

# Body-worn cameras to curb aggressive bailiffs

- Body worn-cameras to be made compulsory for bailiffs
- Further findings and action on bailiff behaviour to be published later this year
- Part of wider Government efforts to improve how people in debt are treated, including 60-day 'breathing space'

While the vast majority act professionally and within the rules, there are concerns that some bailiffs continue to employ intimidating tactics that put both themselves and often vulnerable consumers at risk.

The Government is taking decisive action and making body-worn cameras mandatory to ensure debt is collected in a fair and safe manner – with those who fail to do so held to account.

It comes after recent moves by ministers to improve industry standards and better protect vulnerable consumers. This includes introducing a new 60-day 'breathing space' for people struggling to cope with debt – during which creditors will not be able to chase payments and individuals must seek professional advice.

Justice Minister Paul Maynard said:

"The use of intimidation and aggression by some bailiffs is utterly unacceptable, and it is right we do all we can to tackle such behaviour.

"Whilst most bailiffs act above board, body-worn cameras will provide greater security for all involved – not least consumers who are often vulnerable.

"We are looking carefully at other measures to improve the system and will not hesitate to take action where necessary."

Today's announcement follows a recent Government call for evidence aimed at ending intimidating practices, whilst better protecting vulnerable people.

A response outlining its findings, including options for independent regulation and an improved complaints system, will be published after the summer following further engagement with the enforcement industry and the advice sector.

## **Notes to editors**

- The work to make the use of body-worn cameras mandatory relates to High Court Enforcement Agents and certificated enforcement agents. It does not relate to County Court Bailiffs who are employees of HMCTS and who are out of scope for the review.

- The Ministry of Justice will work with the Treasury to implement a 'breathing space' period where people with problem debts will be protected from enforcement action from creditors and will see their interest frozen. We will also work with the Ministry of Housing, Communities and Local Government to review how local authorities collect Council Tax debt. For more information see [here](#).
- In 2014 the government introduced reforms to strengthen protection from rogue enforcement agents, while at the same time making sure that debts could still be collected fairly.
- The reforms centred on the implementation of Part 3 and Schedule 12 of the Tribunals, Courts and Enforcement Act 2007. The reforms provided legal protection by introducing a comprehensive code governing, amongst other things:
  - when and how enforcement agents can enter somebody's premises;
  - the safeguards to prevent the use of force against debtors;
  - what goods they can and cannot seize and, if necessary, sell; and
  - what fees they can charge.
- The reforms also stopped enforcement agents entering homes when only children are present, and introduced mandatory training and a new certification process for enforcement agents.
- Ministers pledged to review the impact of the reforms after one, three and if necessary five years.
- The Ministry of Justice conducted the first review in 2015, which it published in 2018, after extensive gathering of views from key stakeholders including creditors, the advice sector, other government agencies and enforcement agents.
- The review found that, at the one-year point in 2015, the reforms were having many positive benefits. This included better awareness around debtor rights and how to complain, more clarity for debtors about the fees that can be charged, the processes that should be followed, and where to go for advice. It was also reported, however, that debt advisors and debtors still perceived some enforcement agents to be acting aggressively and in some cases not acting within the regulations
- A Call for Evidence was held to inform its second review of enforcement regulations on 25 November 2018. Nearly 300 responses were received from individuals who have been visited by enforcement agents, enforcement agents, firms and trade associations and local authorities.

- A full response to this and the Justice Select Committee's inquiry will be published later in the summer following further engagement with stakeholders over the summer. This will include whether the regulations can be strengthened and assessing the case for independent regulation.
- Debts which bailiffs enforce include council tax debt and unpaid debts owed to individuals and businesses.