

How to use this leaflet

This leaflet will give you information on how to:

- Help yourself if you are unable to pay your debts
- Get free money advice services

It is designed to help you work out what you can do about your debts, what options you have and where you can go to seek advice.

The leaflet deals mainly with debts that you may owe to the Council. However, debt can only be tackled if all of your debts are taken into account and appropriate repayment plans put in place.

Why should you seek help?

It is important to understand the reasons why you are in debt and to understand how to help yourself, or how to get the help of a money advisor to work through your debt problems with you.

It is always better to deal with your debt problems at an early stage, as the longer you wait the worse things will become. It is, however, never too late to seek advice.

If you do not deal with the debts that you owe you may find that legal action is taken against you to recover any unpaid sums. You may then find that it is too late to take control of your finances.

Take action now to deal with your debts and seek advice.

Debt advice from the Council

The Council can discuss the debts that are owed to them, for example:

- Council Tax
- Rent
- Invoices

You will be given advice on how to keep your current payments up to date and how to repay any arrears that are due.

It is important to remember that the Council do not employ any trained money advisers who can deal with any other debts that you may be due.

The Council does, however, have an arrangement with the Orkney Citizens Advice Bureau, who provide free, independent, impartial and confidential advice.

Debt Advice from the Orkney Citizens Advice Bureau

Money advisers are employed by the Citizens Advice Bureau to provide free, independent, impartial and confidential debt advice.

They may be able to assist you in some way to improve your situation and to reach suitable repayment plans with those that you owe debt to.

They will look at all your debts and provide you with advice to meet your particular circumstances.

Council Tax debt

If you fall behind with your Council Tax payments you will be sent several letters to remind you of the position and the action that may be taken to recover the sums outstanding.

You will be sent a reminder letter followed by a final notice and will be encouraged to contact the Council to seek advice.

If the debt remains outstanding, and there is no repayment arrangement in place, the Council will apply to the Sheriff Court for a Summary Warrant, which includes a surcharge of 10%, on top of the amount outstanding, and may result in the debt being passed onto the Sheriff Officers for collection.

This could lead to your bank or building society accounts being arrested, your wages or salary being arrested or articles of value being attached and sold.

Council Rents

If you fall behind with your Rent payments you will be sent a reminder and given the opportunity to contact the Council to make payment or to seek advice.

Further non-payment will result in more reminder letters and the possible issue of a notice of proceedings for recovery of the property if no repayment plan is agreed or is not adhered to.

Eviction will always be an action of last resort and all other remedies will be considered prior to eviction.

Council Invoices

If you are sent an invoice and fail to make payment you will be sent several reminders to encourage payment and to seek advice.

If the debt remains outstanding, and there is no repayment arrangement in place, the Council may pass the debt onto the Sheriff Officers for collection. This could result in Court action being taken to recover the sums outstanding and lead to your bank or building society accounts being arrested, your wages or salary being arrested or articles of value being attached and sold.

Will the Council write-off your debts?

The Council does not write-off debts that can and should be collected. If you owe money to the Council and ignore the situation, or fail to seek advice, you will continue to be pursued until the debt has been repaid in full.

Your debt will not go away.

What will happen if you take no action to repay your debts?

As already mentioned in this leaflet you may end up with Court action being taken against you to recover sums outstanding. This can involve bank/building society accounts being arrested, wages being arrested or articles of value being attached and sold. It may in some instances result in sequestration and bankruptcy.

Taking no action is not an option.

How do you contact the Council?

For advice on making payments or making an arrangement to repay debt over a period of time you should contact us:

- Website: www.orkney.gov.uk
- Council Tax: Tel: 01856 873535 Ext 2133, direct dial 01856 886322, email: revenues@orkney.gov.uk
- Council House/Garage Rents: email rents@orkney.gov.uk
- Invoices for other debts, email salesinvoices@orkney.gov.uk

Alternatively, write to the Revenues Section, Orkney Islands Council, Council Offices, Kirkwall, Orkney, KW15 1NY.

Open 9.00am to 1.00pm and 2.00pm to 5.00pm Mon to Fri

How do you contact the Orkney Citizens Advice Bureau?

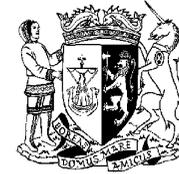
Money advisers are employed by the Citizens Advice Bureau to provide free, independent, impartial and confidential debt advice.

Orkney Citizens Advice Bureau, Anchor Buildings, 6 Bridge Street, Kirkwall, Orkney, KW15 1HR. Tel: 01856 875841

Open 10.00am to 12.30pm & 1.30pm to 3.00pm Mon to Fri.

www.orkneycommunities.co.uk/CAB

email bureau@orkneycab.casonline.org.uk



ORKNEY
ISLANDS COUNCIL

Dealing with Debt

Are you in debt to the Council?

You may owe money to the Council for:

- Council Tax
- Rent
- Invoices

Are you in debt to others?

You may owe money to others for:

- Bank Loans/Overdrafts
- Credit Cards
- Catalogues
- Mortgage Arrears