

## Council Tax support and housing benefit

If you are on a low income you may be able to get help paying your Council Tax in the form of Council Tax Support. If you live in a rented property you may also qualify for Housing Benefit to help you pay your rent, unless you are claiming Universal Credit.

The amount of Council Tax Support that can be awarded is calculated in a similar way to how Council Tax Benefit was worked out in previous years (Council Tax Benefit was abolished from April 2013) except that for working age claimants any support is limited to a maximum of 91.5% of your liability.

The amount of help you get will depend on the people who live with you, your income, savings and the Council Tax for your property. You must still pay your Council Tax and rent while you are waiting to hear about your claim. For more information, or to request a claim form, visit [www.chesterfield.gov.uk/taxbenefits](http://www.chesterfield.gov.uk/taxbenefits) (the website also includes a benefit calculator), email [benefits@chesterfield.gov.uk](mailto:benefits@chesterfield.gov.uk) or ring (01246) 345484.

## Appeals

Your Council Tax bill shows which valuation band applies to your dwelling. If you think that this band is incorrect you may appeal to the Valuation Office Agency, website: [www.gov.uk/contact-voa](http://www.gov.uk/contact-voa).

You may also appeal if you consider that you are not liable to pay Council Tax, for example, because you are not the resident or owner, or because your property is exempt; or that we have made a mistake in calculating your bill. If you wish to appeal on these grounds, you must first notify the council in writing, so we have the opportunity to reconsider the case. Making an appeal does not allow you to withhold payment of Council Tax owing in the meantime. If your appeal is successful, you will be entitled to a refund of any overpaid Council Tax.

## Paying Council Tax

By default, Council Tax is payable monthly in 10 instalments (if the bill is issued for the full financial year) or the number of whole months left in the financial year less one (if the bill is issued during the financial year). Customers can request to pay their Council Tax over the whole of the financial year to March 2027 by writing to us at the Town Hall, Rose Hill, Chesterfield, S40 1LP.

If you opt to pay by Direct Debit, you have the choice of paying your instalments on either the 1<sup>st</sup>, 10<sup>th</sup>, 20<sup>th</sup> or 28<sup>th</sup> day of the month (instalments paid by any other method are due on the 1<sup>st</sup> of the month). If you would like to pay by Direct Debit, just call the Billing Section on 01246 345492 and we can set it up over the telephone. If you have already set up a Direct Debit instruction you don't need to take any further action. Details of all of the other methods of payment are shown on the back of your bill.



# Council Tax explanatory notes 2026/27

(These notes form part of the Council Tax demand notice)

## What is Council Tax?

Council Tax is a locally set tax that is charged on domestic properties (dwellings). It helps to pay for the services provided by all the local authorities in the area. These include Chesterfield Borough Council, Derbyshire County Council, the Police and Crime Commissioner for Derbyshire, Derbyshire Fire and Rescue Authority and any town or parish council where you live.

There are rules for who is liable to pay the Council Tax. In general, where a dwelling is occupied, the owners (if it is owner-occupied) or tenants (if it is rented) will be liable, provided they are aged 18 or over. Only people aged 18 or over are classed as residents of a dwelling.

Most dwellings are subject to the Council Tax. There is one demand notice (bill) per dwelling, whether it is a house, bungalow, flat, maisonette, mobile home or houseboat, and whether it is owned or rented. Each dwelling has been allocated to one of eight bands according to its open market capital value at 1 April 1991.

Further information about Council Tax, including financial information relating to the amount of Council Tax set by Chesterfield Borough Council and other relevant authorities and bodies is available online at [www.chesterfield.gov.uk/counciltax](http://www.chesterfield.gov.uk/counciltax). A hard copy of the financial information can be sent free of charge on request. The contact details for Council Tax billing matters are Revenues Service, Town Hall, Rose Hill, Chesterfield, S40 1LP (tel: **01246 345492**, website: <https://www.chesterfield.gov.uk/contact-us>).

Further information about Council Tax liability and valuation issues is available online at [www.chesterfield.gov.uk/counciltax](http://www.chesterfield.gov.uk/counciltax) and by contacting the billing section. The information in this leaflet and on-line only summarises any requirements with regard to discounts, exemptions etc. and each case must be decided on the basis of the relevant legal provisions.

**Our policy is to produce information in a format that is as accessible as possible. The information contained in this leaflet may be enlarged, translated or produced in another format on request.**

## Exempt Dwellings

Some dwellings are exempt from Council Tax. Here are examples of some of the most common classes of exempt property (this is not the complete list).

A dwelling that is unoccupied may be exempt from Council Tax if:

- the previous occupier now lives in a nursing home, care home or hospital
- the previous occupier has moved to give or receive personal care
- the previous occupier is in detention
- it has been repossessed under a mortgage
- the previous occupier has died (exempt for up to six months after probate is granted where the deceased's estate would otherwise be liable for the Council Tax on the dwelling)
- it cannot be let separately from a main dwelling (e.g. 'granny' flats)

**A dwelling that is occupied may be exempt from Council Tax if:**

- all the residents are students
- all the residents are severely mentally impaired
- all the residents are under 18 years old
- it is an annexe that is occupied by an elderly or disabled relative of the occupier of the main dwelling

## Discounts/premiums

For Council Tax purposes, a person is classed as a resident of a dwelling if they are aged 18 or over and have their main residence in the dwelling. The full Council Tax bill assumes a dwelling has two or more residents.

If there is only one resident, the Council Tax bill will be reduced by 25%.

People who fall into certain groups are disregarded as residents when working out entitlement to a discount (i.e. they are not counted as residents).

Examples of disregarded persons include students and people who are severely mentally impaired.

There are also discounts for annexes that are classed as separate dwellings and are occupied by a relative of the Council Taxpayer living in the main dwelling (separate from the occupied annexe exemption already referred to above) and for annexes that the taxpayer occupies together with the main residence. A 50% discount, on top of any other discount already awarded, will apply to any annexe that qualifies for these reliefs.

Where a property is not occupied as anyone's main residence a discount is given in the following circumstances:

- if the property is substantially unfurnished, a 100% discount may apply for the first three months (a full Council Tax charge applies after this period while it remains unoccupied). A property must be re-occupied continuously for more than six weeks before this discount can apply again.

- if the property is substantially unfurnished and either requires (or is undergoing) major repair work to render it habitable, or is undergoing structural alterations, then a 100% discount may apply for the first 12 months it is in that state (no discount applies after this period).
- if the property is a second home that is specifically required for job related purposes (where a property has been provided by the occupier's employer and it is a requirement of the job for the occupier to live there) a 50% discount may apply. No discount will apply to other second homes.

The amount of Council Tax payable can also be reduced by reference to the particular circumstances of the taxpayer/dwelling concerned. Such discounts are considered on the facts and merits of the particular case and are only granted in very exceptional circumstances. The council introduced a Care Leaver discount under its discretionary relief policy, from 1<sup>st</sup> April 2019.

## Council Tax Premiums

When a dwelling has been unoccupied and unfurnished for 24 months or longer an additional 50% surcharge (premium) becomes payable. This means that a 150% Council Tax charge applies to such dwellings.

If you think that a discount or premium should apply to the dwelling to which this bill relates but this is not shown on the bill, you must notify the Council Tax section within 21 days. The same applies if you think that the amount of a discount or premium shown on your bill is incorrect. If you fail to notify us as described, you may be required to pay a fixed penalty.

Legislation has come into effect from 1<sup>st</sup> April 2025 which prescribes certain classes of long term empty property and second homes that are excepted from being charged a premium for a period of time. For more information about exceptions from Council Tax premiums please visit our website.

## People with disabilities

If you, or someone who lives with you, need a room, or an extra bathroom or kitchen, or extra space in your property to meet special needs arising from a disability, you may be entitled to a reduced Council Tax bill. Relief is awarded by calculating the Council Tax for the property as though it were in the band immediately below. For example, if a property is in band C, the Council Tax will be calculated as though it were in band B. If the property is in band A (the lowest band), it will be calculated as the band A charge reduced by a sixth.

## Fraud prevention and detection

For any information relating to or reporting fraud, please visit our website.