

Council tax

Explanatory notes
2019/2020



**These explanatory notes are important
and form part of your bill**



Leicester
City Council

Where to get more advice

If you need help reading this publication or require it in a different format please phone 0116 454 1005.

You can contact us about your council tax:

By e-mail: council.tax@leicester.gov.uk

By phone: 0116 454 1005

We may record your call for quality and training purposes.

Our opening times are from 8am to 6pm Monday to Friday.

You can contact the housing benefit section , which deals with council tax support claims at:

By e-mail: housingbenefits@leicester.gov.uk

By phone: 0116 454 1006

For more information about council tax, please visit our website at

leicester.gov.uk/counciltax - you will also be able to report any changes, apply for certain discounts and exemptions, and download application forms from the site.

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Financial information relating to Leicester City Council, Leicestershire and Rutland Combined Fire Authority and the Office of Police and Crime Commissioner for Leicestershire can be found at **leicester.gov.uk/counciltax** - Follow the link on the left called '2019/20 council tax and business rates bill enclosures'. Please contact us if you require a hard copy of this information.

COUNCIL TAX FAIR PROCESSING NOTICE How we will use your information:

Any personal information that you provide will be processed in accordance with current Data Protection legislation. It will be used by Leicester City Council and our partners to deliver and improve services and fulfill our statutory duties. We will not disclose any personal information to any other third parties unless required or allowed to do so by law. Read more about how we use personal data in our Fair Processing / Privacy Notice on **leicester.gov.uk**

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1 How to pay your council tax

You need to pay your council tax at the start of the financial year (1 April), in 10 monthly instalments as shown on your bill, unless you take over the property during the year.

You are also able to pay your council tax in 12 monthly instalments, payable from April 2019 to March 2020. To do this you must contact us immediately after receiving your bill. Otherwise the number of instalments will depend on the remaining months in the year.

If you pay in any way other than direct debit, you should pay three to five days before the due date to allow for postal delivery and bank processing.

If you do not pay in line with your instalments, we will take action to collect the money you owe. This could result in us cancelling your right to pay by instalments, and the outstanding balance would then be due immediately. Further action may also result in costs being added to your balance. You can pay your council tax bill in any of the following ways.

Direct debit

This is the simplest way to pay. You stay in control because you have a money-back guarantee. You pay every month but you only sign one form, and your bank or building society does the rest. You have a choice of four payment dates – 1st, 10th, 20th or 28th of the month – so you can plan your payments to suit yourself. You can forget queues, cheques and stamps. To set up a direct debit please visit leicester.gov.uk/ddpayments
Alternatively, call us on 0116 454 1005 with your bank account name, number

and sort code and we can set it up over the phone.

If you already pay by direct debit, you do not have to do anything. The monthly payments shown on your bill will automatically be made by your bank or building society.

Standing order

If you are not sure about paying by direct debit, you could set up a standing order. It is so much easier than paying by cash or cheque.

To pay by standing order, fill in the standing order form on page 12 of this leaflet and send it to your bank or building society.

Remember to set your standing order date five days before your instalment due date so that your payment is received on time.

BACS

Sort code: 20-49-25

Account number: 73926826.

Please quote your council tax account number and direct your bank or building society to make the payments five days before the due dates, to ensure the payments reach your account on time.

Online / telephone

Pay by debit card at any time either online via **leicester.gov.uk/payments** or telephone 0116 454 1012. Please make sure you have your card details and council tax reference number ready when making the payment.

PayPoint

You can pay at any outlet showing the PayPoint logo.



That's hundreds of places in Leicester, and thousands nationwide, helping you to pay where you want, when you want and at no extra cost for cash payments. Outlets include newsagents, convenience stores, supermarkets and garages. Most open long hours, many seven days a week. Just pass your bill and cash payment to the shop assistant and they will do the rest. Keep the receipts for your records.

You can find details of your nearest PayPoint outlet on our website at **leicester.gov.uk/counciltax**, just look at the 'Ways to pay your council tax' section.

Difficulties in paying

If you have problems paying the amount due you may be entitled to council tax support. Please read the details on pages 10 and 11 of this leaflet. Depending on what action has been taken already to collect the amount you owe, we may be able to make a payment arrangement. Please note however that no arrangement will be considered without you giving full employment details, and the arrangement must be paid by direct debit. Our contact details are on page 2 of this leaflet.

2 Council tax valuation bands

Each home, whether it is a house, bungalow, flat, maisonette, mobile home or houseboat, and whether it is owned or rented, is placed in one of eight bands depending on its open-market value as at 1 April 1991. The bands are as follows:

Band	Ranges of value
A	Up to £40,000
B	£40,001 to £52,000
C	£52,001 to £68,000
D	£68,001 to £88,000
E	£88,001 to £120,000
F	£120,001 to £160,000
G	£160,001 to £320,000
H	Over £320,000

3 Council tax appeals

You can appeal to have your home put in a lower valuation band only if:

- part of the property has been demolished;
- it has been converted to flats; or
- there have been physical changes in the local area, for example a major road is built nearby, which would affect the value.

Or, you can appeal within six months of:

- a band change to your property made by the listing officer; or
- becoming the new taxpayer for the property.

You still have to pay council tax while you are waiting for a decision on your appeal. If it is successful, we will refund any overpayments.

Please go to voa.gov.uk for more information on making an appeal.

You can also find their contact details at gov.uk/voa/contact

The listing officer is independent of the council. You can appeal to us if you think you are not responsible for paying the bill – for example, because you are not the resident or owner, or because council tax does not have to be paid on that property.

4 Who has to pay the council tax?

Look down the list below. When you reach a description that applies to a person in your home, they will be the person who has to pay.

The following people could be responsible for paying council tax.

- 1 A resident freeholder – this is the owner-occupier
- 2 A resident leaseholder – this includes assured tenants under the Housing Act 1988
- 3 A resident statutory or secure tenant
- 4 A resident licensee
- 5 A resident – this includes squatters
- 6 The owner – this is usually when the property is unoccupied

There are a few exceptions to these rules. These include where a property is split into bedsits with shared facilities, or where the occupiers have

separate rent arrangements and pay an individual rent to their landlord. These properties are called houses in multiple occupation, and the owner has to pay the council tax.

5 Changes in circumstances

Change of address – if you are moving, please tell us online at [leicester.gov.uk/counciltax](https://www.leicester.gov.uk/counciltax) within 21 days of the change.

Change of address reported online will now be processed faster, as we have adopted a system which automatically updates the majority of accounts. This should lead to swifter billing and faster processing of refunds.

There may be other changes in your household that affect the amount of council tax to be paid; for example, people may move in or out, become 18 years of age, or stop being a full time student. You must inform us within 21 days if your circumstances change. This will help us change your bill quickly and ensure you pay the right amount.

You must also inform us if your circumstances change and this affects any reduction, discount or exemption shown on your bill. If you do not tell us you may receive a penalty of at least £70 and a backdated bill for the revised charge. You can report your household changes online at [leicester.gov.uk/counciltax](https://www.leicester.gov.uk/counciltax)

You can:

- update your address
- tell us about any changes in circumstances - this could give you an exemption or discount on your council tax bill
- receive new council tax bills, revised bills and refunds of overpayments much faster.

If you wish to notify us of a change in circumstances due to a bereavement please email the information to us, quoting the council tax reference number and address concerned. Further details of how to contact us are shown on page 2 of this leaflet.

6 Ways to reduce your bill

If you read the following and think you are entitled to a discount or disabled person's relief, or you believe your home may be exempt, please contact us for more information. You will have to give proof to support your claim. If your bill shows you receive a discount or exemption, you must tell us about any changes that may affect your entitlement within 21 days of the change.

1. Discounts

The full council tax bill assumes that two adults live in the property. If only one adult lives there (as their main home), the bill is reduced by 25%.

The following people do not count towards the number of adults living in a property.

- Full-time students, student nurses, husbands and wives of overseas students, foreign language assistants
- Apprentices and youth training trainees
- Adults with severe mental-health problems
- People in prison (except people in prison for not paying fines or council tax)
- 18 and 19-year-olds who are at, or have just left school
- Patients living in hospital
- Patients who are living in residential care homes, nursing homes and hospices
- Care workers on low pay and volunteer care workers
- People who care for someone with a disability who is not their husband, wife or partner, or child under 18
- People staying in certain hostels or night shelters
- Members of visiting forces and certain international institutions
- People under 25, who have left care provided by Leicester City Council

2. Property discounts

If you have a property that is unoccupied and unfurnished, the property has no charge for the first calendar month. After this, the charge to pay goes up to the full 100% amount. However if the property has been unoccupied and unfurnished for one calendar month or more by the time you become responsible for it, no further discount will be given and the 100% charge will be payable with immediate effect.

If you have a property that is a second home, or furnished but not occupied as any person's main home, you will be charged 100% with immediate effect.

The change in the level of these charges, effective from 1st April 2013, were part of the Government's Localism Agenda and are in support of the council's Empty Homes Strategy to help encourage the quick letting or reoccupation of properties in Leicester.

For the purposes of determining the last occupation day, any period of less than six weeks within which the dwelling concerned was occupied shall be disregarded.

3. Long term empty properties

From April 2019, homes empty for more than two years be charged double the council tax of occupied

Class I – Properties left unoccupied by people receiving care elsewhere.

Class J – Properties left unoccupied by people providing care elsewhere.

Class K – Properties left unoccupied because the owner is a student living somewhere else.

Class L – Properties left unoccupied because they have been repossessed.

Class Q – Properties left unoccupied which are the responsibility of a bankrupt's trustee.

Class R – Empty caravan pitches or houseboat moorings.

Class T – Unoccupied property that forms part of another property, which cannot be let separately.

Occupied properties

Class M – Student halls of residence

Class N – Properties used only by full-time students

Class O – Accommodation for armed forces

Class P – Accommodation for visiting forces

Class S – Properties lived in only by people under 18

Class U – Properties occupied only by people who have severe mental health problems

Class V – Properties lived in by diplomats

Class W – Occupied by a dependent relative

4. Exemptions

Some properties are exempt from council tax (you do not have to pay it). The types of property can be unoccupied or occupied, and are as follows.

Unoccupied properties

Class B – Unoccupied properties owned and last used by a registered charity (exempt for up to six months).

Class D – Properties left unoccupied by someone in prison, unless they are in prison for not paying fines or council tax.

Class E – Properties left unoccupied by people who are in hospital for a long time.

Class F – Properties left unoccupied by people who have died where probate or letters of administration are to be granted, and properties where such a grant has been made for up to six months after.

Class G – Properties left unoccupied because the law does not allow anyone to live in them, including properties where a planning condition prevents occupancy.

Class H – Unoccupied properties kept empty for a minister of religion.

5. Reductions for disabled people

If you, or anyone who lives with you, need a room or an extra bathroom or kitchen or space to use a wheelchair in your home, you may be able to have your council tax bill reduced.

Simply rearranging rooms (for example, having a bedroom on the ground floor rather than the first floor) is unlikely to make your home eligible for a reduction. We will need to visit the property.

See page 2 for details of how to contact us for an application form.

6. Reductions for annexes

A discount of 50% may be granted on an annex (if an exemption does not already apply) which is:

- a) occupied by certain relatives of the person liable to pay council tax on the main property, or;
- b) the annex is being used as part of the main residence.

7. Do you need financial help to pay your council tax bill?

The council has the power to reduce council tax where discounts, exemptions or local council tax support do not apply, or further reduce council tax where they do apply. Each case will be judged on its merits and we will only consider using this power in very exceptional circumstances.

The Government abolished council tax benefit from 1 April 2013, as part of the Welfare Reform Act 2012 and replaced it with a local council tax support scheme (CTS).

Leicester City Council's CTS scheme is set annually, and full details for the 2019/20 scheme are available on our website: leicester.gov.uk

CTS is a discount on the bill, similar to single person discount. This reduction to your bill has the same effect as discounts and exemptions in that it reduces the council tax payable by you.

You have to apply for a CTS and we means-test your eligibility based on your household income and savings according to our local scheme.

CTS is administered by Leicester City Council. If you make a claim for universal credit you must apply separately to the council for CTS. Find out more and apply online: leicester.gov.uk/housingbenefits

Leicester City Council's CTS scheme

The maximum council tax liability for CTS is 80% of band B. Every working-age charge payer will pay at least 20% of their council tax bill themselves. Dependent on your income and level of savings you may have to pay more.

CTS is limited to band B council tax liability. Those living in higher band properties (band C and above) will have to pay even more than 20% towards their council tax bill.

If you have capital (savings and investments) of over £6,000 – you will not qualify for any reduction in your council tax bill.

Second adult rebate, previously under council tax benefit, has been abolished.

If your award of CTS is £3.70 a week or less, you will not receive any reduction in your bill. We call this the 'minimum award' (this minimum amount will be annually updated).

People of state pensionable age are not affected by these changes.

If I qualify for support, is there any other help that I can ask for to assist me with paying any shortfall in my bill?

Yes. You can apply for Leicester City Council's council tax discretionary relief (CTDR). This is a cash limited fund aimed at protecting those who are most vulnerable in the city as defined in our CTDR policy. A copy of the policy is available on our website:

leicester.gov.uk/dhps

In order to qualify for a payment of CTDR, a charge payer must:

- have a council tax liability; and/or,
- be in receipt of an award of CTS; and/or,
- be in receipt of universal credit; and or,
- require further financial assistance; and/or,
- suffer hardship through an extreme event or natural disaster where their main or sole residence has structural damage.

How do I apply for either council tax support and/or council tax discretionary relief?

- apply online for council tax discretionary relief (CTDR) at **leicester.gov.uk/dhps**
- apply online for council tax support (CTS) at **leicester.gov.uk/makeaclaim**
- e-mail us at: housingbenefits@leicester.gov.uk

You can get online for free at all city libraries and at our customer service centre.

Don't delay, the sooner you apply, the sooner you may receive a reduction in your bill.

7 Council tax standing order form

Please fill in this form to instruct your bank or building society to make payments from your account by standing order. We advise that you quote payment dates that are five days before the instalment date to ensure payments reach your council tax account on time.

Then return this form **to your bank or building society.**

Instructions to your bank or building society

Please pay: **Barclays Bank PLC, 1-3 Haymarket Towers, Humberstone Gate, Leicester, LE1 1WA**

Sort code: **20-49-25**

For the credit of: **Leicester City Council**

Account number: **73926826**

Council tax reference number.

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(Please enter the reference number from the front of your bill.)

Name and full address of your bank or building society

Name of your bank or building society account to be debited

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Bank or building society account number

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Sort code

--	--	--	--	--	--

Date of first payment:

--

Amount of first payment:

--

Further payments of:

--

On the:

	day of each month	
--	-------------------	--

until

	or you receive further notice from me in writing.
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Your signature:

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Date:

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