



## **Council Tax**

### **What you need to know if you receive a reminder notice**

This document contains details on the collection of Council Tax following the issue of a reminder

If you have difficulty reading this document because of a disability or because English is not your first language, we can help you. Please call our helpline on 020 8547 5757 or ask someone to call on your behalf.

## **Collection of Council Tax**

- It is the Council's aim to collect all instalments as they become due.
- The Council's recovery policy has been drawn up in compliance with current regulations but we try to be responsive to individual circumstances.
- Recovery Policy for Council Tax is agreed in advance and ensures that all taxpayers are treated fairly and objectively.

***It is important that you contact us immediately if you are experiencing difficulty in paying.***

### **Why are reminders sent?**

Reminders are sent because you have not kept to the instalment plan on your Demand Notice.

It is important that we collect the Council Tax as promptly as possible to pay for services provided. This in turn helps keep the Council Tax as low as possible for all residents of the Borough.

If we have not received a payment which is due a reminder will automatically be sent out. Generally we send reminders if the instalment is more than 2 weeks overdue.

It is important to note that even though you may have paid the instalment at the bank, Post Office or sent it by post, until we receive that payment, the instalment remains unpaid and a reminder may be sent. Generally it takes four working days to reach us through the bank and seven working days through the post office.

We deal with 63,000 Council Taxpayers therefore it is not possible to check each reminder before issue.

### **Why is a reminder important?**

Once a reminder has been sent it will ask for the amount outstanding to be paid and received by the Council within seven days. It is important that this is done to avoid further recovery action being taken.

Non compliance with a reminder will result in the loss of the right to pay by instalments and no further reminders will be issued. The balance remaining will become due in one lump sum payment.

### **'I have already paid.....'**

If you have paid the instalment but it was not for the amount specified on the reminder, please contact the Council Tax office.

### **Will I receive a reminder for each late instalment?**

A maximum of two reminders will be served in any one financial year. You will receive a second reminder only if you have complied with the terms of the first reminder and have again fallen behind with your payments. This is in accordance with Council Tax regulations. If two reminders have been issued in the year and you are late with a further instalment a Summons will be issued.

The cost of preparing and despatching reminders is substantial and has to be borne by everyone including very prompt payers. It would be unfair to increase administration costs for everyone by sending up to 10 reminders each year to late payers. Please help us to keep costs down by

paying promptly. ***The Council will issue a Summons if the reminder notice has not been complied with.***

We understand it is important to advise people clearly how much they owe, how to pay, and what will happen if they fail to comply with the terms of the reminder.

## **How to avoid receiving reminders**

By ensuring we receive payment on or by the due date as shown on the Demand Notice. Following a reminder notice Council Tax staff may be able to make an arrangement to clear the arrears. As Direct Debit is the most efficient way to pay the Council Tax, we are usually prepared to spread any arrears over the remaining instalment period, provided a Direct Debit is set up with your bank and payments honoured. You have a choice to pay on the 1<sup>st</sup> or 15<sup>th</sup> of the month. If you wish to pay by this method you can set up a Direct Debit over the telephone using the telephone numbers overleaf or complete and return the enclosed Instruction.

If you cannot agree to pay by Direct Debit you may be asked to complete a financial questionnaire providing details of your income and expenditure, so that we can assess whether a mutually acceptable arrangement may be made.

## **How do we respond to individual circumstances?**

We recognise that it is not always appropriate to enforce full payment immediately if it would cause substantial hardship to do so.

If you are experiencing financial difficulties it is important you contact us to discuss the situation with the aim of agreeing a payment arrangement. If you want to receive independent advice please contact the Citizens Advice Bureau Service at Neville House, 55 Eden Street, Kingston, Surrey, KT1 1BW.

☎ 0870 126 4019 (public enquiry line)

## **Summons and beyond: what this means to you**

If you have not complied with a reminder or have not contacted us to make an arrangement, a Summons will be issued. A Summons is a legal notice requiring you to appear at the Magistrates Court if you dispute liability. Costs will be incurred on the issue of a Summons (see later).

The Council will request a Liability Order at the hearing and you will be notified of this within a week (provided you have not previously made an arrangement to pay), further costs (see later) will be incurred with the granting of a Liability Order. Once a Liability Order has been granted and provided you have not entered into an arrangement to pay, the Council has the right to determine the next stage of enforcement, from the following: Attachment of Earnings; Attachment of Benefit; Bailiff action; Bankruptcy and Charging Order.

The following gives you an indication of the costs you would incur if recovery action continued beyond the reminder stage:

### **Breakdown of Costs**

Summons	£80
Liability Order	£15
Bailiffs Fees	
1 <sup>st</sup> Levy	£24.50
2 <sup>nd</sup> Levy	£18.50
Each van call (in excess of)	£117.50

The Council cannot write off the Council Tax liability or costs on the grounds of hardship.

**Council Tax Benefit** is available for those on low incomes. For further information contact the Benefits office on 020 8547 5198 or write to the address below.

## How to contact us

Council Tax Office  
Royal Borough of Kingston  
Guildhall 2  
Kingston upon Thames  
Surrey  
KT1 1EU  
☎ 020 8547 5196  
Fax: 020 8547 5648  
e-mail: [ctax@rbk.kingston.gov.uk](mailto:ctax@rbk.kingston.gov.uk)  
Website: [www.kingston.gov.uk](http://www.kingston.gov.uk)

The Council Tax office is open to personal callers from 8.45am to 4.30pm Monday to Friday. Telephone lines are open from 8.45am to 5pm Monday to Thursday, and 8.45am to 4.45pm on Fridays.

## Complaint Procedure

We are committed to giving services that are excellent value for money and to providing the best possible service in a friendly and courteous manner. We realise that we do not always meet your expectations and things may go wrong. We see your complaint as a chance to put things right and improve how we do things in the future.

A complaint can be about the way we did something; failing to do something we should have done; doing something we should not have done and can be from any person, affected by a decision that the Council has made.

If you have a complaint you can phone, write, e-mail or call into the Council Tax office. Your complaint will be dealt with by a senior officer. You may expect your complaint to be dealt with within ten working days, unless it requires further investigation, in which case we will acknowledge it and tell you when you can expect a reply.

## For independent advice on debt problems:

National Debtline  
[www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk) 0800 804 4000