

## **What To Do If You Have Council Tax Arrears (Home Owners)**

If you own your own home and have council tax arrears, you are in danger of being declared bankrupt.

If you have council tax arrears of as little as £750, your local authority could issue a statutory demand followed by a bankruptcy petition. Within a short period you could be declared bankrupt, have your bank accounts closed and find yourself in a position whereby you have no means of having the bankruptcy order cancelled.

If this happens you are very likely to lose the home you own and incur substantial costs which you will have to pay.

In recent months the RCJ Advice Bureau has seen numerous clients declared bankrupt for relatively small council tax arrears. Many do not have the financial resources to have the bankruptcy cancelled and face having their home repossessed and sold.

**To find out more and for confidential advice  
on dealing with the threat of bankruptcy  
in relation to Council Tax Arrears  
if you are a Home Owner  
Visit our Specialist Advisers  
at the Bankruptcy Court Advice Desk  
Monday - Friday between 10.00 and 13.00**

**Please note that clients are seen on a first come, first served basis.  
New clients will not be seen after 12.30pm**