Help for vulnerable taxpayers

Personal tax

01 August 2016

Assistance available from HMRC for vulnerable taxpayers

It is two years since HMRC closed its enquiry centres, removing the means for taxpayers to receive face-to-face assistance and guidance. Before and since that time, LITRG – along with other charitable bodies, including TaxAid and Tax Help for Older People – has been in regular discussions with HMRC about the assistance available for vulnerable, unrepresented taxpayers.

Of course, taxpayers can telephone HMRC to ask for assistance but many may be put off by the automated messages and long (and potentially expensive) waiting times before they can speak to an adviser. So what help is available for them from HMRC?

HMRC has several strategies to help those who are vulnerable:

- Before the enquiry centres closed, their staff had identified taxpayers for whom they had provided regular assistance – and HMRC contacted them to offer help.
- Staff at the contact centres seek to identify vulnerable taxpayers and ensure they are dealt with by a team that has more time to spend with each individual. If necessary, HMRC staff will visit particularly vulnerable people at home, or arrange a face-to-face appointment at a nearby location – for example, a local JobCentre office;
- Taxpayers who have been dealt with by the above team are contacted in the next tax year to see whether they continue to need additional help from HMRC, perhaps in relation to completing tax returns or tax credits claims; and
- Vulnerable taxpayers in debt to HMRC are offered extra support to help them understand and manage the debt – and in some cases HMRC can write off some or all of the debt.

Of course, all of the above relies on the taxpayer contacting HMRC at some stage – but that was always the case. Advisers who encounter people who need help with their tax, but who cannot afford professional fees, could suggest that they contact HMRC and clearly explain any particular needs or vulnerabilities, such as disability, ill health, caring responsibilities or other difficult circumstances. In so doing, the taxpayer should be put through to the above team.

Alternatively, the tax charities, Tax Help for Older People and TaxAid, may also be able to provide assistance.