

What to do when the Bailiff won't accept the payment offer:

- Ask them to speak to your debt adviser.
- See if they will give you time to try to find the full amount owing.
- See if you can speak to the creditor who the Bailiff is acting for to see if they will talk to you and agree to call off the Bailiff.
- Talk to the creditor about the instructions they have given the Bailiff for collecting the debt.
- If the Bailiff is collecting on a breached County Court Judgment (CCJ) go back to court to have the regular amounts reduced.
- Bailiffs cannot enter through windows or break down doors.

Never ignore Bailiffs – they won't just go away!



About Us:

Money Facts...

This leaflet was developed by Rainbow Money in Scarborough, a debt support project working as part of The Rainbow Centre. For more information please go to www.therainbowcentre.org

Please Note.... this leaflet aims to provide helpful and accurate information. However this document is a guide only and we ask that you consult with a professional before making significant decisions about your finances.



Money Facts... Bailiffs...

What you need to know
and what you need to do.

If you know that a Bailiff is around or is likely to be...

- You should get 7 days notice in advance that a Bailiff is likely to call.
- Make sure that you do not leave any normal means of entry open or unlocked...keep them locked at all times (they cannot climb in through open or unlocked windows).
- When Bailiffs visit, they should show you identification such as a badge or ID card if you ask to see it but they don't have to volunteer the information.
- Bailiffs should not force entry to your home if they have not been in before (but see below).
- You do not have to let the Bailiff into your home if they have not been in peacefully before.
- If the Bailiffs have not already taken details of your car, park it well away from your property, lock it in a garage or park it on somebody else's private land. However, if the bailiff finds it, they could clamp or remove it. The bailiffs can also clamp or remove your vehicle if you park it on your own drive (but not on a neighbour's drive).

Important: When can Bailiffs force entry?

There are limited situations when a Bailiff can force entry to your property if they have not been in before

- The Bailiff is collecting a criminal magistrates' court fine.
- HM Revenue and Customs are collecting tax debts (the court's permission is needed for this)
- County Court Bailiffs or High Court Enforcement Officers can break into business property.
- In practice, it is rare for Bailiffs collecting these debts to force entry. Also, remember that Bailiffs collecting other debts should not force entry if they have not been in before.

Keep calm and don't be intimidated.

Getting angry or fighting with a bailiff will only make the situation worse

If the Bailiff has been into your home:

- They have probably listed some of your household items (taken control of your goods).
- If you have not kept to an agreed payment arrangement they can return and force entry and remove the goods they listed.
- If you haven't signed anything then they cannot force entry to collect the goods.
- There are some goods that Bailiffs should not take: essential household items for you and your family; items that belong to someone else; some tools of the trade.

How to make payments:

Try to make an offer of payment that you can afford.

Start making the payments as soon as possible.

Always get a receipt if you make cash payments to a Bailiff.

Refer the Bailiff to your debt adviser for them to negotiate with the Bailiff.