

Distress - removal of goods to pay a debt

The Council employs bailiffs to collect the debt. More costs will be added to your debt. In some circumstances your goods may be removed by the bailiff and sold to cover the debt you owe.

Committal to prison

You can be sent to prison for up to three months for not paying your Council Tax.

Council Tax Benefit

Help may be available with some or all of your Council Tax. Whether you qualify for help depends on the amount of Council Tax you have to pay, your personal circumstances, and your income and savings. Generally speaking, the more income and savings you have, the less likely you are to qualify for help,

To claim, you need to complete a claim form, contact details are available on the reverse of your notice. The form should be completed and returned as soon as possible together with all necessary documentation.

You can contact us by...

Telephone

Using the number shown on the front of the document sent with this leaflet

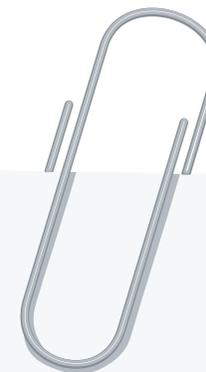
Email

revenues@swrbss.org

In person

Or alternatively call into your nearest Worcestershire Hub, the address is shown on the back of the document sent with this leaflet.

Council Tax...



Reminders
Final notice
Summons

what happens next?

What if I receive a Reminder

Council Tax payments should reach the Council on the day the instalment is due at the latest. This is shown on your bill. Reminders are sent to people when their Council Tax instalments are overdue.

If you receive a reminder, you must bring your account up to date within fourteen days.

If you don't pay within 14 days a final notice will be issued.

If you pay within the fourteen days and fall behind again you will receive a second reminder.

A maximum of two reminders are issued in the financial year.

If you have received a reminder and will find it difficult to pay the outstanding instalments within fourteen days, please pay as much as you can and get in touch straight away. We may be able to agree an alternative arrangement.

What if I receive a Final Notice?

If you fall behind again following the issue of a second reminder or fail to make a payment after a reminder is issued then you will receive a **Final Notice**. This confirms you have lost the right to pay by instalments and **all your Council Tax for the year must be paid immediately**.

Again, if you receive a Final Notice and are unable to pay the full amount **please pay as much as you can and get in touch with us immediately**.

As direct debit is the Council's preferred method of payment, it may be possible for the reinstatement of monthly instalments if you agree to pay this way and your payments are honoured by your bank.

What if I receive a Summons?

If you have received a Final Notice and your Council Tax remains unpaid, the Council will take further recovery action to obtain the money due. This is done through the Magistrates Court. You will be sent a Summons that will tell you how much money you owe and when the hearing will be. **You will be charged costs for the issue of the summons.**

What if I cant afford it?

If you cant pay the amount in full **please pay as much as you can** and complete the financial circumstances form sent with your summons. This may be posted to us or handed in at the Worcestershire Hub. You can also contact us on the telephone number shown on the summons if you have other queries to discuss. **The Council can agree a payment plan with you.**

Do I have to attend Court

There is no need to attend Court unless you dispute your liability. If you wish to dispute either your liability or the amount on the summons please contact us before the court hearing to enable us to resolve the matter. Please note the Court cannot agree a payment plan with you.

What happens in Court?

If you decide to attend court you may do so on the date shown on the summons and if you wish to, speak to the Magistrates.

If payment has not been received in full (including the costs) then the court hearing will continue. At the court hearing the Council will ask the Magistrates to issue a Liability Order against you. This can be done even if you are not present. If the magistrates are satisfied the outstanding council tax is owed by you they will grant a liability order.

What is a Liability Order?

A Liability Order gives the Council legal powers to recover the money you owe. These powers are:

To request information

The person(s) named on the Liability Order must supply information in writing regarding their employment and income details. **It is a criminal offence not to supply this information once requested, or to give false information.**

To attach earnings

The Council can order your employer to take money from your wages or salary. This is then sent to the Council to pay your debt. Your employer can charge you £1 each time a deduction is made. Your employer must tell you each time an amount is deducted. It is an offence for your employer not to comply with the order. Deductions can be made on two orders at any one time.

To make deductions from Income Support / Job Seekers Allowance

The Council can ask the Benefit Agency to take money from your Income Support or Job Seekers Allowance. This is sent to the Council to pay your debt.

Charging Order

The Council can apply to the County Court for a legal charge to be put on your property for the amount due. The Council will automatically receive the money, plus costs, when the property is sold.

Bankruptcy / Insolvency

The Council can start these proceedings against you through the County Court.