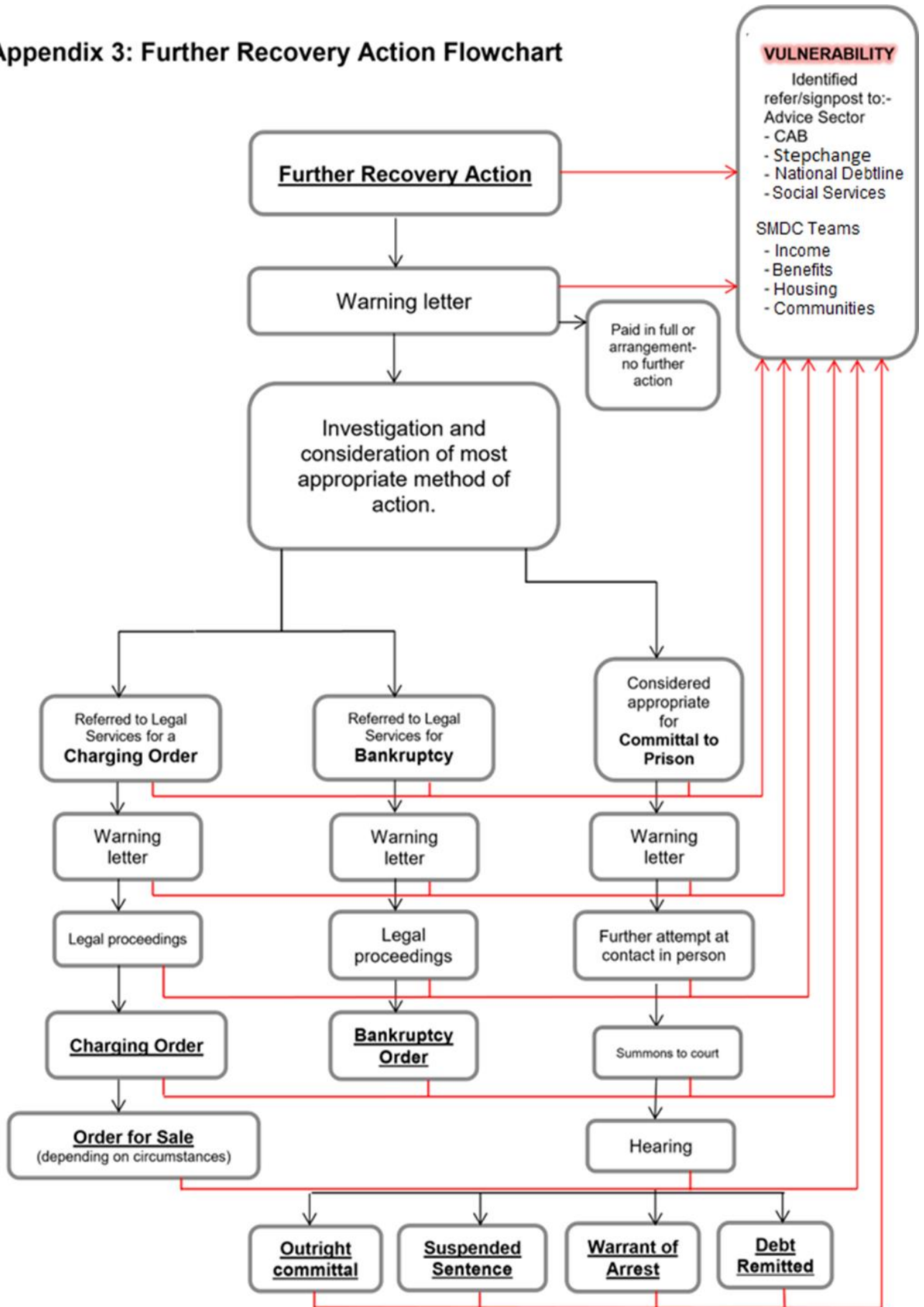


### Appendix 3: Further Recovery Action Flowchart



**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