

Policy on the Management of Cases that Involve Multiple Council Debts

2026– 2028

Newark and Sherwood District Council

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1. Introduction

This policy sets out the Council's approach to identifying, managing, and supporting individuals whose debts and/or arrears are in more than one Council area (e.g. housing rent and council tax). In accordance with the principles set out in the Council's Corporate Income and Debt Strategy, our aim is to ensure that all customers receive fair, consistent, and compassionate treatment, while safeguarding the Council's financial interests.

2. Objectives

- To provide a clear framework for officers dealing with cases involving multiple Council debts.
- To promote early intervention and support for customers at risk of financial hardship.
- To ensure a coordinated approach across council departments and our correspondence with partner agencies.
- To maximise income collection whilst minimising the negative impact on vulnerable individuals.
- To advise customers on eligibility for Council benefits and discounts and any other relevant payments not being received (e.g. Department of Work and Pensions benefits)

3. Scope

This policy applies to all Council-managed debts, including but not limited to Council Tax, Housing Rent, Benefit Overpayments, and Sundry Debts. It covers situations where a single customer owes money to the Council for more than one type of debt.

4. Identification of Multiple Council Debt Cases

Officers will proactively identify cases where customers have multiple outstanding debts with the Council. Information sharing between departments will be facilitated, with due regard to data protection regulations. Automated systems/dashboards and regular cross-departmental reviews will be used to flag multiple debt cases for further assessment.

Officers will:

- Use available systems and internal information sharing arrangements to build an understanding of debts held across services.
- A corporate debt group will be created and meetings convened on a regular basis to identify customers and provide a collaborative approach that delivers a single view of debt across the Council.
- Encourage customers to tell us if they have other debts to the Council, or if they are struggling to manage payments.
- Identified customers will be allocated to the Multiple Debt Caseworker for further engagement in line with this policy.

5. Assessment and Prioritisation

Once a customer with multiple debts has been identified, officers will undertake a holistic assessment of their financial circumstances. Priority is afforded to those debts that could have severe repercussions for the customer, such as the potential loss of housing or the instigation of legal proceedings. Whenever appropriate, officers will collaborate with external agencies, including Citizens Advice, to ensure that the customer receives comprehensive support tailored to their needs.

The Multiple Debt Caseworker will use the 'Single View of Debt (SVoD) calculator that has been developed specifically to allocate payments on a priority basis. The SVoD Calculator will bring together all Council debts and assist the customer to create a payment plan (with the Multiple Debt Caseworker) to reach a suitable payment plan that is acceptable to the Council and the customer. The priority order is set as follows:

Housing Rents	50%
Council Tax	25%
Business Rates	5%
Sundry Debt	5%
Overpayment of Housing Benefits	5%
Garage Rent	5%
Former Tenant Arrears	5%

It is noted however that the % allocated to each area is indicative only and must remain flexible enough to adapt to the specific circumstances. The calculator is shaped on the following principles which give clear guidance on its use to officers:

1. Everything within this scheme should be at the officers discretion to amend as appropriate
2. Expectation that on-going charges are paid as they fall due. i.e. weekly rent/monthly council tax instalments. This debt is "ringfenced"
3. All ringfenced debts are to be paused for recovery action through individual teams, whilst SVoD processes are considered
4. Any benefit not received at the point of calculation should not be included in arrangements
5. Where additional benefits are to be applied for, arrangements should be reassessed once benefit determination has taken place
6. Where all debts are not due, the officer will use discretion as to how to allocate the remaining parts of the payments
7. Where an arrangement is entered into by the customer to cover a range of different Council debts, the Council will generate a unique reference number to enable the customer to make a single payment covering all debt and arrears covered by the arrangement.

6. Engagement and Support

Communication will be inclusive with multiple methods offered to the customer such as face to face, telephone email for example to ensure a suitable arrangement can be met by both parties. Customers will be contacted in a

sensitive and non-judgemental manner. The Council will offer information about available support services, including money management advice and payment arrangements. Wherever possible, a single point of contact within the Council will be established for the customer to reduce confusion and improve communication.

7. Payment Arrangements

- Customers can currently settle debts to Newark and Sherwood District Council by weekly or monthly direct debit, bank payment, online payment, telephone payment, post office payment or PayPoint payment.
- Flexible and realistic payment plans will be agreed, taking into account the customer's ability to pay.
- The SVoD calculator will be used to assist in the calculation and allocation of payments
- Officers will review arrangements regularly and adjust them as needed in response to changes in the customer's circumstances.
- Where SVoD arrangements are not maintained or it is not possible to reach an amicable arrangement with the customer, debts will be referred back to originating departments for further action

8. Monitoring and Review

The effectiveness of this policy will be monitored through annual reporting on multiple debt cases, payment outcomes, and customer feedback. The policy will be reviewed annually, or sooner if required, to ensure it remains fit for purpose and reflects best practice.

KPI:

Percentage of multiple council debt customers satisfied with the council's debt handling procedures:

Measuring satisfaction of debt handling for customers with multiple council debts (e.g. Council Tax, rent, overpayment) through a short satisfaction survey.

9. Roles and Responsibilities

Revenues, Benefits & Transactional Services Manager

The officer will undertake periodic reviews of this policy and performance of it to ensure that it is meeting the expectations of the Council and the customer. The role may attend the corporate debt group meetings from time to time to review the performance of the meeting. The officer will have the final say on any disputes relating to this policy.

Team leaders

Team leaders from Finance, Housing Income, and Revenues and Benefits are responsible for overseeing the effective implementation of the corporate debt policy within their respective service areas. Representatives will operate as a rotating chair for the corporate debt group meetings and deliver a collaborative approach that delivers a single view of debt across the Council. Working closely with the Multiple Debt Caseworker, they

coordinate the management of multiple debt cases, ensuring procedures are followed and customers receive appropriate support at every stage. The Corporate Debt Group is tasked with monitoring performance, ensuring compliance with best practice, and fostering collaboration across teams to promote fair, sensitive, and customer-focused recovery processes. They also play a vital role in identifying risks, escalating complex cases as required, and driving continuous improvement in line with Council values.

Multiple Debt Caseworker

Responsible for delivering a caring and customer-focused debt case-management service, in accordance with procedures and legislation. The role manages a defined caseload of complex or high-risk cases involving multiple Council debts, providing direct support to individuals by sourcing appropriate local and national assistance. This support is delivered in line with Council values and professional standards.

The postholder identifies suitable cases based on agreed criteria and acts as an advocate for customers. Working collaboratively with Council services such as Council Tax, Rent Recovery and Housing Benefits, the role helps to prevent arrears and supports the creation of sustainable repayment plans, in accordance with pre-action protocols. Key duties include responding to customer queries across all channels, conducting home visits when necessary, maintaining accurate records within all systems, and monitoring compliance with the Corporate Debt Policy. Where risks increase or engagement fails, the postholder will hand the case back and make recommendations to the relevant business units.

The role also contributes to collaborative decision-making on the most complex debt cases, supports data sharing and case coordination, and acts as a single point of contact for customers within the allocated caseload.

Alongside these duties, the following requirements remain in effect:

- All Council officers involved in income collection and debt recovery are responsible for implementing this policy.
- Managers will ensure staff are trained and equipped to handle multiple debt cases sensitively and effectively.
- The Council's Senior Leadership Team will oversee policy compliance and drive continuous improvement.

10. Equality and Diversity

The Council is committed to ensuring this policy is applied fairly and without discrimination. Reasonable adjustments will be made to support customers with protected characteristics, in line with the Equality Act 2010.

11. Policy Approval and Review Date

This policy was approved on xx/xx/2026 and will be reviewed annually, with the next review scheduled for April 2028.