

# COVID-19 Support Plan, 26th January 2021

Government has decided that enforcement is essential. The Ministry of Justice has issued <u>guidance</u> on how to work safely during the pandemic, including social distancing and dynamic risk assessment. The CIVEA COVID-19 Support Plan, to which all members adhere, exceeds this guidance.

HM Courts and Tribunals Service is maintaining a full court service, so it is important that Enforcement Agents are able to support the courts safely and responsibly when instructed on court orders and warrants.

Therefore, CIVEA has provided the following Guidance as a reminder to all Enforcement Agents.

# **Enforcement Agents**

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

- Enforcement Agents must not enter domestic premises
- Visits by Enforcement Agents will be contactless in line with published COVID safe working practices
- Enforcement Agents should keep a distance of a least 2 metres and explain the reason for their visit
- Where a householder discloses that they have tested positive for COVID-19 within the last 28 days, all enforcement action should be suspended for 14 days
- Enforcement Agents are entitled to request proof, such as a screen shot from the NHS tracking app.
- In agreement with clients, forbearance should be offered for those infected or affected by measures taken to contact the virus (such as extended voluntary breathing space, payment breaks or temporary reduced payment plan)
- Where there are high volumes of infection in a concentrated area, enforcement visits should be conducted in line with Ministry of Justice policy
- Enforcement Agents should be provided with personal protection equipment and appropriate training on its use.

# **Pre-visit Assessment**

Every attempt will be made to engage with an individual prior to an enforcement visit. Where appropriate, members will make outbound calls in advance of enforcement visits to identify any vulnerabilities or changes



in circumstances. Pre-visit assessment will also seek to identify 'critical workers' who may need additional support.

## Training

All enforcement agents are required to undertake mandatory CIVEA-approved training prior to any recommencement of visits.

Important: The training syllabus has been updated with a slide deck to reflect current Government and Public Health England and Wales guidance. The new slides are accessed via a portal (registration required), which has been circulated to all members.

The bespoke training programme includes: the effective use of protective equipment and social distancing requirements, how to protect themselves and those that they encounter in the community.

This will be supplemented by refresher training on supporting the vulnerable and recognising mental health issues.

#### Wearing of face masks

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

#### Handling cash

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

#### Immobilising vehicles

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

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



#### Vulnerable customers

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

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

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

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

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

• Where appropriate vulnerable people or those who have been severely impacted financially by the pandemic, e.g. loss of job, Statutory Sick Pay, will be referred to debt advice agencies for additional support.



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

## Data collection and recording

All CIVEA members will collect and record details of customer vulnerabilities, in line with data protection requirements e.g. customer consent, and develop support plans that reflect CIVEA's guidance on assessing the impact of COVID-19 on vulnerable people.

## Provision of protective equipment

The majority of enforcement payments are made by telephone before an enforcement agent is required to visit or after a letter has been left. When visits are necessary, workwear and hygiene supplies will be provided to protect and reassure staff and members of the public. Enforcement agents will wear protective equipment (such as face masks and gloves) practice social distancing, comply with enhanced hygiene techniques (including disinfecting their kit) and be issued with hand sanitizer. This is in full compliance with the Government and Public Health England and Wales advice.