

# About your **Council Tax 2023/24**



**Your at-a-glance guide to Council Tax**

# About your Council Tax

Council Tax is charged on most homes, whether rented or owned, lived in or not. There's one bill per home, whether it's a house, bungalow, flat, maisonette, caravan or houseboat.

Each home is in a Valuation Band, A-H, based on what it would have sold for on 1st April 1991. The Valuation Office Agency, not the council, allocates a valuation band to every home. The council uses this to work out your Council Tax bill.

You may be able to appeal against the valuation band if:

- You have moved into the property in the last 6 months; or
- There has been a change in the building, or the physical state of the local area, which could reduce the value of your dwelling.

For more information:

Phone: **03000 501501**

Website: **voa.gov.uk**

The law requires that you must continue to pay your Council Tax.

## Second Homes

Second homes (furnished dwellings in which no one resides) in this district are charged full Council Tax.

If your second home is job-related (unoccupied because you are required to live elsewhere in a property provided for you as a result of your employment), you will be charged 50% of the full Council Tax.

## Properties that don't have to pay Council Tax

Council Tax is not charged on homes which:

- Only students live in;
- Only people under 18 live in;
- Only people who are severely mentally impaired live in;
- Dependent relatives live in as an annexe to the main property (granny flats);

These are statutory exemptions set by government.

Council Tax is not charged on empty homes which:

- A charity owns (exempt for up to 6 months);
- The person who lived in it is in prison, in hospital or in a residential home;
- The person who lived in it has gone to live with someone else to receive care, or has moved to care for someone else;
- The trustee of is waiting for probate or letters of administration to be granted;
- Is subject to repossession proceedings;
- A student owns and was the last person to live in;
- A trustee in bankruptcy is responsible for;
- Nobody can live in by law; or
- A minister of religion is waiting to occupy.

## Discounts

The council is required to make sure discounts are being granted to the right households, in the right circumstances. We may do this by sending out forms asking for information. If you get a form asking about discounts, you don't have to return it, but if you think you're eligible, returning the form may speed up the decision. When we send your Council Tax bill to you, unless we have information that a discount **should** apply, we will assume that two or more adults, none of which come under any of the disregarded groups listed below, are resident in the property and issue a bill for full Council Tax. Alternatively, if we have made the assumption that a discount does apply, your bill will state the amount and reason for the discount, and whether this is due to there being only one resident, or because all except one resident is not counted for Council Tax purposes.

In all cases, we will continue to assume that a discount does, or does not apply on every day of the period stated on your bill. You must tell us if this assumption is wrong.

If there is no discount and you think you should get one, you should write to us explaining why. We will tell you what evidence you may need to provide in support of your claim.

## Who is not counted?

- A student or student nurse;
- An apprentice or youth training trainee;
- An 18 or 19 year old who is at or has just left school;
- A long-term hospital patient;



*Council tax is not charged on student properties.*

- A permanent resident of a care home, nursing home or hostel;
- a person who is severely mentally impaired;
- A care worker on low pay (usually working for charities);
- A carer for someone with a disability who is not their husband, wife, partner or child under 18;
- A member of a religious community;
- A person detained by order of a court; or
- A member of visiting forces.

These are statutory discounts set by government.

Most of these categories have conditions which must be met and verified to qualify to be discounted, therefore we may need to request certain information before any discount is applied. In the absence of such information and verification, the council may assume that a discount does not apply, so we would recommend that you contact us to check individual circumstances.

## Discounts for Empty Dwellings

Previously certain types of empty homes were exempt from paying Council Tax, but the Government made changes to regulations which abolished these exemptions from 1st April 2013, and gave councils powers to decide on local discounts instead.

Discounts are available for empty and unfurnished properties, and for those undergoing major repairs or structural alterations. These are reviewed annually so please check the website at [lancaster.gov.uk/counciltax](http://lancaster.gov.uk/counciltax) for the latest information.

## Empty Property Premium

Properties which have been empty and unfurnished for two years or more will be charged an additional 100% premium on top of the full Council Tax. Properties empty for over five years will be charged an additional 200% premium and properties empty for over ten years will be charged an additional 300% premium. Exceptions may apply for empty annexes and property left empty by service personnel. Additionally, we have an agreed exception policy for certain circumstances. Further details are available at [www.lancaster.gov.uk/premiums](http://www.lancaster.gov.uk/premiums).

## Other Discounts/Reductions

The council has discretionary power to award a discount, subject to application, if special or exceptional circumstances apply.

If someone in your home is disabled and the property has facilities to specifically meet their needs, you may be entitled to pay less Council Tax. These facilities are:

- A room other than a bathroom, kitchen or toilet, needed by the disabled person;
- A second bathroom or kitchen for the disabled person; or
- Sufficient space to use a wheelchair indoors.

Annexes that meet certain conditions qualify for a 50% discount.

If our assumption about the Council Tax liability is wrong, or you think you may be entitled to any discount, exemption or relief, please contact us.

**If you are no longer entitled to a discount, exemption or relief, or a smaller discount should apply; you must notify us within 21 days or may face a penalty of £70. This penalty may also apply if your property is subject to a premium and you fail to notify us that it should not apply, or the amount is incorrect.**

## Appeals

If you have been refused a discount, exemption or relief or do not think you should be responsible for paying Council Tax, you can appeal to us in writing telling us why you think we have got it wrong. Our contact details are on your bill.

We will look at your case again and might ask for more information. If we don't change our decision and you still don't agree, you can appeal to the Valuation Tribunal. See [valuationtribunal.gov.uk](http://valuationtribunal.gov.uk).



*If someone in your home is disabled and it has been adapted to help them, you may be entitled to claim discount.*





*If you are struggling to pay your council tax, please give us a call.*

## Paying Your Council Tax

The bill we send you will tell you how much you have to pay, how much your monthly instalments are and how many instalments we have given you to pay the bill in. Details of how to make your payments are on the back of your bill. It's important that you pay the instalments on or before the day they are due.

Bills issued at the start of the financial year will show payments in 10 monthly instalments. If you wish to pay over 12 months instead you must contact us. Instalments will be extended until March 2024.

If you wish to receive your council tax bills by email, please see back page for more information.

## What if I don't pay on time?

If you don't pay your instalments on time we will send you a reminder. This will tell you to bring your payments up to date within seven days.

**If you can't bring your payments up to date then please contact us and we will try to help you.** We might be able to make an arrangement with you to pay what you owe.

If you are suffering from financial difficulties and unable to pay your Council Tax instalments, please contact us to discuss possible options.

If you:

- Make an arrangement but don't keep to it;
- Don't pay anything; or
- Pay something but not all of it

we will send you a summons for the Magistrates Court, and costs will be added to your account.

You must pay the full amount shown on the summons, plus the costs, before the date of the hearing or contact us to make an arrangement for payment if you can't pay the full amount.

Before we will make an arrangement with you, we will ask you about your financial situation and who you work for and look at your previous payment record. You will still have to pay the summons costs and we will not cancel the court hearing, but you will not have to appear at court.

If you don't pay the amount shown on the summons in full, plus the costs, before the hearing we will ask the Magistrates to grant a liability order against you, and additional costs will be added to your account. This order shows that you're liable for the amount of Council Tax shown on the summons and allows us to take further action to recover the money from you.

If you have made an arrangement with us we will still ask the court for the order, but we will not use the powers it gives as long as you keep to the arrangement.

Once we have a liability order from the court we may write to you and ask you for financial information.

If there is no contact or you have not made a suitable arrangement to pay, we can take action against you including:

- Make deductions directly from your wages/salary;
- Make deductions directly from your Income Support, Employment Support Allowance, Job Seekers Allowance, Pension Credit and Universal Credit;
- Pass your account to our enforcement agents to recover full payment. This will mean more costs being added to the debt;
- Take bankruptcy proceedings against you. You could have to pay additional costs of up to £20,000 or more and lose your home;
- Obtain a charging order against your property and ask the court for an order for sale. You would have to pay the council's costs and may lose your home to pay the debt;
- Ask the court to consider sending you to prison for non-payment.

We always prefer to make suitable payment arrangements, but if you don't contact us we will be forced to choose one of the above actions to recover the debt. However, it is the council's policy to use committal to prison as a last resort.

If you are having difficulty paying your bills and need independent advice, we can refer you to a money advice worker at the Citizen's Advice North Lancashire or you can contact them direct:

Tel: **0808 278 7882**

Email: [enquiries@northlancashirecab.org.uk](mailto:enquiries@northlancashirecab.org.uk)

Web: [northlancashirecab.org.uk](http://northlancashirecab.org.uk)

*You can also get independent advice from the Welfare Rights Service:*

### **Welfare Rights Service**

Visit: [Lancashire.gov.uk/benefits-and-grants](http://Lancashire.gov.uk/benefits-and-grants)

## **Financial Information**

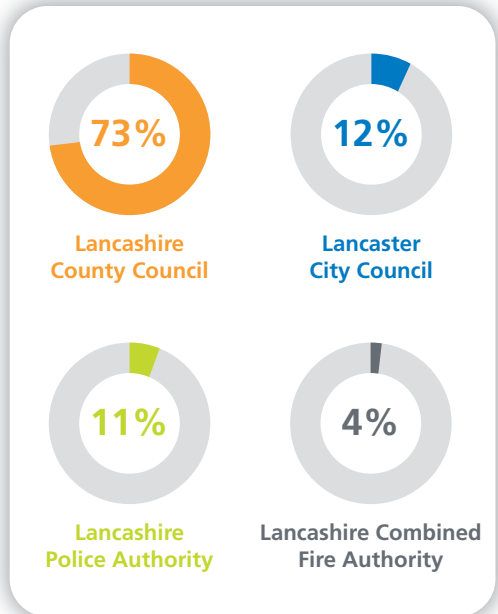
Information regarding gross expenditure and Council Tax requirements of the billing authority can be found on the council's website: [lancaster.gov.uk/counciltax](http://lancaster.gov.uk/counciltax). A hard copy of this information can be sent to you free of charge on request.

Council tax information for Lancashire County Council is available at [lancashire.gov.uk](http://lancashire.gov.uk).

Relevant financial information for the Police and Crime Commissioner for Lancashire can be found at [lancashire-pcc.gov.uk](http://lancashire-pcc.gov.uk).

A hard copy of this information can be sent to you free of charge on request. Please telephone 01772 533587.

The financial information for Lancashire Fire and Rescue Service can be found at [lancsfireandrescue.org.uk](http://lancsfireandrescue.org.uk).



# How we can help you pay your Council Tax

If you are on a low income, you should make a claim for Council Tax Support directly to the council. If you are claiming Universal Credit the DWP do not pay any support towards your Council Tax, you will need to claim this from Lancaster City Council. The amount of support you are entitled to will depend on your income and household circumstances

You cannot receive localised council tax support if you have savings or other capital of more than £16,000 unless you are receiving Guaranteed Credit from the Pension Service. Child Benefit, War Disablement Pensions, War Widows Pensions, Disability Living Allowance, Personal Independence Payment and Attendance Allowance will be ignored when we calculate council tax support.

It is important that **you claim as soon as possible** as delays in claiming may mean that you lose out on any support you may be entitled to. If you are in any doubt as to whether you can claim, please seek advice using the contact details shown.

The Council Tax support scheme for 2023/24 has been reviewed and remains the same as last year. Details are shown on our website. If you are of pension age, you may be entitled to up to 25% off your council tax bill if other adults (not partners) live with you and they are in receipt of a low income, claiming income-based Job Seekers Allowance, ESA or claiming Income Support. The other adults must not be paying rent to you.

## Contact our Benefits Team

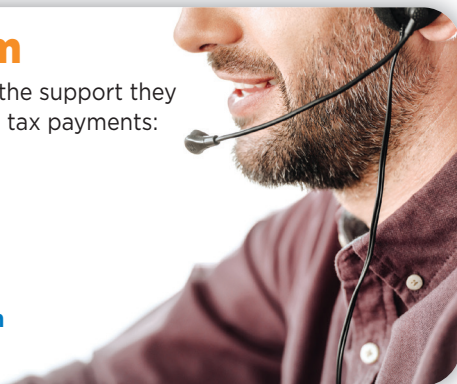
The council is keen to ensure that people claim the support they are entitled to and help them meet their council tax payments:

**Visit:** [lancaster.gov.uk/benefits](https://lancaster.gov.uk/benefits)

**Email:** [benefits@lancaster.gov.uk](mailto:benefits@lancaster.gov.uk)

**Tel:** (01524) 582965

**Face to Face:** Our Customer Service Centres at Lancaster and Morecambe Town Halls are open Monday to Friday (9am - 1pm)



## Struggling with rising living costs?

Help and support is available for anyone finding it difficult to make ends meet at this time. Visit our online one-stop-shop for help and advice [www.lancaster.gov.uk/cost-of-living](https://www.lancaster.gov.uk/cost-of-living) or call us on **01524 582000**.

## You can contact the Benefits Team in any of the following ways:

- **By post to:** Revenue Services, P.O. Box 4, Lancaster LA1 1QR
- **By telephoning** the Benefits Team on (01524) 582965 between 9am and 5pm, Monday to Friday (Wednesdays 10am to 5pm)
- **By email to** [benefits@lancaster.gov.uk](mailto:benefits@lancaster.gov.uk)
- **Customers with hearing difficulties** who have a minicom machine can contact us through Typetalk on 18001 01524 582965.
- **Face to face:** Customer Service Centres at Lancaster and Morecambe Town Halls are open Monday to Friday, 9am to 1pm

Alternatively, you can visit [lancaster.gov.uk/benefits](http://lancaster.gov.uk/benefits) for further information.

## Did you know that you can register to receive future council tax bills and benefit letters by email?

It costs at least 40p to print and post bills and letters. Sending them by email is free and the most efficient and cost effective way for us to contact you.

If you would like to receive your bills and letters by secure e-mail please let us know by sending an email to [revenuessupportteam@preston.gov.uk](mailto:revenuessupportteam@preston.gov.uk) or fill in the online form at [lancaster.gov.uk/e-billing](http://lancaster.gov.uk/e-billing) providing your name and address and the email address you would like us to use. We will then contact you with further information and instructions.

## Access your Benefit, Business Rates or Council Tax account online

Our online self-service facility is available via the Council's website where you can securely view your Benefit, Business Rates and Council Tax accounts. Landlords can also check details of payments of benefit for their tenants.

### What information can I check?

You can check how much Housing Benefit and/or Council Tax Support you are receiving and how it has been worked out. The system shows tenants and landlords when payments were made and how much they were for. You can view details of overpayments and copies of letters we have sent to you.

You can see how your Business rates or Council Tax bill has been calculated and your outstanding balance. The system also shows when your payments are due and you can set up a direct debit to pay your bill.

The website is available 24 hours a day, is 100% secure and it is real time information.

Some transactions are also available such as setting up direct debits. You can also report a change of address and make payment arrangements.

### How do I access my account?

You will first need to register at [lancaster.gov.uk/revenuesselfservice](http://lancaster.gov.uk/revenuesselfservice) using your email address and like most online services, you will need to create a username (this can be your email address) and a password to register. The registration process is completed with us asking you to answer some security questions and to enter the reference numbers of the accounts you want to view. You will find your account reference number on your Benefit award letter or Council Tax or Business Rates bill.

If you are a landlord registering for access to your tenants' payment details you will need your payment reference number (creditor number) to complete your registration. You can find this on the payment schedule that we send you showing details of your payments.

If you need any help with the registration process, you will be able to email [revenuessupportteam@preston.gov.uk](mailto:revenuessupportteam@preston.gov.uk) where someone will be happy to help.