

## Vulnerable Persons Policy

Equita believe that to deliver a truly ethical approach in delivering a service that is extremely sensitive the commitment has to permeate throughout all activity as the business as a whole. We believe that the adoption and application of the right policies, standards and approach will deliver an ethical approach in a practical and measureable way.

### What is a Vulnerable Person?

A vulnerable adult can be anyone over the age of 18, who has a physical or sensory impairment, learning disability or a mental health problem and who may be unable to protect themselves from harm or abuse. Elderly, frail or confused older people are also classed as vulnerable adults. Equita define vulnerable through:

- Taking Control of Goods National Standards
- Councils' own definition
- CIVEA's code of practice and guidelines
- MOJ National Standards for Enforcement Agents
- The Royal College of Psychiatrists and the Money Advice Trust's guidelines (Debt collection and mental health- ten steps to improve recovery)

### Other Vulnerable Categories

Equita also give full consideration to any mitigating or vulnerable conditions, and seek the advice and approval of our clients before proceeding with any recovery action in the following circumstances:

- Pregnancy or recent birth of a child
- Recent bereavement
- Recent unemployment
- Serious illness/long term sickness
- Severe financial difficulties
- Ethnic minorities who cannot understand or speak English
- Any other guidelines stipulated by our client

### Identifying Vulnerable Adults

Equita's process for identifying vulnerable debtors is set out in 3 stages:

1. **Prior to us receiving a case**
2. **Once we have received a case**
3. **Whilst making first contact with the debtor**
4. **During a Civil Enforcement Agent Visit**

### **Prior to Receiving a Case**

We work in partnership with clients by holding regular workshops to identify any potential vulnerable debtor's cases that will be passed over to us.

### **Once we have received a Case**

Cases identified in the previous stage are automatically flagged up on our collections system as soon as they are entered and dealt with as per your specification and codes of practice and our own codes of practice. Our system interfaces, available to all clients, retains employment and benefit details enabling Equita to extract the information to assess each debtor and identify vulnerable debtors.

### **Whilst making contact with the debtor**

The next stage of identifying vulnerable debtors would be their response to the first notice issued. Equita will agree a script with our client that encourages the supply of Income Support and Job Seekers Allowance through the inclusion of a specially designed form and free post envelope. This response would either be face to face in our local office or by a call to our FREEPHONE call centre.

Special scripts are used (approved by our client) to identify if the calling debtor falls into a vulnerable group and our highly trained tactful contact centre operators and customer facing staff will respond accordingly to the information given and all details are recorded on the debtors case.

### **During a Civil Enforcement Agent Visit or Enquiry Officer Visit**

The next stage of identifying vulnerable debtors would be with a Civil Enforcement Agent or Enquiry Officer visit. All the Civil Enforcement Agents hand-picked to work for you have all been fully trained in these areas and are well experienced in enquiring sensitively in such matters and respond accordingly.

Civil Enforcement Agents will also advise of Equita's debt advice pack, home visiting service and the mobile surgery available.

### **Enforcing in the Current Economic Climate**

Equita offer clients a service that evolves and reflects the general financial environment in which we work. In a current climate where individual's financial circumstances can deteriorate with little warning we have the flexibility in our approach to ensure that we are sensitive to these changes.

In an environment where an individual's circumstances may change through no fault of their own due to redundancy or a drop in hours worked, we have completed a process where such individuals are dealt with sympathetically and with maximum flexibility. Recent refresher training courses have focused on enabling staff to identify and deal considerately with such individuals. We are working with clients in reviewing and updating collection guidelines to reflect the current environment and establish escalation routes for those affected by the recession. We are constantly working with clients and relevant organisations in reviewing our list of vulnerable individuals to ensure that people who may recently through no fault of their own experience extreme hardship are identified and action tempered to reflect this.

Equita has the following in place to assist vulnerable customers:

- Free phone & local rate contact numbers
- Provide a variety of communication and payment methods
- Direct dial numbers for CAB and other advice agencies
- Debt recovery pack including budget forms to help debtors take back control of their finances
- Providing translation services to those whose first language is not English
- All Civil Enforcement Agents carry language identification cards
- Language line/language matrix
- Interpreters
- Sign language available
- Braille and large print letters
- Credit crunch /Debt advice hotline
- Free payment options
- Home visits
- Local surgeries (Birmingham, Liverpool, London, Manchester and Northampton)

All staff are intensively trained, display a positive attitude and are considerate to customers in financial difficulties, responding sympathetically to their difficulties and encouraging them to obtain guidance from a debt advisory organisation.

Through regular dialogue with customers and advisory bodies we will ensure that enforcement staff are kept up to date with any changes in our collection policy and carry the most up to date contact details for advisory groups within your area. We are skilled in achieving the correct balance between maximising payments whilst ensuring that the most vulnerable are treated sympathetically and will work with the council in shaping a

collections policy that mirror's the council's own corporate approach.

### **Staff Training**

It is essential to ensure all employees likely to be dealing with such groups are given the correct training and attend the following courses which are readily available to Equita:

- Introduction to Benefits
- Welfare Benefits Overview
- Practical Solutions to Common Benefit Problems
- Identifying the Vulnerable
- Assisting the Vulnerable
- Customer care
- Providing fair and sensitive treatment in vulnerable conditions
- How to identify various individual and group behaviours
- Understand prejudices and discrimination
- Appreciate the difference between diversity and equal opportunities
- Understand the law on equal opportunities in the workplace
- Identify different types and possible effects of harassment and discrimination
- Apply different methods in dealing with discriminatory situations
- Apply an equal opportunities approach to your job
- Cross Cultural Communication – history, meaning and relevance.
- The impact of cultural values on business norms, practices and behaviours.
- Examples of the positive and negative manifestations of cross cultural differences
- Equality, Diversity & Human Rights Legislative Training
- Race and Equality Relations
- Cultural awareness in the UK
- The mentally healthy workplace
- Discrimination, language, and labelling

### **Specialised Staff**

Equita have specialised staff who have had previous experience and/or advanced training on all aspects of vulnerability to include:

- Learning difficulties
- Deaf
- Disabled
- Ethnic minorities

### **Civil Enforcement Agents and Customer facing Staff Specific Training**

Equita's Training Course given to all Civil Enforcement Agent is the highest quality in the industry and is City and Guilds approved, therefore making our team of Civil Enforcement Agents are the finest in the UK. The training course includes comprehensive modules on identifying and dealing with vulnerable debtors. Following the Civil Enforcement Agents comprehensive and intense training they are tested and signed off by senior management before commencing practical training with a senior Civil Enforcement Agent.

### **Using Discretion for Vulnerable Debtors**

Over the years we have adapted our business accordingly to deal with vulnerable debtors, even more so due to the current economic climate. Therefore Equita WILL NOT apply an enforcement fee when enforcing a debt if the debtor provides evidence that they are in receipt of benefit such as Income support or Job seekers Allowance.

Should a debtor have already paid the debt and a Civil Enforcement Agent attends to collect the remaining fees to find that the debtor has a severe disability or mental health issues, the Civil Enforcement Agent will use his discretion and consider removing the remaining fees and call the case successful.

### **Avoiding Fees being applied on Cases where the Debtor is Vulnerable**

We seek to engage with your customers at the earliest possible stage in the recovery cycle to find the most effective and fair payment plan and facilitate payment of the debt as early as possible.

Where possible an arrangement to pay the debt will be agreed. Where this necessitates a longer period that falls outside of the Council's specification we will seek authorisation from the Council before agreeing the payment plan.

We will seek to agree a payment plan that is realistic and encourage the use of the cheapest payment option. Where payment is not maintained we will issue postal, telephone and SMS text reminders before taking any action that may incur additional charges.

We seek at all times to ensure that the vulnerable meet their payment obligations (if possible) but do not incur charges that make their situations worse.

### **Informing our Clients of Vulnerability and Seeking Further Instructions**

Equita give full consideration to any mitigating or vulnerable conditions, and seek the advice and approval of the Council before proceeding.

After having recorded all relevant information regarding the debtor onto our collection system our dedicated client team will forward this information to our client. With the persons vulnerability details our client will also receive full case details with a record of all action taken on the case, any arrangements offered, in place or defaulted and the outcome of all action to assess. Should our client wish to issue further instruction to Equita to extend an arrangement or have the case returned the client team will do so immediately.

### **Dealing with Vulnerable Debtors**

#### ***Customer Contact Centre***

All operators within our Customer Contact Centre based in our head office Northampton are intensively trained prior to commencing their duties with particular regard to customer service and identifying and dealing with vulnerable debtors. Their training includes using type talk and text talk for the deaf and guidelines from MIND in identifying and communicating with people who show signs of having mental health problems. Training also includes dealing with debtors who struggle to speak English and dealing with ethnic minorities and cultural and diversity awareness.

Operators use discretion and record all details of the call on the case file. If a vulnerable debtor is identified the operator follows our clients and Equita's guidelines and codes of practice and seek further advice on the conclusion of the call swiftly and sensitively.

#### ***Equita Office visits***

Equita use specialist trained staff within their local offices who have advanced training in dealing with the vulnerable. We ensure at least one member of staff at each site are able to use basic sign language and the whole staff speak a variety of languages and have access to translation and interpreting services.

#### ***Enquiry Officer visits***

All Enquiry Officers are intensively trained on identifying and dealing with varying categories of the vulnerable and have also received training on safeguarding children. They carry a handbook

which includes guidelines on identifying and dealing with vulnerable people that they can refer to at any time.

All staff are sensitive, use discretion and treat each case individually.

#### ***Civil Enforcement Agent visits***

All Civil Enforcement Agents are intensively trained on identifying and dealing with varying categories of the vulnerable and have also received training on safeguarding children. All Civil Enforcement Agents carry a handbook which includes guidelines on identifying and dealing with vulnerable people that they can refer to at any time.

All staff are sensitive, use discretion and treat each case individually. Civil Enforcement Agents motto is *'if you are unsure of the debtors vulnerability always seek advice from the Council'*.

#### ***Via correspondence received (e mails, Letters)***

Staff dealing with communications from debtors are always on alert to identify vulnerable debtors and use information given by a debtor to update the case and wherever necessary return the case under client guidelines or seek advice from our client.

Sensitivity and discretion is always used and our client updated on any situation where a vulnerable debtor has been identified.

### **Dealing with Categories of Vulnerable Debtors**

#### ***Pregnancy or recent birth of a child***

Where the debtor states that they are in the advanced stages of pregnancy and or have very recently given birth to a child the operator will carefully assess the persons financial position and or support structure before requesting payment of the arrears. Where the operator considers the person may be vulnerable they will place the case on hold and seek further advice from the client. This may result in the client withdrawing the case and or a long term arrangement being agreed. The outcome will be communicated to the debtor with 48 hours.

#### ***Recent bereavement***

It is a requirement of all contact centre staff to deal sympathetically with any debtor who may have suffered a recent bereavement to an immediate family member. Where the operator is advised of the bereavement they should seek to confirm the details and place the account on hold for a minimum period of 28 days and or seek to establish an arrangement to clear the arrears if this is appropriate.



***Recent unemployment***

Equita recognise that in the current economic climate debtors may be unexpectedly made redundant without warning. Where contact is made the operator will seek to establish the precise position regarding benefits and other household income. Where appropriate the debtor will be referred to an advisory group such as the CAB or Money Advice for a completion of an income and expenditure analysis. Where the debt is the subject of an arrangement and payments have previously been maintained the operator may consider varying the arrangement to reflect the debtor's new circumstances.

***Serious illness/long term sickness***

Where contact is made with the contact centre by either the debtor or a carer acting on their behalf full details of the illness will be obtained and the case placed on hold pending discussion with the client. If the illness or sickness is considered to be most serious the case will be returned to the council immediately and the caller provided with contact details at the client to discuss the most appropriate way forward.

***Severe financial difficulties***

On contact being made with the debtor our customer contact staff will seek to complete an income and expenditure form that is designed to establish what total liabilities the debtor may have, what priority debts and what payments may be made against the debt. Where an individual claims to be in such severe financial difficulties that they cannot make any payments they will be referred to a local advisory body, however the Civil Enforcement Agent may make an appointment to visit the debtor to obtain clear information regarding their status.

***Ethnic minorities who cannot understand or speak English***

If it appears the debtor cannot speak English, Equita have a variety of methods to encourage communication.

Civil Enforcement Agents (and Equita customer facing office staff) carry a Language Identification Form where the debtor points to one of the 211 languages which allows the Civil Enforcement Agent to contact the interpreter for that language via the following methods:

- Via our internal language matrix of 43 languages
- Via our Interpreter Service
- Via our translation line
- Via Civil Enforcement Agents translators installed in their mobile phones (for debtors who speak a little English)



Our Customer Contact Centre operators are trained in identifying various languages and attempt to ascertain which language the debtor speaks via a list of language nationalities (showing pronunciation) e.g. Francais (fransays) – French or Espanol (espanyol) – Spanish.

Once the language is identified communication can then commence via the following:

- Via our internal language matrix of 43 languages
- Via our Interpreter Service
- Via our translation line

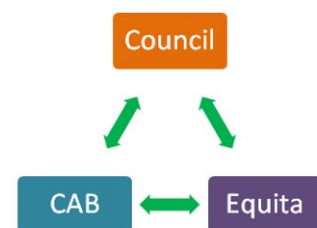
Making contact with any of the above is swift (average around 13 seconds) so it allows us to keep call times down.

***Any other guidelines stipulated by our client***

At the commencement of the contract Equita will agree with the council the precise definition of vulnerability that is sensitive to any local issues. This will be communicated to all frontline staff who will identify any who fall within the category at the earliest possible stage in the process. Where contact is made with our contact centre and operator is made aware of a potentially vulnerable case further advice will be sought from a supervisor and or the client if in doubt.

**Working with Third Parties**

On each council contract and in every area of the country, Equita aim to liaise with local Citizens Advice Bureaus and advice agencies to form good three way relationships between us, our client and them.



Equita have also given over 20 presentations to local Citizens Advice Bureaus across the country over the past 24 months to give an insight into the industry and share any concerns within the local communities.

The feedback from these presentations has been encouraging, particularly in playing a part in developing a close working relationship between Equita, the authority and any other third party, follow up sessions have been held and joint workshops established.

Equita provide local CAB offices with clear lines of communication and offer:

- Direct dial telephone lines/e-mails to client team
- Include local CAB contact details in debt advice pack

All correspondence received for both the CAB and the ombudsman is dealt with as matter of urgency and copies are supplied to our clients. We ensure:

- Correspondence are dealt within 3 working days
- Copies of all correspondence are sent to the client within 24 hours

All Civil Enforcement Agents and Enquiry Officers carry Debt Advice Pack which they will pass onto the debtor if required. The Debt Advice Packs carry full contact details for CABs and advice agencies local to the area.

Civil Enforcement Agents also carry cards with local CAB contact details on that they also pass onto the debtor if the Civil Enforcement Agents deems it appropriate.

### **Other Organisations we liaise with**

Equita also take advice from the following organisations with regard to our training course content and codes of practice:

- MIND (information and advisory charity for people with mental health problems)
- Ethnos (specialists in ethnic minority research)
- Scope (equal opportunities charity for disabled people)
- RNIB (Royal National Institute of Blind People)
- Sense (charity for deaf/blind people)

### **Vulnerable Debtors Code of Practice**

Our Code of Practice meets the standards set in the National Standards for Enforcement Agents published by the LCD in May 2002 and the code of practice of the Civil Enforcement Agents Association. Both guidelines are strictly adhered to by all staff who are continuously trained on its content. All Civil Enforcement Agents carry copies of these guidelines which are also passed to debtors if required.