

Recovery- Frequently Asked Questions

Summons or Liability Order:

- **I have received a Court Summons for Council Tax or Business Rates?**
 - The summons has been issued as you have not paid in accordance with previous notices.
 - The 2 options available are to either pay the balance in full before the court hearing or we can agree a payment arrangement, however this will include the additional cost of a Liability Order (in addition to the summons costs) which will still be applied for at the Court Hearing.
 - If you wish to make an arrangement, please visit the self-service portal where you can submit a payment offer and set your own arrangements up
 - Should you have issues accessing your online account or setting an arrangement up, please email our Recovery team recovery@eppingforestdc.gov.uk with your repayment proposal.

- **Why have I received a Liability Order for Council Tax or Business Rates?**
 - The Liability Order has been granted as the outstanding balance has not paid in accordance with Summons Notice.
 - Payment is due in full or we may agree to a payment arrangement.
 - If you wish to make an arrangement inclusive of summons and liability order costs, please visit the self-service portal where they can submit a payment offer and set your own arrangements up.
 - If you have issues accessing their online accounts or setting an arrangement up, advise them to email recovery@eppingforestdc.gov.uk

- **I have received a summons or Liability Order – will it affect my credit rating?**
 - No, a liability order is obtained at the magistrates court and not a County Court, therefore there will be no impact on your credit rating.
 - Summons and liability order costs are £95.

- **Would I be able to have money taken out of my Wages to pay my Council Tax?**
 - Yes, if you are employed and a Liability Order has been granted then the Council may apply for a deduction to your wages direct from your employer.
 - If you wish for this to happen, please email recovery@eppingforestdc.gov.uk

Enforcement Agents

We mainly use 2 Enforcement Companies and their details are below:

Cedar Group – (Formally called Phoenix)

0330 107 00023
customercare@cdergroup.co.uk

Marston – (Formally called Rossendales)

03333202155
customercare@marstonholdings.co.uk

When an account is passed to an enforcement agent the balance is due in full including any enforcement costs incurred.

If you unable to pay in full then it is your responsibility to sort out any potential arrangement with the enforcement company direct.

Any arrangement is at the discretion of the enforcement agent.

- **Why has an enforcement agent attended my property?**
 - All balances passed to our Enforcement Companies have an outstanding balance to the Council following the award of a Liability Order.
 - All cases which are passed to our Enforcement agencies first enter a compliance period which requires a notice being issued and if contact details are present at least 2 phone call attempts and text messages are also sent.
 - If there is still no response or the balance remains outstanding at the end of the Compliance period, an Enforcement Officer will then attend the premises.

- **Why has the enforcement agent added fees to my outstanding balance?**
 - Enforcement agents' fees are standard and applied in accordance with the Taking Control of goods regs 2014.
 - This means that all Enforcement agent fees are fixed in amount and when they are applied, neither the Enforcement agency or the Council has any discretion or control as to when they are applied and how much they are.
 - All cases first incur £75 cost at the compliance stage and a further £235 is applied when an account is passed to the Enforcement stage when an agent first attends a property.

- **I can't afford the payments the EA want me to pay – what can I do?**
 - The Enforcement agent is there to collect the balance in full or agree to an arrangement to collect the remaining balance in the shortest and most realistic time.
 - It is ultimately for you and Enforcement Agent to agree on any terms of an arrangement and the Council would not look to get involved in mediating any arrangements.
 - However, if you cannot afford the arrangement being offered by the Enforcement agent, we would advise you to provide a detailed financial statement of your households income and expenditure together with a proposal of repayment. This will enable the Enforcement Agent to have a better understanding of your financial position and help both parties move forward to agree on any arrangement terms.

- **Can the enforcement agent force entry to my property and take my belongings?**
 - An Enforcement agent is not able to force entry into properties however they are able to remove goods should this be necessary.

- **My account is with the bailiff, but I am not liable?**
 - In these situations, it's important to remember that the balance is still due and payable whilst any dispute is dealt with.
 - Please email details of the liability dispute to the relevant team for us to look into:
Council Tax counciltax@eppingforestdc.gov.uk or Business Rates
ndr@eppingforestdc.gov.uk

INSOLVENCY/BANKRUPTCY/DRO/IVA

As a creditor we do get notified of insolvency action on individuals however there can often be a delay before we are aware of any insolvency action on an individual.

- **My Debt is covered by DRO/IVA/BANKRUPTCY**
 - Ask the customer to email in a copy of their order to recovery@eppingforestdc.gov.uk