

# Council Tax Explanatory Notes

## Register for E-billing

In addition to being able to securely receive and view your bill for the current and previous year online and print copies, you can also find your balance and view the payments made online at [swindon.gov.uk/counciltax](http://swindon.gov.uk/counciltax).

## Council Tax

The basic amount of Council Tax payable (before any discount or Support) is based on two things: the valuation band that your property falls into and the part of the Borough in which you live. The amount due is set by Swindon Borough Council, Wiltshire Police and Crime Commissioner, Dorset & Wilts Fire & Rescue Authority and your Parish Council.

## Property bands

The Valuation Office Agency (VOA), which is part of HM Revenue and Customs, has placed each property into one of the eight bands according to its open market Capital Value on 1 April 1991 or an estimate of this for newer properties. This means that recent purchase prices are not necessarily the best evidence against which to compare the band of your property.

To understand why your property is in a certain band, please go to [GOV.UK](http://GOV.UK) and search 'How domestic properties are assessed for Council Tax bands.' In certain circumstances you may be able to Appeal to the VOA if you believe the band is incorrect. Until any Appeal is heard Council Tax must be paid as billed.

## Council Tax liability

Normally the occupier(s) of a property is (are) responsible for the payment of Council Tax at their address. However, there are some exceptions to this. If you have any queries over your responsibility for Council Tax, please review the information online at [swindon.gov.uk/counciltax](http://swindon.gov.uk/counciltax) or contact the Council Tax office. Further independent information can also be found by visiting the Council Tax pages on [GOV.UK](http://GOV.UK).

## Appeals against being liable for Council Tax

You can appeal to the Council if you consider that you are not liable to pay the bill issued to you because you are not the resident or owner, or because you believe the property is exempt, or that the Council has made a mistake in calculating your bill. If you wish to appeal on these grounds you must let the Council know in writing so that we have the opportunity to consider the case. Further details of the appeal procedures (including the role of the Valuation Tribunals) is available online on the Council's website. In all of the above cases you will still have to pay your Council Tax as billed until the valuation or liability appeal has been heard. You will then be notified of the outcome, and we will make any necessary adjustments to your account.

## Reduction for disabilities

A reduction is available for properties that have been adapted in certain ways to meet the needs of a disabled resident. The reduction is equivalent to the difference between the charge for your property's band and the band immediately below it. Since 1 April 2000, reductions for disabilities have been allowed for Band 'A' properties. If you think you may qualify and have not already been granted a reduction, visit [swindon.gov.uk/counciltax](http://swindon.gov.uk/counciltax) and complete the online application form.

## Discounts and exemptions

There are various types of discounts and exemptions that you may be entitled to, depending on your circumstances. These are described below. If you have been granted a discount or exemption, the amount will be shown on your bill. If you wish to apply for a discount or exemption you must apply at the time that the circumstances apply. It may not be possible to award a discount or exemption retrospectively and you could lose out by not applying promptly.

## Discounts

A discount can be granted if:

- the property is only occupied by one adult (25% discount), or
- on separately assessed annexes, the annex is being used either by the resident of the main dwelling or is occupied by a close relative of the Council Tax payer resident in the main dwelling, or
- if all, or all but one of the adult's resident in the property can be disregarded because of their circumstances (50% or 25% discount). For example, the following are disregarded when deciding the number of adults living in a property:
  - full time students and certain of their non-British spouses
  - student nurses, apprentices and youth trainees
  - 18 and 19 year olds who are at or have just left school
  - care workers working for low pay, usually for charities
  - people caring for someone with a disability who is not a spouse or partner nor a child under 18
  - the severely mentally impaired, where certain criteria are met
  - diplomats and members of visiting forces and their non-British dependants
  - members of religious communities (for example, Monks and Nuns)
  - people staying in certain hostels

## Exemptions

Some examples of properties that are exempt from Council Tax include those occupied:

- only by students
- by visiting forces personnel
- as UK forces barracks and married quarters
- only by severely mentally impaired people
- people who are being looked after in care homes or have their main residence in hospital

And unoccupied properties which:

- are waiting for probate or letters of administration to be granted (and for up to six months after)

**If you are no longer entitled to a Council Tax discount, exemption, or reduction it is your responsibility to advise us. Failure to do so could result in a large bill being due all at once and financial penalties being applied for failing to disclose information.**

## Long-term empty properties

If you own a property that has been empty for a year or more, you will be charged an extra amount of Council Tax, known as a premium. From 1 April 2025 a 100% premium is charged for properties unoccupied over 1 year rather than 2 years (they are charged double the normal Council Tax). For properties unoccupied for over 5 years the premium increases to 200% (they are charged 3 times or 300% of the normal Council Tax). The premium will then increase to 300% (they are charged 4 times or 400% of the normal Council Tax) for properties unoccupied for 10 years or more.

There are some exceptions to these premiums:

- properties left empty to reside in Armed Forces Accommodation
- annexes
- properties being actively marketed for sale or let (exemption applies for up to 12 months)
- properties left empty because someone has died (exemption applies for up to 12 months)
- properties requiring or undergoing major or structural repair (exemption applies for up to 12 months)

If you have an empty property and believe that it should be exempt from the premium please provide details at: [swindon.gov.uk/revsbenscontact](https://swindon.gov.uk/revsbenscontact).

## **Second homes**

Laws which came into force in early 2024 mean local authorities can charge a Council Tax premium of up to 100% on second homes, provided the property is not a main residence. The Council has made the decision to charge a second homes premium from 1 April 2026.

Second homes for Council Tax purposes are dwellings that are furnished but occupied periodically – they are no one's 'sole or main residence'.

A 100% premium (twice the standard rate) will apply for these types of properties from 1 April 2026.

The government has made regulations to provide mandatory exceptions to the premium, such as dwellings being actively marketed for sale or let (12 months limit) or dwellings where permanent occupation is prohibited. A full list of the exceptions, together with further guidance relating to the premium, can be found on the Government website [GOV.UK](https://www.gov.uk).

## **How information about you will be used**

Council Tax information that has been collected will be used for the delivery of Council services and may be shared with other Council departments and other partners including the Fire and Rescue Service to improve services and for Legal reasons. These services include Electoral Registration, Planning, Public Health, Environmental Services, Corporate Fraud and Debt Recovery.

The Council will process, that means collect, store and use the information you provide in a manner that is compatible with the Data Protection Act. The Council will keep your information accurate and up to date based on the information you provide us. It will be held securely and will not be kept for longer than is necessary.

The Council will not pass your information on to third parties for marketing purposes, or any other parties other than those with a legal entitlement to the information. The Council is under a duty to protect the public funds it administers, and to this end may use the information collected for the prevention and detection of fraud.

It may also share this information with other bodies responsible for auditing or administering public funds for these purposes. The Council may use information from other agencies for the purposes of detecting fraud. For further information, see [swindon.gov.uk/counciltax](https://swindon.gov.uk/counciltax) or contact the Council's Internal Audit section at: Swindon Borough Council, Civic Offices, Euclid Street, Swindon SN1 2JH. Under the Data Protection Act 2018 you have a right to see your own personal information and further information regarding this is available on the Council's website [swindon.gov.uk/privacy](https://swindon.gov.uk/privacy).

## **Paying by 12 instalments**

Council Tax payers can opt to pay by 12 monthly instalments instead of 10. Applications to pay by 12 instalments for the year in question need to be made by 15 April of that year. For more information, please contact us at [swindon.gov.uk/revsbenscontact](http://swindon.gov.uk/revsbenscontact).

## **Direct Debit**

If you don't currently pay your Council Tax by Direct Debit and want to switch to this method of payment, you can set up a Direct Debit online at [swindon.gov.uk/counciltax](http://swindon.gov.uk/counciltax). Please remember to have your bank account details to hand. You must also have authority to use those details to arrange a Direct Debit.

## **Change of address**

Please tell the Council if you change address by completing the online form on the Council's website at [swindon.gov.uk/counciltax](http://swindon.gov.uk/counciltax). You can pay securely and complete discount and exemption forms online by visiting our website.

## **Council Tax Support**

Council Tax Benefit has been replaced by Council Tax Support. If you think you will have difficulty in paying your Council Tax you may be entitled to Council Tax Support. More details are available on the Council's website [swindon.gov.uk/counciltaxsupport](http://swindon.gov.uk/counciltaxsupport).