

## **Council Tax FAQ's**

### **How can I pay my Council Tax bill?**

Everyone has the right to pay their council tax by ten monthly instalments (usually from April to January) or can request twelve monthly instalments (from April to March). You can also pay by one lump sum on 1st April or by two payments due on 1st April and 1st September. The preferred method of payment is by direct debit and you have the option of paying on either 1st, 6th, 15th or 28th of the month via this method. People paying by other methods must pay by the 1st of the month, so people who pay by direct debit can pay a little later.

### **What is my Council Tax bill made up of?**

Your council tax bill is made up of four to six elements depending on where you live.

These are:

- Broxtowe Borough Council charge.
- Nottinghamshire County Council charge.
- Nottinghamshire Police Authority charge.
- Nottinghamshire Fire Authority charge.
- Parish/Town Council
- Special Area charge.

Broxtowe Borough Council is basically a 'collection agent' for Nottinghamshire County Council, the Police Authority, the Fire Authority and the Parish/Town Councils.

### **What services do I receive from Broxtowe Borough Council in return for their element of my Council Tax bill?**

The main services offered by Broxtowe Borough Council are:

- Planning Services
- Leisure Facilities
- Economic Development
- Parks and Recreation Grounds
- Environmental Health Services
- Support to Private Sector Housing
- Refuse Collection Services
- Housing and Council Tax Benefits
- Recycling Facilities
- Free Car parking
- Street Sweeping
- Concessions to the Elderly and Disabled.

### **Who do I contact if I want to discuss my Council Tax bill?**

Please contact Customer Services quoting the account reference found near the top of your bill.

### **What is a Council Tax Reminder?**

The bill for Council Tax will state how it should be paid. Normally it will be payable by monthly instalments on dates shown on the bill. If an instalment is not paid on or before 1st of the month a reminder will be issued. It is important that a reminder is paid within 7 days as stated, otherwise further action may be taken and costs incurred.

### **What is a Final Notice?**

Once a Final Notice has been issued the whole balance for the year becomes due as the customer has forfeited the right to pay by instalments.

### **Why has a Final Notice been issued?**

A Final Notice will be issued where there are no instalments remaining i.e. if the charge is for a previous financial year. It will also be issued when there have already been two reminders issued previously for this financial year. These do not have to be consecutive.

### **What is a Summons?**

If the whole amount for the year has become due and you do not make full payment, you will be summonsed by the Magistrates' Court where the Council will apply for a Liability Order.

### **Why has a Summons been issued?**

A summons will be issued when a Final Notice has been issued and full payment has not been met or when a reminder has been issued and payment not met. Costs will have been charged that will need to be paid in addition to the Council Tax.

### **Do I have to attend court?**

There is no need to attend if you accept that the Council Tax is due. The court cannot deal with benefits issues or disputes over liability, discounts or exemptions. If you wish discuss any of these matter or to make a payment arrangement please contact the Council directly before the hearing.

### **What is a Liability Order?**

A Liability Order is granted by the Magistrates and gives the Council greater powers to recover the outstanding Council Tax as detailed below. To avoid this please contact the Council to discuss your options if you are unable to pay in full.

Enforcement Agent Action - Enforcement Agents are employed to take control of and remove goods for sale where appropriate. If the Council instructs the Enforcement Agents, substantial extra fees may be incurred. Contacting them early can minimise these fees.

Attachment of Earnings Orders - The Council can issue Orders to employers to make deductions directly from your pay. The deductions are calculated as a percentage of net income.

Attachment of Benefit - The Council can apply for deductions from Universal Credit, Income Support, Income Based Job Seekers Allowance, Employment Support Allowance or Pension Credits.

Committal to Prison - The Council can apply, where appropriate, for Committal to Prison and this will result in extra costs. **If you receive a summons for a Committal to Prison hearing you must attend.** If you do not attend, a Warrant will be issued for your arrest.

Bankruptcy - If a Liability Order has been granted the Council can petition for bankruptcy. If you are made bankrupt you will have to give up any possessions of value such as property, pensions and endowments to pay off your debts. It will also inhibit your ability to obtain any credit. The cost of obtaining a Bankruptcy Order can cost many thousands of pounds and the cost will be deducted from assets.

Charging Order - If a Liability Order has been granted the Council can apply to have a Charging Order against a dwelling. The Council can then apply to have the property to be sold to pay the debt.

### **Why has the Liability Order been issued?**

If the balance on the summons remains outstanding on the day of the court hearing the council will apply for a Liability Order.