

Dealing with bailiffs - Fact sheet

V1.0417

Bailiffs – Enforcement Agents

- **Bailiffs** are now known as '**enforcement agents**', however the general public still call them **bailiffs**.
- Having the bailiffs at your door is a stressful experience, especially if you don't know your rights.

Help with bailiffs

If you need help and support:

- Please contact our Money Advice Team on 01204 328000
- or refer to Citizens Advice for more help and support.

- **Don't Panic** - You may still have time to deal with your debts before the bailiff comes to your house, as long as you act quickly.

- **Get help** - We can help you to understand all your rights, fees and how to deal with the debt, so act quickly and contact us **01204 328000** for support and assistance.

- **Don't ignore it** - We have helped lots of customers deal with bailiff issues every year, if you are struggling to pay or are worried, please contact us.

- **Breathing space** - You can tell the bailiff and the creditor if you are taking advice, and **ask for breathing space** to get advice. It is worth letting them know, even though they don't have to agree to give you more time.

- **Know your rights** - It is important that you know what the bailiffs you are dealing with are allowed to do, we can help explain this for you.

- **Entry** - If they haven't been inside your home before, most bailiffs, including those enforcing council tax, **can only get in if you let them**.

- **Secure your property** - If a bailiff is able to enter your home through an open door or window, this is viewed as you letting them in, so make sure you **keep doors and windows shut and locked at all times**.

- **Don't engage** - You don't need to talk to the bailiff, close your curtains and don't open the door and instruct family members not to open the door to anyone they don't know. Contact us for help and support.

- **You can't be arrested** - You can't be arrested for refusing entry to a bailiff if they've not already been in and made a list of goods.

- **Forced entry**- Some bailiffs (such as those collecting unpaid fines issued by magistrates' courts or the Crown Court or for income tax, VAT or national insurance) may be allowed to force their way into your home, although they will hardly ever do this.

- **Fees** - The bailiffs might charge you fees for coming to your property and your debt could just get bigger if you ignore them. If you let the bailiff in or they gain access to your goods, they can charge fees for this and more fees if they remove items.