
Bailiffs

Bailiffs (also called 'enforcement agents') visiting your home can be a stressful experience but you have rights and you shouldn't be bullied.

Stopping Bailiffs at your door:

- Bailiffs are only allowed to try to come into your home between 6am and 9pm.
- **You shouldn't let a bailiff into your home** - it's always best to try to sort out your debt by keeping them outside and speaking through the door or over the phone.
- **Make sure your doors are locked** - bailiffs are allowed to come in through unlocked doors. If you have a porch with a lockable door you should lock this too.
- **Please note:** Depending on the kind of debt you owe, the bailiff will sometimes have the right to force entry by asking a locksmith to open your door if you won't let them in. It's very unlikely they'll do this - you should still have the chance to pay without them coming in.

Call 999 if you're being physically threatened by a bailiff - don't let them into your home.

If you need extra support

Bailiffs must follow extra rules if they class you as 'vulnerable'. You could be classed as vulnerable if you:

- are disabled or seriously ill or have mental health problems
- have children or are pregnant
- are aged under 18 or over 65
- don't speak or read English well
- are in a stressful situation like recent bereavement or unemployment

Get proof of who they are

Ask for proof of who they are and why they're visiting- they can pass this through the letterbox or show you at the window. If they can't prove who they are, tell them you'll report them to the police if they don't go. If they won't leave you should call 999.

Debt Collectors- Debt collectors do not have the same powers as bailiffs and will have to go if you ask them to leave.

Bailiff or enforcement agents: ask them to show you a badge, ID card or 'enforcement agent certificate'. All registered bailiffs have to carry proof of who they are.

Check if the bailiff can force entry

The bailiff could have the right to force entry to your home or business if they're collecting:

- unpaid magistrates court fines e.g. a fine for not paying your TV licence
- tax debts for HM Revenue and Customs, for example if you owe income tax

They'll need to show you proof of what you owe and a 'warrant' or a document called a 'writ' from a court. Check any documents are signed and in date and have your correct name and address. They aren't allowed to break down your door - they have to use 'reasonable force'.

If the bailiff isn't allowed to force entry

If the bailiff is collecting any other kind of debt they aren't allowed to force entry.

Ask for a full breakdown of the debt they're collecting and who the 'creditor' is - this is the person or company they say you owe money to. Tell them to pass any documents through the letter-box or under the door.

If you've broken a 'controlled goods agreement'

You might get a letter called a 'notice of intention to re-enter' if you've broken a 'controlled goods agreement'. This means the bailiff has the right to enter your home using 'reasonable force'. They'll have to use a locksmith to unlock your door - they aren't allowed to break it down.

There could still be time to renegotiate your controlled goods agreement and stop the bailiffs from visiting - you should act quickly.

To find further information on our website, go to citizensadvice.org.uk and search for:

- **For information about bailiffs-** Search for "stopping bailiffs".
- **For information about how bailiffs should treat you if you're vulnerable-** Search for "bailiffs vulnerable".