

**Contacting Croydon Council:** [Croyctax@croydon.gov.uk](mailto:Croyctax@croydon.gov.uk)

**Phone** [020 8726 7000 \(option 2\)](tel:02087267000)

You can access Croydon Council Tax Services at [www.croydon.gov.uk/council-tax](http://www.croydon.gov.uk/council-tax)

You may be asked for your Council Tax reference number, postcode and how and when you made your last payment.

**Keep a record of:**

1. Who you spoke to
2. What time and date
3. What was said.

Council Tax is a priority debt and can have implications if you don't pay your council tax. If you need to make applications to reduce your council tax and/or council tax debt make these applications as soon as possible. Contact the council to let them know that you are currently unable to pay and if you are experiencing any hardship. If you are applying for any of these schemes tell the council and ask that they hold off any escalation action.

If you have any vulnerability or if anyone in your household has a vulnerability, you could let the council know about this and say you would like it recorded on your file. Tell them you would like this considered before any escalation to bailiffs.

The new council tax year will start on the 1<sup>st</sup> of April 2023. It is important to reduce your 2022/23 bill where possible so the money you owe does not continue to escalate.

## **Support available to help pay your council tax in Croydon.**

### **Whatever you are applying for ask that it be back dated for the maximum amount of time possible.**

**Title:** Single Person Discount / Sole Occupier Discount

**What is it:** If you are the only person in the property aged over 18 you may be entitled to 25% off of your council tax bill.

If you are living with an adult, the Croydon Council website also lists some people who will be disregarded as living with you. If all occupants are disregarded you may be entitled to a 50% discount or exemption.

**How much can it reduce my bill:** By 25% or 50%

**How to apply:** <https://www.croydon.gov.uk/council-tax/get-money-your-bill/sole-occupier-discount-and-disregarded-persons> 0208 726 7000 (option 2)

**Title:** Council Tax Support

**What is it:** If you're on a low income or receive benefits, you can apply for council tax support to help pay your council tax bill. Your bill could be reduced by up to 100%.

You can apply if:

- you own your home
- you rent
- you are unemployed or working

**How much can it reduce my bill:** dependant on circumstances

**How to apply:** [www.croydon.gov.uk/benefits/council-tax-support](http://www.croydon.gov.uk/benefits/council-tax-support)

Phone: 0208 726 7000 (option 2)

**Title:** Severe Mental Health Exemption (as information appears on the Gov website [www.gov.uk/council-tax/discounts-for-disabled-people](http://www.gov.uk/council-tax/discounts-for-disabled-people))

**What is it:** You might be able to apply for a discount on your Council Tax bill if you or someone you live with is severely mentally impaired.

**How much can it reduce my bill: *If you qualify as severely mentally impaired***

You'll get a 100% discount if you qualify as severely mentally impaired and one of the following applies:

- you live on your own
- any other adults in your household either qualify as severely mentally impaired or are full-time students

There'll be a 50% discount on the council tax bill if [everyone else in your household is 'disregarded'](#).

**If you live with someone who is severely mentally impaired**

You'll get a 25% discount if you live with someone who qualifies as severely mentally impaired and either:

- there are no other adults in your household
- everyone else in your home is disregarded

**How to apply:** [www.croydon.gov.uk/council-tax/paying-your-council-tax/council-tax-exemptions/who-exempt](http://www.croydon.gov.uk/council-tax/paying-your-council-tax/council-tax-exemptions/who-exempt) go to the green button at the bottom of the page and click 'start now'

Phone: 0208 726 7000 (option 2)

**Title:** Council tax band reduction for disabilities

**What is it:** A council tax reduction for disabilities is provided if you're a person with a disability or you live with someone who has a disability, and your home has adaptations to meet the needs of the disability.

In order to qualify for a reduction for disabilities, the disabled person:

- must live in the property
- does not have to be the person who pays the council tax
- can be an adult or child
- must be substantially and permanently disabled - this includes learning difficulties and mental health problems as well as physical disabilities

In addition, your home must have at least one of the following:

- an additional bathroom or kitchen to meet the needs of the disabled person
- an additional room (not a bathroom, kitchen or lavatory), which is predominantly used by the disabled person and is required to meet their needs
- sufficient floor space for the disabled person to use a wheelchair

"Required to meet their needs" includes anything which is essential or of major importance to the wellbeing of the disabled person.

**How to apply:** <https://www.croydon.gov.uk/council-tax/get-money-your-bill/council-tax-band-reduction-disabilities>

0208 726 7000 (option 2)

## If you care for someone you live with

If you are a carer Carers UK has some more information available to you. You can find this here: <https://www.carersuk.org/help-and-advice/financial-support/help-with-bills-and-household-costs/help-with-council-tax/>

### [Council tax/ Rate relief - Carers UK](#)

This refers to the fact that to be disregarded as a carer for council tax purposes, you must meet all the following criteria:

- You must provide care for at least 35 hours a week.
- You must live in the same property as person you care for.
- You must not be the spouse or partner of the person you care or, their parent , if you care for a child under 18.
- The person you care for must be getting either the Middle Rate or High Rate of the Care Component of DLA ( the daily living component of PIP at any rate). Attendance Allowance at any rate; Armed Forces Independence Payment; or highest rate of Constant Attendance Allowance
- You do not have to claim Carers Allowance to qualify for this discount, and your income and savings will not affect your eligibility.
- If there is more than one carer in the property, they can both be disregarded for council tax purposes as long as they all meet the conditions.
- 

**Please click the link for more information** <https://www.carersuk.org/help-and-advice/financial-support/help-with-bills-and-household-costs/help-with-council-tax/>

If you are a carer for someone in Croydon the Croydon Carers Centre can help with advice and information. They can also book you an appointment with the South West London Law Centres cost-of-living outreach team. You do **not** need to be in receipt of Carers Allowance in order to access this service.

**Council Tax exemptions as listed on the Croydon Council webpage**  
**[www.croydon.gov.uk/council-tax/get-money-your-bill/council-tax-exemptions](http://www.croydon.gov.uk/council-tax/get-money-your-bill/council-tax-exemptions)**

Guidance on which properties are eligible for a Council Tax exemption.

Some properties may be entitled to an exemption, which means no Council Tax is payable.

**The different types of exemptions are as follows.**

**Occupied properties**

- all residents are under the age of 18
- all residents are [full-time students](#)
- all residents are severely mentally impaired

**Unoccupied properties**

- the owner or tenant has died
- the owner or tenant is in prison
- the owner or tenant is a long-term hospital in-patient
- the owner or tenant lives in a nursing home, care home or certain type of hostel
- the owner is a student in the UK who is living elsewhere for their studies
- the owner has been made bankrupt and the property is in the hands of the trustees in bankruptcy
- the owner or tenant has moved out in order to provide personal care for another person or to receive personal care themselves
- it is a self-contained unit that forms part of a larger property and the occupier is a dependent relative of the person living in the other part of the property
- the property is an annex that cannot be let separately from the main property because of planning restrictions
- the property is an empty caravan pitch or houseboat mooring
- occupation of the property is prohibited by law
- the property is in the hands of the executor or administrator of the estate (either probate has yet to be granted or it is less than six months since probate was granted)
- the property has been repossessed by the mortgage lender
- the property is owned by a charity and has been empty for less than six months

**Other exemptions**

- one of the residents is a foreign diplomat, a member of a visiting armed force or a member of an international headquarters, such as NATO
- the property is armed forces accommodation owned by the Secretary of State for Defence
- the property is waiting to be occupied by a minister of religion
-

### **Title: Hardship Fund**

**What is it:** You may be able to claim some extra help if you are finding it difficult to pay your council tax under the new scheme.

**How to apply:** <https://www.croydon.gov.uk/benefits/changes-council-tax-support/hardship-fund>

**How much can it reduce my bill by:** The Hardship Fund is a one off payment

### **Title: Household Support Fund**

**What is it:** The Household Support Fund is a one off payment and some money was set aside to support people with their council tax

**How to apply:** <https://www.croydon.gov.uk/benefits/household-support-fund-hsf>

**How much can it reduce my bill by:** The Household Support Fund is a one off payment

Council Tax is a priority debt and can have implications if you can't pay your council tax.

---

**What happens if you do not pay your council tax or miss a payment – this information is taken from the Council Tax website ([www.croydon.gov.uk/council-tax/paying-your-council-tax/if-you-do-not-pay-your-council-tax-bill](http://www.croydon.gov.uk/council-tax/paying-your-council-tax/if-you-do-not-pay-your-council-tax-bill))**

#### ***If you miss your payments***

*If you miss your payments, the council will start the following Council Tax arrears recovery process:*

##### *1. A reminder letter is sent*

*If you are more than 7 days late with payment, you will get a reminder letter advising how much you should pay to bring your account up to date.*

##### *After receiving the reminder*

*If you bring your account up to date within 7 days of receiving the reminder, you will go back to the regular monthly instalments as stated in your latest bill. The council will take no further action.*

##### *If you do not respond to our reminder*

*If you do not pay the outstanding amount, or contact us about your bill within 7 days of receiving the reminder you will:*

- *lose your right to pay by instalments*
- *be issued with a court summons*
- *incur an additional cost of £117.50*

Please note: the council will not issue a second reminder regarding this missed instalment.

## 2. Further missed payments

If your Council Tax falls into arrears again at any point in the current financial year, you will be sent another reminder asking you to bring your account up to date within 7 days.

Failure to do so will result in you being issued with a summons to appear in court, incurring an additional cost of £117.50.

## 3. Final notice

If you do not bring your account up to date following the second reminder, you will be issued with a final notice and you will lose your right to pay by instalments.

Payment for the full year will be due within 7 days. Alternatively, you can call us within 7 days, to bring your account up to date and set up a Direct Debit, this will allow us to reinstate your instalment plan.

If you do not pay

We will issue a court summons to recover the debt. You will be charged additional costs which will be added to your Council Tax account.

## 4. Court summons

If you do not pay after receiving your final notice, we will issue you a court summons to recover your arrears. You will then be liable to pay for the full year, plus costs of £117.50.

Summons notice

Failure to pay the total amount, including the summons costs, before the court hearing will result in the issuing of a liability order, which will incur further costs of £15 payable by you; this will be added to your council tax balance.

Court hearing

You do not have to attend the court hearing, but you must complete and return the summons arrangement form, or you can contact us on the number below to help set up the arrangement before your hearing date.

After the hearing

If no payment arrangement has been agreed and you do nothing, we will enforce the liability order. This means we can recover the arrears in the following ways:

- instruct an enforcement agent to collect the money. This will incur additional costs which could be more than £500 and could lead to your belongings being removed
- instruct your employer to deduct payment from your salary or wages through an [attachment of earnings order](#)
- instruct the Department for Work and Pensions to take payment from any benefits you receive
- apply for a bankruptcy order in your name
- apply for a charging order on your home

*You may be charged additional fees if we need to use an enforcement agency for the collection of your arrears. These are payable [directly to the enforcement agency](#).*

*Sometimes the council may call or text you. Calls will be from 0203 3230 201 and texts will be from LB Croydon. Within the texts we use the web address (URL) [textm.co](http://textm.co) – this is a genuine communication from Croydon Council.*

**Comment from South West London Law Centres:**

**For the year 2022/23 Croydon Council have committed to not using enforcement action on anyone who was impacted by the 20/23 changes to the Council Tax Support Scheme.**

---

**Your rights with bailiffs – information taken from the Government website [www.gov.uk/your-rights-bailiffs](http://www.gov.uk/your-rights-bailiffs)**

## **What you can do when a bailiff visits**

A bailiff ('enforcement agent') may visit your home if you do not pay your debts - such as Council Tax bills, parking fines, court fines and county court, high court or family court judgments.

This will happen if you ignore letters saying that bailiffs will be used.

There are different kinds of bailiffs, known as:

- 'certificated enforcement agents' (also known as 'civil enforcement agents')
- 'high court enforcement officers'
- 'county court and family court bailiffs'
- bailiffs who enforce magistrates' court fines and warrants for arrests (either 'civilian enforcement officers' or 'Approved Enforcement Agents')

A bailiff may also visit your home for other reasons, for example to serve court documents or give notices and summons.

**An Approved Enforcement Agent can arrest you if there's a warrant for your arrest for breaking a community penalty order.**

Bailiffs must usually give you at least 7 days' notice of their first visit.

There's a different process in [Scotland](#).

## **Pay what you owe before a bailiff visits**

If you think a bailiff might visit you to collect debts, you can stop this by paying the money you owe. Get advice about how to pay your debt from whoever you owe money to as soon as possible.

Find out [what to do if you have a debt that you cannot pay](#).

**You might be arrested if you do not pay criminal debts, such as fines or penalty notices.**

## **Dealing with bailiffs**

You usually do not have to open your door to a bailiff or let them in.

Bailiffs cannot enter your home:

- by force, for example by pushing past you
- if only children under 16 or vulnerable people (with disabilities, for example) are present
- between 9pm and 6am
- through anything except the door

**Bailiffs are allowed to force their way into your home to collect unpaid criminal fines, Income Tax or Stamp Duty, but only as a last resort.**

If you do not let a bailiff in or agree to pay them:

- they could take things from outside your home, for example your car
- you could end up owing even more money

If you do let a bailiff in but do not pay them they may take some of your belongings. They could sell the items to pay debts and cover their fees.

You may be able to get extra time to make a payment or get debt advice [if you're a vulnerable person](#) (for example, you have mental health problems or are seriously ill).

## **Check the bailiff's identity**

Before you let a bailiff in to take your things or pay them, ask to see:

- proof of their identity, such as a badge, ID card or enforcement agent certificate
- which company they're from
- a telephone contact number
- a detailed breakdown of the amount owed

You can ask for proof of a bailiff's identity and authorisation even if they've visited before - for example, ask them to put it through the letterbox or show it at the window.

All bailiffs must have a certificate unless they're exempt or they're with someone who does have a certificate.

**Anyone who claims to be a bailiff when they are not is committing fraud.**

To check a bailiff's identity, find out what kind of bailiff they are from their proof of identity and then:

- [check the register of certificated bailiffs](#) if they say they're a certificated enforcement agent ([contact the county court business centre](#) if you have a question)
- [check the list](#) if they say they're a high court enforcement officer
- [contact the court that sent them](#) if they say they're a county court bailiff, family court bailiff or a civilian enforcement officer

If they say they're an Approved Enforcement Agent, check they're from one of the following companies:

- Compliant Data-Led Engagements & Resolutions (CDER) Group
- Marston Holdings Limited
- Excel Civil Enforcement Limited
- Swift Credit Services Limited

## **Paying a bailiff**

You can pay the bailiff on the doorstep - you do not have to let them into your home.

Make sure you get a receipt to prove you've paid.

If you cannot pay all the money right away, speak to the bailiff about how you could pay the money back.

Offer to pay what you can afford in weekly or monthly payments.

The bailiff does not have to accept your offer.

## **What bailiffs can and cannot take**

If you let a bailiff into your home, they may take some of your belongings to sell.

Bailiffs can take luxury items, for example a TV or games console.

They cannot take:

- things you need, such as your clothes, cooker or fridge
- work tools and equipment which together are worth less than £1,350
- someone else's belongings, such as your partner's computer

You'll have to prove that someone else's goods do not belong to you.

## **What bailiffs can charge**

How much you pay depends on your situation. Citizens Advice has [information on bailiffs' fees](#).