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**Recouping outstanding
debt,** in difficult personal
situations



Recoupa

Sustainable Debt Recovery

Modernising debt recovery in Local Government

Traditional Debt Recovery VS. Recoupa Debt Recovery

Local Government Councils are moving towards more sustainable approach to debt recovery.

For more than 80 years Local Government Councils have relied on legal actions through the Courts to recover debts owed to them. But legal actions are slow and expensive, they cause almost as many problems as they solve. Widespread suing of Ratepayers is now considered financially and socially unsustainable.

Recoupa sustainable debt recovery

Recoupa has developed and proven a more sustainable debt recovery approach which:

- engages Ratepayers in compassionate and rational discussions to organise payment
- recoups debts more quickly and without legal action

- reduces the cost of debt recovery
- starts sufferers of chronic financial stress on their recuperation journeys
- helps Council to be much better informed on hardship situations
- reduces collateral damage within communities

Recoupa *triple bottom-line* gives excellent results to Ratepayers, to Councils and to Communities;

Sustainable for Councils	Sustainable for Ratepayers	Sustainable for Communities
Ratepayers pay their Rates more quickly	Easier for Ratepayers to pay Rates debt in full without expensive legal costs	Financially struggling families are relieved of high legal costs
Council is known for its sustainable practices	Less burden on Ratepayers & families	Social side-effects of poverty reduced, in schools, health, crime & more...
Council cashflows fewer legal costs		

Collaborative solutions to the problem of Long Term Debt: **Late-Stage Intervention**



Problem

- Large debts, long outstanding
- Many stages of legal action have been taken
- Complex health and/or social issues may exist



Solution

- Ratepayers are engaged in rational, respectful & compassionate discussions
- Solutions are negotiated & monitored to conclusion
- Detailed reporting and recommendation are provided to Council for approval



Benefits

- Large, old debts are paid
- Outstanding Rates % are reduced
- Ratepayers take steps towards recuperating & are grateful to Council





Collaborative solutions to the problem of Long Term Debt: **Sale of Land Triage**



Problem

- Property is eligible for Sale of Land bit is occupied
- Council exposed to risk of negative publicity
- Need for deep understanding of the situation



Solution

- Visit property and discover situation
- Professional, informative report prior to Council resolution
- Often find viable alternative to sale of the property



Benefits

- Old debts are safely recovered from occupied properties

Collaborative solutions to the problem of Long Term Debt: **Council Briefings**



Problem

- Council resolutions are delayed due to Councillor unfamiliarity with Sale of Land
- Councillors require understanding of Sale of Land and debt recovery



Solution

- Professional, informative briefing to Council prior to resolution



Benefits

- Councillors can make informed decisions to pass progressive resolutions



Richard McLean

Case Study 1 - Patience Works

Situation

Adult sibling Ratepayers inherited the property, but their addresses were unknown.

Previous debt recovery agency had tried to locate the Ratepayers unsuccessfully for 7 years.

Previous agency took legal action, served Statements of Claim by Court Post to address at which Ratepayers could not receive them.

Judgment entered.

Bank Garnishees had collected \$800.

Resolution

We located Ratepayers penniless & living apart in poor conditions.

Considerable effort to build understanding & trust.

Engaged both Ratepayers in compassionate supportive process.

First one, then both Ratepayers advised they wished to sell the property.

- We located Real Estate Agent with offer acceptable to Ratepayers.
- We intensively assisted them to voluntarily sell property.
- Very many unforeseeable complexities/obstacles arose, we resolved all (1).

Each Ratepayer received \$400,000 from sale proceeds.

Ratepayers extremely grateful to Council. Real Estate & Solicitor impressed.

Council paid in full.



Case Study 2 - Compassion Works

Situation

Many stages of legal action had been taken.
Many payment arrangements made but defaulted.
The property was being considered for S.713 Sale of but was occupied.
Council requested an assessment of the situation as triage for S.713 sale.

Resolution

Enquiries led to Ratepayer c/- parents, recuperating after suicide attempt.
Ratepayer had been diagnosed with chronic depression & bipolar disorder.
He failed to cope with mounting financial pressures.

We:

- Ceased legal action
- Established understanding & trust
- Offered support, which was gratefully accepted

Ratepayer wished to withdraw superannuation funds.

We offered support.

He phoned us several more times for moral support.

Ratepayer phoned us for updated amount the morning he received funds.

He immediately visited Council & paid in full.

Ratepayer is relieved & very grateful to Council for its compassionate help.



Case Study 3 - Effort Works

Situation

The Ratepayer suffered significant emotional trauma 10 years earlier. She abandoned the property, by simply driving away, with young son. She left house fully furnished & supplied with food. A debt recovery agency had tried to locate the Ratepayer unsuccessfully.

Resolution

We located Ratepayer living 480kms from the property. She was highly distressed, we invested time building understanding & trust. We compassionately supported delicate journey to decide to sell property. Ratepayer couldn't face-up to sale process.

- We obtained 3 Real Estate appraisals & a supportive local Solicitor.
- We drove Solicitor & Real Estate appraisals to Ratepayer at home.
- Solicitor was engaged.
- Maintenance & clean-ups on the property organised.
- We supported Real Estate Agent to manage obstructive neighbour before & during auction.

The property sold at a higher than expected price at auction. Ratepayer received ~\$450,000 proceeds. Council paid in full.



Case Study 4 - Understanding Works

Situation

Ratepayer is elderly widow pensioner with multiple health issues.
Ratepayer abandoned property 7 years earlier.
Retired to neighbouring Shire for health reasons.
Property very fully furnished with possessions and memories of 30 years of living and raising family.
Council reluctant to take legal action.
A debt recovery agency had unsuccessfully tried to resolve situation by making Field Calls.

Resolution

Ratepayer engaged in compassionate discussions about situation & wishes for abandoned property.
She advised struggling financially, still paying insurance & electricity bills on property.

- Signs of hoarding.
- Wished to sell property but incapable of sorting out the houseful of furniture & possessions.
- Has 3 adult children, but too embarrassed to tell them & enlist support.

Long supportive discussions, Ratepayer consented to briefing one of adult children.
Ratepayer supported by family to sort out property.
Family very grateful to Council. Council paid in full.



Case Study 5 - Early Intervention Works

Situation

Ratepayer is an adult, employed but struggles to manage finances. He voluntarily disconnected the electricity nine years ago, finding it too difficult to pay the bills. He cooks in the dark on a fire, with the mantra, “a fire and a radio is all a bloke needs”. Thousands of dollars in legal fees added to his financial struggles, as Council took legal action every 2-3 years to collect the Rates debt. The previous two legal actions were paid in full by Wages Garnishee. Council is ready to start legal action again.

Resolution

We visited the Ratepayer in the evening at his (dark) home, and proposed a voluntary wage deduction. He agreed to pay \$100 pw by wage deduction. With consent, we phoned employer’s Payroll Department for their specific contact details. The Ratepayer has no electricity, no computer and no email, so we wrote a letter to his Payroll Department from him, authorising the wages deduction. We delivered the letter to the Ratepayer for signing, and sent the signed letter to Payroll who phoned us to confirm it was processed. The \$100 payments have been made consistently every week, and Council will recover full payment months earlier than by legal action. The Ratepayer has saved over \$1,000 in legal fees.





Recoupa
Sustainable Debt Recovery

CONTACT US

Mailing Address

PO Box 5343, Victoria Point QLD 4165

Email Address

hello@recoupa.com

Phone Number

NSW 02 8006 6800

QLD 07 3040 6111