

# Mayo County Council

## Debt Management Policy



19<sup>th</sup> December, 2017

## 1 Objective

In order to maximise income for the provision of services, Mayo County Council will endeavour to collect all debt owing to it promptly, effectively & efficiently, while ensuring fair treatment to all debtors.

## 2 Definition of a debtor

A Debtor is a person, company or agent who receives goods or services from the Local Authority or has a liability for property charges/local taxes but has not yet paid the full amount owing. Appendix 1 sets out the typical list of debts that arises in the case of Debtors of Mayo County Council.

All debts of the Council will be acted upon in accordance with its financial practices and legal obligations.

## 3 Debt Management Organisational Structure

Mayo County Council has a decentralised service delivery model with its headquarters in Castlebar. See Appendix 2 attached

Payments can be made at the Council's HQ and at Council offices throughout the County.

## 4 Responsibility & Accountability

It is the responsibility of each Directorate, supported by their staff, to regularly review all charges for services rendered within their remit. This process should also identify possible new sources of income.

Each directorate should establish appropriate and secure arrangements to ensure that all income due within their remit, is identified, collected, receipted and banked promptly.

## 5 General Principles

The general principles are as follows -:

- To maximise income collection.
- To ensure that debts are managed in accordance with legislative provisions and best practice.
- To differentiate between the debtor who won't pay and the debtor who can't pay and take appropriate action in either case.
- To consider the impact on the debtor of the consequences of any options pursued.
- To endeavour to protect customers from any undue financial hardship by ensuring that realistic payment plans are agreed and actioned.
- To encourage the debtor to make contact with Approved Intermediaries for debt management advice at the earliest possible time.
- To make adequate provision annually for bad debts and if the debt remains unpaid, after considering all other possible avenues of recovery, to write off as required.
- To comply with current & future Data Protection Legislation.

## 6 Staff Training

Mayo County Council recognises that our personnel are the key resource in achieving our goals. We recognise the importance of skilled, motivated employees and of maintaining appropriate employee numbers for the level of activity involved.

Mayo County Council is committed to the training and development of our staff so that they will gain the necessary skills and knowledge to undertake their roles and responsibilities

## 7 Technologies

Mayo County Council employs technologies to assist & support the collection of debts in an efficient & effective manner.

## 8 Engagement with Customers

Mayo County Council commits to engaging with our customers in a professional and courteous manner and expect our customers to reciprocate when dealing with our staff. Mayo County Council has a zero policy in relation to abusive behaviour.

## 9 Disputes and Appeals

Mayo County Council recognises that customers will at times raise disputes, issues or queries relating the level of debt being sought.

Mayo County Council will deal with disputes, issues or queries in a professional manner, in line with the Council's Customer Charter.

## 10 Sanctions

Mayo County Council reserves the right to apply sanctions against debtors who have not paid or made satisfactory arrangements or kept to such arrangements to pay a debt due. Sanctions will only be applied when other collection efforts have failed. Such sanctions may include, but are not limited to:

- Cessation of service
- Off-sets against future payments due to the debtor
- Charging of interest and penalties
- Legal action
- Referral to External Debt Collection Agency
- Attachment Orders to Earnings
- Publication of Defaulters List

  
\_\_\_\_\_  
Chief Executive

  
\_\_\_\_\_  
Director of Finance

21/DEC/2017.

21- Dec - 2017.

# Appendix 1

## List of Debts that typically arise as being due to Mayo County Council.

- Commercial Rates
- Property Entry Levy (PEL)
- Housing Rent
- Recoupment of expenditure from Granting and other Local Authorities (Revenue and Capital)
- Housing Loans
- Parking fines & charges
- Road opening fees
- Development levies/Contributions
- Fire Service Charges
- Licensing/Fire Certificates fees
- NPPR charges
- Agency Works
- Abattoir fees
- Any Other Sundry Debts/Miscellaneous debtors

## Appendix 2

# ORGANISATIONAL STRUCTURE

