ENFORCEMENT CONDUCT BOARD APPOINTS CHRIS NICHOLS AS FIRST CEO

- The Enforcement Conduct Board, the new independent oversight body for the enforcement industry (bailiffs) in England and Wales, has appointed Chris Nichols as its first CEO
- He joins from the Legal Services Board, where he has been Director of Policy and Regulation for the last four years
- The ECB launched in November and was created through an initiative between debt advice charities and the enforcement sector to ensure that those experiencing enforcement action are treated fairly

14 December 2022

The Enforcement Conduct Board (ECB), the new independent oversight body for the enforcement industry (bailiffs) in England and Wales, is today announcing that it has appointed Chris Nichols as the organisation's first Chief Executive Officer.

Chris joins from the Legal Services Board, where he has served as Director of Policy and Regulation since September 2018 and is due to start his role at the ECB in March 2023.

Working with ECB Chair Catherine Brown and the organisation's team of non-executive Board members, Chris will be responsible for developing the strategy for the oversight body and working closely with the enforcement industry and debt advice sector to deliver the ECB's mission of ensuring that all those experiencing enforcement action are treated fairly.

Chris brings a wealth of experience to his new role at the ECB. At the Legal Services Board he is responsible for a directorate delivering the LSB's strategy, research and policy making functions, as well as operational regulation. He has overseen the development and delivery of a compelling new strategy for the regulation of legal services and has led policy debates within the legal community over topical issues such as the sector's role in supporting sanctions against Russia.

Chris has previously held policy and operational roles at the Bar Standards Board (regulating barristers) and at the Ministry of Justice. Further details of his professional background are available in *Notes to Editors* below.

Speaking about his new role, Chris Nichols, incoming CEO of the ECB, said:

"I feel privileged to be joining the Enforcement Conduct Board as the organisation's first CEO at a time when an increasing number of people are grappling with problem debt and the need to ensure that high standards are prevailing across the enforcement industry is more important than ever.

I am looking forward to working with the enforcement industry, creditors, the debt advice sector and other stakeholders to make the ECB a success - to putting fairness and accountability at the heart of this important sector, in the best interests of creditors, those in debt and the industry."

Welcoming the appointment of Chris Nichols, ECB Chair Catherine Brown said:

"I am delighted that Chris Nichols will be the first CEO of the Enforcement Conduct Board and look forward to welcoming him to his new role early next year.

"Since my appointment as ECB Chair in March I am pleased that we have made great progress in establishing the organisation and building relationships with the enforcement industry, creditors, the debt advice sector, government and other stakeholders.

"Chris will now build on this work, developing the organisation's strategy to deliver our mission of ensuring that all those who experience enforcement action are treated fairly at a time of increased cost of living pressures for many."

The ECB has been created with agreement between the enforcement industry and leading debt advice charities including Money Advice Trust, Christians Against Poverty and Step Change. It will have a special regard for those experiencing financial difficulty or other vulnerable circumstances.

Until now, there has been no independent oversight of the enforcement industry. <u>Minimum standards</u>, published by the Ministry of Justice, expect enforcement agents to treat those in debt fairly, but these standards are not legally binding.

The ECB launched in November, publishing new research which revealed that almost 1 in 4 (24%) people are very worried about getting into serious debt over the next six months, with this figure rising to over a third (36%) among families with children.

Meanwhile, local councils in England – a major commissioner of debt enforcement services – have £5 billion worth of council tax payments still outstanding (as of 31st March 2022), an increase of £540 million in the last 2 years¹, and the National Audit Office reports that the likely combined cost and non-tax income pressures following the pandemic may be as high as £9.7bn in the current financial year.² All this demonstrates the important role the ECB will have to play in raising standards in the enforcement industry as it begins its work over the coming months.

Funded initially by a voluntary industry levy, the UK Government has committed to reviewing the need to provide the ECB's oversight with full legal authority by 2024.

More information on the ECB's early priorities is set out in Notes to Editors below.

Press contacts

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¹Department for Levelling Up, Housing & Communities, Collection rates and receipts of council tax and non-domestic rates in England 2021 - 22

² Ministry for Housing, Communities, and Local Government, Collection rates and receipts of council tax, 2021

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Notes to Editors

The website of the Enforcement Conduct Board is: http://enforcementconductboard.org/

Our Twitter handle is: ec board

Our LinkedIn page can be found at: linkedIn.com/enforcement-conduct-board

Chris Nichols: professional background

- September 2018 present: Legal Services Board: Director, Policy and Regulation
- January August 2018: Legal Services Board: Head of Regulatory Performance
- May 2015 January 2018: Legal Services Board: Policy Manager
- March 2010 May 2015: Bar Standards Board: Policy Manager & Senior Policy Officer
- September 2008 February 2010: Ministry of Justice: Policy Advisor
- August 2005 April 2008: Chambers and Partners: Researcher and Writer

Non-executive experience

- January 2017 December 2019: Strategy consultancy, London charities
- November 2014 November 2016: Board Member, Interim Executive Board, Minet Junior School

The ECB's early priorities

- In June 2022, Catherine Brown gave evidence to the <u>Levelling Up</u>, <u>Housing and Communities Select Committee</u> as a contribution to its inquiry into Council Tax Collection and set out her thoughts regarding three early priorities:
 - Collect data from enforcement and debt advice sectors to inform a transparent evidence-base to better understand the reality of the situation.
 - Establish the widest possible coverage so that no enforcement agency, whether privately owned or in-house, can avoid the rules. This will require local authorities, Government departments and other responsible creditors to commit to only working with enforcement agents who are signed-up to being regulated.
 - Review the current processes for complaints and give guidance about how a robust, fair, and accessible complaints system ought to operate.

In the longer term:

- Consult widely on a robust code of practice including rules on how to identify and deal with vulnerability and affordability to be able to provide clear strong guidance as to how enforcement ought to behave.
- The House of Commons Library published in June 2021 a useful and detailed briefing paper - <u>Enforcement officers (formerly known as bailiffs) (parliament.uk)</u>

There are around 2,000 enforcement agents in England and Wales, and all are required to be licensed by a judge at the county court - Certificated Bailiff Register - Justice UK