

YOUR COUNCIL TAX BILL - EXPLANATORY NOTES
(THESE NOTES FORM PART OF YOUR BILL)

Valuation Bands

What is Council Tax & How much is Council Tax this year?

Council Tax helps pay for services used by the residents of the Calderdale district. Almost every household has to pay Council Tax, whether your home is a house, bungalow, flat, maisonette, mobile home or houseboat, and whether you own or rent it. The Valuation Office Agency values each property based on its estimated value on 1 April 1991. The table below shows the full Council tax charge for each valuation band (excluding parish/town council precepts).

Band	Range of Property Values	Council Tax 2015 / 2016
A	Up to and including £40,000	£967.29
B	£40,001 - £52,000	£1,128.50
C	£52,001 - £68,000	£1,289.71
D	£68,001 - £88,000	£1,450.92
E	£88,001 - £120,000	£1,773.34
F	£120,001 - £160,000	£2,095.77
G	£160,001 - £320,000	£2,418.21
H	Exceeding £320,000	£2,901.84

The band which applies to your property is shown on your bill. If you wish to appeal against your banding you should read section below headed appeals.

Parish Charges

Households within the Parish/Town council boundaries shown below have to pay extra Council Tax for their Parish/Town Councils. The annual budget for 2015/2016 is shown below; the amount of the extra charge applicable to your band will be shown on your bill

Parish/Town Council	Budget for 2015/2016	Parish/Town Council	Budget for 2015/2016
Blackshaw Parish Council	£5,775	Ripponden Parish Council	£39,713
Erringden Parish Council	£1,405	Todmorden Town Council	£161,048
Hebden Royd Town Council	£224,164	Wadsworth Parish Council	£12,026
Heptonstall Parish Council	£15,750		

Appeals

Appeals against your Property Band

The Valuation Office Agency is responsible for valuing properties, not the Council. If you think your property is in the wrong band you can appeal. If your appeal is successful and your valuation band is reduced you will be entitled to a reduction in the amount you owe.

You may appeal if:

1. You have become the owner/taxpayer in respect of a dwelling for the first time, and you believe the banding is incorrect. You must appeal within six months of becoming the owner/taxpayer. If the same appeal has already been considered and determined by a Valuation Tribunal, it cannot be made again.
2. There has been an increase in value resulting from building, engineering or other work carried out on the dwelling. In these cases revaluation does not take place until after a sale so the person appealing will usually be the new owner or taxpayer.
3. There has been a reduction in value due to the demolition of any part of the dwelling or any change in the physical state of the local area or an adaptation to make the dwelling suitable for use by someone with a physical disability. In these cases revaluation should take place as soon as possible.
4. If you start or stop using part of your dwelling to carry out a business, or if the balance between domestic and business use changes.
5. Where the Listing Officer has altered the list without a proposal having been made by a taxpayer, an appeal must be made within six months of the decision.

6. The property is included in the valuation list when it should not be.

Any appeal should be made in writing to:-

The Valuation Office Agency, King William House, Market Place, Hull, HU1 1RT

Telephone 03000 501501 Email ctnorth@voa.gsi.gov.uk or visit their website www.voa.gov.uk

Please do not write to the Council if you wish to object to your Valuation as the responsibility to settle any appeal rests with the Listing Officer whose address and telephone number are shown above.

Please remember that all council tax valuations are based on April 1991 values; general changes in the level of house prices since then are not grounds for appeal. More detailed information is available from the Listing Officer at the above address.

Exempt Properties

Some properties are exempt from council tax, including those occupied only by either students, under 18 year olds or the severely mentally impaired, annexes: A full list of exemptions is listed below

Class	Exemption Description	Notes
B	An unoccupied property (but can still be furnished), owned by a Charity and last occupied for the Charities' purposes	This exemption can apply for up to 6 months
D	An unoccupied dwelling left empty by people in prison (except for non-payment of a fine or Council Tax)	The property must have been their main home immediately before they went into prison
E	An unoccupied dwelling (but can still be furnished), last occupied by people who have moved to receive personal care, whether in a hospital or home	They must have been away for this reason since they left
F	An unoccupied dwelling (but can still be furnished) which forms part of the estate of a person who has died, for up to 6 months after the grant of probate or letters of administration	
G	Dwellings whose occupation is forbidden by law, or which are kept unoccupied because of impending compulsory purchase	
H	Vacant properties that are awaiting occupation by ministers of religion, from where they will perform their duties	
I	An unoccupied dwelling (but can still be furnished) because the person who last lived there now lives elsewhere to receive care because of old age, disability, illness, alcohol or drug dependence, or mental disorder	This covers people who are NOT in hospitals or residential homes
J	An unoccupied dwelling (but can still be furnished) by people who have moved to provide personal care to another person because of their old age, disability, illness, alcohol or drug dependence, or mental disorder	They must have been away for this reason since they left
K	An unoccupied dwelling (but can still be furnished), where the owner is a student elsewhere, who last occupied the property as their main home.	
L	An unoccupied dwelling (but can still be furnished), and a mortgagee has possession.	
M	Student halls of residence. A hall of residence provided predominantly for accommodating students, which is owned or managed by an educational establishment or charitable body	
N	A dwelling wholly occupied by students. This also applies during vacations if the student(s) are the liable person(s) and the property was previously used or is intended to be used as her/her/their term-time accommodation	
O	Armed Forces accommodation. A dwelling owned by the Ministry of Defence for Armed Forces accommodation	
P	Properties occupied by a member of a visiting force.	
Q	Vacant and trustee in bankruptcy.	
R	Unused pitch or mooring. A caravan pitch or boat mooring not occupied by a caravan or boat.	
S	All occupiers are under 18 years of age. A dwelling occupied only by a person/persons aged under 18	
T	Unoccupied annex. An unoccupied dwelling which is part or another dwelling and cannot be let separately without a breach of planning restrictions	
U	All occupiers are severely mentally impaired.	
V	Occupiers who have diplomatic immunity.	

W	Granny annex. A dwelling which is part of another dwelling and is occupied by a person who is either aged 65 or over, or severely mentally impaired, or substantially permanently disabled and who is a dependent relative of the occupier of the other part of the dwelling	
78	An unoccupied property affected by fire or a natural flood	This exemption can apply for up to 6 months

Exemptions have been granted based on existing council tax records and will be shown on the front of your bill. If your property has not been treated as exempt but you think it should be, you should let us know.

If it is being treated as exempt but should not be, YOU MUST TELL US AS SOON AS POSSIBLE or a penalty of at least £70 may be imposed.

Discounts

The full council tax bill for a property assumes that it is the main home of two adults.

If it is the main home of only one adult, the bill is reduced by 25% or no one's main home, furnished and qualifies as a job related dwelling, the bill is reduced by 50%.

However, the following people (this may include the person liable for payment) are ignored ("disregarded") when counting the number of adults living in the property:

- Full-time students, student nurses, foreign language assistants and apprentices
- Patients resident in a hospital
- People who are resident in a care home
- People who are severely mentally impaired
- People staying in certain hostels or night shelters
- School leavers under 20 who finish a full time course of education between 1st May and 31st October
- Care workers working for low pay, usually for charities
- People caring for someone with a disability who is not a spouse, partner, or child under 18
- Diplomats and members of visiting forces and certain international organisations
- Members of religious communities
- People in prison (except those in prison for non-payment of council tax or a fine)

In addition from 1st April 2014, the bill is reduced by 50% where a separate annex is occupied either as part of the main dwelling or by relatives, although a 100% exemption applies if those relatives are elderly or disabled (see above).

Discounts have been granted based on existing council tax records and will be shown on the front of your bill. If you have not been allowed a discount but think you are entitled to one, you should let us know. If you have been allowed a discount to which you are not entitled, YOU MUST TELL US AS SOON AS POSSIBLE or a penalty of at least £70 may be imposed.

People with Disabilities

If you (or someone living with you) have special needs as a result of a disability and so need a room, an extra bathroom or kitchen, or use a wheelchair indoors, you may be entitled to a reduction. In most cases where a reduction is granted, your bill will be based on the band immediately below that shown for your property in the valuation list. However, properties in Band A receive a reduction of 1/6th of the council tax for that band. The application form is available on our website.

Empty Homes Premium

The Local Government Finance Act 2012 enabled local decision making in relation to certain elements of the Council Tax which could be implemented from April 2013.

Prior to 1 April 2013 Billing Authorities could charge up to a maximum of 100% Council Tax on dwellings that had been empty for more than two years. From April 2013 Billing Authorities were given powers to charge a premium of up to 50% of the Council Tax payable in these circumstances.

Calderdale Council is committed to facilitating the provision of housing by encouraging owners to bring empty properties back into use. Members decided to use the powers in the 2012 Act to introduce an Empty Homes Premium of 50% from 1st April 2014 (there was no premium payable in 2013/2014) where the property had been empty for two years or more. This means that unless an exemption applies (see above), 150% council tax will be payable for such properties.

Calderdale Council also agreed that as an incentive for new owners if within 1 year of purchasing a property that is or becomes subject to the empty homes premium, the property is brought back into use, the owner will qualify for a refund of any empty homes premium paid during that time.

If any person wishes to make a claim under this incentive they need to speak to;

Eileen Johnson

Private Sector Development Officer

Telephone 01422 392438 email eileen.johnson@calderdale.gov.uk

APPEALS

If you think you are not liable for council tax (e.g. you are not the resident or owner, or your property qualifies for exemption), or a mistake appears to have been made in calculating your bill, you should let us know as soon as possible. If agreement cannot be reached, you will be told how to make a formal appeal. Making an appeal does not allow you to withhold payment of council tax. If your appeal is successful, you will be credited with the amount of any overpaid tax.

Calderdale Council Tax Reduction Scheme

What is Council Tax Reduction?

Council tax reduction is a local scheme designed to help households on a low income pay their council tax bill.

Who can claim?

Anyone who is responsible to pay council tax can apply. It does not matter whether you rent or own your home. You could be entitled to help if you are in or out of work and on a low income.

How much can I claim?

The calculation is dependent upon your financial and household information.

- If you are state pension age, on a low income or in receipt of Pension Credit you may claim up to 100% off your Council Tax liability.
- If you receive Income Support, Income-related Employment and Support Allowance or Income-based Jobseeker's Allowance then you may receive up to 81% off your Council Tax liability.
- For all other applicants how much you will get is worked out by comparing your income to your household needs as defined by Calderdale's Council Tax Reduction Scheme.
- If other adults live in your household there may be a deduction from your entitlement depending on the level of their income.
- Anyone with capital over £16,000 will not qualify for a Council Tax Reduction unless they are receiving Pension Credit Guarantee.

Second Adult Reduction (Alternative Maximum Council Tax Reduction)

You can claim a Second Adult Reduction if you are a single person responsible for paying the Council Tax on the property where you live and have other adults aged 18 or over living with you who are on a low income.

You cannot receive a Council Tax Reduction and a Second Adult Reduction at the same time so we will work out which one gives you the most help.

How can I claim?

- Online at www.calderdale.gov.uk/advice
- By email to benefits.unit@calderdale.gov.uk to request a claim form
- By telephone – ring 01422 288003 to request a claim form
- In person
 - Customer First, 19 Horton Street, Halifax, HX1 1QE
 - Customer First offices based in Brighouse Civic Hall, 39/41 Southgate, Elland, Hebden Bridge Town Hall, Carlton Mill, Wharf Street, Sowerby Bridge or Todmorden Community College (Please note these offices have reduced opening times so please check before you travel)

If you are elderly or disabled and would have difficulty in making a claim you can request a home visit by telephoning 01422 393514 to make arrangements.

Data Protection

Any personal information you provide will be used for council tax purposes and may be shared, where there is a legitimate reason to do so, with other council departments. Where it is necessary for the purposes of debt recovery or the detection or prevention of fraud or crime, the information may also be shared with the Police and other public bodies

Calderdale Council has introduced a local hardship fund for people who receive Council Tax reduction

In order to access the hardship fund you must:

- Be receiving Council Tax Reduction at the time of application
- Be receiving financial advice and support

In return the Council:

- Will temporarily suspend any further recovery action
- Assist with signposting to appropriate organisations who can help you
- Consider 3 months hardship payment to meet your council tax charge

What to do next

If you are not already receiving financial advice and support there are many national and local organisations that you can contact to receive help with debt advice or practical financial budgeting skills.

How to claim assistance

Contact our advisors on 01422 288003

Your responsibility

- Council tax is a priority debt along with mortgage and rental payments
- It is essential that priority debts are paid first so as to ensure that your home is safe
- You should take steps to re-negotiate repayments on other types of financial commitments to release money to pay your priority debt
- The responsibility to pay will not go away so it is best to tackle any barriers to payment as early as possible
- Ultimately by not paying your council tax, additional costs will be added to your account increasing the amount owed to the Council
- You may be taken to Court if you continue to ignore our requests for payment.

Help and support is available ... you just need to take the step in asking for it.

Problems paying Council Tax

If you're struggling to pay your bill please get in touch with us, don't wait for a reminder or other threatening letter.

What happens if I don't pay?

When we send your Council Tax bill we advise you how much to pay and when. If you don't pay as requested we'll send you a reminder notice. If you make regular payments, but pay later than the dates shown on your Council Tax bill, you may receive a reminder notice because your payments are late. If you want to change the date your payment is due - contact us and we can set up a Direct Debit.

What happens if I don't pay the amount I'm asked to pay on my reminder notice?

If you don't pay one of your instalments on time we'll send you a notice. This notice will remind you it's overdue and to bring your payments up to date within seven days.

If we've sent you one reminder already, and you paid it on time, but you're late in paying an instalment again we'll send you a second reminder. The second reminder will warn you that the next time you're late in paying, you'll get a final notice or you may even get a summons. You'll not get a second reminder if you didn't pay the first one on time.

What happens if I don't pay the amount I'm asked to pay on my final notice?

A final notice will tell you that we've cancelled your instalments. It will also tell you that you have to pay everything you owe for the rest of the year within seven days. If you don't, we'll send you a summons.

If you ignore the final reminder or final notice, make an arrangement to pay but don't keep it up to date, don't pay anything or pay some but not the entire bill we'll send you a Magistrates' court summons. We won't send any further warnings before we do this. If we do send you a summons, we'll charge you costs.

It's always best to contact us if you can't pay your bill on time.

What happens once a summons is issued?

If you get a summons you can do one of the following.

Pay the full amount shown on the summons, including the costs, before the date of the hearing.

Contact us and we'll try and help you. We might be able to make an arrangement with you to pay what you owe. We'll ask you about finances and look at your payment records before we agree to do this.

Do I have to go to court?

It's your right to appear in court if you've been summoned. However, you don't have to attend a court hearing but, we'll still request that a liability order and further costs are awarded against you.

If you intend to attend the court hearing please ring us to discuss your account.

At the hearing we'll ask the magistrates to grant a Liability Order.

If you choose to go to the court hearing, the magistrates will ask if you've a valid defence which will stop a liability order from being granted.

The following are **not** defences against the issue of the Order:-

- You do not have enough money to pay the Council Tax,
- You have applied for Council Tax Reduction, or a discount, exemption or other reduction and are waiting to hear from the Council
- You've an outstanding appeal with the Valuation Office
- You have an outstanding appeal with the Council or a Tribunal

We only have to prove notices were sent to you. We don't have to prove that you've received them.

If you don't have a valid defence, the Magistrates will grant a liability order

What is a liability order?

A liability order is granted by the Magistrates to give the council more powers to help recover outstanding Council Tax.

A Liability Order allows us to take any of the following actions if you don't pay your Council Tax, we can:

- Demand information about your job or benefits;
- Take money from your wages;
- Take money from certain state benefits;
- Take money from your allowance if you're an elected member of a council;
- Use bailiffs who may take your goods to sell to cover the amount you owe;
- Ask for a 'charging order' to be made against your property;
- Start bankruptcy proceedings against you
- Apply for you to be sent to prison.

Some of these recovery actions may increase the amount you owe by adding costs, to avoid these additional costs you should make arrangements with us to pay.