
**SDAS support with Debt Relief Order queries and the DRO Discussion Forum**

Since around the time the Specialist Debt Advice Service launched with Shelter in 2017, the Insolvency Service changed the way they support the sector with case specific DRO queries prior to submission. Advisers and Approved Intermediaries (AIs) were directed to the Specialist Debt Advice Service to seek advice with pre-submission queries. We appreciate that advisers and AIs often face some uncertainty when dealing with varied and complex DRO cases and want to sense check their advice before the client departs with the £90 fee. We do our best to answer queries using the available guidance and legislation but on occasion we are unable to provide a definitive answer.

When we need to seek further clarification, the SDAS team have the option to discuss case specific issues with the Insolvency Service DRO Team or Technical Team so advisers can proceed with their casework with confidence. However, in some cases we can't be certain of the outcome until the application is submitted and the DRO Team have all the information at their disposal. To better understand how each service operates, we visited the Insolvency Service DRO Team in Plymouth and saw first-hand the challenges they face in processing upwards of 26,000 DRO applications each year.

When an adviser comes to us for assistance, we record the topic and sub-topic of the enquiry. DROs consistently account for roughly 40% of our enquiries each month. We're in a unique position to gain valuable insight into the specific issues faced by advisers and their clients. We use this information to inform our resource and article subject matter – as our ebulletin readers will know. This offers clarification to advisers on pertinent issues and improves our efficiency as we can refer to these articles in our advice. We share detailed insight into our enquiry topics with the wider sector through monthly and quarterly reports to help inform training and resource production elsewhere.

Sometimes our advice and discussions with the DRO Team can result in a change to policy the official guidance and advisers regularly seek clarification on their interpretation of the guidance. Our view is that better coordination of advice, resources and training across the sector could go some way to improve adviser confidence, efficiency and reduce the amount of resource being used in delivery of DROs by advice agencies and administrators alike – we're all short of time and resources, but what can we do about it?

**DRO Discussion Forum**

In November 2020, we invited a number of sector stakeholders to take part in the first DRO Discussion Forum. We were really encouraged by the willingness of so many colleagues, from large advice services to freelance debt experts, to participate in the Forum. The aim of the group is to better coordinate DRO advice, training and resources across the sector, with an initial focus on making improvements to the DRO A-Z.

Using our insight from enquiries, we populated a list of around 10 of the most important updates to the guidance, which were discussed and agreed with the group. Members who had technical expertise helped to check the accuracy of our suggested DRO A-Z updates and the DRO Team provided a working copy of the A-Z document. Members of SDAS made tracked changes to the A-Z which were agreed by the DRO Team and an updated resource was released in January 2021.

This process will continue quarterly whilst significant updates are required, meaning that accurate and up to date guidance should be released to the sector 4 times a year. This is informed through our enquiries and agreed with wider sector experts to ensure accuracy and relevance. Forum members include CitA and The Money Advice Trust so changes to the DRO Toolkit is made promptly, along with any updates to the online Debt Advice Handbook. We can be sure that advisers are able to access consistent guidance from different sources.

**How do advisers and AI's know what changes have been made?**

Following quarterly updates, the Forum will release a Quarterly Summary which will feature in our ebulletin and can be disseminated by Forum member organisations as they see fit. The first Quarterly Summary is here, and includes a list of January's DRO A-Z changes, relevant resources, where to seek advice and details of available DRO training. We are also advocating for DRO and Official Receiver Bankruptcy Guidance to be hosted online which is currently under consideration by the Insolvency Service.

Our last meeting took place on 17th February, where we looked at the next batch of important updates to the guidance. The group also shared updates from member agencies and discussed other opportunities to improve the landscape for advisers, AIs and their clients with regards to DROs. You can expect the next DRO Discussion Forum Quarterly Summary in June.

If you have a DRO related case query, please access the available guidance as detailed in the Quarterly Summary, speak to colleagues or your supervisor and if you still require assistance, the SDAS Team are here to help.