

COUNCIL TAX DEMAND - EXPLANATORY NOTES

This leaflet forms part of your Council Tax Bill. It contains additional information about:

- How the bill is calculated
- Who receives the money from Council Tax
- How to pay
- What discounts and reductions are available

The information is for guidance only and is not a full statement of the law. If you need more information on any of the subjects mentioned below, please phone 01706 217777 (Option 1) or check: www.rossendale.gov.uk

How the Bill is Calculated

Council Tax is charged on most homes, whether owned or rented.

The amount of Council Tax you pay depends on:

- the valuation band your home falls into;
- the area you live in; and
- whether you are entitled to any benefits or reductions.

Council Tax valuation bands for each property were decided by the Valuation Office Agency as at April 1991. There are eight bands, from A to H. New properties are placed in a band according to the open market value they would have had in 1991.

For more information see www.voa.gov.uk

Band A Up to £40,000	Band E £88,001 - £120,000
Band B £40,001 - £52,000	Band F £120,001 - £160,000
Band C £52,001 - £68,000	Band G £160,001 - £320,000
Band D £68,001 - £88,000	Band H More than £320,000

Banding Appeals

You can appeal against your valuation band if you have moved into your home in the last six months, the building has been altered since the 1991 valuation; or the area where you live has changed in a way which could affect the value of your home.

There is no charge for making an appeal. If you choose to employ an agent to make an appeal on your behalf you should take care that you understand their fees and charges. Please note that bandings can go up as well as down.

You should continue to pay your Council tax whilst awaiting the outcome of any appeal. If you do not, recovery action may be taken against you.

Precepts

Rosendale Council collects Council Tax on behalf of a number of charging bodies (preceptors). The tax is distributed as a contribution towards the budgets of each preceptor. Full budget information is available on the Council's website or by following the links on the back of your bill. For every pound in Council Tax the share is:

Lancashire County Council	£0.72	Police & Crime Commissioner	£0.11
Rosendale Borough Council	£0.13	Combined Fire Authority	£0.04

Payments

You are required to pay your Council Tax on time as shown on your bill. If you fail to pay an instalment, you will receive a reminder. If you bring your account up to date and then miss a further instalment, you will receive a second reminder. If you bring your account up to date again, any further missed instalments will result in us asking you to pay the full balance for the year at once. If you do not, we may take legal action against you and you will also have to pay court costs.

You can request to pay Council Tax in 12 instalments, instead of the normal 10, by writing to the Council Tax Office before April 15th. You can still request extra instalments after April 15th, and we will spread the charge over the maximum number of months still available

Council Tax Discounts

Single person's discount

If you are the only adult in your home (aged 18 or over), we will reduce your bill by 25%. Unless you tell us differently, your Council Tax bill will assume that there are two or more adults aged 18 or over living in your home. However, when considering the number of adults living in a property, we do not include:

- full-time students, student nurses, apprentices and youth training trainees;
- 18 and 19-year-olds who are at school or have just left school;
- people who have severe mental health issues/illness;
- people staying in hospitals, care homes, prison or certain hostels or night shelters;
- care workers working for low pay (usually for charities);
- people caring for someone with a disability who is not their partner or child under 18;
- members of visiting forces and some international institutions; and
- members of religious communities (monks and nuns).

Disability Banding Reduction

If a resident has a disability and there is an extra bathroom or kitchen, or extra space in your property for their needs, we may reduce your Council Tax by the equivalent of one valuation band.

Vacant Property Discounts & Premiums

A discount is granted for the first 6 months that a property is unoccupied and unfurnished;

- Up to 1 month - 100% discount (no charge)
- From 2 month to 6months - 50% discount.
- From 6 months to 2 years - full charge.
- More than 2 years - 100% premium (2x council tax for the property)
- More than 5 years - 200% premium (3x council tax for the property)
- More than 10 years - 300% premium (4x council tax for the property)

There are some circumstances in which long term empty property premiums will not be applied:

For up to a year when the property is for sale or let, where it is undergoing major repairs or after a grant of probate. Also, no premiums will apply to job-related accommodation, annexes, seasonal homes, unoccupied boat moorings or caravan pitches.

When a property is vacant due to major repairs or structural alteration, then a 50% discount can apply for up to 12 months.

For annexes occupied by a non-dependent relative, a 50% discount applies.

Second Homes which are furnished but are not used as a main residence are charged full Council Tax. If your second home is job-related, i.e. it is empty because you are required to live elsewhere in a property provided for you due to your employment, you will be charged at 50% of the full Council Tax.

If you are awarded a discount, we will issue a notice to you to confirm it. In the case of time limited discounts, you will receive a further notice shortly before the expiry of the discount to explain what the charges will be.

Exemptions from Council Tax

Some properties can be exempt from paying Council Tax. If your property is exempt, we will send a Demand Notice to you which to confirm that you have nothing to pay.

Class	Exemption
Class B	Unoccupied - Owned and last used by a Charity (exempt up to 6 months)
Class D	Unoccupied Taxpayer in Prison
Class E	Unoccupied & Taxpayer in moved to Residential Care
Class F	Unoccupied & Taxpayer Deceased (up to 6 Months after Grant of Probate)
Class G	Unoccupied & Occupation is Prohibited by Law
Class H	Unoccupied & Awaiting Occupation by a Minister of Religion
Class I	Unoccupied & Taxpayer Vacated to Receive Care Elsewhere
Class J	Unoccupied & Taxpayer Vacated to Provide Care Elsewhere
Class K	Unoccupied & Owned and Last Occupied by a Student
Class L	Unoccupied having been Repossessed
Class M	Student Halls of Residence
Class N	All Occupiers are Students
Class O	Held available for use by Armed forces
Class P	At Least One Occupier is a Member of a Visiting Force
Class Q	Liable Person is a Trustee in Bankruptcy
Class R	Empty Caravan Pitch or Boat Mooring
Class S	All Occupiers are Under 18 Years Old
Class T	Unoccupied Annexe i.e. 'Granny Flat'
Class U	All Occupiers are classed as Severely Mentally Impaired
Class V	At Least One Occupier is a Visiting Foreign Diplomat
Class W	Annexe, i.e. 'Granny Flat' which is Occupied by a Dependent Relative

Council Tax Support

If you are on a low income, you may be able to claim Council Tax Support (a reduction in your bill). The amount we will take off your bill depends on:

- your income and savings;
- your personal circumstances;
- how much Council Tax you pay
- the circumstances of the people living with you.

To claim Council Tax Support, you will need to fill in a form and provide proof of your identity, income and savings, and details of anyone who lives with you. For working age claimants, the maximum level of support is 80% of the council tax. Those of pension age can receive up to 100%. Universal Credit Claims do not include Council Tax support and a separate claim must be completed. Information is available on our website.

Alternative Maximum Council Tax Support

If you share your home with another adult who is not your partner and who is on a low income, you may be able to claim Second Adult Rebate. This discount is based on the income of the other adult, not on your income. It provides a reduction of up to 25% on your Council Tax bill.

Change in Circumstances

You are required to let us know about any changes in your home circumstances within 21 days. This is particularly important if you are claiming Council Tax Support, Discounts or Exemptions for your property. If you do not, or if the information that you do provide is not correct you will have to pay the difference between the sum you have paid and the sum which you should have paid following the change in circumstances. You may also have to pay an additional financial penalty of either £70 or £280.

Fraud Prevention

Rossendale Borough Council is committed to protecting public money. We employ a team dedicated to tackling fraud, which includes investigating Council Tax Support, Discount, Exemption and Business Rate related frauds.

The Council may issue a financial penalty or take prosecution action against those found to be committing or assisting others to commit fraud. The Council uses the data it holds to prevent and detect fraud and error by taking part in data matching exercises, these include the National Fraud Initiative (NFI) which matches our records with other Local Authorities, the Department for Work and Pensions and other organisations.

Appeals

You can appeal against your Council Tax liability, for example if you believe that you should be entitled to a discount or exemption, or that you should not be the person responsible for the tax.

If you decide to appeal, you must continue to pay your council tax. If you do not pay in these circumstances, the council may take action to enforce payment. There is no right in law to withhold payment and the Courts will not accept an outstanding appeal as a valid defence against recovery action. We will adjust your future payments, or refund any amounts you have overpaid if your appeal is successful.

Guidance & Contact Details

The information contained in this leaflet forms part of your bill. It includes information about how the bill is calculated, possible discounts, exemptions and how to apply for them.

In all cases the information included is a summary of the relevant regulations and is not an exact reproduction of the legislation which the Council follows when calculating your bill.

If you have any queries, further detailed information, application forms and payment details are available on the Council's website <https://www.rossendale.gov.uk/>

You can contact us by telephone on 01706 217777

Electronic Billing

Did you know that you can receive bills, check your balance, manage your direct debit and update us with any changes in your circumstances by setting up an online account:

<https://www.rossendale.gov.uk/council-tax/council-tax-account>