editions.



Russell Hamblin-Boone
CEO, CIVEA

CIVEA works tirelessly through social media blogs, media briefing and meetings with MPs to try to evolve the narrative about our industry. But it takes a huge effort and time to turn the tide of public opinion, especially when it's being reinforced by those with a political agenda that are not accountable. Already this year we have heard MPs in parliamentary debates using extreme examples of headline stories to denigrate enforcement agents and disparage our essential work in support of central and local government. In a recent parliamentary speech Luke Charters, a Labour Member of Parliament for York, introduced a private members bill, The Regulation of Bailiffs (Assessment and Report) Bill.

Mr Charters' bill will now be shelved in place of the government's own plans to introduce a statutory regulator. Ministers are consulting on what limited powers should be given to the Enforcement Conduct Board. We will be working closely with the MOJ to ensure a proportionate outcome that is based in the reality of our working practices, not the exaggerated stories that consistently misrepresent us.

The reason Mr Charters gave for introducing his bill was to speak up when others cannot and to put right what is clearly wrong by getting a grip on rogue bailiffs. He did not identify who were rogue bailiffs or how many were among us, but populated his speech with exaggerated stories of "vulnerable people left petrified in their own homes and disabled people terrified that vital equipment could be wrongfully taken from them".

Mr Charters used his experience of working on anti-fraud regulations at the Financial Conduct Authority as justification for concluding that aggressive practices and inconsistent standards exist in our sector. He did not say to what extent, although he claimed that the industry is littered with dozens of examples of unregulated bailiff activity. In praising the ECB he failed to acknowledge that the Enforcement Conduct Board was an industry vision, developed and funded by CIVEA members that brought in the debt advice sector as partners.

Most worryingly, was the hyperbole used to demonstrate the case for statutory underpinning of the ECB. When Mr Charters spoke about people worrying about losing their disability equipment or their children's toys, he demonstrated a poor understanding of the existing regulations and no knowledge of modern enforcement practices. I doubt many enforcement agents can remember the last time they took control of household goods from the MOJ approved list. Listening to Mr Charters' speech, which was briefed by StepChange the debt charity, you could be forgiven for assuming that our members ran a fleet of vans regularly clearing houses.

But ludicrous as this polemic is, it has serious implications. Perpetuating such inaccurate narrative is dangerous. Irresponsible use of power and influence by MPs and in the media has consequences. We recently had an enforcement agent assaulted and blinded in one eye when he visited a home to collect thousands of pounds of unpaid council tax for the local authority.

The assailants claimed to be Freeman of the Land and as such exempt from UK law. They were just the sort of individuals that would be influenced by MPs' speeches.

We have been supporting the Ministry of Justice in preparing for a High Court case, Leighton and others v Ministry of Justice. The first hearing was in May at the Royal Courts of Justice. Another case is also being taken through the High Court where the defendant is relying on the Leighton judgment and declares himself a sovereign citizen exempt from council tax payment.

We are hopeful that the Leighton v HMG will come to a ruling that eliminates the argument that we are seeing in correspondence and on the doorstep. CIVEA members will benefit exclusively from regular reports from the court room.

You may have heard of a group calling themselves ACORN, the community union. It is not a union but a self-funding group of activists that are opposed to civil enforcement laws. We are monitoring the group's campaign activity and alerting members so that they can protect their staff, because the group has a record of assault and criminal damage.

CIVEA members stand for professional conduct and expertise and we can be proud of all that we have achieved to drive up standards in our sector.

There are clear signs of socio-economic change which manifests itself as a fracturing of the social contract with government. However, CIVEA members stand for professional conduct and expertise and we can be proud of all that we have achieved to drive up standards in our sector.

This year I am aware of four CIVEA members that have received excellence awards for new initiatives. More impressively they were winners in categories up against some high profile names in finance, consumer credit and collections. It is a clear indication that despite ill-informed commentaries on our sector, we are breaking into the mainstream, leading the way for other debt recovery businesses to follow.

Finally, I am pleased that the Executive Council approved an addition to the CIVEA team. Frances Williamson has joined Fran and me as Head of External Affairs and External Relations. She brings a range of additional skills, as well as an injection of new ideas and energy. I am sure she will be keen to meet as many members as possible in the coming months. I will be arranging for her to attend industry events and meetings as part of her induction.

One of Frances' key tasks will be supporting the planning for next year's conference. We will be gathering again at the De Vere Grand Connaught Rooms in London's West End on 23 April. For the first time we will be holding our AGM in the same venue on 22 April, which is open to all CIVEA members.

We are planning the programme, so if there is any topic you would like us to cover or speaker you would like to hear we are keen to have your ideas.

We will be publishing more details, including a range of sponsorship opportunities, very soon.

Please enjoy this edition of Enforcement News. We are always keen to include new content, so if you would like to contribute an article or take an advert please get in touch.

26/02

**GOVERNMENT AWARDS COURTS
INFLATIONARY FEE INCREASES**

The Ministry of Justice has announced plans to increase 171 court and tribunal fees to account for changes to the Consumer Price Index (CPI). The income generated from these uplifts will help to support the efficient and effective running of His Majesty's Courts and Tribunals Service.

MP CALLS FOR REGULATION OF BAILIFFS

Following a short debate in Parliament in February, Luke Charters MP has introduced a private members' bill titled, Regulation of Bailiffs (Assessment and Report). In a widely inaccurate assessment of the enforcement sector, which was heavily influenced by debt advice charities, he called for action against rogue bailiffs. There is more about this on the CEO Welcome in this edition.

21/02

**WOMEN IMPACTED MORE
THAN MEN BY PROBLEM DEBT**

'Bearing the burden: Unravelling women's debt dilemma' highlights some of the many challenges women face when dealing with their debt and finances. 62% of those seeking debt advice with StepChange in 2024 were women, reflecting a deepening financial crisis.

New research from Fair4All Finance and Trajectory also shows that although women make up 50% of the UK population, they account for 60% of people in financially vulnerable circumstances. 50% of women in financially vulnerable circumstances hold less than £500 in savings.

CITIZENS ADVICE PUBLISH 'DEEPER IN DEBT' REPORT

The report published in April 2025 indicates that 50% of Citizens Advice clients have a negative budget. Energy and council tax debts have surged by 69% and 37% respectively. Nearly half of those in debt have council tax arrears.

Among the recommendations the report calls for improvements to public sector debt collection, saying "Aggressive debt collection practices undermine financial resilience and push households into avoidable debt. Driving up standards in the public sector should be a key government priority, with particular focus on council tax debt and benefits overpayments."

09/06

**GOVERNMENT TO CONSULT ON REGULATION OF
ENFORCEMENT SECTOR AS WELL AS INCREASE PROTECTIONS FOR
THOSE FACING DEBT ENFORCEMENT ACTION AND RAISE FEES
RECOVERABLE BY BAILIFF FIRMS**

The Government has announced confirmation of the fees uplift as recommended in its Review of the Taking Control of Goods (Fees) Regulations 2014. The response also includes additional changes to the Taking Control of Goods Regulations, including new measures at the Compliance Stage. The Government is seeking views on a potential Bill to give legislative status to the Enforcement Conduct Board.

The Ministerial statement is here: questions-statements.parliament.uk/written-statements/detail/2025-06-09/hcws687

The details of the new measures and consultation on a regulatory body are here:

Government response to Taking Control of Goods Regulations consultation (updated 9 June 2025): gov.uk/government/consultations/taking-control-of-goods-regulations-consultation/outcome/taking-control-of-goods-regulations-consultation-response

Consultation on Regulation of the debt enforcement sector: gov.uk/government/consultations/regulation-of-the-debt-enforcement-sector

20/06

**MODERNISING AND IMPROVING THE
ADMINISTRATION OF COUNCIL TAX**

The Ministry of Housing, Communities and Local Government has published a consultation paper that sets out how the Government intends to modernise the administration of council tax to deliver a fairer and more efficient system for taxpayers and local government. This includes changes to processes for collecting and enforcing council tax charges. Modernising and improving the administration of council tax: gov.uk/government/consultations/modernising-and-improving-the-administration-of-council-tax/modernising-and-improving-the-administration-of-council-tax#next-steps

CIVEA Civil Enforcement Association

14/02

 **Martin Wrigley, Liberal Democrat, Newton Abbot**

To ask the Secretary of State for Transport, what information his Department holds on commercial usage of DVLA vehicle keeper requests that result in failed parking charge notices.

**Lilian Greenwood, Parliamentary Under-Secretary (Dept. for Transport)**

The law permits the Driver and Vehicle Licensing Agency (DVLA) to disclose information to allow the management of parking on private land. Information is provided as a first point of contact to help investigate alleged parking breaches, determine any liability and to help resolve disputes. The information is provided only to companies that are members of an appropriate accredited trade association and are subject to auditing to ensure the information provided is used appropriately.

Private parking operators must follow a code of practice and have processes for private parking charges to be challenged, including referral to an independent appeals service. Motorists may decide to appeal private parking charges for a range of reasons. This is a matter for the private parking sector and the information requested is not held. The DVLA monitors complaints and takes appropriate action, particularly where issues with operators or specific car parks appear to be recurrent.

25/02

 **Mary Glendon, Labour, Newcastle upon Tyne East and Wallsend**

To ask the Secretary of State for Housing, Communities and Local Government, whether she has made an assessment of the potential merits of giving people who have missed a single council tax payment more than seven days to pay before the remaining annual sum is made due in full.

To ask the Secretary of State for Housing, Communities and Local Government, what recent assessment she has made of the level of reasonable costs that local authorities can recover when issuing a liability order for council tax arrears.


**Jim McMahon, Minister of State (Housing, Communities and Local Government)**

Local councils are responsible for the collection and enforcement of council tax and have powers to agree alternative payment plans at any point in the collection process. The government's guidance on council tax collection makes clear that councils are expected to be sympathetic to those in financial hardship and willing to negotiate payments at any point in the process. The government keeps all council tax policies under review.

The government will publish a consultation in 2025 to consider options to improve council tax billing and wider council tax administration changes to support taxpayers.

Councils are responsible for the collection and enforcement of council tax, and it is for them to assess the reasonable costs incurred in issuing a liability order. This is an important matter which the government continues to keep under review. The government will publish a consultation in 2025 to consider options to improve council tax billing and wider council tax administration changes to support taxpayers.

28/02

 **Daisy Cooper, Deputy Leader, Liberal Democrats and Liberal Democrat Spokesperson (Treasury)**

To ask the Secretary of State for Housing, Communities and Local Government, whether she has made an assessment of the prevalence of alleged aggressive council tax debt collection practices.

**Jim McMahon, Minister of State (Housing, Communities and Local Government)**

Councils are responsible for the collection and enforcement of council tax. The government's clear expectation is that councils will be proportionate and sympathetic to those in hardship when determining the most appropriate action to collect tax.

11/04

 **Andrew Rosindell, Conservative, Romford**

To ask the Secretary of State for Justice if she will make her policy that local authorities that employ an internal team of certificated enforcement agents to collect fees under the (a) Taking Control of Goods Regulations 2014 and (b) Taking Control of Goods (Fees) Regulations 2014 must be accredited by the Enforcement Conduct Board.

To ask the Secretary of State for Justice, with reference to the Answer of 23 September 2022 to Question 51944 on Enforcement Conduct Board, if she will make it her policy to review the legal status of the Enforcement Conduct Board within two years of its operation.

To ask the Secretary of State for Justice, with reference to the Review of the Taking Control of Goods (Fees), published on 17 July 2023, when she plans to (a) (i) consult on the proposals and (ii) bring forward the legislative proposals outlined in that review and (b) bring forward legislative proposals to increase the fixed fees for High Court and non-High Court Fees.

**Sarah Sackman, Minister of State (Ministry of Justice)**

The Government is committed to ensuring that there are fair and sustainable enforcement processes available to judgment creditors for the enforcement of judgment debts and fines. We also want to ensure that those facing enforcement action, particularly the most vulnerable in society, are treated fairly.

The Government notes the findings of the 2023 review of the Taking Control of Goods (Fees) Regulations 2014 and will set out the way forward shortly.

The Government supports the important work undertaken by the Enforcement Conduct Board to ensure that people facing enforcement action are treated fairly. We are actively considering whether further legislation is required to ensure appropriate oversight of enforcement firms and enforcement agents using the Taking Control of Goods procedure.

The Government will set out its approach in due course.

29/04

 **Kevin Hollinrake, Shadow Secretary of State for Levelling Up, Housing and Communities**

To ask the Chancellor of the Exchequer, when the Valuation Office Agency plans to publish the draft council tax bandings for dwellings in Wales as part of the council tax revaluation in Wales.

**James Murray, The Exchequer Secretary**

The Local Government Finance (Wales) Act 2024 states that the Welsh Ministers can specify, in an order, the date by which listing officers must send a copy of the proposed valuation list to their billing authorities. If the Welsh Ministers do not make such an order, the deadline will be the 1 September before the date on which the list is to be compiled.

Therefore, for a compiled list date of 1 April 2028, the proposed valuation list would be made available on or before 1 September 2027.

20/05

 **Phil Brickell, Labour, Bolton West**

To ask the Chancellor of the Exchequer, whether her Department has made an assessment of the potential merits of including council tax debt collection in the scope of the Government Debt Fairness Charter.

**James Murray, The Exchequer Secretary**

The Debt Fairness Charter outlines principles for the fair and reasonable treatment of individuals who owe personal debt to central government. The first version was published in March 2024, with a commitment to ongoing review and updates as needed, and a review is currently underway.

President's Foreword

**Sarah Naylor**
President, CIVEA

We began the year anticipating that the Government would be preoccupied with the cost of living in this country and international events that impact our economy. However, there may be more attention paid to how public sector bodies recover debts...There is positive news from recent comments from Ministers suggesting that civil enforcement is built into the Labour Government's growth plans.

Alex Davies-Jones MP, Parliamentary Under Secretary of State for Justice, gave our sector an unequivocal vote of confidence when she said in a recent parliamentary debate: "The enforcement sector therefore plays an important role in supporting economic growth, funding public services and underpinning the rule of law."

As well as comments in parliamentary debates, we have tabled PQs and written to Ministers and the responses indicate a recognition that the government will need to maximise revenue options and also that ministers understand the work of enforcement is critical to this, as well as to maintaining the social justice system.

All this indicates that the government will be looking more closely at civil enforcement, taking into account the previous administration's review of the Taking Control of Goods Regulations and the recent Civil Justice Council's Enforcement Group Call for Evidence. The Enforcement Conduct Board will be also central to the government's plans and CIVEA will need to ensure that any outcomes are feasible and workable, while maintaining an actively competitive market.

We enjoy a good and constructive relationship with government officials, and we will be offering some thought leadership on where we can improve the enforcement process. For example, members regularly report:

- problems with the process for certificating Enforcement Agents.
- local authority procurement teams publishing unreasonable tender requirements, especially under social and added value.

We were delighted to hear from the Justice Secretary that the Taking Control of Goods reforms will be implemented and encouraged that the fees will be uplifted by 5%. Of course, we also want to devise a mechanism for a regular review of enforcement fees, which responds to inflationary changes. In the last twelve years, like all other sectors of the economy, we have suffered significant compound inflation to our costs, but unlike other sectors, we have had zero increase in our revenue per case. At the same time, we have to operate more onerous and costly processes to deliver our services. This is entirely unsustainable, and I cannot think of any other sector in the UK economy that has had to operate under such financial pressure with no ability to adjust pricing.

In April we were astounded by the government's decision to raise court and tribunal fees by up to 13%. HMCTS said that the fee increases were needed to reflect inflation and that they will produce a significant level of additional funding that will go

towards improving service delivery and reducing the overall cost to the taxpayer.

We put the same argument for our fees to be increased, and feel we have a strong case for fair remuneration in the future because our investment in technology far outstrips anything we have seen from HMCTS.

The Justice Minister's quote about our value to economic growth, local services and maintaining the legal process makes a clear case for a fair fees structure. With the ever-increasing challenge of recovering hard to collect debt, the industry needs to upskill its workforce and ensure it is adequately remunerated.

With government reforms and lobbying objectives, CIVEA has some heavy lifting to do on behalf of its members. The Executive Council has approved additional budget to bolster CIVEA's external agency support and we have a public affairs strategy that supports the government's growth agenda.

Aside from our achievements on regulatory reform, we have had some success with a review of the register of Enforcement Agents (otherwise known as the MoJ's 'Bailliff Register') and we are developing ideas on how we can future proof our industry to ensure that it continues to set an excellent example of public-private sector partnership.

Some of the main objectives that I would like to achieve under my presidency are improved public relations, which focus on the positive contribution we make to society and the professionalism of our staff. We are offering thought leadership to framework bodies, individual authorities and the ECB on the procurement process and I would like to make progress on addressing policy that is incompatible with a viable and competitive market, such as added and social value. I am delighted that we will finally see the government award the long overdue enforcement fee uplift.

The (ECB) has set out its objectives in a new Business Plan and CIVEA will be pressing to see delivery on its primary function of oversight of the new Standards and adjudication of contested complaints. It must not be distracted by the prospect of a Bill and its ambition for statutory underpinning, and we hope to see progress on the remaining Standards by the end of the year.

CIVEA is working tirelessly to promote our sector in the face of some strong and misguided campaigns. We must stand together to demonstrate to policymakers that we are a cohesive and progressive industry that has moved beyond the Punch and Judy politics of the past and is looking forward to meet new challenges.



CIVEA Civil Enforcement Association

Momentum for change: how GenAI will transform enforcement

Council tax is behind thousands of doorknocks every week. It's the most common debt among people seeking help — and one of the hardest to collect. According to Citizens Advice, for those behind on payments, it often takes a backseat to rent, credit cards or energy bills and half of those in council tax arrears have negative disposable income.

For enforcement companies, it's a growing challenge amid shrinking margins and increased scrutiny. Firms are chasing debts in a commercial environment that hasn't kept pace. On 9th June, the Government announced a 5% increase to the fees enforcement agencies can charge, the first uplift in 12 years. But with operating costs continuing to rise, there's still a risk that firms may need to restructure or reduce staff.

At the same time, public trust in enforcement remains low. I regularly hear from agencies that negative campaigns — regardless of actual practice — have entrenched public perceptions. This persists even as operational standards rise.

There is momentum for change. The launch of the Enforcement Conduct Board in 2022 brought greater oversight, and the 2025 rollout of the National Support Network with CIVEA will help agents direct vulnerable customers to support.

But will perception really shift when ECB data already shows 94% of visits are fair and respectful? The challenge isn't just how enforcement behaves — it's how it's experienced and understood.

Many firms are turning to tech solutions like route optimisation and customer profiling. These tools help, but often operate in silos, addressing symptoms rather than the root issues: high visit costs, broken arrangements, and late intervention. As the founder of a tech company focused on improving collections outcomes, I've seen this dynamic play out first hand time and time again.

That's where GenAI offers a more fundamental shift. AI agents can engage customers earlier — and more personally — before cases escalate to enforcement. With limited outbound capacity from councils, AI can step in: holding supportive conversations, answering questions, flagging vulnerabilities, even checking benefit entitlements. These agents can also co-create affordable, sustainable payment plans entirely independently.

Behind the scenes, GenAI can analyse vast amounts of unstructured case data to help teams prioritise where human visits will add the most value. It doesn't replace frontline staff — it helps them focus where empathy and judgment matter most.

This isn't about softening enforcement. It's about making it more commercially viable and socially useful.

By reducing unnecessary visits, increasing recovery through realistic plans, and connecting people to help earlier, GenAI can help enforcement firms improve both outcomes and reputation.

Done right, enforcement becomes more than a recovery tool. It becomes a gateway to public support — including access to the £23 billion in unclaimed annual benefits. That's a shift that can reshape public trust and position the sector as a smarter, more integrated part of the support system.

The future of enforcement isn't heavier boots on the ground. It's earlier, smarter, more supportive engagement — and the tools to deliver it are now within reach.



Loris Raimo
CEO and Co-Founder of conversational AI debt tool Snorkl

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WE'RE BACK IN 2026! CIVEA AGM, CONFERENCE & GALA DINNER

The Civil Enforcement Association is heading back to the elegant De Vere Grand Connaught Rooms in Covent Garden, London, for our annual general meeting and bi-annual conference and exhibition. We're also thrilled to announce the return of our prestigious excellence awards and gala dinner, ensuring a memorable evening for all.

- Our conference will bring together the enforcement industry, local government, the technology sector, civil service and debt charities to debate issues and share ideas
- The CIVEA conference is a bi-annual flagship event, which has become an industry highlight. The industry excellence awards at a gala dinner, recognises the achievements of individuals and firms.
- The full programme will be published soon and there will be sponsorship, networking and exhibition opportunities.

If you would like to register your interest, please contact Fran Richardson at admin@civea.co.uk



**Wednesday 22nd
April–Thursday 23rd
April 2026**





Nigel Blair
Head of Strategy,
NEC Software
Solutions

The landscape of local government in England is on the verge of a profound transformation.

Local Government Reorganisation: the software challenge behind the shake-up

With the government's White Paper calling time on two-tier structures in favour of large unitary authorities, we're witnessing the largest reorganisation in decades. But while the headlines may focus on the political implications and governance structures, another transformation is quietly taking place—deep within the systems that keep councils running.

From the perspective of a software supplier, the challenge is both technical and cultural. The merging of councils isn't just about redrawing boundaries, it's about rethinking how services are delivered, systems are structured, and citizens interact with local government.

At the heart of the government's proposals is a desire to simplify and modernise local government by abolishing the current two-tier model of counties and districts. In its place: larger, single-tier unitary authorities serving populations of 500,000 or more.



The implications are vast...

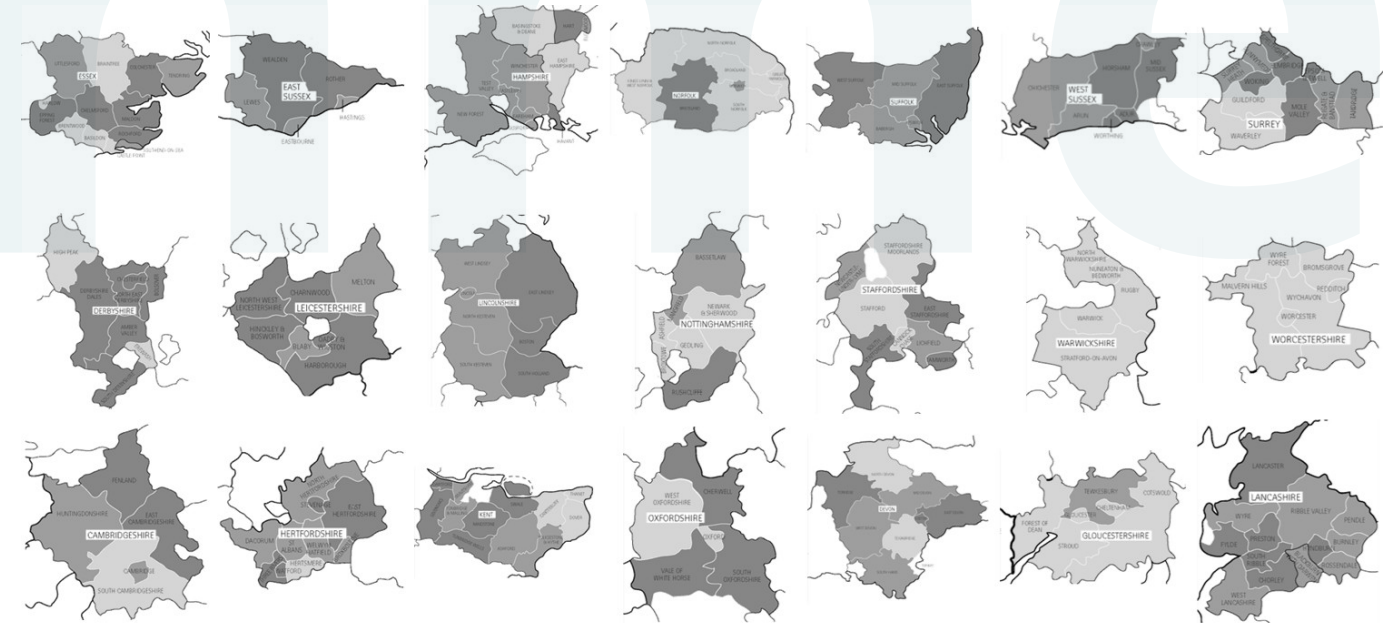
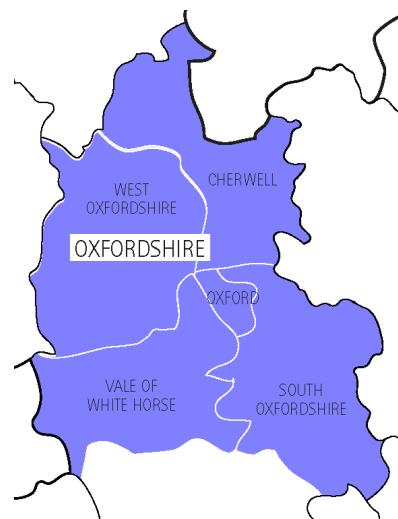
**21 counties & their
164 constituent districts**
would be abolished by this change.

15 current unitary authorities
may also be affected.

That's a potential reduction from
around 200 councils
to fewer than **50**.

Already, the first steps of this process have taken place. Elections were postponed in seven of the counties and two unitaries to allow time for proposals to be developed. While submissions were made earlier this year, full proposals are not expected until November. Some unexpected alliances and cross-border arrangements are being floated, suggesting this is only the beginning of a wider and longer-term reshaping of English local government.

To understand the decision-making ahead, consider Oxfordshire. Currently home to one county council and five districts, it faces several options: become a single large unitary (as happened recently in Buckinghamshire), split into two (like Northamptonshire), or entertain cross-border authorities with neighbouring counties (as seen in the Ridgeway Council proposals). There is no consensus, but whichever model is chosen, the status quo will not survive.



21 counties, 200 authorities abolished, < 50 new unitaries created

From a software and systems viewpoint, the transition to a unitary authority is a significant shift. Small or medium sized councils that have operated independently for decades, often using different software, processes, and data structures, must now face life as a single, large unitary.

That means:

- Reviewing all systems currently in place
- Engaging with suppliers to understand what solutions are available
- Ensuring that our plans are aligned with changes in technology and the ongoing evolution of revenues and benefits
- Considering whether existing platforms and processes are fit for purpose given their significant increase in size
- Investing in people and training—because a new structure requires a new mindset, and new skills

Implementation is about far more than choosing a new system. It's about working as one new unified authority and not its disparate components. It's also about ensuring the underlying infrastructure is robust enough to support vastly increased demand—more users, more citizens, more data, more complexity; a move for further online self-service and automation will be compelling.

Servers and databases must be capable of handling peak periods like annual billing as well as servicing the daily demands of end users and, increasingly, citizens.

Migrations must deal with well-worn issues: data mapping and cleansing and standardising of policies and business practices. All of this is compounded when merging multiple databases while retaining data integrity and reconciliation. In Buckinghamshire, for example, the needs of four legacy councils and the emerging single database meant maintaining fifteen separate databases through the transition.

Perhaps the most arduous task is managing duplication: addresses, council tax accounts, benefit claims and many internal reference numbers. Duplicate records aren't just inconvenient—they can lead to data anomalies, corruptions and service failures if not meticulously handled.

Beyond data and systems lies another layer of complexity—standardising the rules and practices that underpin your operations. Every council has its own local schemes: billing cycles, direct debit dates, discounts, recovery processes, court jurisdictions and council tax support schemes.

Unifying these across a new authority is a challenge that goes beyond technology—it touches on culture, precedent, and public expectation.

Amid the technical and operational upheaval, there's opportunity. Councils willing to embrace change can emerge from this process with more efficient systems, improved citizen experiences, and greater agility.

But only if they ask the right questions now

- What should our future operating model look like?
- Are our current suppliers capable of scaling up with us?
- Do we have the internal capability to lead this transition?
- How can we make best use of data and digital services to improve outcomes?

Local government reorganisation is not a quick fix—it's a once-in-a-generation opportunity to design better, smarter public services. But success will depend not only on governance structures, but on systems that can cope with scale, complexity and change.

From the perspective of a software supplier, it's a time of excitement and pressure in equal measure. Councils that take a strategic, informed, and collaborative approach to system transformation will be best placed to reap the benefits in the years ahead.



Daniel Pearce
Director of
Business
Development at
Telsolutions

Key innovations: why enforcement agencies must prioritise investments in AI, automation, and digital platforms

The enforcement industry is set to undergo significant transformation over the next five years. The past half-decade has borne witness to immense changes in both technology and society. As we look ahead, it's clear that emerging technologies, services, and trends are poised to redefine how enforcement services interact with the public and deliver outcomes.

Recognising this potential for change, the government has been actively shaping its artificial intelligence (AI) policy to drive innovation and societal progress. Introduced in 2021, the National AI Strategy outlined an ambitious 10-year plan to harness AI's potential. However, as is often the case, government policy and practical, real-world advancements rarely align seamlessly, particularly in the enforcement industry, where efficiency and adaptability are paramount.

Earlier this year, in February 2025, the government partnered with AI pioneers such as Anthropic to explore the application of advanced AI solutions.

One notable example is the integration of Anthropic's AI chatbot, Claude, to improve public interactions with government services. For the enforcement sector, this kind of technology offers transformative potential — not just for communication but for streamlining case management, enhancing customer engagement, and optimising operational costs.

To thrive in an evolving financial landscape, enforcement agencies should embrace these advancements with urgency. Investment in AI-driven technologies and automation will no longer be optional but essential. Staff handling collections, case management, and compliance enforcement must advocate for these tools to drive cost efficiencies and boost service delivery. Let's face it — there's no place for outdated processes anymore when cutting-edge solutions can yield measurable returns and create levels of separation between different firms that on face value do the same job.

Key Innovations for the Enforcement Industry

The private sector has already set a benchmark for leveraging AI, automation, and personalisation. These advances are not just aspirational — they are necessary for the enforcement industry to keep pace and evolve to meet rising expectations.

Below are some of the critical innovations:

1. Hyper-Personalisation with AI & Predictive Analytics

AI-powered insights allow organisations to predict customer needs and behaviour with unparalleled accuracy. Enforcement agencies can adopt this approach to provide tailored strategies for customer engagement, whether resolving disputes, ensuring compliance, or encouraging prompt payments.

Real-time personalisation, now a staple in the private sector, should be adapted to enforcement operations to deliver precise and impactful communication. Moving beyond generic messaging, agencies can deploy data-driven approaches to send the right message to the right individual at the right time.

2. Enhanced Virtual Assistants and Chatbots

Virtual assistants and AI-powered chatbots will soon take centre stage in customer interactions. Unlike traditional scripted responses, these tools can engage in meaningful, context-aware conversations

that address individual concerns. For enforcement, this means more efficient resolution of queries, fewer escalations, and reduced operational strain.

AI agents have already demonstrated their ability to cut customer interaction costs by up to 80% while significantly enhancing user experience. Additionally, multilingual support opens up new possibilities for accessibility, ensuring that enforcement agencies can serve diverse communities effectively.

3. Efficiency Through Automation

Automation has become a game-changer in reducing manual workloads and improving accuracy. For enforcement, automating tasks such as case filing, payment reminders, and document processing can lead to substantial cost savings and time efficiencies. Automation technologies will not only streamline routine tasks but also enable enforcement officers to focus on more complex, value-added activities.

Conclusion

The enforcement industry is at a pivotal moment. To remain relevant and deliver high-quality services, agencies must prioritise investments in AI, automation, and digital platforms. By doing so, they can achieve improved efficiency, reduced costs, and enhanced public trust. Embracing these advancements isn't just about modernisation; it's about staying ahead in a rapidly changing world.



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Creating a predictable
revenue stream

"We are so pleased with the
revenue generated from
a batch of cases that was
due to be written off, we
also wish to thank you for
the sensitivity shown to
the customers achieving
these collections with zero
complaints received"

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We will be exhibiting at Parkex in May and look forward to seeing many of you there **(Stand P50)**

Newlyn plc transitions to Employee Ownership Trust

We are delighted to announce that **Newlyn plc** has officially transitioned to an **Employee Ownership Trust (EOT)**, marking a significant milestone that underscores our commitment to long-term sustainability and independence as a leading provider of enforcement agent services.

As an EOT, we reaffirm our commitment to fostering a collaborative and purpose driven work environment, where the values of fairness, transparency, and employee empowerment are embedded in our structure. Becoming an EOT secures our legacy while preserving the independence that has always defined Newlyn. This aligns perfectly with our ethos of sustainability, ethical business practices and a forward-looking vision that benefits our clients, employees and the wider communities we serve. Our commitment to excellence remains steadfast. Driven by a passionate team that value a human approach to every interaction, Newlyn will continue to provide exceptional service to all our parking clients.



For more information, contact **Helen White** (Sales & Marketing)
✉ hwhite@newlynplc.co.uk ☎ 07931 811314 @ [newlynplc.co.uk](https://www.newlynplc.co.uk)

From Transition to Transformation

Equita is one of the longest established enforcement agencies, delivering a wide range of enforcement and collection services to Local & Central Government, Legal, and Commercial clients.

Now, as part of the ColX Group, we are focused on driving up collection, quality, and performance through new automation, smarter processes, and the use of dynamic technology — including Genesys omnichannel contact centre software — and the group's unique and unrivalled in-house developed ColXSys System for data-driven collection strategies.

Connect with Luke to discuss how Equita can work in partnership to improve collection and quality performance.

Luke Fowler, Client Services Director
luke.fowler@colxgroup.com

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- Sundry Debt
- Arrest Warrants
- CRAR
- HBOP

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Our focus is to achieve continuous improvement in delivering quality services based on the best technology, dynamic automation, and highly trained staff. We are proud to deliver our group's new in-house innovation, ColXSys, for the very best in case management through data-driven intelligence to maximise collection strategies and drive up performance for best-in-industry collections.

Connect with Alyn to explore the future of data led debt collection.

Alyn Lewis, Chief Commercial Officer
alyn.lewis@colxgroup.com

ECB welcomes Government plans to introduce statutory regulation



The launch of the Government's consultation on enforcement industry regulation was a significant moment for the ECB, and for the industry as a whole. We now know that Government believes "it is necessary to legislate to require all enforcement firms to be accredited or licensed by an independent statutory regulator".

The vast majority of enforcement firms have shown their support for independent oversight some time ago by embracing the principles of the ECB accreditation model. We've worked with both the industry and the debt advice sector to ensure that our model is practical, fair and effective, and we welcome the collaborative spirit that has brought us to this point.

However, as Minister Sackman rightly noted when announcing the consultation, it is essential that all enforcement firms and enforcement agents are held to the same standards and regulated by a single, independent body. Currently, that is not the case.

We estimate that up to 320,000 debts are enforced annually by firms outside of the ECB's accreditation. When issues arise in these cases, our ability to intervene is limited. This is unacceptable, especially considering the significant impact enforcement action can have on individuals, including those in vulnerable circumstances.

We believe that limited, proportionate statutory powers will benefit everyone – firms, agents and members of the public. First and foremost, statutory regulation will ensure that everyone working in this area operates to the same standards, creating a level playing field and protecting the public (and the industry) from any bad practice or bad operators. But it should also help to ensure that the enforcement industry is recognised as a professional, transparent and accountable industry.



Our goal is to secure statutory underpinning that achieves three key objectives:

- 1. Making accreditation mandatory for all enforcement firms.**
- 2. Granting us the authority to certify individual agents (and remove this authorisation if necessary).**
- 3. Shoring up the whole foundation of our model by removing the ability of providers to simply walk away.**



We are committed to remaining agile and responsive, with targeted and proportionate powers and a framework that avoids unnecessary bureaucracy.

For firms already accredited, the changes we are seeking will not represent a major shift, but rather a continuation and strengthening of our current oversight approach.

The consultation on statutory regulation will run until 21 July. Over the coming weeks we will be engaging with CIVEA, firms and agents on our vision for statutory powers. Look out for updates on our website and on our LinkedIn page.

The industry has proactively supported and helped to lead the charge on independent oversight to this point – I am hoping this will continue with statutory regulation now on its way.



Chris Nichols
Chief Executive,
Enforcement
Conduct Board



Daniel Kelly
Money and
Pensions
Service

Collaborating with the debt advice sector

using the Standard Financial
Statement (SFS)

In an increasingly complex financial landscape, the Standard Financial Statement (SFS) has become a cornerstone of the UK's debt advice sector.

Developed by the Money and Pensions Service (MaPS) in collaboration with major advice providers, creditors, and trade bodies, the SFS offers a consistent yet flexible approach to assessing an individual's financial situation. For local authorities and enforcement agents, understanding how and why the SFS is used is essential to ensuring effective, compassionate, and efficient debt resolution.

What is the SFS?

The SFS is a single-format financial statement used across the debt advice sector. It standardises how income and expenditure (I&E) information is gathered and presented, using a common set of expenditure categories and household spending guidelines.

- This standardisation benefits all parties:
- Clients avoid the stress of repeating their financial story multiple times.
 - Debt advisers can work more efficiently and consistently.
 - Local authorities and enforcement agents receive clear, comparable data that supports fair decision-making.

How do the SFS spending guidelines work?

The SFS is more than just a form—it's a policy standard that reflects a shared commitment to fairness and sustainability in debt resolution.

Arriving at a single picture of what constitutes a reasonable income and expenditure is impossible. Each household presents different circumstances that require a tailored approach. In constructing the SFS spending guidelines, we needed a simple, flexible, yet consistent framework that allows for this variation.

The SFS spending guidelines utilise the Living Costs and Food Survey conducted by the Office for National Statistics. The guidelines are based on the bottom 20% of households by income in

the sample — effectively capturing what low-income households typically spend on flexible areas of expenditure.

Importantly, these guidelines are not limits or targets. They are statistical benchmarks designed to reflect typical spending patterns. When an adviser carries out the SFS process with a client, they do not simply provide the spending guideline upfront. Instead, they establish what is reasonable for that household's circumstances. Most of the time, this will be below the spending guidelines. Where a client needs to spend more than the guideline, the adviser supports this with a clear explanation (and, where possible, evidence) as to why the expenditure is appropriate. Such reasons might include vulnerable circumstances or complex childcare or caring responsibilities.

Affordability challenges are growing

Arriving at sustainable payment arrangements has become more difficult due to the rising cost of important household bills. Debt advice firms report that the issues they are seeing increasingly relate to priority payments, rather than non-priority unsecured lending. These pressures on essential monthly expenditure are particularly acute in the private rental sector. According to the ONS Index of Private Housing Rental Prices, rents have been climbing steadily, placing increasing pressure on household budgets. The ONS provisional estimate is that average UK monthly private rents increased by 7.7%, to £1,332, in the 12 months to March 2025.

This trend makes the SFS — and collaboration with debt advice services — even more vital. By using the SFS, advisers endeavour to find repayment plans that are realistic and sustainable, reducing the risk of plans breaking down or further financial hardship.

COLLABORATING WITH THE DEBT ADVICE SECTOR

Why accepting the SFS matters

For local authorities and enforcement agents, working with debt advisers who use the SFS is the most efficient and effective approach. Here's why:

- **Consistency:** You receive financial statements in a familiar format, with spending guidelines you can trust.
- **Fairness:** You can be confident that the budget reflects a reasonable assessment of the client's situation, prioritising debts and taxes appropriately.
- **Efficiency:** You avoid the time and resource costs of requesting additional evidence or challenging every line item.

This point on efficiency is crucial. Increasing income to your organisation is not just about maximising the amount received, but also about reducing the cost of collection. By working with debt advisers and accepting payment arrangements within the SFS framework, you can eliminate much of the costly negotiation time, while knowing that the offer received is grounded in a robust and fair methodology.

What if you have concerns about a debt advice provider's use of the SFS?

While the SFS is designed to promote consistency and fairness, MaPS recognises that misuse can occur. If you believe a debt advice agency is:

- Failing to proactively provide explanation or reasonable evidence when spending guidelines are exceeded,
- Consistently maxing out spending guidelines without justification, or
- Using the SFS in a way that undermines its integrity,

You can report these concerns to the SFS Support Team at sfs.support@maps.org.uk. This helps maintain the credibility of the SFS and ensures it continues to serve all parties effectively.

Conclusion

The Standard Financial Statement is a vital tool in the UK's debt advice ecosystem. For local authorities and enforcement agents, embracing the SFS means working smarter — not harder. It ensures that affordability assessments are fair, consistent, and based on real data. And in a time of rising financial pressure on low-income households, that's more important than ever.

By supporting the use of the SFS — and holding it to high standards — we can all play a part in building a more resilient, compassionate, and effective collections and enforcement system. To learn more about the SFS you can visit our website or contact us at sfs.support@maps.org.uk

STANDARD
FINANCIAL
STATEMENT

Name:
D.O.B.:
Application: ■ Single ■ Joint
Partner: (if applicable):
Partner D.O.B. (if applicable):
Address:

Dependent children: Under 14: Over 14:
Other dependants:
Number in household:
Number of vehicles in household:
Housing tenure: ■ Owner ■ Mortgage ■ Tenant – private
■ Tenant – social ■ Living with parents ■ Other

Please confirm you have considered
(or discussed with an adviser) the use of
any assets to make lump sum payments

Tick to
confirm ✓
☐

| Overview | Amount (£) |
|--|------------|
| Total income | |
| Total outgoing | |
| (Income – outgoings) | |
| (Savings contribution) | |
| Debt admin fee (if applicable): | |
| Total available for priority creditors | |
| Total available for non-priority creditors | |

| Monthly Income | |
|--------------------------|--|
| Earnings | |
| Benefits and tax credits | |
| Pensions | |

Contact/team name:
Agency:
Agency address:

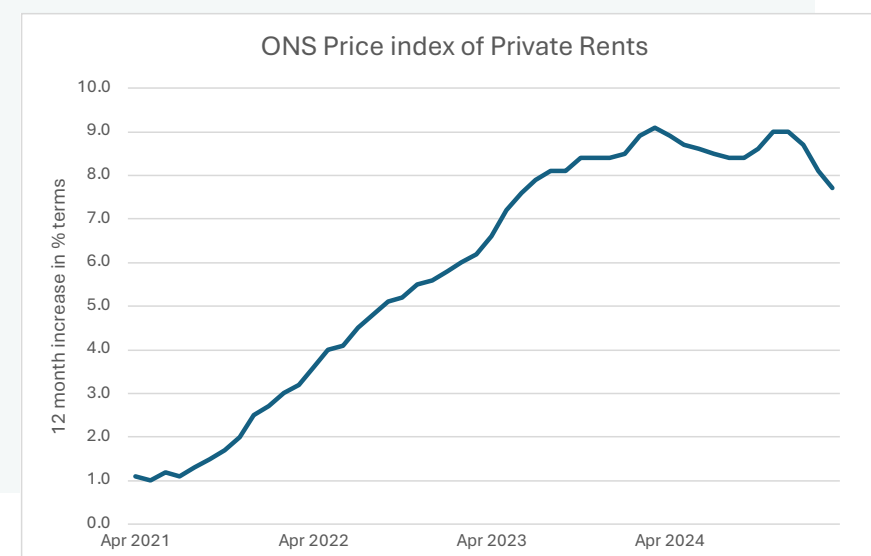
SFS licence key:
Case reference number:
Date of statement
Date of review (if applicable):

Employment: ■ Full-time ■ Part-time
■ Unemployed ■ Not working due to illness / disability
■ Self-employed ■ Retired ■ Carer ■ Student ■ Other
Partner's employment: ■ Full-time ■ Part-time
■ Unemployed ■ Not working due to illness / disability
■ Self-employed ■ Retired ■ Carer ■ Student ■ Other

Additional notes (e.g. reasons for debt, circumstances,
temporary situations)

e.g. Made redundant in June 2014 and was out of work
for 6 months

e.g. Communications and leisure; Mobile phone –
client has multiple family members abroad





Amy Colins
Managing
Director of
Rundle & Co

The Thank-You You Don't Expect

When most people think of enforcement agents, thank-you notes aren't usually the first thing that comes to mind. Instead, they might picture confrontation, raised voices, demands, or even the removal of items like televisions and laptops. But the reality of this work is far more nuanced and perhaps that says as much about public perception as it does about those of us in this profession.

Every so often we receive a message from someone who was visited by one of our agents. These messages are not complaints, they are expressions of relief, and sometimes, even gratitude. That may seem surprising, but if you've been in enforcement long enough, you start to understand why. Enforcement isn't just about collecting money to sustain public services; it's about engaging with people, and often people in very difficult situations and doing so with compassion and humanity.

This is especially important given the growing challenge that councils face in identifying vulnerability within their communities. With fewer in-person services and limited engagement from residents, many councils simply don't know when someone is struggling until an agent physically visits their home. And often, that agent is the first person to notice.

Our agents, then, are not just debt collectors. They are front-line responders, identifying vulnerability where it hasn't yet been flagged, and offering help in real time. One woman, burdened by debts resulting from domestic violence and job loss, wrote to thank our agent for her empathy and emotional intelligence.

She gave me reassurance... She was a great ambassador for your company.

Another enforcement agent was praised by a debt adviser for going "above and beyond" to support vulnerable clients and guide them to the help they needed.

It would be easy to dismiss these stories as rare exceptions. But they aren't. These experiences reflect a significant shift in how modern enforcement is carried out. Today's agents are trained to recognise vulnerability, de-escalate tension, and provide supportive interventions, often before a council has had the chance to.

Of course, not every visit ends in gratitude. This is, and always will be, a challenging profession. But stories like these matter. They are a reminder that enforcement is not just about the numbers, it's about the human side of the job. Behind every statistic is someone whose life can be affected by the way we approach our work.

These stories also raise an important point: people often ask what innovation looks like in our field. Is it new technology? AI? Digital communications? All of these play a role. But sometimes, the most transformative act is simply knocking on a door, seeing someone clearly, and treating them with dignity. That doesn't necessarily make the job easier, but it does make the outcome better and sometimes, it changes a life.

We should never underestimate the power of that.



The Civil Enforcement Association (CIVEA) has identified a 300% increase in reports of people impersonating enforcement agents and using aggressive tactics to scare victims into paying fictitious debts.

Civil Enforcement Association reports 300% increase in 'fake bailiffs'

CIVEA has been notified of 26 'fake bailiff' reports in the first three months of this year (January–March 2025)—almost equal the amount received during the whole of 2024.

In response, the trade association for civil enforcement agencies in England and Wales has issued advice on identifying a genuine enforcement agent to protect households.

Sarah Naylor, President of CIVEA, said: **"We are frequently hearing of rogue individuals who pose as enforcement agents, using tactics based on fear and urgency to cause distress for people at their home, online and over the phone. It is a criminal offence to impersonate an enforcement agent and we want to call out this illegal behaviour by explaining what a genuine agent would do differently."**

Many people don't realise the role of an enforcement agent or they have an opinion based on a stereotypical portrayal from TV or social media. By arming people with information, we hope to empower them to identify an imposter and avoid falling victim to fraud."

Every enforcement agent is required to hold a certificate granted by the county court which proves they are qualified to work and has sufficient knowledge of the law. CIVEA recommends asking to see the agent's certificate or ID card, or to search for their name on the Ministry of Justice online Certificated Bailiff Register.

An enforcement agent should be able to provide a unique court reference number for the case. This number can be checked with the corresponding County or Magistrates Court and should appear on all previous correspondence.

Sarah Naylor says:

Only a criminal would rush and panic you into paying or sharing your personal information on the spot. A genuine enforcement agent would always allow time for you to check their details and confirm legitimacy if you're unsure. They would offer multiple payment options, they would not be aggressive or coercive, and you would be contacted multiple times before an agent visits.

Enforcement is often the last point of contact following multiple attempts to recoup debt, and the objective is to help resolve your debt. Enforcement agents are professionals who are skilled at identifying and supporting genuinely vulnerable people who cannot pay their council tax. Those people are directed to places that can help.

We understand how people can feel panicked into paying but we encourage everyone to take a breath and withhold their information until they are dealing with a genuine agent.

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Resolve Together.
As One Team

rundles.org.uk | acollins@rundles.org.uk



Avice for identifying a genuine enforcement agent

CIVEA recommends that you remember to **ASK:**

A = Aware

Are you aware of the debt or fine that is demanded? An enforcement action will not occur without prior notice, and you will have had previous correspondence from the local authority or courts.

S = Suspicion

Does anything seem off, especially email addresses or requests for bank transfers? Fraudsters often demand money straight away, they only offer one payment option, and request monies be transferred to a personal bank account. CIVEA member firms may ask for a debit card payment but they would never request bank account details to arrange a bank transfer. CIVEA recommends withholding your bank account details and refusing a payment if you are unsure.

K = Keep calm

Take a breath and don't rush to act. A fraudster will try to push into making a payment and tell you it's urgent to avoid extra fees. Don't be rushed and, if you are in doubt, make some inquiries. A genuine enforcement agent will be happy for you to make checks.



Philip Hammond
Penham Excel

Penham Excel making a positive impact to the local community

Social value is becoming increasingly important in our industry, and it can be viewed in many different ways. At Penham Excel, we strive to provide something that truly makes a difference and where possible puts a smile on people's faces.

We also regularly 'think outside the box' and a few years back started working with local authorities and the DVLA to track down untaxed vehicles. This not only helped improve collection rates in other areas such as council tax, but it also led to the removal of untaxed and unroadworthy vehicles from the community some of which contained weapons and drug paraphernalia and were being used for criminal activities.

As an example, our team looked at our work with local authorities, our strengths, and our passions, and we were able to create an amazing day for students at Stafford College.

Given our strong ties to the motor industry through our group of companies, we have extensive knowledge of vehicles and HGVs. Leveraging this expertise, we approached Stafford College to provide a new learning and development opportunity for their students in the vehicle and motorsport fields.

After several meetings, we were able to supply the college with vehicles that had been removed from the community, allowing the students to work on and develop their skills for the real world. But we didn't stop there. We also provided motorsport kit cars and saloon cars for the students to build, and then they had the chance to sit in and test drive them on a racetrack.

This end goal of building and driving the cars instantly enhanced the students' learning experience and provided a day they'll never forget. We hired the Curborough Sprint course near Lichfield, Staffordshire, and provided motorsport drivers to give the students high-speed laps in the cars they had built. The smiles on their faces were priceless.

With over 100 students in attendance, we also gave them the opportunity to drive the cars they had serviced and repaired. Seeing 16-year-olds have such an amazing experience was truly magical, and the time and effort put into organising the event was well worth it.

Ofsted was amazed by the day and the positive impact it had on the students, praising both Stafford College and Penham Excel for their collaboration and the incredible event they created.



COMMENT BY ROB FROM STAFFORD COLLEGE

It's great to work with such a company as Penham Excel and Phil as its director. The ideas and implementation of such events as this Curborough car day have made a massive difference to students, not only giving them a day to remember for life but also a reason to work hard during the course.

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Telford International Centre, Telford, 1, 2 & 3 October

SPRING CONFERENCE & EXHIBITION 2026
Coventry Buidling Society Arena, Coventry, 12 & 13 May

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CIVEA CEO
Russell Hamblin-Boone

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