

Council Tax

What you need to know if you receive a Final Notice



Important – costs of £109 will be added to your Council Tax account if a Summons is issued because you have not paid in accordance with this Final Notice. Further costs could be added if a Liability Order is obtained at court. Costs added to your account cannot be withdrawn – it is therefore important that you contact the Council Tax team immediately if you feel the amount you have to pay is incorrect. **Do not leave it until a Summons is issued as no further contact will be made with you.**

Collection of Council Tax

- The Council collects instalments as they become due, having first issued you with a Demand Notice telling you what payments to make.
- Failure to pay an instalment on the due date will result in Recovery action being taken.
- Our recovery policy meets the legal requirements and ensures that all taxpayers are treated fairly and objectively. A balanced and considered view is taken to those with special needs.

Why are Final Notices sent?

Final Notices 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. This in turn helps keep the Council Tax as low as possible for all residents of the Borough. Missed or late instalments cost everyone in the long run and this leads to increases in Council Tax.

If we have not received a payment which is due a reminder will have been sent.

Reminder Notices for late payment have already been sent.

A maximum of two Reminder Notices have been served in any one financial year. You will have received a Second Reminder only if you have met the requirements of the first reminder and have again fallen behind with your payments. This is in accordance with Council Tax regulations. Our responsibility is to ensure that recovery notices are sent and your records updated. The responsibility for delivery rests with Royal Mail

What if you have paid?

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 four working days through the Post Office. **It is your responsibility to make sure we receive payments on time.**

We deal with 68,000 Council Taxpayers therefore it is not possible to check each Final Notice before issue.

Not paying the amount due on your Final Notice will result in a Summons being issued. You have already lost the right to pay by instalments or to bring the original instalment plan up to date.

What happens if I do not pay in full?

If you do not meet the instructions on the Final Notice a Summons will be issued. A Summons is a legal notice advising you of a hearing at the Magistrates' Court. Costs will be incurred legally and will not be withdrawn. The Council will request a Liability Order at the hearing and if a Liability Order is granted by the magistrates this will incur an additional £12 cost.

The Council then has the right to determine the next stage of enforcement, from the following: Attachment of Earnings, Attachment of Benefit, Bailiff Action, Bankruptcy or Charging Order, some of which could incur you substantial additional costs.

On 6 April 2014, the law changed regarding enforcement agents and a new higher fee structure applies. Fixed fees are payable of £75 for issuing a notice (compliance stage) and £235 for making a visit (enforcement stage), which will add considerably to the amount you will have to pay. If you require further information on the new bailiff regulations you can visit the Ministry of Justice website.

If you have difficulty reading this document because of a disability or because English is not your first language please call 020 8547 5000 or ask someone to call on your behalf.