

REPORT TO: Safer Halton Policy and Performance Board

DATE: 18 March 2008

REPORTING OFFICER: Strategic Director, Health & Community

SUBJECT: The partnership with Birmingham Trading Standards to combat illegal money lending in the Borough

WARDS: Boroughwide

1.0 PURPOSE OF THE REPORT

1.1 To receive a presentation from the Divisional Manager, Consumer Protection informing the Board of the partnership with Birmingham Trading Standards which is aimed at combating illegal money lending in the Borough.

2.0 RECOMMENDATION: That

- (1) the presentation be received.**
- (2) members of the PPB comment and question on the partnership arrangement.**

3.0 SUPPORTING INFORMATION

3.1 The presentation will inform Members of the benefits of the partnership with Birmingham Trading Standards that will provide for the pursuance of loan sharks in the Borough by their specialist team.

4.0 POLICY IMPLICATIONS

4.1 This partnership supplements Halton's Consumer Protection resources (at no extra cost to Halton Borough Council) and will enable the Consumer Protection officers to have access to a team of highly trained experts from the Birmingham Illegal Money Lending Team.

5.0 FINANCIAL IMPLICATIONS

5.1 None.

6.0 OTHER IMPLICATIONS

6.1 None at this stage.

7.0 IMPLICATIONS FOR THE COUNCIL'S PRIORITIES

7.1 Children and Young People in Halton

None directly.

7.2 Employment, Learning and Skills in Halton

Marginalising rogue traders creates an environment that supports and encourages legitimate credit providers.

7.3 A Healthy Halton

Illegal money lending has a serious detrimental effect on both individuals and the community. Tackling the root causes and providing legitimate alternative sources of credit will contribute to reducing stress and pressures on many individuals and communities.

7.4 A Safer Halton

Illegal moneylenders invariably target low-income households and the most vulnerable members of society. This can mean that their activities have disproportionate implications for the more deprived areas and action taken against them therefore supports the policy priorities associated with crime and disorder and protecting the more vulnerable members of the community.

7.5 Halton's Urban Renewal

None.

8.0 RISK ANALYSIS

8.1 Given the performance of the Birmingham Illegal Money Lending Team to date and the fact that the partnership arrangement has been documented via an agreed protocol, the risks associated with this proposal are considered to be minimal.

9.0 EQUALITY AND DIVERSITY ISSUES

9.1 The partnership will have a positive impact on equality, as it will increase the protection of vulnerable members of the community. The

report is neutral in terms of diversity.

10.0 LIST OF BACKGROUND PAPERS UNDER SECTION 100D OF THE LOCAL GOVERNMENT ACT 1972

10.1 There are no background papers within the meaning of the Act.

Name of Board: Safer Halton Policy and Performance Board

Date of Meeting: 18 March 2008

Report Title: The partnership with Birmingham Trading Standards to combat illegal money lending in the Borough

Author: John Downes

STANDARD SECTIONS – CHECKLIST		
All reports must be submitted together with the following checklist fully completed		
	Yes	No
Resource Implications		
The financial, manpower and land (buying or selling) considerations should be clearly detailed including any corporate implications of following the recommended course of action.	✓	
Social Inclusion Implications		
Any implications relating to social inclusion/anti poverty should be highlighted	✓	
Sustainability Checklist		
Any implications that affect the sustainability themes of economy society and the community and the environment should be included,	✓	
Best Value		
Any Best Value implications should be included.	✓	
Legal Implications		
Any Legal implications should be included.	✓	
Crime and Disorder Issues		
Any crime and disorder implications should be included.	✓	
<i>Please review these potential effects, within the context set out overleaf, to compose your summary assessment</i>		
Summary assessment of Implications: The presentation will inform Members of the benefits of the partnership with Birmingham Trading Standards that will provide for the pursuance of loan sharks in the Borough by their specialist team.		