

ALL ABOUT BAILIFFS

A bailiff can visit your home if they believe someone in the home owes money to an official business or organisation. This might be money to the Council, for parking fines, or other bills. Sometimes this can be a mistake and the bailiffs might have the wrong address or name. Bailiffs try to take items that will help pay off the money they think is owed.

What can the person who owes money do?

The person who is being told they need to pay money will be sent letters telling them. They can call the number and ask to make a payment plan. They can also ask for help from charities like Citizens Advice, National Debtline, or StepChange.

What to do if you think a bailiff is at your door

- Do not open the door. You don't have to open the door.
- If you are home alone and under 12, refuse to speak to them. You don't have to speak to them.
- Bailiffs should never enter a home if there is no one over 16 there. You don't have to let them in.

Reasons Bailiffs Should not Enter

If the person that owes money is 'vulnerable', the bailiffs can be asked not to come in. This might be for many reasons. Some are if they

- are disabled or seriously ill
- have mental health problems
- have children or are pregnant
- are under 18 or over 65
- don't speak or read English well
- are at higher risk of coronavirus
- have been through recent stressful circumstances

Things they can't take

- Essential healthcare items
- Things that care for or belongs to children like toys and games.
- Pets
- Items needed for jobs or study up to a value of £1,350
- A vehicle with a blue badge for disability
- Things you need to live like a table and chairs, beds and bedding, cooker or microwave, washing machine and a phone.

You can read more about bailiffs, where you can get help, and your rights, at

<https://www.citizensadvice.org.uk/debt-and-money/action-your-creditor-can-take/bailiffs/>