

What to do if you're struggling to pay your council tax or you're already in arrears

If you're struggling to keep up with your council tax payments, or you've already fallen behind, you're not alone, and there is help available.

Council tax is classed as a priority bill, which means falling behind can lead to serious consequences, including court action. This factsheet will guide you through what steps you can take to get back on track.

What to do if you're struggling to pay your council tax

- Contact your local council as soon as possible. Make them aware of your circumstances as they may be able to help.
- Ask to spread your payments over 12 months instead of ten. This can reduce the monthly amount.
- Check if you're eligible for a Council Tax Reduction. You might qualify for a lower bill if you live alone, are a student, are on a low income or receiving benefits or have other special circumstances.

What to do if you've missed a council tax payment

- First missed payment – Your council will usually send a reminder giving you seven days to catch up.
- If you don't pay within seven days, you may be asked to pay the entire remaining balance for the year.
- Second missed payment – You'll receive a second reminder.
- Councils only send up to two reminders per financial year. If you miss a third payment, you may get a final notice straight away.

Legal action for council tax arrears

If you have council tax arrears, the council may apply a 'Liability Order' which is a legal demand for payment. This could happen if the balance shown on the court summons isn't paid before the court hearing.

You'll have 14 days to pay the amount in full or make a payment arrangement with the council. If not, enforcement action can begin.

If a Liability Order is issued:

- The council may add legal costs to the amount you owe.
- You can attend the court hearing and explain your situation.
- If you own your home and don't settle the debt the council could apply for a Charging Order, securing the debt against your property. This could alert other people named on the mortgage and/or notify your mortgage lender. It could also appear as a record on the Land Registry and make the debt ineligible for some debt solutions.

What happens if you still don't pay

If no arrangement is made, the council can ask your employer to deduct payments from your wages and deduct money directly from your benefits.

This can affect your ability to pay other essential bills, so speak to your council urgently to set up a repayment plan that works for you.

If your arrears remain unpaid, the council may instruct bailiffs to recover the debt. You'll be told how much you owe before the bailiff visits and bailiff fees will be added to the total debt.

If you have communication difficulties or health concerns, tell the bailiff. You may be classed as vulnerable and must be treated with extra care.

- [Bailiff Rules for Vulnerable Debtors](#)
- [How bailiffs should treat you if you're vulnerable - Citizens Advice](#)
- [The rules bailiffs have to follow if you're vulnerable | Financial Wellness Group](#)

If bailiffs can't recover the debt, the council may take you to Magistrates' Court. The court will assess whether you can afford to pay and whether you have a valid reason for non-payment.

If the court finds that you refused to pay without good reason, you could be sent to prison for up to three months. However, if you're willing to pay something, you can usually set up an affordable repayment plan through the court.

Remember, if you're unable to keep up with repayments, our team are here and ready to help