

Vulnerability

All Penham Excel staff are trained to a high standard on how to identify and deal with the important issue of vulnerable debtors. Penham Excel has a **Welfare Team consisting of two Directors and two Managers**, with direct email contact for debtors and Clients.

Each member of staff both internal and external undertakes the Safeguarding Vulnerable adults Course, which covers identifying possible vulnerability and how to deal with vulnerable people.

Staff also undertake Level 2 in Behavioural Detection Training, Modern-Day Slavery (delivered by the Police and sponsored by North Hertfordshire District Council) and Mental Health Awareness.

It is important that vulnerability is **identified at the earliest point in the recovery process** and our computer system flags vulnerable cases and places warnings and holds on vulnerable cases. The warnings and holds are carried across all associated cases and even after cases are closed and new accounts received.

Our leaflet. Penham Debt Advice which is enclosed with the Notice of Enforcement covers vulnerability and signposts the debtor to the various agencies that are able to assist and to the debt advice agencies.

The Penham Excel call centre team and administrative staff are trained to identify the **following traits which may indicate vulnerability** and this list is by no means exhaustive.

- Change in tone of a telephone conversation, email or letter
- Behaviour of others present with the possible vulnerable person during the call
- Language difficulties and others talking on their behalf
- Paperwork evidence indicating vulnerability
- History of the family or background
- Background information from Local Authority, Carers, Social Workers or Debt Advice Agencies

The staff will **tactfully and sensitively obtain as much evidence as possible** and where necessary contact the Local Authority to discuss the case and take further instruction on how to proceed or return the case, if requested to do so. The computer system will be updated and flagged to identify vulnerability and **the screen will change colour in order that the case stands** out to all users and the case is automatically placed on hold.

Sometimes vulnerability is not identified until a visit is made to the property and the Enforcement Agents are trained to not only identify the traits as listed above, but also

- The appearance of an individual
- Physical difficulties
- Body Language
- Clothing and general cleanliness of a property, individual or household
- Houses in poor state of repair
- Homes without carpeting
- No Winter heating
- Communication difficulties

- Signs of debtor being on medication, taking alcohol or drugs
- Third parties in attendance at time of visit
- Recent bereavement
- Long term sickness
- Pregnancy
- The Elderly
- Those with learning difficulties and mental health issues

List is not exhaustive.

The Enforcement Agents' iPads have a vulnerability button to immediately alert the Welfare Team/Vulnerability Team to review cases, video footage, letters and emails, scanned to the system and if necessary, contact is made with the Local Authority to discuss the case and take further instruction. The Agents' iPads are also programmed to prompt questions for the Agents to ask, whilst in attendance, to aid in identifying vulnerability and **allowing "breathing space"** and for the cases to be placed on hold. Documents and letters can be provided in large font or Braille.

All staff are trained to signpost vulnerable debtors to

- Citizens Advice
- Stepchange
- Christians Against Poverty
- Money Advice
- MIND – for mental health assistance
- Ethnos – For ethnic
- Scope – Equal Opportunities for disabled people
- Royal National Institute of Blind People
- Sense – for people with complex difficulties

Vulnerable debtors are often not confident in talking to our call centre team about their condition or circumstances and do not respond well to letters, therefore it is of the utmost importance that the Agents in the field identify these cases and react according to their training. We have experienced cases where suicide has been threatened to an Agent in the evening over the telephone and the Agent has responded promptly by calling the emergency services, attending the premises himself to assist, referring to the Welfare Team and Local Authority.

Penham Excel monitors the staff by viewing the **Agents' Body Worn Cameras** and this is carried out for all Agents on a quarterly basis. If a case is referred to the Welfare Team, then the video footage is viewed immediately. Cases are discussed and reviewed at the Agents' Review Meetings. Management will listen to telephone recordings, on a weekly basis, from the call centre calls and check against the notes made on the computer system. These cases are selected randomly and for all staff and discussed at our monthly Staff Meetings. The recordings are checked immediately if a case is referred to the Welfare Team.

Penham Excel's Welfare Team offers vulnerability visits to debtor's premises, **without charge to the debtor or Local Authority**. This enables the Team to collate further information and evidence from the debtor and to aid in signposting to the relevant organisation for further advice and assistance. Medical records may be obtained if appropriate and details of medication which may affect the debtor's ability to function.

The Welfare Team also attend cases with the Enforcement Agent, on a regular basis, to assess how each Enforcement Agent is identifying potential vulnerability and to ensure that the **Agent is acting with diplomacy and sensitivity** in the debtor's home.

If vulnerability has been established and confirmed and following consultation with the Local Authority it may be agreed that we return the case to the Council or move a case back a Stage and waive costs, or allow some **"breathing space"** for the debtor to take advice and organise their finances.

In some cases where vehicles have actually been removed for sale, Penham Excel has returned the vehicle back to the debtor. One example, not in North Hertfordshire. was reviewed by the Welfare Team and discussed with the Council. There had been long argumentative telephone calls with the debtor throughout the case, however, following the removal of the vehicle, the tone of the debtor's emails changed and the Team reviewed the case. It transpired that the debtor not only had personal problems and mental health issues but was also caring for elderly parents who lived some distance away and transport was required for this purpose. Suicide threats had also been mentioned. Therefore, from the tone of the last emails that we received, the Team were concerned and discussed all aspects of the case with the Local Authority, resulting in Penham Excel suggesting that the vehicle be returned and the debtor entered into a sustainable payment arrangement. The Council agreed that this was the best course of action. Charges were met by Penham Excel Limited.

Communication difficulties often cause vulnerability and to assist the debtor, the Agent has a mobile phone application called **Type Talk, which translates to over 200 languages and accents.**

We use this in conjunction with **Language Line**, where an independent interpreter is **available 24 hours a day 7 days a week**. This is regularly used by our call centre staff. The Agents will also take note of friends and family who may be in attendance and can help with translation. Our leaflets have country flags included which point the debtor towards their language and links for assistance. Please see our web site: <https://penhamexcel.co.uk/debtors/translations/>

Penham Excel is currently holding meetings with Stepchange to set industry standards and accreditations for Companies such as Penham, who operate ethically and sensitively. Stepchange have only received one notice of dissatisfaction against Penham Excel, which is the lowest on their system.