

# Vulnerable Persons Policy

## 1 Background

The council recognises that there will be instances where the circumstances of a debtor make it inappropriate to apply recovery and enforcement remedies in the usual way. This document is intended to set out how the council will expect its staff and collection and enforcement agents to deal with persons identified as vulnerable and who owe a debt to the council to ensure these cases are handled sensitively and responsibly.

Vulnerability does not mean a customer of the council will not be required to pay amounts for which they have a legal obligation to pay. Consideration may be given however, to applying the recovery arrangements adopted by the council and its agents in a flexible and proportionate way. In situations of vulnerability the council recognises that it may be more appropriate to liaise with the customer's chosen representative.

## 2 Definition

There is no set definition of a vulnerable person. Anyone that finds it difficult to deal with their debts because of their situation or health could be considered vulnerable. This could include customers experiencing:

- A recent bereavement
- A long-term or terminal illness
- A physical disability
- Learning difficulties or mental health problems
- Dementia or brain injury
- Difficulties in communicating
- Financial illiteracy
- Relationship breakdown or difficult domestic circumstances
- Failure of a business
- Addiction

This list is not exhaustive and vulnerability may be temporary. Not all people in these groups may be vulnerable.

## 3 What will the council do?

- We will work with you to agree the best method of recovering outstanding arrears and the easiest way for you to pay.
- We will clearly mark your records that you are a vulnerable person when vulnerability has been identified.
- We will carefully consider each case where vulnerability has been identified before taking any recovery action.
- We will adapt our recovery process where we are aware that a customer is vulnerable to minimise any hardship or distress.

- We will clearly explain our decisions regarding our action and our reasons for refusing any requests.
- We will signpost our customers to any help that we consider may be useful in their circumstances.

## **4 What the Customer Should Do**

- You must tell us of your vulnerability at the earliest opportunity. We may ask you to provide some evidence, such as a doctor's letter, to establish the nature of your vulnerability. This is to ensure that we are clear on any particular needs you may have so we can help you.
- You should complete an [Income and expenditure form](#) to give us an accurate picture of your financial situation.
- If you want someone to discuss the account on your behalf you will need to write to us confirming who can deal with the account
- You should keep us informed of any changes to your circumstances and any address change.
- You will keep to any appointments scheduled or contact us if you cannot attend.
- You should make any payments you have offered whilst we are considering your offer.
- You should review any services that our officers may signpost you to so you can decide if they are relevant to your circumstances.
- We will try to help you if you are in arrears and have vulnerability but can only do so if we know your circumstances.