



What is the Taking Control campaign?

Launched in March 2017, the campaign brings together 11 partner organisations all calling for fundamental bailiff reform.

Reforms to bailiff law in 2014 in England and Wales have had only limited success. People in financial difficulty continue to report widespread problems with the behaviour of bailiffs and bailiff firms with Citizens Advice seeing a 26 percent increase in the total number of issues reported to them.

The Taking Control campaign is calling for:

- **Independent regulation** of the bailiff industry
- A free, clear, transparent and accessible **complaints procedure**
- A clear, simple and **universally applicable procedure to suspend action** by bailiffs
- **Restructuring bailiff fees** to incentivise good practice
- The use of a prescribed and **consistent framework for agreeing affordable repayments**
- Procedures to **identify vulnerable people** and protect them from enforcement action
- Action from creditors, and local authorities in particular, to ensure **that bailiffs are only ever used as a last resort.**

The Taking Control campaign has successfully brought together a range of organisations to work in partnership on a single set of recommendations. Our campaign partners are: AdviceUK, Christians Against Poverty, Citizens Advice, Community Money Advice, Institute of Money Advisers, Money Advice Trust, Money and Mental Health Policy Institute, PayPlan, StepChange Debt Charity, The Children's Society and Z2K.

Why is reform needed?

A survey of debt advisers conducted after the reforms came into effect highlighted that widespread concerns about bailiffs continue, including not accepting offers of payment, using threatening behaviour, and failure to treat vulnerable clients appropriately.

At the same time, debt advisers are dealing with more and more clients who have experienced bailiff action.

As part of the campaign, we invited people who were visited by a bailiff since April 2014 to share their experience on www.bailiffreform.org. As of July 2018 we have collected 315 experiences from advice agencies and individuals about their experience of dealing with bailiffs.

Experiences reported on bailiffreform.org

Two male bailiffs came, I was alone with my 3 year old daughter, I didn't know I didn't need to let them in as they said that if I didn't they would get the police and force their way in. I felt bullied and scared. One of the bailiffs stayed with my daughter while the other drove me to the cashpoint.

Bailiffs came round to my flat last night banging loudly on the door. I have heart issues and was very upset. I did not sleep well at all. The bailiffs have told me on the phone they will return with a locksmith whether I am at home or not. At the moment I dare not leave the flat.

Progress so far

Ministry of Justice launches crackdown on "rogue bailiffs":

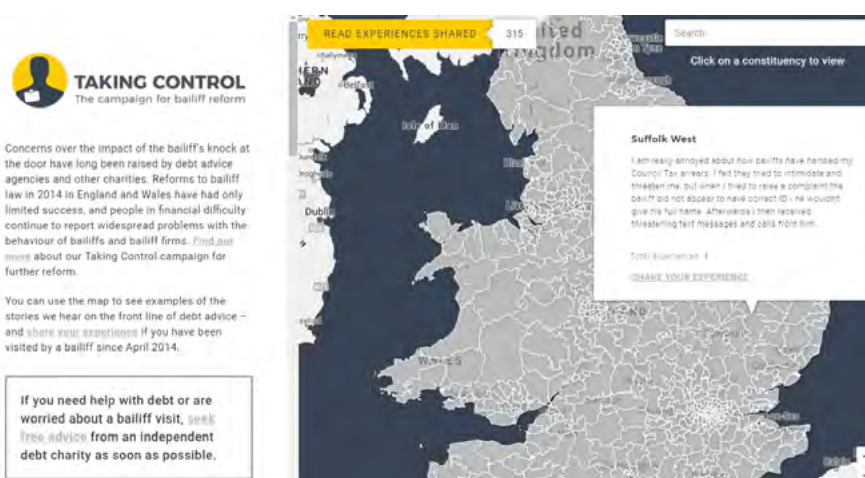
In April 2018 the Ministry of Justice announced that they will launch a call for evidence in a "crackdown on rogue bailiffs". This is in direct response to the concerns raised by *Taking Control*.

The Justice Minister, Lucy Frazer said:

"Aggressive tactics will not be tolerated, and through our call for evidence we will identify where the problems are and, if necessary, take action to ensure all bailiffs operate professionally and with proper respect and sensitivity."

Key events since the campaign's launch

- **March 2017:** The **Taking Control** campaign launched in Parliament with MPs, representatives from advice and other charities, bailiff firms and trade bodies. Media coverage included appearances on the *Today* programme and *BBC Radio 5 Live*.
- **June 2017:** Citizens Advice and LGA launch their updated [Council Tax protocol](#). The protocol calls on councils to commit to fair and effective debt collection.
- **August 2017:** Phoenix Collections publishes [a blog](#) for StepChange Debt Charity supporting independent regulation.
- **September 2017:** Dukes Bailiffs Ltd publishes [a blog](#) supporting independent regulation.
- **October 2017:** Local campaign launches at the Advice UK conference – 57 local advisers sign up to support the campaign.
- **November 2017:** Money Advice Trust publishes its 2017 [‘Stop the Knock’](#) report showing use of bailiffs to collect debts owed to local authorities in England and Wales jumped 14 percent in two years.
- **November 2017:** A campaign roundtable event on regulation results in some bailiff firms and the Lending Standards Board agreeing to look at developing a set of standards for bailiff action and discuss how these could be independently monitored.
- **December 2017:** Rachel Reeves MP, chair of the Business, Energy and Industrial Strategy Select Committee, writes to the Financial Conduct Authority, Ministry of Justice and Competition and Markets Authority raising concerns about the conduct of, and fees charged by, enforcement agents.
- **February 2018:** Taking Control campaign partners submit written evidence raising the report's recommendations to the Treasury Select Committee inquiry into household debt.
- **April 2018:** The Ministry of Justice publishes its first year review of the 2014 bailiff regulations and announces a new call for evidence on “rogue bailiffs”.
- **July 2018:** The BBC's docudrama [Killed by my debt](#) airs on BBC One, as the family of Jerome Rogers, whose tragic story it depicts, are hosted in Parliament by the APPG on Debt and Personal Finance. The family were joined by representatives of the Taking Control campaign at a meeting with Justice Minister Lucy Frazer.



TAKING CONTROL
The campaign for bailiff reform

Concerns over the impact of the bailiffs 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 experiences](#) 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.

READ EXPERIENCES SHARED 315 **ited** **Search**
Click on a constituency to view

Suffolk West

I am really annoyed about how bailiffs have harassed my Council Tax arrears. I felt they tried to intimidate and threaten me, but when I tried to raise a complaint the bailiff did not bother to have contact ID, he wouldn't give his full name. Afterwards I then received threatening text messages and calls from him.

Tom Buchanan 4

[SHARE YOUR EXPERIENCE](#)

For further information about the campaign visit www.bailiffreform.org