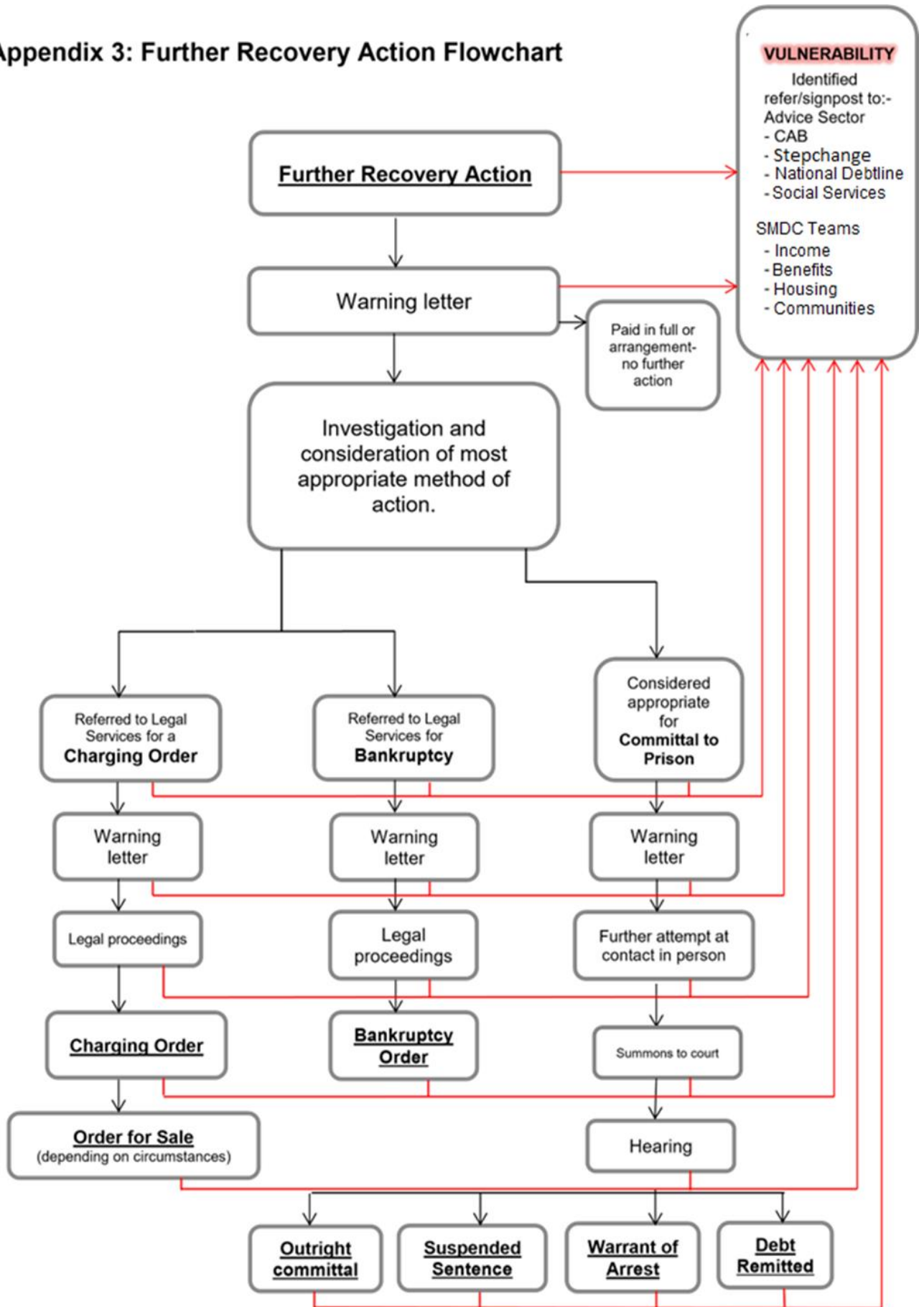


Appendix 3: Further Recovery Action Flowchart



VULNERABILITY

Identified refer/signpost to:-
 Advice Sector
 - CAB
 - Stepchange
 - National Debtline
 - Social Services

SMDC Teams
 - Income
 - Benefits
 - Housing
 - Communities

Other possible outcomes:

1. Bankruptcy, Charging Order or Committal: Arrangement (depending on circumstances) or payment in full.
2. All Stages passed to Senior Revenues Officer for special consideration