



TAKING CONTROL

The campaign for bailiff reform

Recommendations workshop

MALG members meeting, 5 July 2017

Jane Tully

Money Advice Trust

Taking Control

- Seven charities published report in March 2017



- Since joined by Community Money Advice and the IMA
- Currently engaging with stakeholders on recommendations



Taking Control

Combining our evidence...

- Survey of 1,400 people visited by bailiffs in last 6 months
- Case studies & evidence from advice agencies
- 82,000 bailiff issues at Citizens Advice last year



Derek*
National Debtline

A bailiff was collecting outstanding council tax from National Debtline client Derek, who is a pensioner in his late seventies, severely disabled and housebound. Following a notice being left at the house, Derek's carer contacted the bailiff firm and was told that a locksmith was due to attend to force entry to Derek's property in the evening, despite no previous entry or any controlled goods agreement being in place. The bailiff firm also suggested that there could be police attendance to the premises to arrest Derek if payment was not made in full. Derek's carer, being terrified, paid the bailiff firm using her own money when they later visited, to stop any further action.

*Names and photos have been changed

www.bailiffreform.org



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Concerns over the impact of the bailiff's knock at the door have long been raised by debt advice agencies and other charities. Reforms to bailiff law in 2014 in England and Wales have had only limited success, and people in financial difficulty continue to report widespread problems with the behaviour of bailiffs and bailiff firms. [Find out more](#) about our Taking Control campaign for further reform.

You can use the map to see examples of the stories we hear on the front line of debt advice – and [share your experience](#) if you have been visited by a bailiff since April 2014.

If you need help with debt or are worried about a bailiff visit, [seek free advice](#) from an independent debt charity as soon as possible.

SHARE MY EXPERIENCE

ABOUT THE CAMPAIGN

READ THE REPORT

READ EXPERIENCES SHARED

Harlow, United Kingdom

Click on a constituency to view

Harlow

My ex-partner got some parking fines when he was using my car. Whilst one council has written some fines off when I gave them crime numbers etc, another has referred them to bailiffs who are continuing to pursue these aggressively. This has included sending me texts saying that I must return home immediately.

Shared by a caller to StepChange Debt Charity

Total experiences: 1

[SHARE YOUR EXPERIENCE](#)

Recommendations

Seven key policy recommendations...



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1. Independent regulation
2. Single complaints mechanism
3. Procedure to suspend action
4. Restructuring of bailiff fees
5. Framework for affordability
6. Protections for vulnerable people
7. Improved creditor practices

Over to you...

For your group's recommendation, discuss...

- What are the barriers to achieving this?
- How might these be overcome?

...and report back.



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