

Report of Head of Scrutiny and Member Development

Report to Scrutiny Board (Resources and Council Services)

Date: 30th September 2013

Subject: High Cost Lenders

Are specific electoral Wards affected? If relevant, name(s) of Ward(s):	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Are there implications for equality and diversity and cohesion and integration?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Is the decision eligible for Call-In?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Does the report contain confidential or exempt information? If relevant, Access to Information Procedure Rule number: Appendix number:	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

Summary of main issues

1. At its meeting on 29th July 2013, this Scrutiny Board discussed with the Leader of Council, Councillor Keith Wakefield, the impact of 'high cost lenders' and the Council's action plan to tackle this issue. The Board subsequently resolved to undertake further work in this area and to invite a number of interested parties to today's meeting to share their views. To this end the following people will be in attendance;

Steve Carey – Chief Revenues and Benefits Officer
Dave Roberts - Financial Inclusion Strategy Manager
Chris Smyth – Chief Executive, Leeds City Credit Union
Bob Ward – Spokesperson for a deputation to Council on this issue considered last year
Marilyn Banister – Money Advice Supervisor, Leeds Citizens Advice Bureau.
2. Representatives from a money lending company were invited but to date have not responded.
3. Attached is a report provided by Dave Roberts, detailing the Council's campaign to tackle high cost lenders in the city.

Recommendations

4. Members are asked to;

- (i) Receive the attached report and discuss its contents with the invited witnesses making any appropriate comments
- (ii) Consider whether further Scrutiny is required.

Background documents¹

None used

¹ The background documents listed in this section are available to download from the Council's website, unless they contain confidential or exempt information. The list of background documents does not include published works.