Debt Assist

Engage residents earlier.
Improve collection outcomes.
Strengthen financial resilience.

A fully managed service that helps councils re-engage residents, improve recovery outcomes, identify vulnerability earlier and reduce reliance on enforcement, without increasing headcount or upfront cost.

Changing the way we recover debt. For good.

liberata.com/debt-assist

The pressure on councils is changing.

The debt is not going away

Typically 2% to 8% of council tax debt remains uncollected in-year.

Aged debt builds even where early-stage recovery performs well. The longer it sits, the harder it becomes to collect.

Not everyone who falls behind is avoiding payment

Behind every debt is a person.

Unemployment, illness, bereavement, and cost-of-living pressures are the real reasons most people fall behind.

Blanket enforcement fails both those who cannot pay and those who will not.

This is a balance sheet issue, not just an operational one

Older debt either still holds recoverable value, or it moves steadily toward bad debt provision and write-off.

Councils need a more effective answer to what happens after standard recovery has run its course.

Why now?

Councils are responding to:

- **Increasing arrears and financial pressure**
- **Growing resident vulnerability**
- **Greater scrutiny of collections activity**
- **New expectations around prevention and early intervention**
- **Local Government Reorganisation**
- **A stronger focus on financial resilience and resident outcomes**

Debt Assist helps councils respond to these challenges through a single managed service.

Crisis and Resilience Fund 2026–2029

The CRF replaces the Household Support Fund with a three-year preventative framework. Debt Assist supports many of the prevention, resilience and early intervention outcomes that the CRF is designed to fund, helping councils engage residents earlier and support more sustainable financial outcomes.

> **The service from Liberata was extremely effective and we were surprised by how they managed to engage with citizens in an empathetic manner and recover a significantly higher than expected percentage of the overpayments.**
>
> **Emma Riding**, Service Director Financial Management and Deputy S151 Officer, *Peterborough City Council*

How Debt Assist works

01
Understand

Data enrichment, resident insight and vulnerability assessment of your existing debt portfolio. No system integration needed.

02
Engage

Tailored, conversational engagement across multiple channels. Supportive, resident-focused and designed to encourage response.

03
Resolve and Support

Sustainable payment arrangements, income maximisation support and signposting to specialist advice where appropriate.

Vulnerability-aware segmentation

- Residents are identified using multiple indicators of financial resilience and potential vulnerability.
- Communication strategies are tailored accordingly, ensuring residents receive the most appropriate engagement and support.

Flexible commercial models

- No upfront cost.
- No new fixed expenditure.
- Fees are tied to recovery outcomes, not payable in advance - a low-risk financial decision.

A smarter approach to resident engagement and debt resolution

Evidence from a live engagement involving post-enforcement council tax debt that had already been through the full recovery cycle and was approaching write-off.

What the evidence shows within the first three months

17%
of residents re-engaged

76%
of engaged residents converted to payment within three months

1 in 6
of engaged residents identified as vulnerable

88%
of vulnerable residents converted to sustainable arrangements

Beyond debt recovery

28% of engaged residents were referred for income maximisation support, with 92% subsequently converting to payment or sustainable arrangements.

11% were referred to FCA-accredited debt advice, with almost all going on to payment or arrangements.

These results were achieved on debt that had already been through the full legislative recovery cycle and was nearing write-off.

Not only did the council collect the money, they were also able to release the associated bad debt provision.

Supporting better outcomes for councils and residents

For councils

- Earlier engagement with residents before cases approach write-off
- Improved visibility of vulnerability and support needs
- Alignment with ethical collections and financial resilience objectives
- Better resident outcomes through tailored engagement
- Improved collection performance, including on debt close to provision
- Release of bad debt provision on successfully recovered cases
- Reduced reliance on escalation and enforcement activity
- No upfront cost and no additional fixed expenditure
- Full outcome and insight data returned on every case

For residents

- Earlier support before situations escalate
- Easier engagement channels including 24/7 self-service
- Flexible, affordable payment options
- Access to benefits and income maximisation
- Referral to accredited debt advice where needed
- Reduced escalation pressure
- More sustainable financial outcomes

Supporting wider council priorities

- Ethical collections strategies
- Revenue collection strategies
- Financial resilience programmes
- Vulnerability frameworks
- Customer experience improvement
- Financial inclusion objectives
- Local Government Reorganisation programmes

Local Government Reorganisation
For councils going through LGR, Debt Assist provides a scalable way to consolidate multiple legacy debt books, standardise approaches, and ensure vulnerable residents receive consistent support regardless of structural change.

About Liberata

Liberata works with local authorities across England to improve revenues performance, support residents and deliver ethical approaches to debt resolution. We are committed to shaping best practices across the industry.

Debt Assist is part of a broader suite of public-sector services designed to help councils deliver more with less.

Find out more
Scan to visit our Debt Assist page and get in touch with our team.
liberata.com/debt-assist

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