



City and County of Swansea

**Minutes of the Poverty Reduction Policy  
Development Committee**

Remotely via Microsoft Teams

Monday, 20 December 2021 at 3.30 pm

**Present:** Councillor P Downing (Chair) Presided

**Councillor(s)**  
D W Helliwell

**Councillor(s)**  
L R Jones

**Councillor(s)**  
L V Walton

**Officer(s)**

Aled Gruffydd

Amy Hawkins

Jeremy Parkhouse

Joanne Portwood

Associate Lawyer

Interim Head of Adult Services

Democratic Services Officer

Strategy and Policy Officer

**Apologies for Absence**

Councillor(s): P K Jones and C Richards

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**28 Disclosures of Personal and Prejudicial Interests.**

In accordance with the Code of Conduct adopted by the City and County of Swansea, no interests were declared.

**29 Minutes.**

**Resolved** that the Minutes of the meeting of the Poverty Reduction Policy Development Committee held on 22 November 2021 be approved as correct record.

**30 Promoting Affordable Credit Policy.**

Amy Hawkins, Interim Head of Adult Social Services, presented a report on behalf of the Chair which sought to adopt a policy which embedded the promotion of affordable credit.

It was outlined that the Poverty Reduction Policy Development Committee (PDC) examined the issue of High Cost Lending during the Municipal Year 2018-19 and agreed to develop a Promoting Affordable Credit Policy which aimed to end the targeting of High Cost Credit, prevent High Cost Lending and promote access to equitable and Affordable Credit for all residents of Swansea. The development of a Promoting Affordable Credit Policy would help to ensure that the approach was embedded in the Council's policy framework.

It was added that borrowing is a necessity for many people on low incomes, simply to 'make ends meet' or as a result of 'pinch points' such as Christmas, or 'life shocks' such as bereavement. The Covid-19 pandemic had also impacted low-income households, disproportionately resulting in an increase in the number of people and households using credit to pay for everyday essentials such as food, clothing and utilities.

Furthermore, prior to the Covid-19 pandemic, the Step Change Debt Charity estimated that 8.8 million people used high cost credit for every day household expenses. High cost credit companies often targeted those who might have poor credit and low financial resilience. This often leads to debt, default and insolvency, as residents might take on too much High Cost Credit. A number of residents targeted by high-cost credit providers were also vulnerable and the Council has a duty to ensure they are supported to make well-informed borrowing choices.

It was explained that the draft of the Promoting Affordable Credit Policy provided at Appendix A was presented to Corporate Management Team on the 4 November 2020, where it was agreed that the development of the policy could progress to public consultation, prior to progressing to Cabinet and being adopted as Council policy.

The Committee was informed that the Draft Promoting Affordable Credit Policy Public Consultation was launched on the 26 April 2021 and ran for a period of four weeks, closing on the 23 May 2021. The consultation responses were considered and further action taken to engage with the Credit Union in Swansea.

The Committee welcomed the report and highlighted the need to change attitudes towards and encourage the use of Credit Unions.

**Resolved** that the policy be agreed and forwarded to the Cabinet Member / Cabinet for approval.

### **31 Corporate Personal Debt Recovery Policy.**

The Head of Adult Social Services presented a draft report which sought to adopt a policy which embedded a corporate approach to the collection of personal debt.

It was explained that the draft Corporate Personal Debt Recovery Policy provided at Appendix A set out how Swansea Council would work with its customers and partners to collect personal debt and what it would do to help those in debt.

It was added that debt is defined as 'any amount owed that has not been paid by the due date and the policy covers all personal debts owed to the Council.

The importance of sustaining the Council's income was emphasised, along with recognising that early engagement from those at risk of debt or in debt, could prevent debts from escalating, reduce indebtedness and increase the ability of citizens to meet their financial responsibilities.

It was noted that the Council sought to develop policies to reflect economic prosperity and how customers know that the Council will help people with money worries to get free and impartial help if they required support.

Services across the Council that collect outstanding personal debts had provided initial feedback on the draft Corporate Personal Debt Recovery Policy, including the guiding principles that had been developed. A workshop was held with Officers from Housing Rents and Council Tax and subsequently, these services had been asked to provide respective draft content in relation to their services. It was hoped that progress would be made early in the New Year.

The Committee commented upon the need for progress in order for the policy to be adopted and it was proposed that in order to speed up the process, further amendments be circulated to the Committee for comment.

**Resolved** that: -

- 1) the remaining services that collect personal debt are invited to draft further sections to the draft policy that reflect how the principles of the policy will be applied in their service areas;
- 2) further amendments be circulated to the Committee for comment.

## **32 Work Plan 2021-2022.**

The Chair presented an updated Work Plan 2021-2022.

He proposed that the Community Food Growing Policy be discussed at the meeting scheduled for 24 January 2022. He added that a map of all land which could be utilised for food growing within the Authority would assist discussions. In addition, he requested that a section on Garden Sharing be included in the Policy.

**Resolved** that: -

- 1) the content of the updated Work Plan be noted;
- 2) Community Food Growing Policy be discussed at the next scheduled meeting on 24 January 2022;
- 3) a map which outlines all available land which could be utilised for food growing within the Authority be provided;
- 4) a section on Garden Sharing be included in the Policy.

The meeting ended at 3.48 pm

**Chair**