

Fairer Debt. Fairer Society.

Lowell 

The Lowell Manifesto: our three asks for the new Government

ASK 1: Fairer local authority debt collection

We're asking for the Debt Fairness Charter to apply to Local Government, which will bring Local Authority debt collection up to the high standards enjoyed by customers of the private sector.

- The current system for recovering Council Tax debts isn't working. It penalises and harasses debtors, which both makes life worse for people already struggling and is ineffective.
- Bringing local government standards up to those in the private sector and central government will help the wellbeing of people in debt and bring in more cash for the council.



ASK 2: Statutory bailiff regulation

The unregulated, bad behaviour of bailiffs is pushing people deeper into crisis. We want to stamp it out by putting the Enforcement Conduct Board on a statutory footing.

- Some bailiffs do not treat vulnerable consumers with the care they deserve, worsening existing mental health problems and driving debtors further into problem debt.
- Statutory regulation will see higher standards and the fairer treatment of vulnerable debtors.
- Better regulation could make a dramatic difference to their lives, doing away with a world of intimidation and veiled threats.

ASK 3: Modernisation of the Consumer Credit Act

We want to help make life easier for people in debt by prioritising reform of the Consumer Credit Act in the next Government.

- The CCA insists that creditors interact with customers in a heavy handed, legalistic way by sending them intimidating letters, an approach which no longer works and often has the opposite effect, deterring engagement and making it harder for people to work out what they need to do and how to get help.
- Reforming the CCA would improve communication between creditors and consumers, helping people get the support they need both before they fall into problem debt and when they're struggling to escape it.

