

# Revenues vulnerability guidelines

**Who is vulnerable?**

There is no national standard or legal definition of vulnerability, but we may consider citizens potentially vulnerable if they

* have communication difficulties
* have learning difficulties or mental health problems
* have a physical disability
* suffer from severe anxiety/depression
* have a long-standing health condition
* have a serious illness
* have a terminal illness
* are elderly
* have suffered a recent bereavement
* have severe financial difficulties
* are pregnant, have recently given birth or have very small children
* have recently undergone a separation or divorce
* have been subjected to domestic violence

Not all people in these groups will be vulnerable, and there may be other circumstances in which will treat a citizen as vulnerable.

Where we decide that vulnerability is not long-term or permanent, we will review a citizen’s financial, personal and household circumstances as appropriate.

**Our principles**

We look at each case on its own merits.

We adapt our debt recovery procedure to minimise any hardship or distress while helping vulnerable citizens address their financial responsibilities.

We recognise that some ways to recover debt are not appropriate in such cases, so we

* flag their account to show they may be vulnerable
* review their personal circumstances before taking any further debt recovery action, and place a hold on existing action where appropriate
* stop any action being taken by our enforcement agents (bailiffs)
* consider a customer's total indebtedness to us when considering repayment arrangements
* seek direct deductions from benefit where possible
* help citizens to claim council tax support and any relevant exemptions and discounts
* direct citizens to other sources of debt advice, such as Citizens Advice, Community Law and our own debt counselling service
* work with advice agencies to agree repayment schedules that are affordable and recognise a customer's priority debts

We also

* require our enforcement agents to return the accounts of citizens if their potential vulnerability comes to their attention first
* meet with advice agencies to discuss practical ways assist vulnerable customers.

**Helping us to help you**

If you think you may be vulnerable, let us know as soon as possible.

We will put a hold on enforcement action while we consider your case, and to give you time to seek debt advice.

We are happy to discuss your account with someone else such as a financial adviser, case worker, friend or relative on your behalf if you give your consent.

If we advise you to seek advice from someone else, make sure you do so.

We may ask you for a doctor's letter, a financial statement or other information so we can see the nature/extent of your vulnerability.

If you are contacted by an enforcement agent, tell them that you are vulnerable.

Please let us know if your situation changes, for instance

* you start/leave work
* someone moves in/out of your home affects your council tax bill
* there is a change in your health
* you cannot pay the amount agreed

For help with money advice and debt management:

<https://www.citizensadvice.org.uk/>

0800 144 8848

[https://adviser.moneyhelper.org.uk/en](https://eur01.safelinks.protection.outlook.com/?url=https%3A%2F%2Fadviser.moneyhelper.org.uk%2Fen&data=04%7C01%7CNeil.Hodges%40birmingham.gov.uk%7Caf0c78b170544122fc4e08d97dbc330c%7C699ace67d2e44bcdb303d2bbe2b9bbf1%7C0%7C0%7C637679069522157392%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=ws8vjWNL4o1TMPSCrKUFaLHeWDq7SbFpYhTpOBKQD20%3D&reserved=0)

0800 138 7777

<https://www.nationaldebtline.org/>

0808 808 4000