How to Make a Small Claim in County Court (Under £10,000)

This guide is for anyone who wants to claim money back, whether it's for a faulty product, poor service, or unpaid wages. If your claim is worth less than £10,000, it will usually go through the **small claims track**, which is designed to be simple and accessible.

For housing repairs where both the estimated cost of works and the compensation are less than £1,000, the claim will be on the small claims track.

The Court can still, under the small claims track, make injunction orders, orders for specific performance and rectification.

Step 1: Decide If You Can Make a Small Claim

Ask yourself:

Is your claim under **£10,000**?

- Is it about:
  - A faulty product or poor service?
  - Money owed to you?
- Did the problem happen **within the last 6 years**?
- Do you have **evidence** (receipts, photos, emails, witness statements)?
- Can the person or business **afford to pay** if you win?

If you answered yes to most of these, you're probably eligible.

Step 2: Send a Letter Before Claim

Before going to court, you must send a formal letter to the person or business you're claiming against. This is called a **Letter Before Claim (available with this guidance)**.

Include:

- Your name and address
- What happened and what you want
- How much you're claiming and how you calculated it
- A deadline (usually 30 days) to reply
- A warning that you'll go to court if they don't respond
- A line saying you're willing to try mediation

Keep a copy and get proof of postage.

Step 3: Choose How to Make Your Claim

You can start a small claim online or by post, depending on your situation.

You'll need to pay a court fee; check whether you qualify for fee assistance.

Option 1 — Civil Money Claims (CMC)
Use this if your claim is under £10,000 and is a simple money-only claim. This is the service most people should use.

https://www.moneyclaims.service.gov.uk/make-claim

Option 2 — Money Claim Online (MCOL)

Use this only if Civil Money Claims cannot be used, for example:
there are multiple claimants or multiple defendants
the defendant is outside England or Wales
the claim is not a simple money-only claim
the CMC service tells you your claim is not eligible

https://www.moneyclaim.gov.uk/web/mcol/welcome

Option 3 — Paper Form (N1 Claim Form)

Use this if you cannot use either online service, or if your claim is more complex.

You can download Form N1 (CPR Part 7) online.

Step 4: Fill In the Claim Form

Include:

- **In the** County Court of Clerkenwell and Shoreditch [Check the Closest Court Near You]
- **Fee Account no** - Leave it Blank
- **Help with Fees – Ref no.** This is the box you complete only if you have already applied for Help With Fees and received a reference number, which always starts with HWF, or Leave it Blank
- The Court will complete the claim number and issue date. You do not fill these in.
- **Claimant(s) name(s) and address(es), including postcode** – Your Name and Full Address, including postcode.
- **Defendant(s) name(s) and address(es), including postcode**. If you are claiming against a person, write their full name as it appears on official documents. A first name and surname are enough if that is all you know, their address and postcode.

If more than one person or organisation is responsible, list each defendant separately on its own line. This is common in housing, repairs, and consumer claims. If the defendant is a company, write the full registered company name, not the trading name, and their full address. You can check this on Companies House if unsure. If the business is run by an individual, write their personal name followed by "t/a [business name]". This ensures you are suing the correct legal entity. If the defendant is a partnership, write the partnership name. If you know the partners' names, you may list them, but it is not essential.

Use the landlord's legal name. If the landlord is an individual, use their personal name; if the property is owned through a company, use the company name. Agents are not defendants unless the contract makes them the landlord.

- **Brief Details of Claim**
- Keep it short. Write 2–5 lines only. This is just a summary, not the full story, explaining: What the claim is about, what type of problem it is (unpaid money, faulty work, damage, repairs, etc.), why the defendant owes you money, and the legal basis if you know it (e.g., breach of contract, debt, s.11 LTA 1985). Check your Letter Before Claim that you sent to the Defendant, it already contains the key facts you need to summarise.
- The full explanation goes in the Particulars of Claim, which are required for an N1 claim form.
- **Value**
- Write the total amount you are claiming (the money owed). If you want interest, say you are claiming interest under s.69 County Courts Act 1984. For example:"8% under Section 69 of the County Courts Act 1984.
- **Defendant's name and service address (including postcode)**. Use the same address as above; the Court will post the sealed claim form there
- **Claim No:** [Leave blank]. The Court completes this.
- **Preferred Hearing Centre:** Write the County Court nearest to you.
- **Vulnerability:** Choose either "No" or "Yes". If you select "Yes", briefly tell the Court if you or any witness has a condition or circumstance that means you need support or adjustments. For example: anxiety and needing a quiet waiting area, limited English and needing an interpreter, or mobility issues requiring step-free access.
- **Does, or will, your claim include any issues under the Human Rights Act 1998?** For normal debt, repair, property damage, consumer, or contract claims, the answer is always "No". Human Rights Act issues only arise in very unusual cases.
- **Particulars of Claim:** You can write your full Particulars of Claim in the blank space below if your explanation is short. Otherwise, tick **"Attached"** if you are sending your full Particulars of Claim in a separate Word Document with this form; this is usually safer because it avoids deadlines and keeps your claim complete when it is issued. Tick **"To follow"** only if you will send the full Particulars of Claim to both the Defendant and the Court **within 14 days** of issuing the claim.
- **End of the Form:**

Statement of Truth

Note: you are reminded that a copy of this claim form must be served on all other parties.

I understand that proceedings for contempt of court may be brought against anyone who makes, or causes to be made, a false statement in a document verified by a statement of truth without an honest belief in its truth.

- [x] **I believe** that the facts stated in this claim form and any attached sheets are true.
- [ ] **The Claimant** believes that the facts stated in this claim form and any attached sheets are true. **I am authorised** by the claimant to sign this statement.

Signature Your Signature

- [x] Claimant
- [ ] Litigation friend (where claimant is a child or a protected party)
- [ ] Claimant's legal representative (as defined by CPR 2.3(1))

Date

Day	Month	Year
12	05	2026

Full name

Your Full Name

Name of claimant's legal representative's firm

N/A

If signing on behalf of firm or company give position or office held

N/A

Claimant's or claimant's legal representative's address to which documents should be sent.

Building and street

Your Address

Phone number

Your telephone number

Fax phone number

-

DX number

-

Your Ref.

-

Email

Your email address

Find out how HM Courts and Tribunals Service uses personal information you give them when you fill in a form: https://www.gov.uk/government/organisations/hm-courts-and-tribunals-service/about/personal-information-charter

Step 5: Wait for Their Response

Once the court issues your claim and sends it to the defendant:

They have between 14 and 28 days to reply, depending on what they do:

- 14 days to file an Acknowledgment of Service or a Defence
- 28 days if they file an Acknowledgment of Service (this gives them an extra 14 days to file their Defence)
- The defendant might:
- Agree and pay
- Admit part of the claim
- Disagree and defend the claim

- Make a counterclaim (allegations) against you
- Ignore it; if they do, you can request a default judgment (a court order in your favour because they did not respond)

Step 6: Fill In the Directions Questionnaire (Form N180)

This helps the court schedule your case. You will be asked about:

- **Your details** as the Claimant or Defendant.
- **Settlement/Mediation:** Confirm your contact details and whether you agree to mediation.
- **Track:** Select **Yes**, the claim is suitable for the small claims track.
- **Mediation appointment:** Confirm who will attend the mediation call.
- **Unavailable dates for the next 3 months for mediation** (holidays, work, medical appointments).
- **Interpreter for mediation** if English is not your first language.
- **Preferred hearing court** (usually your nearest court).
- **Expert evidence:** Small claims do not normally allow experts. Select **No**.
- **Witnesses:** Usually **1–2 maximum**, only those who directly saw or dealt with the issue.
- **Unavailable dates for the next 9 months** for the final hearing.
- **Interpreter for the final hearing** if needed.
- **Vulnerabilities or adjustments** needed for you or any witness.

Step 7: Try Mediation

Most small claims are automatically referred to the court's **free Small Claims Mediation Service**. A court-appointed mediator will call each side separately and try to help you reach an agreement. If you settle, the case ends, and you won't need a hearing.

Step 8: You get a Notice of Hearing

The court will send:

- A Notice of Allocation to the Small Claims Track
- A Hearing Date
- A list of standard small claims directions (these are pre-set and the same for everyone). These standard directions usually include:
- When to exchange witness statements
- When to file documents with the court
- Pay the hearing fee (if you are the claimant)
- What to bring to the hearing
- Prepare your evidence bundle, i.e. Witness statements, Chronology, Key documents

- The hearing date, time, and location

Step 9: Final Hearing

At the final hearing, the judge hears both sides in a simple, informal session that usually lasts no more than one day and gives a decision on the same day.

10. What can you not recover in Costs?

- Under CPR 27.14(2), you cannot recover:
- Solicitor’s hourly fees
- Your or your solicitor’s Preparation time
- Case management time
- General legal costs
- Costs of letters, bundles, admin, printing, etc.
- **Small claims are deliberately no-costs to keep the process accessible.**

11. What can you recover in Costs?

- Court fees → Yes
- Travel + loss of earnings → Yes
- Expert fees → Only if the judge allowed an expert
- Solicitor costs → No (except tiny fixed amounts)
- Other costs → Only if the other side behaved unreasonably