

“What if I can’t pay my council tax?”

Follow our three-step guide to get the help you need

Council tax is a ‘priority bill’, because if you don’t pay it, the council can act quickly to recover the money. This might mean deducting the money from your earnings or sending enforcement agents or court officers to your home.

1 Gather details of your income, spending and debts

Make a budget to work out how much money you have left over each month after paying your usual household bills. Then see if you can make savings in any areas.

>> [How to make a budget](#)

2 Get free and impartial debt advice

Organisations like StepChange can help you work out what’s affordable, and what’s the best way of dealing with your council tax and any other debts you may have. There are lots of different solutions; by getting expert advice you can find out what will work best for you.

>> [Free online debt advice](#)

3 Get in touch with the council

If you can’t afford to pay your council tax at all, the council may be able to reduce your bill or write the debt off. Let them know you’ve had debt advice so they understand you’re doing what you can to sort out your finances.

Find out more about how to deal with [council tax debts](#) by reading the guide by StepChange Debt Charity. Visit their website: www.stepchange.org

StepChange Debt Charity: Solving the nation’s financial what ifs