



**Brighton & Hove**

**CORPORATE DEBT  
COLLECTION AND  
RECOVERY POLICY**

PAST DUE

1000

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## **1 INTRODUCTION**

- 1.1 The council has a duty to ensure that all revenue owed to the council is collected efficiently and effectively for the benefit of all council taxpayers.
- 1.2 The importance of debt collection and recovery is reflected in the level of scrutiny of the council's performance which is monitored in a number of ways including external assessment, internal audit reviews and monitoring against local and national performance indicators.
- 1.3 In striving to continually improve collection and recovery performance, the council recognises that some people do not pay their debts for a variety of reasons. This may include poverty or other financial hardship, which the council will endeavour to balance against its duty to collect. Conversely, the policy aims to take a robust approach to those who can pay but won't pay. The council also believes that its debt collection and recovery policy should be fair to everyone notwithstanding their age, race, gender, disability, sexuality or religious belief.
- 1.4 The need for people in debt to communicate their status is important. Where a person makes contact their circumstances will be considered with a view to agreeing a reasonable payment arrangement (except in the case of statutory timescales), minimising recovery action and helping to alleviate hardship. Where people fail to make contact or maintain arrangements, recovery action will continue.
- 1.5 This policy details the council's corporate approach to recovery including how it prioritises debt outstanding. Where possible best practice will be applied to all debt collection and recovery activities within appropriate legal powers.

## **2 POLICY AIMS**

- 2.1 The key aims of this policy are as follows:
  - To develop a corporate approach towards sharing debtor information across collection teams and managing multiple debts owed to the council.
  - To use cost effective and fair collection and recovery practices in the pursuance of all debts owed to the council, ensuring that those with the means to pay do pay.



## Corporate Debt Collection and Recovery Policy

- To ensure a professional, consistent and timely approach to recovery action across all of the council's functions.
- To consider fully the debtors circumstances and ability to pay and so distinguish between the debtor who won't pay and the debtor who genuinely can't pay.
- To improve the levels of income collected by the council and reduce levels of arrears.
- To ensure that debts are managed in accordance with legislative provisions and best practice.
- To treat individuals consistently and fairly regardless of age, sex, race, gender, disability and sexual orientation and to ensure that individual's rights under Data Protection and Human Rights legislation are protected.

### **3 LINKS TO THE COUNCIL'S CORPORATE PRIORITIES**

3.1 The council has identified a number of strategic priorities detailed in its Corporate Plan and 2020 Community Strategy. Particularly relevant is the priority to “develop a healthy city that cares for vulnerable people and tackles deprivation and injustice”. This policy therefore aims to support this priority by:

- Ensuring that those debtors in financial hardship are provided with advice on relevant benefits, discounts, relief and exemptions to prevent a worsening situation.
- Considering longer-term payment arrangements for those suffering genuine hardship, although this may not be available for some debts with statutory timescales, such as Penalty Charge Notices (parking fines).
- Ensuring that all debts owed to the council are taken into account, with the debtor's consent, to ensure that the council does not increase hardship where different council services are seeking to recover debts.
- Ensuring that this policy remains commensurate with any anti-poverty strategies and actions approved by the council.

## **4 FAIR DEBT COLLECTION**

4.1 This policy aims to adopt fair debt collection and recovery practices including:

- Ensuring that bills are accurate, timely and clear.
- Providing appropriate and easy payment methods.
- Encouraging people who fall into arrears to contact us and agree to payment arrangements appropriate to their circumstances.
- Helping to reduce the effect of debt on people on low incomes by informing people of the general availability of income-related benefits such as Job Seekers' Allowance, Income Support, Working Families Tax Credit, Pension credit and disability related allowances etc. and by trying to ensure that maximum benefit take-up occurs.
- Advising people where they can get independent advice with financial problems (e.g. Citizens Advice Bureau or Brighton & Hove Credit Union).
- Identifying deliberate non-payers or those who delay payment and taking timely and effective enforcement action.

## **5 DEBTS COVERED BY THIS POLICY**

5.1 The debts covered are shown below together with the council service responsible for collection and recovery:

<b>Debt:</b>	<b>Collected/Recovered by:</b>
Council Tax	Customer Services – Revenues & Benefits Section
National Non Domestic Business Rates (NNDR)	Customer Services - Revenues & Benefits Section
Housing Rents	Housing Management – Housing Rents Section
Overpaid Housing Benefit	Customer Services – Revenues & Benefits Section
Sundry Debts	Corporate Debtors Unit (CDU)
Commercial and Periodic Rents	Corporate Debtors Unit (CDU)
Adult Social Care Fees & Charges	Corporate Debtors Unit (CDU)
Parking Fines	Parking Management



- 5.2 The policy will apply to all units of the council and focus on collecting the charge set rather than how the charge is arrived at. Ability to pay is a paramount concern when considering debt recovery.
- 5.3 For Council Tax and Housing Rent, statutory benefits are provided on application, which are designed to offset the effects of low income on ability to pay. Every effort will also be made to identify benefits that may be payable to people liable to pay toward the cost of personal social care services.
- 5.4 Charging policy, statutory or discretionary, can never completely remove the difficulties faced by some people and families on low incomes. The approach to recovery will therefore be sensitive to individual circumstances and take into account multiple debts owed within statutory limitations.
- 5.5 Appendix 1 gives details of the volumes of activity involved in each major debt stream as at March 2007.

## **6 THE LEGAL AND POLICY FRAMEWORK FOR RECOVERY**

6.1 The council has a legal duty to ensure cost effective billing, collection and recovery of all sums due to it.

6.2 This policy is in addition to existing legislation and is designed to enhance the procedures already in place to collect debt.

6.3 This policy is concerned primarily with the recovery of debts prior to legal action being taken but the principles will still be applied wherever appropriate even if litigation has commenced.

### **6.4 Local Taxation**

Council Tax recovery procedures are laid down by statute in The Council Tax (Administration and Enforcement) Regulations 1992 and subsequent amendments.

National Non-Domestic Rates recovery procedures are laid down by statute in The Local Government Finance Act 1988 and subsequent regulations and amendments.

Brighton & Hove City Council appoints bailiffs to recover local taxation arrears in accordance with our own code of conduct. Only certificated bailiffs can levy distress for local taxation and fees charged to the debtor are governed by legislation.

### **6.5 Housing Benefit Overpayments**

Housing Benefit overpayments are reclaimed in accordance with Regulations 99 – 107 of The Housing Benefit (General) Regulations 2006 (as amended). In addition there are 'Debt Recovery Procedures' in place where Housing Benefit has been overpaid but is no longer in payment.

### **6.6 Housing Rents**

The council's "Rent Arrears and Associated Debt Recovery Policy" sets out all activities involved in recovering existing tenant and former tenant arrears.

### **6.7 Miscellaneous Income (Sundry Debt)**

Sundry Debt arrears are collected in accordance with local procedures that are reviewed at least annually and reflect best practice wherever practicable.

On certain debts, interest may be charged and costs incurred. The debtor will be made aware of any additional costs in advance so that they have the opportunity to avoid this wherever possible.

### **6.8 Commercial Rents**

The same procedures apply as for Sundry Debt. However, some commercial and agricultural rents are managed by external agents who collect and recover debts in accordance with procedures specified in each contract. These are generally similar to in-house collection practices.

### **6.9 Adult Social Care Fees & Charges**

Social care fees and charges for council-run services including residential care, day care, home care, adaptations and equipment are usually collected in accordance with local sundry debtor procedures that are reviewed at least annually and reflect best practice wherever practicable.

Whilst the council generally arranges for private and voluntary social care providers to collect contributions on its behalf, there are some cases where non-payment arises and the council takes over responsibility for collection of a debt. The council can also act as Appointee for a resident and deal with the direct collection of state benefits in order to collect charges.

Charges for residential care are mandatory in accordance with Section 22 of Part III of the National Assistance Act 1948 and are determined by reference to a national means-test set by the Department of Health. Enforcement of certain unpaid contributions is prescribed in two Sections of HASSASSA 1983 (Health and Social Services and Social Security Adjudications Act 1983).

- Section 21 applies where there has been a deprivation of assets (e.g. a gift) within 6 months prior to admission to residential care and requires that the recipient of the gift becomes liable to pay the charges.





## Corporate Debt Collection and Recovery Policy

- Section 22 applies where a resident fails to pay an assessed charge for accommodation but has a beneficial interest in land. The council's legal service team will place a 'legal charge' against solely owned property and can place a caution against jointly owned property to secure payment of the debt when the property is sold.

Other debts involve dealing with a deceased service user's estate and litigating against a third party, such as a power of attorney or benefits appointee or relatives, who has handled the resident's affairs on an informal basis.

Charges for non-residential services (e.g. Home Care and Day Care) are means-tested in accordance with local policy but must adhere to Department of Health guidance. Charges are discretionary under Section 17 of HASSASSA and can be enforced in a civil court (County Court).

Most service users will receive a personal visit in order to complete a financial assessment. During the financial assessment, they will receive a full benefits check and assistance with associated form-filling. Joint working between Adult Social Care, the Housing Benefit service and the DWP local pension service ensures a holistic approach to maximising benefits for our service users.

## **7 THE POLICY**

- 7.1 Full names, contact address and a phone number will be established wherever possible prior to service provision or invoicing/billing.
- 7.2 All council bills and invoices will be raised as soon as relevant systems allow and will include clear, relevant and full information as to:
- What the bill is for including date or period of service covered and amount
  - When payment is due
  - How to pay
  - How to contact us if there is a query in relation to the bill or in relation to making payment
  - Where information in other languages can be accessed
- 7.3 All letters and reminders will:
- Be written in plain English standard
  - Explain fully what has been agreed and the consequences of non-payment
  - Include appropriate contact details
- 7.4 Debtors will be encouraged to make prompt contact if they disagree with a bill or have difficulty in making payment on time. Contact can be made by:
- Telephone
  - Letter
  - Email
  - Fax
  - In person

Full contact details are provided at Appendix 3.

- 7.5 Correspondence regarding payment **will be responded to within 10 working days**, unless otherwise notified, to prevent unnecessary delays in payment and incorrect debits. Other problems, discrepancies and disputes will be dealt with as soon as possible.
- 7.6 Debtors seeking help due to financial difficulties will, where appropriate:

- be given the opportunity to have their ability-to-pay assessed by the relevant collection unit;
- be invited to provide details of their means by listing their income and outgoings. (Evidence to confirm the accuracy of the means statement will be requested if necessary);
- be encouraged to use the money advice services available from the Citizens Advice Bureau, Financial Services Authority website, Brighton & Hove Credit Union website, Brighton Housing Trust advisory service or any similar service.
- be asked if they have other debts owing to the council that they also wish to be considered;
- be given access to the council's interpretation service if required
- be signposted to benefit advice, where appropriate.

7.7 If legal proceedings have already commenced, consideration will be given to whether the debt can firstly be attached to earnings or benefits, the priority of the debts owed and the level of repayments currently being made.

7.8 If a specific recovery action has already commenced e.g. attachment of earnings or bailiff action, the action taken will usually continue. However, any arrears not included in the action will be considered in line with existing arrangements and this policy and relevant legal constraints.

7.9 If it is found that the debtor has the ability to pay, but refuses to pay, then recovery action will continue promptly within the existing arrangements for the type of debt.

7.10 If it is found that the debtor is suffering severe hardship or has difficulty managing their own affairs, the following will be considered:

- Can the debt be reduced? Is there any entitlement to relevant benefits, discounts, exemptions and reductions to minimise the potential for further debts accruing?
- Does the debtor owe money to other council collection units? If so the debtor will be advised that, with their consent, all their council debts may be taken into consideration when deciding on an arrangement. The advantage to the debtor in making a common

arrangement is that they may save time and costs. However, it is for the debtor to decide if an arrangement is an option they want to pursue.

- 7.11 If a debtor takes up the offer to deal with all council debts collectively, the various collection units will communicate the debtor's details confidentially between themselves and will endeavour to take a holistic approach to collection without prejudice to their own collection unit. The collection units will agree who will be the appropriate lead team responsible for managing each case. This will often be the collection unit handling the largest outstanding debt.
- 7.12 Where there is no continuous liability, a special long-term arrangement may be made according to the ability to pay and the existing recovery provisions, for example, an attachment of earnings. Where liability is continuous e.g. Council Tax, any arrangement made will normally require payments over and above the ongoing monthly liability. Future instalments must be paid when due as a condition of the arrangement.
- *For example, someone owing Council Tax arrears of £600 in March has a new bill issued requiring monthly instalments of say £75.00 from April. They must pay the £75.00 each month, but could be allowed to spread the arrears of £600.00 plus any other council debts over an agreed period. The £75.00 per month would be taken into account when assessing their ability to pay the £600 arrears. If the period agreed was, say, 10 months to match the instalment period for the new bill, the monthly Council Tax payment would be £135.00 (£75.00 plus £60.00).*
- 7.13 If only the current year's bill is owed, arrangements should require payment within the financial year (at the latest) whenever possible. Longer-term arrangements for older arrears will be strictly monitored and reviewed. If there is no improvement by the review date and if the amount payable cannot be reduced (by awarding Council Tax Benefit etc), the council will reserve the right to continue with legal action, and in the case of Local Taxation, obtain a liability order from the magistrates' court. This is to protect the council's interests and prevent the debt from becoming statute barred and irrecoverable. Nevertheless regular contact with the debtor is encouraged and part payments will be accepted to reduce the overall debt.
- 7.14 If a debtor is receiving Income Support or Job Seekers Allowance, this will usually limit the ability to pay to no more than the amount that can be

paid directly to creditors by the Department of Work and Pensions (DWP) - currently £9.00 per week (£12.00 for fraud) for Housing Benefit overpayments. Up to 1/3<sup>rd</sup> of other benefits can also be taken. In all cases, the amount can be increased with the debtor's consent. Where appropriate, a separate agreement will be made for additional debts and liability orders depending on the individual's circumstances (not applicable to Adult Social Care debts).

7.15 Debtors given time to pay will be advised to contact the council immediately should they experience a change of circumstances affecting their ability to pay. This is to discuss the options available to prevent recovery action and additional costs.

7.16 If a debtor fails to co-operate by:

- refusing to provide details of their means, and/or;
- not consenting to multiple debts being dealt with together, and/or;
- failing to pay a special arrangement on time without contact,

then recovery action will be taken promptly in the normal way.

## **8 LIMITATIONS ON DEBT RECOVERY**

- 8.1 All in-house or external bailiffs appointed will be given a code of conduct requiring them to refer to the council, before proceeding to take action, and will be used according to approved procedures.
- 8.2 Referrals to bailiffs for levying distress will normally only be undertaken where there is reasonable likelihood of recovery. This covers Local Taxation debts where the power to remove goods is granted by the Magistrates Court.
- 8.3 Unless otherwise authorised, referrals to collection agencies or bailiffs for debts where there is no power to levy distress, will not be made where this is uneconomic.
- 8.4 Existence of disputed debts must be fully evidenced before litigation can proceed.
- 8.5 Vulnerable debtors and those lacking mental capacity may need a designated "litigation friend" to deal with the proceedings.

## **9 PROCEDURES AND TRAINING**

- 9.1 Although there are variations in the procedures relating to different debts, they must reflect the council's requirement for a corporate approach to recovering debt as set out in this policy.
- 9.2 This policy will be made available to all staff dealing with income collection and recovery. This will be reinforced with training and management supervision of all staff involved in collecting debt.

## **10 MONITORING**

- 10.1 Each unit/section will be responsible for ensuring that this policy is adhered to and effective. Management information will be required for each debt stream on a monthly basis. The numbers of long-term arrangements, CAB referrals and multiple debt management will be recorded.
- 10.2 Internal Audit will test compliance with this policy in future reviews and will report thereon to management and the council's Audit Panel.
- 10.3 Regular meetings between responsible officers nominated by each unit/section, known as the Corporate Debt Management Group, will be held at least quarterly.

## **11 FUTURE DEVELOPMENTS**

- 11.1 It is intended to introduce mechanisms to share bad/doubtful debtor information across the authority. This is in order to adopt a 'customer-centred' approach by managing debts holistically.
- 11.2 It is hoped to reduce the number of sundry debt invoices by looking at alternative payment methods and developing electronic forms (invoices) for some types of income.
- 11.3 It is planned to introduce Direct Debit for Housing Benefit during 2007/2008.

## APPENDIX 1 - TYPES AND LEVELS OF DEBT (as at 2006/07)

Type of Debt	No of Accounts	Total Income	Legislation	Recovery Methods
<b>Council Tax</b>	122,882 Hereditaments	£99.4m	L.G.F.A. 1992 Council Tax Admin & Enforcement Regulations 1992	Liability Order; Penalties for Failure to Supply Information; Attachment of Earnings/Benefit; Distraint; Charging Order; Bankruptcy; Committal to Prison.
<b>NNDR</b>	9213 Hereditaments	£88.5m	L.G.F.A. 1988 (Implemented 1990 and replaced General Rate Act)	Liability Order; Distraint; Bankruptcy; Liquidation; Winding Up Order; Committal to Prison (Not Limited Companies).
<b>General Income</b>	5250 Sundry Debtors	£9.0m	Usually contractual (e.g. rents/leases) or under various powers to charge for services (e.g. Registration of Births, Deaths and Marriages)	Business debtors are sent reminders after 28 days, Personal Debtors after 21 days. Direct telephone contact is made after a further 10 days. Business debts may be referred to the bailiff service. Debts over £1,000 will usually be referred for litigation.
<b>Housing Benefit Overpayments</b>	3354 Cases	£5.3m	Housing Benefit Regulations 2006	Application to County Court/Small Claims Court for court orders (attachment of earnings, charging orders, benefit possession, etc.). Use of Local Taxation Bailiff service.
<b>Rent</b>	12,385 Properties	£36.8m	Housing Act 1985	County Court – Order of Payment, Attachment of Earnings/Benefit; Possession/Eviction (debt continues and may result in homelessness).
<b>Adult Social Care</b>	3,065 Debtors (including Service Users)	£20.2m	S22 National Assistance Act 1948, S21/22/17 HASSASSA 1983	As for sundry debtors. Also, some debts are covered by legal charges on property. Referrals are made to legal services for disputed debts over £3000, including bankruptcy proceedings, County Court or High Court actions. Appointeeships and Receiverships to take over money management are also enacted as well as Estates and Probate actions.
<b>Penalty Charge Notices (Parking Fines)</b>	13 Zones 148,000 PCN's	£3.5m	Local Traffic Regulation Orders	A 50% discount applies for early payment (within 14 days). If unpaid, a Notice-to-Owner (NTO) letter is sent after 28 days asking if the owner wishes to challenge the PCN. If no successful challenge is made, an appeals form is sent. If there is no successful appeal, a "Charge Certificate" is sent 28 days after the NTO, which increases the fine by 50%.
<b>Total</b>		£ 262.7m		



## APPENDIX 2 - AVAILABLE METHODS OF PAYMENT

- **Direct Debit**

This will be promoted as the preferred method of payment for Local Taxation since it is the easiest and most cost effective method of collection. Direct Debit is also available for most other types of debt but not for some one-off charges or fines (e.g. Parking fines cannot be paid by DD).

- **Debit/Credit Card**

Debit/Credit Card payments will be encouraged to avoid late payment, where appropriate. The cards accepted are Switch, Visa, MasterCard, Delta and Maestro. Payment by Electron can be made at the counter but not by telephone or via the internet. Currently, we do not accept credit cards for council tax or NNDR unless it has reached bailiff stage, although this is kept under review. In terms of housing rents, credit cards can only be accepted over the telephone through the debt recovery team in Bartholomew House, Brighton.)

- **24 Hours a Day**

Payment can be made 24 hours a day, 7 days-a-week by Debit/Credit Card by:

- Telephone: 01273 291908 (*only debit cards*)
- Online at: [www.brighton-hove.gov.uk](http://www.brighton-hove.gov.uk)

- **Payment Card**

Can be used at Post Offices, council cash offices or at Paypoint outlets.

- **Direct Banking**

Arrangements can be made to set up a standing order or an internet banking payment by sending payments directly to:

Bank:	Co-operative Bank Plc
Reference:	Account/reference number on the bill
Sort Code:	08-90-25
Account number:	6102512

- **Post**

Cheques (cash should not be sent in the post) can be sent to:

Local Housing Offices (for Housing Rent)  
Local Taxation Services

- **In Person**

Hove Town Hall, Norton Road, Hove (Mon to Fri 9am – 5pm)  
Priory House, Bartholomew Square, Brighton (Mon to Fri 9am – 5pm)  
Portslade Town Hall, Victoria Road, Portslade (Mon to Fri 9am – 5pm)  
Selsfield Drive Housing Office, Selsfield Drive, Brighton (Mon to Fri  
9am – 5pm)  
Manor Place Housing Office, Manor Place, Brighton (Mon to Fri 9am  
– 5pm)  
Oxford Street Housing Office, Oxford Street, Brighton (Mon to Fri 9am  
– 5pm)  
Lavender Street Housing Office, Lavender Street, Brighton (Mon to Fri  
(9am – 5pm)

At any bank or post office (fee maybe payable)

## **APPENDIX 3 – CONTACTING THE COUNCIL**

Generally, telephone and other contact information and advice will be found on your bill or invoice. The council's website [www.brighton-hove.gov.uk](http://www.brighton-hove.gov.uk) also provides further information and advice about payment methods, benefits and contact points. Contact details for taxation, housing rents and benefits are given below.

### **Local Taxation and Business Rates**

- **In person** (at our Brighton and Hove offices only) from 8:45am to 4:30pm Monday to Friday (except public holidays)
  - **Priory House, Bartholomew Square, Brighton**
  - **Hove Town Hall, Norton Road, Hove**
- **by phone** between 8:30am and 5:00pm Monday to Friday
  - call council tax on **(01273) 291291**
  - call business rates on **(01273) 291981**
- **by post** write to:
  - Local Taxation Services, Brighton & Hove City Council, PO Box 2929, Priory House, Brighton, BN1 1PS
- **by e-mail** (we aim to reply in 5 working days):
  - council tax at [council.tax@brighton-hove.gov.uk](mailto:council.tax@brighton-hove.gov.uk)
  - business rates at [nndr@brighton-hove.gov.uk](mailto:nndr@brighton-hove.gov.uk)
- **by fax:**
  - send correspondence to **(01273) 291881**
- **by minicom** between 8:30am and 5:00pm Monday to Friday:
  - call **(01273) 290111**
- **access to services for disabled people:**
  - for information on access for disabled people go to [www.directenquiries.co.uk](http://www.directenquiries.co.uk) (council and non-council related services)

## Housing Benefits

- **By letter**
  - Benefits Service, Brighton & Hove City Council, PO BOX 2929, Priory House, Brighton, BN1 1PS
- **By phone**
  - Telephone: (01273) 292000  
*lines are open from 9am to 5pm Monday to Friday*
  - Minicom: (01273) 290333
  - Landlord line: (01273) 296647
  - Report Housing Benefit Fraud: (01273) 291847
  - Translation line: (01273) 291844
  - Overpayments line: (01273) 291970
- **By calling in at**
  - Brighton: Lower **Ground Floor, Priory House, Brighton**  
Mon - 9-4pm drop-in service.  
Tue - 9-4pm pre-booked appointments.  
Wed - **1-4pm** pre-booked appointments.  
Thu - 9-4pm drop-in service.  
Fri - **9-4pm** pre-booked appointments.  
The reception is available during all opening hours.
  - **Or, Hove Town Hall, Norton Road, Hove**  
Monday to Friday - 8.45am to 4.30pm reception service and pre-booked appointments.
- **By fax**
  - Our fax number is (01273) 291234.
- **By e-mail**
  - Use the **send an email** link on the right-hand side of this page.
- **Housing** Benefit appointments are available at the council's five neighbourhood offices:
  - Manor Place, Brighton
  - Oxford Street, Brighton
  - Lavender Street, Brighton
  - Selsfield Drive, Brighton
  - Victoria Road, Portslade

Please contact **(01273) 292000** to make an appointment or call in at the relevant housing office where you will be able to use the free phone. Receptions are open 9am to 4pm daily.

### **Council Housing Rents**

- All the **Housing Offices** are open from **9am to 5pm Monday to Thursday** and from **9am to 4.30pm on Friday**.
  - **Lavender Street Office**, Kemp Town, Brighton BN2 1JU - Map  
Tel: **(01273) 293260**  
e-mail: LavenderStreetOffice@brighton-hove.gov.uk
  - **Manor Place Office**, Whitehawk, Brighton BN2 5GG - Map  
Tel: **(01273) 293200**  
e-mail: ManorPlaceOffice@brighton-hove.gov.uk
  - **Oxford Street Office**, Brighton BN1 4LA - Map  
Tel: **(01273) 293230**  
e-mail: OxfordStreetOffice@brighton-hove.gov.uk
  - **Selsfield Drive Office**, Moulsecoomb, Brighton BN2 4HA - Map  
Tel: **(01273) 293171**  
e-mail: SelsfieldDriveOffice@brighton-hove.gov.uk
  - **Victoria Road Office**, Portslade BN41 1YF - Map  
Tel: **(01273) 293377**  
e-mail: VictoriaRoadOffice@brighton-hove.gov.uk
  
- **Debt Recovery Team**  
Bartholomew House  
Bartholomew Square  
Brighton, BN1 1JP  
Tel: (01273) 293224  
e-mail: housing.debtrecovery@brighton-hove.gov.uk
  
- **Rent Accounting Team**  
Bartholomew House  
Bartholomew Square  
Brighton, BN1 1JP  
Tel: (01273) 293065  
e-mail: rentaccounting@brighton-hove.gov.uk

## **APPENDIX 4 - ADVICE ON PRIORITY DEBTS FROM THE CITIZENS ADVICE BUREAU**

The following advice is supplied to debtors by the Citizens Advice Bureau for information. It does not override this corporate debt collection and recovery policy.

### **Priority debts**

Priority debts are debts owed to creditors who can take the strongest legal actions against you if you do not pay. It is not the size of the debt that makes it a priority, but what the creditors can do to recover their money.

Priority debts are:

- Mortgage arrears
- Rent arrears
- Income Tax and VAT
- Fines
- Maintenance and child support
- Council Tax and Rates
- Fuel debts
- Hire Purchase for goods that are essential e.g. a car needed for work

If you have any of these debts, you must deal with them before you offer to repay any of your non-priority debts.

### **Non-priority debts**

Examples of non-priority debts are:

- Credit Card and Store Card arrears
- Catalogue arrears
- Bank overdrafts and loans
- Hire Purchase for goods that aren't essential e.g. a television
- Money borrowed from family and friends

You cannot be imprisoned for not paying non-priority debts. You are unlikely to lose your home or your essential goods. However, if you make no offers to pay, without explaining why, the creditors will take you to court. If you still fail to pay when the court has ordered it, the creditors can take further action – for example, they can get another court order allowing them to use bailiff services.

## APPENDIX 5 – DEBT AND MONEY ADVICE AGENCIES

Details of other agencies that provide on-line, telephone or e-mail advice services. These are provided independently and are not in association with the council.

- **www.adviceguide.org.uk**  
This online CAB service gives independent advice on customer rights in the following languages: Punjabi, Gujarati, Urdu, Bengali, Chinese, Welsh and English.  
Also advice about Money, Benefits, Employment, Tax, Debt, plus 'advice for Your Family, Your Daily Life and Your Rights'  
Website: [www.adviceguide.org.uk](http://www.adviceguide.org.uk)
- **Consumer Credit Counselling Service**  
Free phone: **0800138 1111**  
Customer Service Tel: **08452725400**  
Website: [www.cccs.co.uk](http://www.cccs.co.uk)
- **Direct Debt Line Ltd**  
The Centre, High Street,  
Polegate, East Sussex BN26 6AQ  
Tel: **01323 481111**  
Fax: **01323 487120**  
Email: [info@directdebtline.com](mailto:info@directdebtline.com)  
Website: [www.directdebtline.com](http://www.directdebtline.com)  
Monday to Thursday 9 – 5, Friday 9 – 4
- **Money Advice & Community Support**  
24 Old Steine  
Brighton, East Sussex BN1 1EL  
(not to give this address to the public)  
Tel: **01273 664040** – Advice Line – Thursday only 10 – 1, Main Line – Monday to Thursday 9 – 5, Friday 9 – 1 and from 1 – 5 (Voicemail).  
Fax: **01273 664001**  
24-hour Answer Phone on advice line  
Email: [info@macss.org.uk](mailto:info@macss.org.uk)  
Website: [www.macss.org.uk](http://www.macss.org.uk)

- **National Debt Line**  
 Tel: **0808 808 4000** (Monday to Friday 9am – 9pm; Saturday 9.30am – 1pm)  
 The Arch, 48-52 Floodgate Street, Digbeth, Birmingham B5 5SL  
 Website: [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)
- **UK Insolvency Helpline**  
 15 Tavistock Avenue  
 London, NW7 1GA  
 Free phone: **0800 074 6918**  
 Tel: **020 85536399**  
 Fax: **020 83431288**  
 Email: [info@insolvencyhelpline.co.uk](mailto:info@insolvencyhelpline.co.uk)  
 Website: [www.insolvencyhelpline.co.uk](http://www.insolvencyhelpline.co.uk)
- **Brighton & Hove Citizens Advice Bureau (CAB)**  
 Main Office: Hove Town Hall, 1 Tisbury Road, Hove  
 Tel: **0845 120 3710** - Advice Line (available 1:00pm to 4:00pm  
 Monday, Wednesday, Thursday)  
 Drop in sessions - Monday to Thursday 9:30 – 11:30  
 Website: [www.brightonhovecab.org.uk](http://www.brightonhovecab.org.uk)
- **Brighton Housing Trust advice**  
 Tel: **01273 234737**  
 Email: [advice@bht.org.uk](mailto:advice@bht.org.uk)  
 Website: [www.bht.org.uk](http://www.bht.org.uk)  
 Address: Community Base, 113 Queens Road, Brighton, BN1 3XG
- **Community Legal Service Direct**  
 Tel: **0845 345 4345**  
 Email: [webadmin@clsdirect.org.uk](mailto:webadmin@clsdirect.org.uk)  
 Website: [www.clsdirect.org.uk](http://www.clsdirect.org.uk)