

When customers present themselves as vulnerable or we are made aware of this by a third party, the following key procedures are in place –

- We review the personal circumstances of the vulnerable customer before taking any debt recovery action
- We encourage customers to contact us if they are experiencing financial hardship. We may ask customers experiencing financial hardship to complete income and expenditure information, to enable us to agree arrangements that are affordable
- We provide information on reductions such as Council Tax Support, exemptions and discounts in our communication and on our website
- We signpost customers to debt advice, to debt advice providers such as Stepchange, Citizens Advice Bureau, Money Advice Service or Christians Against Poverty and others
- We work with advice agencies to agree arrangements that are affordable, and recognise a customer's priority debts
- Where a vulnerable customer is identified, they may be invited to make application, if applicable, for a reduction in Council Tax liability under Section 13a.
- We ask for additional information regarding the personal circumstances of each customer before passing arrears to an enforcement agent for collection
- Following a liability order being granted at Court if the customer is in receipt of Income Support, Job Seekers Allowance Employment Support Allowance or Pension Credit, we will arrange for their debt to be paid by deductions from their benefit entitlement
- Our enforcement agents advise us of any customers they identify as being vulnerable and in addition if not appropriate to be referred to their welfare teams, the file is returned
- Our enforcement agents have dedicated welfare teams that are fully trained in dealing with vulnerable customers