

**Money and benefit advice in the Portsmouth area** - The following organisations provide free advice.



**Advice Portsmouth** - Focus Point, 116 London Road, Portsmouth, PO2 8AL  
www.adviceportsmouth.org.uk Telephone: 02392 794340  
Email: enquiries@adviceportsmouth.org.uk  
Monday to Wednesday 9am - 5pm, Thursday 1pm - 7.30pm  
& Friday 9am - 4.30pm

**Portsmouth Citizens Advice Bureau** - Debt Advice Centre, Ark Royal House, Winston Churchill Avenue, Portsmouth, PO1 2GF  
www.portsmouthcab.org.uk Telephone: 023 9285 5855  
Open for drop in Monday to Thursday 9.30am – 12.30pm

**Cosham Citizens Advice Bureau** - Northern Road, Cosham, Portsmouth, PO6 3DN  
Telephone: 023 9231 5411  
Open Monday, Tuesday & Thursday 10am - 4pm

#### **Other useful agencies:**

**Consumer Credit Counselling** - Telephone: 0800 138 1111  
Monday to Friday 8am - 8pm

**Debt Advice Foundation** - www.debtadvicefoundation.org  
Telephone: 0800 043 40 50  
Monday to Friday 8am - 8pm, Saturday 9am - 5pm

**National Debtline** - www.nationaldebtline.co.uk  
Telephone: 0808 808 4000  
Monday to Friday 9am - 9pm, Saturday 9.30am - 1pm

**Benefit Enquiry Line** - www.direct.gov.uk  
Telephone: 0800 882 200

You can get this information in large print, Braille, audio or in another language by calling 023 9284 1042

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## **Important information about your summons**

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### **Revenues & Benefits**

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Portsmouth City Council has asked the Magistrates Court to issue this summons because you have not paid your council tax in accordance with the instalment plan shown on your bill and have failed to respond to at least one reminder. You have now lost the right to pay by instalments and the full amount shown on the summons including costs is now payable.

If this amount is not paid in full by the hearing date shown on your summons, Portsmouth City Council will ask the Magistrates Court to grant a liability order. This gives the council the legal power to recover the amount you owe.

**You do not need to attend court** unless you wish to do so. However, if you dispute the summons, you should contact us before the court hearing to discuss the matter because it will not always be possible to resolve your query at court.

If you do not dispute the summons but are unable to pay the amount shown on the summons in full before the court hearing, you will need to contact us if you wish to set up a payment arrangement. Please note that agreeing a payment arrangement does not stop the court action and we will still ask the Magistrates to issue a liability order at the court hearing. However, as long as you keep to the payment arrangement we will not take any other action against you.

**By post:** Local taxation section  
Civic Offices  
Guildhall Square  
Portsmouth  
PO1 2BE

**By telephone:** 023 9268 8003

**By email:** localtaxation@portsmouthcc.gov.uk

New legislation from 6 April 2014 ensures businesses and local authorities collect their debts fairly and that all costs charged are standardised. If you have received a liability order for council tax arrears and we need to instruct enforcement agents (formerly known as bailiffs) to collect the outstanding debt, the costs you will be charged by the enforcement agent will be:

Fee stage	Fixed fee	Percentage fee: percentage of sum to be recovered exceeding £1,500
Compliance stage	£75	0%
Enforcement stage	£235	7.5%
Sale or disposal stage	£110	7.5%

If you require financial assistance please contact one of the organisations on this leaflet who provide advice.

### General advice

Many people fall into debt at some time in their lives, for any number of reasons. If you are having financial difficulties it is important to seek advice early.

- Don't ignore the problem because the longer it is left, the worse it may get. Contact everyone you owe money to and explain your difficulties.
- Work out your personal budget and be prepared to show this to everyone you owe money to. This may also help you identify where you can manage your finances better.
- Be wary of borrowing more money to pay existing debt without seeking free independent financial advice.
- Make sure that you deal with priority debts first. This means you should make sure you have made arrangements to pay your essential household bills such as your mortgage or rent, council tax and utilities before making offers to pay unsecured credit debts.
- Make sure you are claiming all the benefits you are entitled to.
- Speak to an independent free advice service.

### Benefit information

If you pay rent or council tax for your home, and live on a low income, you may be able to get some help by claiming housing benefit and/or council tax support.

The amount of benefit you will receive depends on who lives with you, the amount of money you have coming in, other benefits you receive and any savings you have.

You can claim housing benefit if you rent from the council, a housing association or a private landlord.

You can claim council tax support if you are the person who is responsible to pay the council tax bill for a property.

For housing benefit or council tax support enquiries only:

Telephone 023 9283 4556  
 Email: [hbsupportteam@portsmouthcc.gov.uk](mailto:hbsupportteam@portsmouthcc.gov.uk)

You can contact the benefit service in person or by post at following offices:

- Civic Offices, Guildhall Square, Portsmouth, PO1 2BE
- Buckland housing office, 57-61 Kingston Road, Portsmouth, PO2 7DP
- Leigh Park housing office, 56 Stockheath Road, Havant, PO9 5HQ
- Paulsgrove housing office, 195a Allaway Avenue, Portsmouth, PO6 4HG

Offices are open Monday to Thursday from 8.30am - 5pm & Friday 8.30am - 4pm.