

# Council Tax

## 2022/2023

**This information forms part of your bill.**



**Walsall Council**

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# Council Tax bands

Each dwelling (i.e. house, bungalow, flat, boat used as a residence or mobile home), owned or rented, is allocated to one of eight bands according to its open market capital value as at 1 April 1991:

Valuation band	Range of values	Ratio of tax payable
A	Up to & including £40,000	6/9
B	£40,001 to £52,000	7/9
C	£52,001 to £68,000	8/9
D	£68,001 to £88,000	1
E	£88,001 to £120,000	11/9
F	£120,001 to £160,000	13/9
G	£160,001 to £320,000	15/9
H	Over £320,000	18/9

Your Council Tax bill states which band applies to your dwelling, together with the relative amount of Council Tax payable.

## Council Tax band appeals

If you feel your dwelling should be in a different band, you should contact the Listing Officer of the Valuation Office Agency.

Contact details can be found at [www.gov.uk/voa/contact](http://www.gov.uk/voa/contact)

Grounds for appeal are restricted, but include instances where:

- the size and value of the dwelling has changed significantly
- there is a change in use of part or all of the dwelling (e.g. business use)
- you are a new occupier of the dwelling (you must appeal within six months)
- property values have been affected by physical changes to the locality

Council Tax must still be paid whilst any appeal is being considered.

For general valuation information and latest developments you can also visit the website of the Valuation Office Agency at: [www.gov.uk/voa](http://www.gov.uk/voa)

# Council Tax exemptions

In certain circumstances you may be exempt from paying Council Tax.

## Unoccupied dwellings

- owned by a charity (exempt for up to 6 months) if last occupied in furtherance of charity's objectives
- left empty by someone who has gone into prison (except those in prison for non-payment of Council Tax or a fine)
- left empty by someone or who has moved to receive personal care in a hospital or home or elsewhere
- waiting for probate or letters of administration to be granted (and up to 6 months after being granted)
- empty because their occupation is forbidden by law
- waiting to be occupied by a minister of religion
- left empty by someone living elsewhere and providing personal care to another person
- left empty by students
- repossessed
- the responsibility of a bankrupt's trustee
- caravan pitches or boat moorings
- dwellings in the form of an annexe to another occupied dwelling

Failure to report changes in your circumstances within 21 days that may affect your exemption, discount or reduction may lead to a financial penalty being imposed or for more serious cases you could face prosecution.

## Occupied dwellings

- students in halls of residence
- dwellings solely occupied by students
- UK armed forces accommodation
- visiting forces accommodation
- a dwelling occupied only by a person or persons under 18
- a dwelling occupied only by a person or persons who is/are severely mentally impaired and who would otherwise be liable to pay Council Tax
- a dwelling occupied only by a diplomat
- a dwelling in the form of an annexe to another occupied dwelling which is occupied by an elderly or disabled relative



# Appeals

You can appeal to Walsall Council if you think:

- You are not the person responsible for paying Council Tax
- You should receive a discount/exemption that has been refused
- Your bill has been incorrectly calculated

## Financial information

Information relating to the relevant and previous financial years in regard to the gross expenditure of Walsall Council, West Midlands Combined Authority, West Midlands Fire and West Midlands Police is available at [www.walsall.gov.uk/ctax/what\\_your\\_council\\_tax\\_is\\_used\\_for](http://www.walsall.gov.uk/ctax/what_your_council_tax_is_used_for)

If you would prefer a paper copy of these documents please contact us.



# Council Tax discounts

There are a number of reasons that you may be entitled to a discount on your Council Tax.

## Occupied Dwellings

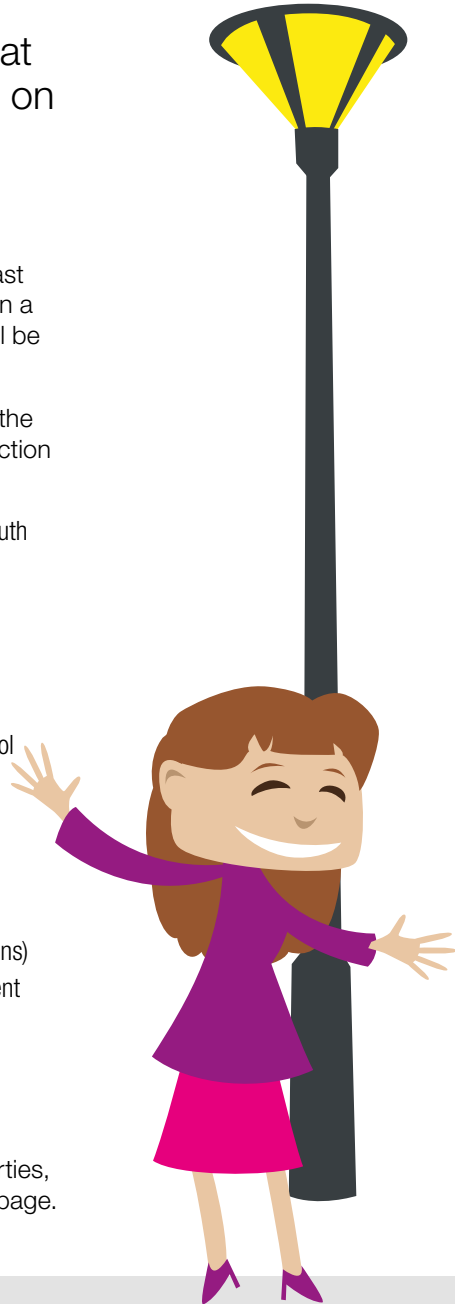
The full Council Tax bill assumes that there are at least two adults living in a dwelling. If only one adult lives in a dwelling (as their main home), the Council Tax bill will be reduced by a quarter (25%).

The following will not be counted when working out the number of adults living at a property allowing a reduction of up to a half (50%):

- full-time students, student nurses, apprentices and youth training trainees, non-British spouses of students
- patients resident in a hospital
- people who are being looked after in care homes
- people who are severely mentally impaired
- people staying in certain hostels and night shelters
- 18 and 19 year olds who are at, or have just left, school
- careworkers working for low pay, usually for charities
- people caring for someone with a disability who is not a spouse, partner or their child under 18
- members of visiting forces and certain international institutions
- members of religious communities (e.g. monks and nuns)
- people in prison (except those in prison for non-payment of Council Tax or a fine)
- diplomats

## Unoccupied Dwellings

There is no discount in Council Tax for empty properties, apart from the exemptions outlined on the previous page.



## Care Leavers

From 1 April 2017 a discount may be awarded to care leavers under 25 if Walsall Council was their corporate parent.

## People with disabilities

If your property has an extra room (e.g. additional bathroom or kitchen) required for the special needs of a person with a disability, or if a disabled member of your household uses a wheelchair indoors, you may be entitled to a reduced Council Tax bill. The bill may be reduced to that of a property in the band immediately below the band shown in the valuation list.

## Annexes

If you occupy an annexe in conjunction with the main property and you receive a Council Tax bill for both properties, you may be able to receive a 50% discount on the annexe.

## Long Term Empty Properties

If a property has been unoccupied and unfurnished for more than two years (and does not qualify for an exemption) then it will be subject to an additional 100% charge. The extra charge increases to 200% if the property has been unoccupied and unfurnished for more than five years and to 300% if unoccupied for more than 10 years.

## Council Tax Reduction

Council Tax Reduction helps people on a low income with the cost of Council Tax. Please see our website for more information on our Council Tax Reduction scheme at [www.walsall.gov.uk/benefits](http://www.walsall.gov.uk/benefits). To claim Council Tax Reduction please contact us (see 'how to contact us' on the back of your bill.)

Failure to report changes in your circumstances within 21 days that may affect your exemption, discount or reduction may lead to a financial penalty being imposed or for more serious cases you could face prosecution.



# What happens if you don't pay your bill

We are determined to collect the Council Tax we are owed. We must receive your payments on or before the due date shown on your bill.

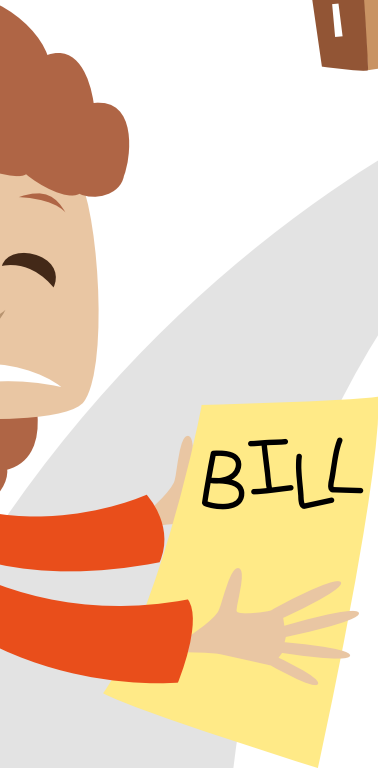
Your prompt payment helps to keep our costs down for the benefits of all our residents.

The recovery process is:

- If you miss a payment you will receive a **reminder** for the payment that is due
- If you do not pay the reminder or make a new repayment arrangement you will receive a **summons** to a magistrates' court hearing where we will ask for a liability order to be granted. This process will result in additional costs being added to the amount you owe
- If you make the payment on the reminder but then are late again you will receive a **second reminder**. If you do not pay this then it will also progress to a **summons**
- If you are late for a third time you will receive a **final notice** for the full amount of the remaining balance
- If you do not pay the final notice in full (not just the monthly payment) or make a new repayment arrangement you will receive a **summons**
- If you receive a final notice or summons you will have lost your automatic right to pay by instalments and you will have to pay the **full amount** of Council Tax







We would strongly advise you to contact us as soon as you receive a summons to discuss your arrears. At this point if you are unable to pay the amount in full we will try and work with you to agree a repayment plan. If a repayment plan is agreed we will still request a Liability Order as this will allow us to take further recovery action if the repayment arrangement is not maintained.

- If the court grants a liability order the council will be able to take **further recovery action** including:
  - Deducting money from your benefits
  - Deducting money from your earnings
  - Instructing an enforcement agency to collect your debt
  - Placing a charging order on your property
  - Issuing bankruptcy proceedings
  - Committal to prison
- Some of these actions can add significant costs to how much someone has to pay. In particular the law sets out the fees that enforcement agencies can charge

If you are struggling to pay your Council Tax please contact us without delay, so we can try and help you avoid additional recovery costs.

# What to do if you cannot pay your bill

The council will take a firm but fair approach to those who do not pay their Council Tax. We will take a robust approach to those who can but won't pay, and will ensure we take a sympathetic approach to those who are genuinely struggling to pay.

We urge anyone who is having genuine difficulties in paying to contact us without delay. If people persist in not paying, recovery action will be taken which can lead to significant costs being added to their bill.

If you visit [www.walsall.gov.uk/ctax/having\\_trouble\\_paying\\_your\\_council\\_tax](http://www.walsall.gov.uk/ctax/having_trouble_paying_your_council_tax) you will find an income and expenditure form which will help us work out the best way to help you.

We have established a Council Tax Hardship Scheme to help those who are in receipt of Council Tax Support and are in severe financial hardship.

If you need any independent help or advice please contact one of the advice agencies detailed on page 15.



# How to pay your Council Tax



Payments should be received on or before the date they are due. Please allow up to five working days for your payment to reach your account.

## Direct Debit

The easiest way to pay is to set up a Direct Debit. Join the over 65,000 Walsall residents that now pay their Council Tax by Direct Debit.

With Direct Debit the monthly amounts are automatically deducted from your bank account on a date chosen by you. You can choose from 4 dates to suit you (1<sup>st</sup>, 10<sup>th</sup>, 20<sup>th</sup> or 28<sup>th</sup>). Instalments can be paid over 10, 11 or 12 monthly payments from April.

Direct Debit is convenient for you and avoids all the hassle of reminders and extra costs. You stay in control of your payments as the Direct Debit Guarantee protects you.

Applying for Direct Debit could not be easier. Register for Council Tax Online at: [www.walsall.gov.uk/ctax](http://www.walsall.gov.uk/ctax) and sign up there.

## Card Payments

Phone our telephone payment service on 0300 555 2852 or visit [www.walsall.gov.uk/epayments](http://www.walsall.gov.uk/epayments). You will need your card details and your Council Tax account number.

## Internet, Telephone or App Banking

Tell your bank the amount you're paying and remember to quote your eight digit Council Tax account number (starts with a 7 and is shown on your bill) otherwise the payment may not reach your account.

The council's bank account details are: Barclays Bank, sort code 20-90-73, account number 00075795.

## PayPoint

Pay by cash only at any PayPoint outlet using your barcoded bill. Please keep your receipt.

## Post Office

Pay by cash, cheque or debit card at any Post Office using your barcoded bill. Makes cheques payable to Post Office Limited, and please keep your receipt.

## Walsave

Walsave customers can pay by cash, cheque or debit/credit card at Walsave Offices, 181 High Street, Bloxwich.

# About your Council Tax Reduction award

## **How is my Council Tax Reduction paid?**

Any award of Council Tax Reduction will be credited to your Council Tax account. The amount of the award will show on your Council Tax bill.

## **How have we calculated your Council Tax Reduction?**

We have calculated your Council Tax Reduction using the information provided.

You can view the outcome of your Council Tax Reduction claim, check the details we hold of your circumstances, income and capital etc at [www.walsall.gov.uk/ctax](http://www.walsall.gov.uk/ctax) via your online council tax account. If you haven't already got an account you can set one up.

You will not receive a separate notification letter so it is important you check we hold accurate and up-to-date information for you, and that your entitlement has been calculated correctly. Alternatively if you would like a written statement explaining how we have calculated your Council Tax Reduction, please get in touch with us.

If you believe any of your details are incorrect please get in touch with us straight away, this can be done through your on-line account or by email to [benefitsservice@walsall.gov.uk](mailto:benefitsservice@walsall.gov.uk)

## **Not happy with your Council Tax Reduction? – Your rights**

If you think the amount of your Council Tax Reduction is wrong, or you are unhappy with our decision, then you can appeal against the decision. If you want to appeal you should contact us and let us know your reasons for appealing.



## Your duty to report change of circumstances

If you or anyone in your household's circumstances have changed (or change in the future) you must tell us straightaway.

We don't want to pay you too much or too little. If we pay you too much you will have to pay it back. Not reporting changes may lead to a penalty or prosecution.

The type of changes you need to tell us about include:

- A change in your, or your partner's, income, savings and capital (e.g. wages, occupational pensions, or a change in the amount of benefit you receive)
- If you, or your partner, stop receiving Income Support, Jobseekers Allowance, Employment and Support Allowance or Universal Credit (even if replaced by another benefit)
- If you move house
- If anyone joins or leaves your household, or a member of your household has a change in income
- A child leaves school or you, your partner or any member of your household, becomes or ceases to be a student
- A change to your childcare costs



**This list is only a guide. If in doubt report it.**

Please see **'How to contact us'** on the back of your bill for ways you can tell us about any changes.

Failure to report changes in your circumstances within 21 days that may affect your exemption, discount or reduction may lead to a financial penalty being imposed or for more serious cases you could face prosecution.

# Register in order to vote

## How do I register?

Registering to vote is straightforward.

1. Go to [www.gov.uk/register-to-vote](http://www.gov.uk/register-to-vote)
2. Fill in your name, address, date of birth and a few other details. You'll also need your National Insurance number, which can be found on your National Insurance card, or in official paperwork such as payslips, or letters about benefits or tax credits
3. Look out for confirmation from your local electoral registration staff to say you're registered

If you don't have access to the internet or have difficulty using it, your local electoral registration staff can help you to register.

## About voter registration

You need to register in order to be able to vote in elections and referendums.

- You can register online
- You can register yourself only
- You will be asked to provide a few details to register – including your National Insurance number and date of birth. This is to make the electoral register secure

## Why Should I Register?

To vote: You need to register in order to be able to vote. If you aren't registered to vote, you won't have the chance to have a say on who represents you.

Some people also register to vote because they want to apply for credit. Credit reference agencies use the register to confirm where someone lives, in order to prevent fraud.

## If you've moved house

When you move, you don't get registered at your new address automatically, even if you pay Council Tax. If you don't register yourself you may not be able to vote in upcoming elections or referendums.

## What if I don't register?

Not only will you not have a say at future elections and referendums, but if you don't respond to requests for information from your local electoral registration staff, you could be at risk of getting fined £80.



# Independent advice

If you are worried about debt, are having difficulty paying bills, or just need some advice and support, there are organisations who offer free and impartial advice.

Details of these organisations are below:

## **Walsall Council, Housing & Welfare Service**

Tel: 01922 652250

Email: [HousingandWelfareSupport@walsall.gov.uk](mailto:HousingandWelfareSupport@walsall.gov.uk)

## **Ablewell Money Advice Services**

The Central Hall, Ablewell Street,  
Walsall, WS1 2EQ

Tel: 01922 639700

Email: [info@ablewelladvice.org.uk](mailto:info@ablewelladvice.org.uk)  
[www.ablewelladvice.org.uk](http://www.ablewelladvice.org.uk)

## **Christians Against Poverty**

Tel: 0800 328 0006

[www.capuk.org](http://www.capuk.org)

## **Citizens Advice Sandwell & Walsall**

E-Act Academy, Caretakers House,  
Furzebank Way, Willenhall, WV12 4BD

Tel: 01922 700600

Adviceline number: 0300 330 9017

Citizens Advice National Debt helpline:  
0800 240 4420

[www.citizensadvicesandwell-walsall.org](http://www.citizensadvicesandwell-walsall.org)

## **Debt Advice Foundation**

Tel: 0800 043 4050

[www.debtadvicefoundation.org](http://www.debtadvicefoundation.org)

We would strongly recommend if you are considering seeking independent advice, please contact organisations or charities that will not charge any fees for their services. These organisations provide confidential advice for free.

## **Money Helper**

[www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

## **National Debtline**

Tel: 0808 808 4000

[www.nationaldebtline.org](http://www.nationaldebtline.org)

## **Payplan**

Tel: 0800 280 2816

(freephone including mobiles)

[www.payplan.com](http://www.payplan.com)

## **StepChange Debt Charity**

Tel: 0800 138 1111

[www.stepchange.org](http://www.stepchange.org)

## **Walsall Money Advice Project**

The Goldmine Centre,  
14a Lower Hall Lane, Walsall. WS1 1RL

Tel: 01922 623292

Email: [info@wmap.org.uk](mailto:info@wmap.org.uk)

[www.wmap.org.uk](http://www.wmap.org.uk)

**Further information can be found at**

[www.walsall.gov.uk/ctax](http://www.walsall.gov.uk/ctax)

**Revenue Services**

Walsall Council

PO Box 23

Walsall

WS1 1TW



**Walsall Council**