

# LATE PAYMENT OF COUNCIL TAX

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This leaflet explains what happens if your council tax is not paid on time, and notifies you of the steps you must take to avoid us taking further action.

[www.sutton.gov.uk](http://www.sutton.gov.uk)



# What happens if you don't pay your council tax on time

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If you have received this leaflet with a reminder letter, you are in the amber zone shown on the page opposite. If you pay now no further action will be taken.

If you have received this leaflet with a court summons, you are in the red zone shown on the page opposite. You must contact us immediately so that we can help you manage your payments.

## **What to do if you've received a court summons:**

1. Pay the full outstanding council tax plus costs before the court date. If you do this, there is no need to contact us or go to court. Check 'My Account' to ensure your payment has been received. If you do this now your credit rating won't be affected.
2. Call to make an arrangement if you cannot pay the whole amount. This will incur costs. Paying in monthly instalments will not affect your credit rating. We can also set up an attachment of earnings or benefits at this point.
3. If you don't pay in full or make an arrangement with us we will instruct enforcement agents to recover the debt.
4. If you believe you have been wrongly summonsed, please contact us immediately on **020 8770 5000**.

**Your council tax bill shows when and how much to pay every month.**

If you don't pay by the due dates, you will receive a reminder notice.

If you pay when you receive your reminder but then miss another instalment, you will be sent a second reminder notice.

If you pay when you receive the second reminder, but then miss another instalment you will be sent a final notice. You must bring your account up to date and pay future instalments on time. If not, you will be sent a court summons.

If you don't pay when you receive your first or second reminder you will be sent a court summons. You will lose the right to pay in instalments and will owe us the outstanding amount of your council tax plus summons costs.

When you have been sent a summons, if you do not pay in full before the court hearing, the court will grant a liability order. The order will enable the council to collect the outstanding amount in one of the following ways:

- Make an arrangement to pay
- Attachment (deducting from) earnings or benefits
- Instructing enforcement agents\*
- Placing a charging order on your property, which will affect your credit rating
- Declaring you bankrupt
- Or, failing the above, imprisonment.

\*a fee of £75.00 will be added by the enforcement agents on receipt of the Council's instruction. If you then fail to contact the enforcement agents you could be liable for further substantial costs.

## How to pay your council tax:

1. Set up a Direct Debit immediately by visiting [www.sutton.gov.uk/directdebit](http://www.sutton.gov.uk/directdebit)
2. Pay online at [www.sutton.gov.uk/payforit](http://www.sutton.gov.uk/payforit)
3. Call our 24 hour automated payment line on 020 8770 7887
4. If you've received a summons and can't pay in full call 020 8770 5000

**If you are in the amber zone, pay now to avoid further action.**

## My Account

My Account makes it easy to manage your council tax.

If you are the person responsible for paying council tax, you can view your account online.

You will be able to view a full statement of your account, the instalments you need to pay and your discount or exemption details. You will also be able to apply for paper free billing.

Using My Account also makes it easier for landlords to manage rental properties online. You can check payment details, schedules, letters, and tenant's benefit entitlement.

Your account details are held securely, so to access them you need to register for an online account.

Visit [www.sutton.gov.uk](http://www.sutton.gov.uk) and click on the 'My Account' button at the top of the screen to sign up.

If you have a low income you may be entitled to housing benefit and council tax reduction. Try our quick online calculator to check your possible entitlement. Go to [www.sutton.gov.uk/benefits](http://www.sutton.gov.uk/benefits) and choose the 'Benefit Calculator' option.'