Help and Advice

Comprehensive help and advice on financial and other matters can be obtained from the following other organisations:

CITIZENS ADVICE LEICESTERSHIRE at the Council Offices on Tuesday and Wednesday between 10am and 3pm.

Please make an appointment by telephoning the Gateway Assessment Service directly. Telephone: 0300 330 1025

CLOCKWISE

1 St Nicholas Place, Leicester LE1 5LB

Telephone: 0116 242 3900

Email: enquiries@clockwise.coop

Website: <u>www.clockwise.coop</u>

CHRISTIANS AGAINST POVERTY

Telephone: 0800 328 006
Email: info@capuk.org
Website: www.capuk.org

NATIONAL DEBTLINE

This is a free helpline for people with debt problems.

Telephone: 0800 808 4000

Website: www.nationaldebtline.co.uk

STEPCHANGE

They provide a free, confidential service to help you work out realistic solutions to your debt problems, avoid becoming bankrupt and learn how to manage your money.

Telephone: 0800 138 1111

November 2018



PROVIDED BY

BLABY DISTRICT COUNCIL

COUNCIL TAX

If you are unable to pay the outstanding balance on the enclosed Summons in full, then please find enclosed a letter offering you an alternative payment arrangement.

There is <u>no need</u> for you to contact us to enter into this payment arrangement, just make your payments as detailed on the letter to avoid any further enforcement action being taken.

If you require any further assistance or advice please contact the Income and Collection Team at Blaby District Council by telephoning **0116 272 7620** or by emailing **recovery@blaby.gov.uk**

Frequently Asked Questions

Why have I been sent a Summons?

According to the Council's records you have not paid the required amount of Council Tax that you have been billed for. By this stage you will have received a Demand Notice and at least one reminder notice, but your account is still <u>not</u> up to date.

What if I have made an appeal to the Valuation Office?

Council Tax must be paid according to the current circumstances and you cannot legally withhold payment pending the outcome of an appeal about your Council Tax valuation band. If your appeal is successful, you will receive any credit that is due to you.

What should I do if I have a query about my bill or Council Tax liability?

It is easier and quicker to sort out any billing queries before the Court Hearing by telephoning the Revenues Team on **0116 272 7530**, by e-mail: **revenues@blaby.gov.uk** or by checking your online account "My Account": https://myaccount.blaby.gov.uk

Do I need to attend the Court Hearing?

You have a right to attend the Court Hearing but, if you do not wish to, it can continue in your absence. If you do attend, the Court will generally only consider such defences if the Council has not billed you properly, or you can prove the bill has already been paid. Not having any money is not a valid defence, and the Court will not consider your ability to pay at the Court Hearing.

What happens at the Magistrates' Court?

The Council will make an application to the Magistrates' Court for a Liability Order to be issued against you, incurring further costs.

Will you still get a Liability Order against me if I make an arrangement to pay?

We will still ask the Court for a Liability Order but will take no further enforcement action as long as you pay as agreed with the Council.

Will a Summons for non-payment affect my credit rating? No, this will <u>not</u> affect your credit rating.

What action can be taken by the Council after a Liability Order has been obtained at the Court Hearing?

After a Liability Order has been granted the Council has additional powers to enforce the debt, such as:

- Attachment of Earnings Order
- Attachment of Benefit Order
- Enforcement Agent
- Charging Order
- Insolvency
- Committal to Prison

These may involve you incurring additional costs and some can be commenced without the Council sending you any further notification.

Can I make an alternative payment arrangement to the one offered in the letter enclosed?

It may be possible to make an arrangement to pay. Full details of your circumstances including your employer, expenditure and income will be required. The Council will still attend Court to obtain a Liability Order but, as long as the arrangement is kept to, no further enforcement action will be taken. If you make an arrangement, you do not need to attend Court, as the Liability Order can be applied for in your absence. The earlier you contact the Council to make an arrangement, the sooner you will start to clear your debt. All arrangements are reviewed regularly.

What costs do I have to pay?

As a Summons has already been issued, you have now incurred costs as detailed on the Summons. If full payment including the costs is <u>not</u> made prior to the Court Hearing, additional costs will be added to your account once a Liability Order has been granted. Depending on what action is then taken to enforce the debt, further costs could be incurred, some which may be considerable. If your case is referred to an Enforcement Agent you will incur at least £75 in fees as a starting point in their enforcement action.