

## Regulation 56



### Make Attachments of Earnings work for you

Most Revenues Managers would agree that an Attachment of Earnings Order is an extremely effective tool for recovery. However, typically only around 10% of customers supply information about their employer when requested, limiting the use of this effective recovery tool.

Regulation 56 overcomes this problem, encouraging your debtors to supply their current employment details (including pay and any deductions), as failure to do so can result in court prosecution, a fine of up to £500 and a criminal record. Ultimately, this action is a deterrent that aims to improve and maintain debtor intelligence, increasing the number of Attachment of Earnings orders submitted and improving collection.

**An Attachment of Earnings is an extremely effective method of recovery. For someone earning the average UK salary with a basic tax allowance, £279 can be deducted from their income each month.**

Regulation 56 offers Local Authorities an effective alternative to bailiff action and committals, both of which can be time consuming and problematic.

The Regulation 56 module for Capita Council Tax minimises the administrative overhead of issuing summonses under Regulation 56. Using the Regulation 56 module, authorities are able to quickly identify customers who have not responded to a request for information within 14 days. Once identified, a summons and associated documentation can then be issued quickly. Summonses issued are visible within Capita Council Tax and may be tracked alongside other summonses.

“ Regulation 56 is another way of encouraging customers to provide employment details and our collection has improved since we started using it ”

Lynda James  
Recovery Manager, Bolton Council

### Advantages of Regulation 56

Improved debt recovery	Employer information enables more attachments of earnings to be set up and more debt recovered
Improved debtor information	Knowing a debtor's rate of pay allows an authority to identify cases where an attachment will be very successful or could cause financial hardship
Minimal administration	The Regulation 56 module is more efficient and requires less staff time than manual methods, enabling an authority to issue more summonses with the same resources
Self financing	Authorities are able to make a charge when issuing a summons helping to cover the administration costs of recovering debt from non-payers
Improved tracking and visibility	The progress of Regulation 56 summonses are stored within Capita Council Tax and easily visible to users alongside other recovery actions
Maximised use of legislation	Authorities are seen by the public to be doing everything in their power to collect debts