

To: Scrutiny Committee
Date: 3 February 2026
Report of: Group Finance Director (Section 151 Officer)
Title of Report: Debt Recovery Procedure

Summary and recommendations	
Decision being taken:	To update the Scrutiny Committee on the Council's procedures for the use of enforcement agents in debt recovery and measures in place to safeguard vulnerable residents.
Key decision:	No
Lead Member:	Cllr Ed Turner, Deputy Leader (Statutory) and Cabinet Member for Asset and Finance Management
Corporate Priority:	All
Policy Framework:	None

Recommendation(s): That the Scrutiny Committee resolves to:
1. Note the report;
2. Agree any recommendations to Cabinet.

Information Exempt From Publication	
N/A	N/A

Appendix No.	Appendix Title	Exempt from Publication
N/A	N/A	N/A

Introduction and overview

1. This report outlines Oxford City Council's procedures for the use of enforcement agents in debt recovery and the measures in place to safeguard vulnerable residents. It draws upon the Council's Corporate Debt Management Policy and related statutory guidance. The Council is committed to a fair, consistent, and proportionate approach to debt

recovery, ensuring that vulnerable households are protected from inappropriate enforcement activity.

2. Before any case is considered referral to enforcement agents, Oxford City Council exhausts a full range of non-enforcement recovery options designed to support residents, encourage engagement, and prevent escalation. These measures include issuing reminders and final notices, offering affordable repayment arrangements based on verified income and expenditure, and signposting individuals to independent debt-advice agencies for early intervention. The Council also reviews entitlement to benefits, reductions, discounts, exemptions, and discretionary support schemes such as Council Tax Hardship Relief, ensuring that residents receive all financial support available to them. Where appropriate, the Council may agree on temporary holds on recovery, reduced instalment plans, or long-term arrangements that reflect a resident's ability to pay. These approaches ensure that enforcement action is only taken where all reasonable alternatives have been explored, and the resident has either not engaged or has the means to pay but has chosen not to.

Use of Enforcement Agents

3. Enforcement agents (EAs) are used only after all internal recovery processes have been exhausted. Referral to enforcement agencies is used only where it is proportionate, and where the resident has not engaged with the Council or has deliberately avoided payment. Once a debt is assigned to an enforcement agent, the Revenues and Payments Service Delivery Manager ensure agents' behaviour conforms to the [Taking Control of Goods – National Standards](#).
4. During the 12 months in which the current contract was in place, only one complaint was received, the complaint related to the timing of the serving of a recovery document. The complaint was upheld by the Enforcement Agents, recovery action was withdrawn, and the case was resolved by agreement.

Preventing Vulnerable People Being Sent to Enforcement Agents

5. There is no single, definitive legal definition of "vulnerability." Instead, the term is interpreted broadly across national guidance, including the Taking Control of Goods: National Standards, which emphasises that vulnerability can arise from a wide range of circumstances. Vulnerability may be temporary, fluctuating, or long-term, and must always be assessed on a case-by-case basis in the context of an individual's personal, financial, or social situation.
6. Oxford City Council has multiple safeguards to prevent vulnerable households being referred to enforcement:
 - Early identification of vulnerability through regular contact with debtors
 - Pre- enforcement calls to prevent the imposition of avoidable additional cost
 - Staff training in safeguarding, vulnerability awareness, and debt recovery best practice
 - Coordinated sharing of information across departments
 - Partnership working with independent advice agencies
 - Case-by-case review prior to referral, assessing disability, mental health, language barriers, bereavement, domestic abuse, and other risk factors

When Enforcement Agents Identify Previously Unknown Vulnerability

7. Enforcement agents must immediately report any potential vulnerability to the Council and suspend enforcement action. The Council then:
- Suspend all enforcement activities
 - The case is reviewed by a Senior Recovery Officer
 - Who assesses income, expenditure, and support needs
 - Determines next steps, which may include recalling the case from enforcement, setting up an affordable repayment plan, or referring the resident to support services

The Management of Accounts After Vulnerability Is Confirmed

8. Once vulnerability is confirmed:
- Debts may be recalled from enforcement.
 - Recovery may be suspended while support is offered.
 - Affordable repayment arrangements are put in place.
 - Advice agencies are engaged as necessary.
 - Benefit entitlement and reliefs are reviewed.
 - Ongoing monitoring is undertaken to ensure resident wellbeing.

Conclusion

9. Oxford City Council has a robust and comprehensive framework for debt recovery that ensures enforcement is used only as a last resort, vulnerable residents are protected, and debt recovery is balanced with the welfare of our residents and our legal obligations being given equal consideration.

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