



Our code for collecting council tax

This information tells you how we collect council tax and what to do if you have difficulty paying.

Paying your bill

All payments are over 10 monthly instalments and are due by the 1st of the month unless you opt to pay by direct debit.

Direct debit

If you have a bank or building society account, Direct Debit is the easiest and safest way to pay. You can spread your payments over 12 monthly instalments or you can opt to pay weekly, every Friday. If you opt to pay monthly you can choose one of three payment dates (1st, 18th or 28th).

Payments are made directly from your bank or building society account. We will tell you how much the payment will be. You do not need to fill in another form or set up new payments each year - we will do this for you. If there is a mistake, you can get a refund immediately from your bank or building society. You can cancel the arrangement at any time.

You can set up a Direct Debit online using our secure site at www.lewisham.gov.uk/myservices/counciltax/pay. Alternatively call 020 8690 9666 to set up your instruction over the phone. Please have your council tax account number and bank details ready.

Debit/credit card

You can pay your council tax by debit or credit card by using our automated TouchTone service by telephoning 020 8690 8707 anytime day or night. This system validates your account details before your payment is completed, ensuring that your payment is allocated swiftly. To use the TouchTone service you will need to have your eight digit council tax account number and your debit or credit card details ready.

Alternatively you can make a payment at www.lewisham.gov.uk/payit and select online payments. This is a secure website which validates your account details before your payment can be completed. No other online banking site does this, making it quicker, easier and safer than paying online via your own banks website.

Please note there is a 1.9% surcharge for all credit card payments. Debit card payments are free.

PayPoint

In local shops or wherever you see the PayPoint sign. You can use them whenever the shops are open, including weekends and evenings and there is no charge. You can only make payments by cash. All you need is a bill with a bar code on it. Please go to www.paypoint.co.uk/locator/ or phone our council tax helpline on 020 8690 9666 to find your nearest outlet.

Post Office

You can now pay your council tax at your local post office by cash, cheque or debit card. Credit cards are not accepted. All you need is a bill with a bar code on it. The cashier will scan the bar-code and give you a receipt for your payment. Please note postdated cheques cannot be accepted.

Reducing your bill

Discounts

If you live on your own, you can apply for a 25% discount off your council tax bill. Even if you share your home, you may still be entitled to a discount of 25%, 50% or 100% if you, or those you share with, are not counted towards paying council tax. These people are known as being disregarded and include:

- full time students
- student nurses
- apprentices
- anyone who is 18 or 19 and still at school or is in full time further education
- anyone with a severe mental illness (SMI)
- carers
- young care leavers under the age of 25 (from 1st April 2018).
- prisoners
- anyone who is in a residential care home or nursing home
- members of religious communities
- members of visiting forces
- anyone who is in a hostel or shelter
- diplomats, members of international headquarter, etc.
- foreign language assistants.

You will need proof of your status: for example a student certificate, a doctor's certificate, or a letter from your prison etc.

If you are applying for a 25% discount to be backdated before the 1st April of the current financial year, you will need to supply proof and give your reasons in writing for not applying earlier.

Disabled relief

You are not entitled to any reduction in your council tax bill for being disabled. However, if your property has been adapted or has special facilities because someone who lives there is physically disabled, you may qualify to be charged at a lower valuation band. For example, if your property is in band D, you will only have to pay the charge for band C. To qualify you must have:

- added an extra bathroom or kitchen for the disabled person to use or
- adapted the property to allow enough room for a wheelchair to be used inside at all times



- have a room that is mainly used to meet the needs of the disabled person.

The band reduction will only remain in place for as long as the disabled person occupies the property as their main residence.

Council Tax Reduction Scheme (CTRS)

On 1 April 2013 the Government replaced council tax benefit with a local council tax reduction scheme for people on low income.

If you are of working age you will no longer get all your council tax paid, regardless of your circumstances. This is because the Government has reduced the grant it gives the Council. Pensioners will not be affected by these changes.

To find out if you are eligible with help towards paying your council tax bill please visit <http://www.lewisham.gov.uk/myservices/benefits/council-tax-reduction-scheme/Pages/default.aspx>

Don't get behind with your payments!

Please let us know straight away if you have problems paying your Council Tax.

We will try and work out a payment plan to help you. If you still owe money from last year's bill we may be able to spread the payments over this year if you have not received a summons.

We treat each case separately and aim to avoid taking legal action which increases the amount you owe.

Since payment arrangements usually end in January, we may extend the payment period through to February or March to help you pay off what you owe. This depends on the time of year and how much you owe.

If you owe money for previous years, we may ask you to add payments for the amount you owe to any monthly or weekly payments you have still got to make for the current financial year

If your circumstances change suddenly (for example, if someone close to you dies, you become unemployed or are having financial difficulties), we can always try and arrange another way for you to pay to help you get over the difficult period. We will review this arrangement when your circumstances change. We aim to make sure that anyone in difficulty gets as much help as possible with their Council Tax payments.

We will expect you to keep to any arrangement we make with you...if you don't we will take legal action!

Council tax is a priority debt and must be paid before any credit card and/or charge card repayments.

Discretionary Relief (Section 13a)

If you are experiencing severe hardship or exceptional personal circumstances, you can apply for additional discretionary relief under Section 13A of the Local Government Finance Act.

Every application will be considered on its merits but you will be asked to provide full details of your circumstances, including a detailed financial breakdown. You must also show what you have done to try to reduce your indebtedness to the Council.

What happens if I don't pay?

As soon as you miss a payment we will send you a reminder. This lets you know that your payment is late. This reminder gives you seven days to make all the payments you have missed. If you do not pay all the money you owe, we will send you a summons for the full amount and charge you additional costs.

If you get a reminder and cannot pay, contact us immediately so we can discuss the possibility of spreading the missed payments over your remaining instalments. If you agree to this arrangement and do not keep to your payments or if you ignore the reminder, we will take you to court.

If you paid the amount due on the reminder and you miss another payment, we will send you a final notice. You will lose your right to pay by instalments and the final notice will ask you to pay all the Council Tax you still owe for the financial year within seven days.

We will send you a summons if you do not pay the full amount.

What happens if I am taken to court?

If you receive a summons for your Council Tax, you will also have to pay additional costs. If you cannot pay the full amount on the summons, including costs before the hearing, you must contact us to discuss how to pay.

At the summons hearing, we will ask the magistrate to make a liability order against you and we will add further costs to your account. The order shows that the court agrees you owe us the money and it gives us extra powers to get the money from you.

The magistrate will not make a liability order if you can prove you are not the person responsible for paying the bill or you have paid your account in full. The magistrate will not consider whether or not you are able to pay the outstanding council tax when he or she makes an order.

Once the court has made a liability order against you, we will use one of the following methods to get back the money you owe us:

Enforcement Agents

We may employ an Enforcement Agent (bailiff) to recover the money you owe on our behalf. This could involve taking some of your belongings and then selling these at public auction to pay off the debt.

From 6 April 2014 the way Enforcement Agents work and the fees they apply to collect outstanding council tax will change. The steps taken and level of fees charged are now prescribed in legislation. £75 will be incurred as soon as the order is passed to them followed by £235 if they don't get a response to their letter and they pay you

a visit. If goods are taken and put up for sale, there is a further fee of £110. The last two sets of fees also attract a further 7.5% charge on arrears over £1500.

The Enforcement Agent we use will always ask our advice if they find that a person we have asked them to visit is in a vulnerable position. This includes:

- people with a physical or mental disability
- people in receipt of sickness benefit, incapacity benefit etc. who have no other income
- people who have just come off benefit and returned to work in the last two months
- pensioners on low income and who don't qualify for Council Tax Reduction due to excess income of £5 a week
- a single parent on a very low income and in receipt of Family Credit
- people who have just come out of hospital, or have a partner in hospital
- people who have just had a bereavement
- people on Income Support or Job Seekers' Allowance
- someone with a long-term illness
- cases where there are serious family or financial difficulties

Taking our money from your earnings

If you are in work, we will ask your employer to take money from your earnings to cover the amount you owe us. The amount they actually take will depend on your circumstances. Your employer may also take an additional amount to cover their expenses every time they take money from your earnings.

Taking our money from your benefit

We will take money from your Income Support. At the moment the most we can take is £3.70 per week, but this sum may be increased.

Sending you to prison

If the Enforcement Agents do not manage to collect any or all of the money you owe us, then they will return the Liability Order to the Council. The Council will ask the Court for a warrant for your arrest and you will be taken to Court. The Magistrate may send you to prison for up to 3 months if he or she considers that you did not pay even though you had the money to do so.

Your house may pay your council tax.

If you do not pay after a Liability Order has been granted and you own your house, then the Council may apply to the Court for a Charging Order on your house. This means that you cannot sell your house until the council tax has been paid.

You may be made bankrupt.

The Council may apply to the High Court to declare you bankrupt. This means that your assets will be sold and you will be unable to obtain credit.



Our commitment

We are committed to providing a polite, friendly, helpful, prompt and efficient Council Tax service

We will treat you politely and with respect and the member of staff serving you will tell you their name

We will give you clear and brief information about the services we provide, the standards we aim to achieve and our actual performance

We will take fast and effective action to get back any Council Tax which is not paid

We will discuss the possibility of an arrangement with you if you are behind with your payments because of unexpected circumstances or if it would cause you real financial difficulty to pay straight away

Please let us know if you are unhappy with any part of the Council Tax service. We will send you details of our complaints procedure and how to complain if you ask us to.

We would also like to hear from you if you are pleased with the service we have given and you feel the member of staff concerned deserves some recognition.

Freedom of Information Act (2000)

The Freedom of Information Act 2000 aims to promote openness and accountability amongst public sector bodies. The act became law on 30 November 2000 and gives a general right of access to all types of recorded information, regardless of how the information is held.

People can gain access to information held in two ways:

- Freedom of Information Publication Scheme for the London Borough of Lewisham – some information is made routinely available and listed through our publication scheme.
- A written request for any information held by a public authority (subject to a number of exemptions which permit withholding information) The authority is duty bound to comply with the act when responding.

Further details about the Freedom of Information Act can be found on our website, www.lewisham.gov.uk.

Privacy Notice

Lewisham Council is committed to maximising the income and access to services of its residents as efficiently and responsibly as possible. To this end, the Council seeks to share the information held across its databases with each other. The Council seeks to utilise the information held to process entitlements and service access without the need for additional application completion from the individual resident wherever possible.

Sharing information across council departments seeks to keep repeated information gathering and form completion to a minimum. The Council considers this to be a legitimate reason to share information. Where information is shared there is always the potential to uncover conflicting information and potential fraud, the Council also



considers this a legitimate reason to share information as we have a duty to protect the Public Purse.

In all cases requests for information will be collected and shared across Council departments only with sufficient detail to enable a decision to be made.

The information, where necessary may also be passed to third parties such as the Department for Work and Pensions, Lewisham Homes, Housing Associations, Child Benefit Centre, Social Services, Anti Fraud and Corruption, South London and Maudsley and the Primary Care Trust, Housing and Council Tax Benefits The Audit Commission and Her Majesty's Customs and Revenues. This will be necessary where the potential entitlement or service is not administered by the Council.

We will share information wherever statutory law allows

The Council seeks to reassure residents that all information will be shared in a secure manner. For example, the Council has access to the Secure Gateway to share information with the Department for Work and Pensions. Internally, the Council will share information via nominated officers. Where information is deemed to be more sensitive, such information will only be shared where it is necessary to enable a decision to be reached and will be shared in a secured fashion.

Wherever we request information from you, we will include a declaration to sign to permit the sharing of information to take place. You will have the option, as part of this declaration to opt out of the sharing process. If consent is withheld, then the benefit or service to which the initial application applies only will be processed.

If you want to know more about the information we have about you, or the way we use and share the information you may visit our web site at www.lewisham.gov.uk.

Help and advice

Phone on 020 8690 9666 Monday to Friday 9am – 5pm

Write to us at London Borough of Lewisham, Council Tax, PO Box 58993, London SE6 9GZ.

Please note we no longer offer a face-to-face enquiry service at Laurence House.

If you want independent help or advice from someone who doesn't work for the Council, write to:

Citizens' Advice Bureau Catford, Leamore Community Hub Bonfield Road,
LONDON, SE13 5EU

Citizens' Advice Bureau Sydenham, 299 Kirkdale Road, London, SE26

Alternatively, for those with internet access, please log onto the CAB website:
www.adviceguide.org.uk

For free, independent advice please visit www.advicelewisham.org.uk