

# **Draft Corporate Debt Collection definition of vulnerability**

## **Introduction**

Harrow Council recognises that some people require additional support to be able to manage their financial affairs and their circumstances may make them vulnerable. This note defines who the Council will consider as vulnerable and how this will be reflected in our approach to debt collection.

When managing the collection of debt the fact that someone is vulnerable does not mean that they will not be required to pay their debt. Each case will be looked at individually and, dependant on their circumstances the following will be options considered:

- Ensuring the person has access to all relevant benefits, discounts or other entitlements
- Referral to other sources of advice
- Payment arrangements for the debt
- Allowing longer to pay
- A temporary arrangement with lower repayment than would normally be agreed
- Postponing enforcement action

If a person is considered to be vulnerable, under the criteria listed below, their case will be highlighted on the appropriate IT system/s. This will notify all services that they need to look into the individuals circumstances, and/or contact the relevant professional support worker before any further action is taken.

## **Vulnerable Groups**

A person may be considered vulnerable on a temporary or permanent basis, All Council Services will ensure records are kept updated to ensure appropriate advice and support is given. The following list identifies the groups of people that may be considered vulnerable:

### **People with a Physical and/or Sensory Disability**

A person who has a physical disability is not necessarily vulnerable for the purposes of debt collection, however they will be considered vulnerable if their disability prevents them from managing their financial affairs affectively and need support.

### **Mental Illness**

The person has a mental health need and it prevents them from managing their financial affairs affectively and need support.

### **Learning Disability**

A person who has a learning disability will be considered vulnerable in respect of debt collection if they are unable to manage their financial affairs effectively and need support.

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### **Serious Illness**

A person who has a long term serious illness or who is terminally ill, or a member of their close family, may be considered vulnerable if this affects their ability to manage their financial affairs effectively and they require support.

### **Language Difficulties**

A person who does not understand either written or spoken English, especially where they do not have the support from family who can speak or read English

### **People with Literacy Issues**

A person with literacy issues who does not understand written communications, especially where they do not have the support from family could be considered as vulnerable.

### **Elderly Persons**

An elderly person, may be considered vulnerable for the purposes of debt collection. This will be in cases where they are frail, ill and living on a limited income or where they have recently suffered the death of a partner who has previously managed their family finance.

### **Families with children**

A family with children may be vulnerable if they have complex needs and are unable to manage their financial affairs effectively without support. Where the family's needs are so complex that they are allocated a Social Worker or lead professional, the family would be considered as vulnerable.

### **Young people leaving care**

Young people leaving care and may be unable to manage their financial affairs without support and would be considered as vulnerable.

### **Homelessness**

A person who is homeless or about to be made homeless and is unable to manage their financial circumstances would be considered as vulnerable.

### **Bereavement**

A person who has suffered a recent bereavement of a close relative could be considered vulnerable if they are unable to manage their financial affairs effectively without support.

### **Fleeing violence**

A person who has recently been the victim of violence or hate crime could be considered vulnerable if they are unable to manage their financial affairs effectively without support.

### **Prisoners and Detainees**

Prisoners and detainees who have a debt to the Council and are detained will be considered as vulnerable.

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### **Non-European Economic Area (EEA) and Refugees**

A person who is a non EEA national or refugee may be considered as vulnerable if they are unable to manage their financial affairs effectively without support.

This list is not exhaustive. If somebody is highlighted to the Council as vulnerable, either from internal or external communications their individual circumstances will be considered.

It is acknowledged that there may be instances where vulnerability may not be identified however the Council is working in partnership with external agencies to ensure these instances are minimised.

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