



Environment and Communities Committee

Written Responses to Questions

29. Responses to member questions raised at Environment and Communities Committee
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Environment and Communities Committee – November 2025

Written responses to questions raised by Committee Members

Question 1:

The committee discussed the approach to household waste recycling centre savings, mobile household waste recycling centre provision, and the need for evidence-based decisions. The committee were updated that savings were primarily due to contract efficiencies and that service changes were based on fly-tipping data and usage evidence. The committee requested that in future, savings for reduction in services versus income are made clear.

Officers committed to providing a written response to confirm that the mobile waste sites are visiting sites that were originally agreed.

Response 1:

As originally agreed, mobile Household waste centre locations will serve Congleton, Macclesfield, Wilmslow, Audlem, Disley and Middlewich areas. There is also additional support as part of the program for higher fly tipping areas of Crewe.

Question 2:

The committee raised questions on the rationale for a further call for sites, the inclusion of Council-owned land such as car parks, and the implications of recent policy changes. Officers confirmed that the updated National Planning Policy Framework and increased housing requirement justified a new call for sites. Officers committed to providing written clarification on specific submissions including car parks.

Response 2:

Members further to the question raised at Committee by Cllr Dean concerning the report on the Local Plan, we have made further enquiries into the car parks under Council ownership in Knutsford which were proposed under the previous 'call for sites'.

Those car parks were submitted for consideration by Knutsford Town Council.

Question 3:

The committee queried overspends in specific service areas including Environment Operations and the Strategic Leisure Review. It was noted that environmental operations pressures were linked to staffing and inflation a

detailed update would be provided at the January meeting on the Strategic Leisure Review.

It was requested that clarity is provided in relation to Environmental Services and Environmental Operations. Officers confirmed that a wider briefing will be provided on the team structures at the January meeting.

The committee queried the capital schemes, reserves, and the impact of vacancy management.

Officers committed to providing a written response in relation to a query of a capital scheme in Wybunbury and identify specifically what the money was spent on.

Response 3:

The £1,000 spend related to some initial ecologist surveys. No further work has been undertaken on the scheme and the project has been closed.

Question 4:

The committee queried debt provision and write-off policy. It was confirmed that the Council has a write-off policy in place and can be shared with the committee. Officers committed to provide a written response in relation to the increase in budgeted figure for the next year.

Response 4:

- a) Table 3 of the MTFS report outlined a planned reduction in the bad debt provision figure by £1m compared to £50,000 reductions in other years. This reflects an on-going review of the provision in light of recent outturn reductions from a revised approach to reviewing and monitoring debt.

- b) The Council has a series of documents in relation to debt, these include:
 - The Sundry Debt Collection Guidance - attached
 - The CE Income Strategy - attached
 - The relevant extract from the Finance Procedure rules:

Bad Debts

5.21 The Council has a Corporate Debt Policy with the guiding principle that customers have a responsibility to pay amounts that have been properly assessed as being due. The Council is committed to using the most appropriate and effective recovery methods available to it. In certain circumstances and for justifiable reasons it will be necessary to classify some debts as irrecoverable and to recommend that they be written off, however this does not preclude pursuit of the debt.

5.22 Directors will critically review outstanding debts on a regular basis, in conjunction with the Chief Finance Officer, and take prompt action to write off debts no longer deemed to be recoverable. Directors will recommend to the Chief Finance Officer all debts to be written off.

Approval level	Amount
Chief Finance Officer	Up to and including £5,000
Chief Finance Officer in consultation with the Monitoring Officer	Over £5,000

5.23 The Corporate Leadership Team is responsible for ensuring that an adequate provision for bad debt is made in the Council's accounts at year end and that contributions to this provision are included in

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budgetary projections and outturn reports.

5.24 A record must be maintained for all debts written off. The appropriate accounting adjustments must be made following approval to write-off a debt. The Chief Finance Officer may provide written delegation to other officers to approve the write off of debt up to and including £5,000.

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Cheshire East Council Income and Debt Collection Strategy

Introduction

Cheshire East Council is required to collect monies from both residents and businesses for a variety of reasons.

Money that we collect enables us to provide important public services. Income that is not collected or that takes additional effort to collect means fewer resources are available to provide our services. We will try to recover all debts owed to us. This is a fair approach to people who use services and to the majority who pay council tax and business rates on time. We will follow enforcement protocols and procedures to recover monies owed to us and signpost those people genuinely experiencing financial hardship to appropriate advice and support teams in the council or voluntary and community sector (VCS).

In undertaking income and debt recovery it is inevitable that we will be required to pursue the recovery of arrears from residents and businesses that may experience difficulty in paying. It is therefore important that we set out how the council manages and collects debts to ensure consistency and best practice in such situations.

We will identify where responsibility for collection of different debts lie and set out principles and standards in relation to customer contact, recovery processes, repayments and benefit, money and debt advice. We will explain how the council and its partners can offer help, advice and support in the management of debt for our customers.

Our strategy sets the framework for a consistent and sensitive approach to collecting debt whilst at the same time ensuring that the council continues to maximise income collection. It strives to be firm but fair and will use the full range of collection and recovery methods as appropriate if debts are not paid. The strategy operates within the framework of relevant legislation, such as data protection, human rights and statutory regulations and other council policies and internal procedures and protocols.

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Our strategic aim

To maximise income collection and minimise levels of debt by the most fair, efficient and cost effective means whilst identifying and providing support for our most vulnerable debtors

Principle 1 – Understanding our customers

We will:

- Promote financial inclusion and ensure that appropriate advice and support is given where necessary
- Develop triggers and measures to provide an opportunity for early intervention and reduce the likelihood of the arrears increasing
- Signpost customers to appropriate debt advice and support agencies
- Recognise that certain individuals will require more sympathetic and sensitive treatment, for example in the case of recent bereavement, major illness or where the customer requires special assistance in handling their financial affairs
- Subject to any limitations imposed by the Data Protection Act (1998) and the Human Rights Act (1998), develop information sharing protocols in order to access to debtors' information contained on different systems
- Treat all customers fairly and objectively
- Ensure that there is no discrimination against customers because of their race, nationality, colour, ethnic origin, religious belief, gender, marital status, sexual orientation, age or disability



Principle 2 – Making payment easy

We will:

- Where possible look to charge services through pre-payment
- Make sure that residents and businesses are given clearly itemised invoices or bills setting out the charge, the basis of the charge, methods of payment and council contact details
- At each stage of the recovery process, make sure customers are signposted to debt advice providers in the voluntary sector as well as in the council

Principle 3 – Using fair and robust collection

We will:

- Implement best practice for collecting and recovering debt to the council
- Where the debt remains unpaid or if instalment plans or arrangements are broken we will follow the appropriate statutory recovery process dependent upon the type of debt
- If the debt has not been recovered through internal recovery methods then we may instruct enforcement agents or debt recovery companies to recover the debt on our behalf. Consideration will also be given to using the options of recovery available via the County Court
- Enforcement Agents will be closely monitored through appropriate accreditation and contractual protocols
- Consider any known vulnerability of a customer before we instruct an enforcement agent or debt recovery company and if we become aware of a vulnerable person once the debt has been passed to a third party we will consider withdrawing and bringing the debt back to the council
- Implement credit checks to decide the most appropriate course of recovery for a limited number of debts

Principle 4 - Preventing financial problems

We will:

- Advise individuals and/or businesses as to the range of discounts, reliefs and reductions available at both the time an account is issued and in subsequent communications. This information will also be available on the council's website
- Assist customers maximise to their income by ensuring all benefits/council tax support have been claimed where entitled
- Encourage customers to make early contact with us about any debt-related matters
- Ensure that staff in direct contact with customers will signpost them as to where they can obtain advice on benefits and debt matters appropriate to their needs
- Explain complex terminology when it is required to be used by law
- Explain the legal options open to the council in collecting debts and the customer in paying debts, taking into account the stage of recovery achieved

Principle 5 – Better communication with debtors

We will:

- Set out our charges clearly
- Ensure that all written communications use plain English as the standard wherever possible
- Assist with communication needs where appropriate, including translation and interpreting services
- Work towards ensuring that correspondence with customers refers to and deals with all or similar accounts outstanding, so as to consolidate the debts and clarify the total amount owed

Principle 6 – Good housekeeping

We will:

- Issue all documents in a timely manner, in accordance with any statutory timescales
- Where possible, charge for services through prepayment.
- Ensure a number of payment methods, including online payments, are available to make it easy for customers to pay for services
- Ensure that all computer systems used to bill, recover and enforce monies meet statutory requirements e.g. LGFA 1992
- Ensure that all irrecoverable debts are written off in a timely manner in accordance with the Council's Constitution and the Finance Procedure Rules
- Ensure staff involved in the recovery and enforcement of debt will have received appropriate training in the following:
 - Processes for collecting debt and income recovery
 - The use of all applicable computer systems
 - Interacting with and supporting vulnerable people
 - How and where to signpost those requiring advice and support
 - Providing information on how to pay by advising on methods, payment frequencies and at which locations people can pay
 - Encourage automated payment methods e.g. Direct Debit
 - Making arrangements for the payment of accounts outside of traditional office hours and through the internet and touchtone technology, 24 hours a day, seven days a week.
 - Make available the use of online billing and electronic forms



Principle 7 – Identifying and supporting vulnerable residents

We will:

- Act in accordance with statutory regulations and guidance, in particular relating to The Debt Respite Scheme (Breathing Space Moratorium and Mental Health Crisis Moratorium) (England and Wales) Regulations 2020
- Take an approach to debt recovery that is responsible and responds to the financial and social vulnerability of residents
- Take into account individual circumstances and the financial and economic climate that we are operating in
- Where possible seek to make realistic arrangements to clear outstanding amounts by regular payments, rather than taking legal and enforcement action
- Offer customers who have single or multiple debts opportunity of independent debt advice
- Promote advice and support services available

This strategy is supported by a number of procedure documents which set out the operational processes relevant to debt streams. These should read in conjunction with the strategy.



Sundry Debt Collection Guidance

This guidance supports the Council's Income Strategy.

Sundry Debt (non Adult Social Care invoices) is income due to the Council in respect of goods or services provided and contractual liabilities from leases, licences and agreements. Where possible, the Council requests fees up front, however, most payments are due retrospectively and invoices are, therefore issued.

The Council's Income Strategy provides a framework for maximising income collection and is designed to ensure that debtors:-

- Are given sufficient time and opportunity to contact the Council in cases where the customer is having difficulty paying.
- Understand the consequences of failing to either make contact or bring their account up to date; and
- Are only referred to the most appropriate method of collection when all alternative arrangements and recovery options available have been exhausted.

Key aims are:

- Ensuring customers are billed accurately and promptly to maximise the likelihood of payment on time.
- Ensuring that customers understand their responsibilities regarding charges for services they use where a payment is required.
- Securing advance payment, wherever possible, before the provision of goods and services or at the point of delivery.
- Reminding customers quickly if they do not pay on time.
- Ensuring that taxpayers interests are protected by maximising levels of income collection and striving to collect all overdue debt.
- Encouraging regular contact with customers at every stage of the income collection and debt recovery process.
- Recognising that advice and early intervention is key to helping customers meet their obligations.

- Treating customers fairly ensuring that those who do pay promptly are not subsidising those who are not prepared to pay what they owe.
- Managing debts in accordance with relevant legislation and best practice.
- Ceasing provision of service to customers who do not pay to minimize incidences of debt that cannot be collected where this is legally possible.

The continued application of this guidance will allow the Council to meet its legal obligations of collecting sums owed to it in a consistent and thorough manner.

If people get into arrears the Council will:

- Ensure that payment arrangements reflect the ability to pay as well as the level of debt owed.
- Expect essential living expenditure to take priority over debts owed.
- Acknowledge the role of the recognised advice agencies and will work with such agencies whenever possible.

If a debtor owes Taxation, Sundry Debt/Client Finance amounts to the Council we will follow the appropriate initial procedure. If the debtor alerts the Council to the fact that they owe multiple debt types the Council will look to implement a coordinated approach where possible.

Financial System

The Council currently uses Unit 4 as its financial system. The Council through the use of this system embraces the ethos of Simple, Standard, Shared and Self-service. Automation of processes is key along with the use of in-built approvals in line with the appropriate scheme of delegation.

Prepayment for Goods and Services

Where permitted by law the Council will seek payment in advance of supplying goods and services under statute. For commercial services the Council will seek payment in advance wherever it is practical to do so.

Budget managers should be proactively reviewing the need to invoice against the possibility of prepayment.

Payment Methods

The easier it is to pay, the more likely it is that payment will be made. The Council provides a choice of convenient methods of payment for invoices and details of these options are advised on the reverse of each invoice and reminder. Whatever the method of payment individuals must ensure that payments reach the Council by the due date.

The Council will promote payment by the following methods:

- Direct Debit
- Standing Order for regular fixed payments
- Debit/Credit Card via website and payment line
- Direct Bank Payments/BACS transfer
- Payment by cheque
- Cash/cheque payments can be made at various PayPoint outlets and Post Offices

Raising Invoices

The responsibility for raising invoices sits with the individual services. To create an invoice both the customer and product need to be available in Unit 4. If they do not already exist, the service must create the customer or request the relevant product by using the product creation form, an invoice can contain multiple products.

What should Services be doing?

- Services must ensure that customers have received an accurate and prompt invoice listing a full description of all charges.
- When setting up a customer in Unit 4 the system has the ability to store contact phone numbers for customers and if services can capture an email address, then invoices and reminders can be sent electronically which is a cost saving to the Council – if sending to a company then would suggest that best to obtain a generic inbox in case employee moves position or leaves employment.
- Services must make sure that as much information about the service provided is included in the details that will be printed on the invoice – this becomes especially important if the invoice is not paid and follow up action is required. Do not use jargon or abbreviations in the narrative.
- If a customer contacts the Service disputing the invoice, then the Service should notify the Recovery Team. This will allow a discussion on an appropriate timeframe to hold the invoice to allow any corrective work or explanations to be provided.

- Services must ensure that where appropriate a Purchase Order number relevant to the invoice is included to allow payment.

Disputed Invoices

The Council may agree to suspend recovery action in the event of a dispute and will endeavour to resolve the dispute promptly and collect the proper amount due.

Recovery action will continue if the customer accepts the charge but does not pay or if the customer does not accept the charge, but the Council is correct in making it.

Credit Notes

There will be occasions where an invoice has been issued incorrectly and the full amount or a part of the amount on the invoice needs to be credited. Credit notes need to be raised by the service that issued the initial invoice. All credit notes, regardless of value, require approval and are directed in Unit 4 to the budget holder in line with the appropriate scheme of delegation. Credit notes should only be used where the invoice has been issued incorrectly, they should not be used where the invoice has been issued correctly but it appears to be uncollectable, if that is the case write off should be considered instead.

Payment Arrangements

The Council will actively encourage people to get in touch at an early stage if they are having difficulty paying and, when appropriate, advise them where to get independent advice. If people contact the Council early, the Revenues Recovery Team will be able to discuss the situation and prepare an appropriate payment plan. It should be noted that whilst payment plans are entirely at the discretion of the Council it is important that they are proportionate in both repayment term and amount.

When negotiating arrangements for payment, colleagues will ensure that any current instalments are being maintained, i.e. the arrangement will be in addition to and conditional on, current debt being paid.

Enforcement

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The Council is responsible for monitoring the collection of invoiced income and ensuring appropriate recovery action is taken where payment is overdue. The Revenues Recovery Team will monitor outstanding debt and if the automated Unit 4 process does not prompt payment, they will look to take the most appropriate action to obtain payment. This could include referral of cases to the Council's appointed debt collector or for legal action. A briefing report on the level of outstanding debt and collection issues is provided to the Director of Finance and Customer Service and presented to Finance Sub Committee. Full provision for income still outstanding six months after the due date will be made in Service accounts. This should not however preclude pursuit of the debt.

Irrecoverable Debt Write Off

The Council recognises that not all debts are collectable and therefore it will be appropriate and justifiable in certain circumstances to classify debts as irrecoverable.

Debts will normally be written off in the following circumstances, but this list is not exhaustive:

- Deceased with no assets.
- Bankrupt with no assets.
- The debt is included within an Individual Voluntary Arrangement and the arrangement is adhered to.
- Gone away no trace.
- Dissolved limited company or a Debt Relief Order
- The debt is determined to be uneconomical to collect.
- Compassionate.
- Statute barred.
- If the debt has been passed to our debt collection agency and this has proved unsuccessful, the debt is over six months old and further recovery action is considered inappropriate.

Performance, Monitoring and Reporting of Debt

The number and value of Sundry Debts raised fluctuates significantly throughout the year, creating difficulties in profiling expected receipts on a monthly basis.

It should be noted that there are no nationally recognised performance indicators for the collection of Sundry Debts and the following local indicator has been devised to aid collection and the monitoring of debt.

The success of this guidance will be measured by the performance indicator specific to a reduction of 99% of debt raised in a financial year plus one year (e.g. 2022/23 + 1 year = 99% reduction of the invoiced amount for that financial year by 31.3.24).

Complaints

- The Council will endeavour to resolve problems in relation to debt collection at an early stage and in an informal manner.
- Where it is not possible to resolve problems in this way customers who are still dissatisfied will be advised of the Council's formal complaints procedure.

Review

This policy will be reviewed and updated where necessary to take account of changes in legislation or new ways of working.

Training & support

This is available via either the Governance & Support Team, raising a ticket with ICT via the Service Desk Online or using online materials <https://www.cheshirecouncilsunit4.support> (password Unit4)

Further information

For further information please contact:

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