

2.15 Vulnerability Criteria

The Council recognises that some individuals will, due to their individual personal and financial circumstances, have extreme difficulty in paying their Council Tax and that some types of recovery action, may not be appropriate where the debtor or other household members may be vulnerable in some way.

A person may be considered vulnerable in the following circumstances. The list is not exhaustive and each case will be decided on its own merits:

- **Elderly** – 75 plus, particularly if the debtor appears unable to deal with their affairs.
- **Disabled** – this can include both mental and physical disability but does not include very minor disabilities.
- **Serious illness including the terminally ill** - this includes any illnesses that affect the debtor's ability to pay or deal with their own affairs.
- **A recent bereavement** - if the debtor or their partner has suffered a recent bereavement of a close member of their family.
- **Communication difficulties** - where there are genuine and clear communication barriers, e.g. language difficulties, hearing impairments, visual impairments, learning disabilities, etc.
- **Young children in deprived household** - if there are children aged 3 years or under *and* signs of social deprivation.
- **Pregnancy** - if the debtor or their partner is in the latter stages of pregnancy, or has just given birth.

Falling into one of these categories does not automatically mean that recovery action is not appropriate. The Council will make individual decisions based upon the individual circumstances of the debtor to identify if recovery action is appropriate and, if so, what action to take.

Where the bailiff on visiting the debtor has vulnerability concerns, he is required to contact the Council so that we can decide on the most appropriate recovery action

