

# Revenues and Benefits Vulnerability Statement

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## **1. Purpose of the Statement**

1.1 This statement outlines how Bolton Council will assist vulnerable residents when collecting outstanding council tax, business rates, Housing Benefit Overpayments, and sundry debts.

1.2 The objective of the statement is to ensure that the council's debt recovery practices are sensitive to the circumstances of residents who may fall into a vulnerable category.

1.3 This statement is specific to Bolton Council. The guidelines are supplementary to the standards for potential vulnerability set out in the Taking Control of Goods national standards 2014 and the Civil Enforcement Association (CIVEA) Code of Conduct and Good Practice Guide 2011.

1.4 This statement should be applied in line with the Council's Public Sector Equality Duties and Equalities Act 2010

## **2. Vulnerable Groups**

2.1 There is no universally agreed definition of what constitutes vulnerability. There are many groups of people that could be considered vulnerable.

2.2 A potentially vulnerable person could include someone who falls into one of the following categories:

- The elderly
- People with a disability
- The seriously ill
- The recently bereaved
- Single parent families
- Pregnant women
- Unemployed people
- Those with long term/prolonged incapacity
- Those who have difficulty in understanding, speaking, or reading English
- Victims of domestic violence
- People on low incomes

This list is not exhaustive, and the council will consider the circumstances of individual cases.

2.2 If someone falls within a potentially vulnerable group, this does not necessarily mean that the person is vulnerable. Under this policy, a person is classed as being vulnerable if they cannot make informed decisions about their debt without independent support.

### 3. Process

3.1 The council has a duty to maximise the collection of income from all sources on behalf of residents. The income that the council collects helps to provide essential services to residents.

3.2 Various measures are used to collect local taxes and charges. Depending on the type of debt, the council has a range of legal options available to try to recover the debt. In the case of council tax and business rates, these options include the use of enforcement agents (formerly known as bailiffs).

3.3 Being vulnerable, or potentially vulnerable, does not mean that a person cannot or should not pay amounts that fall due. However, it could mean that the council's normal recovery procedures are less appropriate in that person's case. For example, if using normal recovery practices would disproportionately impact a vulnerable person.

3.4 Vulnerability may also impact a person's ability to understand and manage their financial situation or engage effectively to address financial issues.

3.5 Where it is established that a customer is vulnerable, the council will decide on the most appropriate action. This will be based on the following considerations:

- Has the vulnerability contributed to the customer's current financial circumstances?
- Does the vulnerability require the council to consider alternative approaches to collecting the outstanding balance?
- Can we offer any further support to the customer.
- Is the customer able to pay the outstanding balance? If so, a suitable repayment plan will be agreed.

3.6 The role of determining vulnerability can also involve different sections within the council or external agencies. Enforcement agents and council officers receive regular training on identifying and dealing with vulnerability.

3.7 The council will work closely with its Money Skills service and other welfare advice organisations in the area to provide you with support and information as required.

3.8 Details of how we collect, store and share information regarding an individual can be found on the Council Tax privacy Notice that can be found at [www.bolton.gov.uk/downloads/file/1067/council-tax-privacy-notice](http://www.bolton.gov.uk/downloads/file/1067/council-tax-privacy-notice)

### 4. Equality and Diversity

4.1 The council tailors its services to meet the needs of individuals. We foster good relations with residents when providing our services to eliminate discrimination and advance equality of opportunity.

4.2 When reaching a decision on how to resolve matters, the council must take its equality duty into account. If a person is vulnerable, we may still take enforcement action, but we must be able to demonstrate that we have reviewed the situation and considered an alternative course of action where appropriate.

4.3 The Council undertake Equality Impact Assessments identifying how decisions can impact those with protected characteristics.

## **5. Statement Review**

5.1 This statement has been written in line with good practice and relevant legislation. The next review of this policy is 01.04.2027 and every two years thereafter.

## **6. Other Information**

- For any help with money problems please visit [www.bolton.gov.uk/mart](http://www.bolton.gov.uk/mart)