

## **Charging Orders**

Where more than £1,000 is outstanding under liability order(s) and the Council Taxpayer has a legal interest in a property, the Council may apply to the County Court for a charging order.

If we decide to do this, we will first write to you giving details of your debt. Please contact us without delay at this stage to make arrangement to pay. If we do not hear from you or receive payment in full, we will apply to the County Court to place a charging order on your property.

## What is a charging order?

A charging order is an order from the Court placed on a debtor's property, house or land, for monies owed to the Council for Council Tax.

The Court can place a charging order on your property so that when the property is sold you will have to pay that debt plus any costs awarded off first before any of the proceeds are given to you. If you have a mortgage, this will be paid first.

You are not under any obligation to sell your property once the final charging order is in place; however, there are some circumstances where we may apply to a Court for force of sale. If this happens, the Court would have to agree to the application before such an order would be served.

If you pay off the amount you owe under the charging order, the order will then be discharged. The amount you have to pay will include Court fees and costs that have been added to the debt.