Dear Bob

CALL FOR EVIDENCE ABOUT ENFORCEMENT AGENTS

Thank you for your letter of 9 October, asking for an update on the progress of the Ministry of Justice’s plan to launch a call for evidence to examine concerns raised about aggressive enforcement agent activity.

We intend to open the call for evidence by the end of the year. Since we announced the call for evidence in April, the department has engaged with interested parties to inform its scope. My officials have met with representatives from the enforcement agent industry: the High Court Enforcement Officers Association; Civea; and the Certificated Enforcement Agents Association. Officials have also met with representatives from the following debt advice organisations: Advice UK; Citizens Advice; Money Advice Trust; PayPlan; StepChange; and Z2K.

The Parliamentary Under Secretary of State for Justice, Lucy Frazer MP, has met with the family and MP, Sarah Jones, of Jerome Rogers and a representative from StepChange, where they discussed the issues raised in the BBC docudrama “Killed by my Debt” about the tragic death of Jerome, who took his own life following a visit by an enforcement agent.

These meetings have allowed us to better understand the concerns about the operation of enforcement agents. We have also been using this time to consider the current debate about whether there is a need for an independent regulator. The findings of the call for evidence will further inform our assessment of these issues.

The call for evidence will feed into the post-implementation review of the 2014 enforcement agent reforms introduced by the Tribunals, Courts and Enforcement Act 2007. It will allow those who have had experience of bailiff action to share their experiences. We will be particularly interested to hear how the reforms about the treatment of vulnerable debtors are working in practice and the experience that debtors have had of making complaints. We will ask for evidence about whether the fixed fee structure is working as it was intended, to encourage early settlement of debts. We also intend to use the call for evidence to ask for views about whether further regulation is necessary.
In addition to the call for evidence, we are also working with the enforcement agent industry to evaluate debt recovery rates.

We will use the evidence gathered to assess the effectiveness of current regulation and the case for further reform. We hope to be in a position to report on our findings in the second half of next year.

I would invite the Committee to submit evidence and views when the call for evidence is published. I am very happy to make my officials available to brief you and interested Members about this topic.

Yours sincerely,

[Signature]

RT HON LORD KEEN OF ELIE QC