

**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. Council Tax is not a direct payment for services received. Each householder contributes towards the overall cost of services provided in their locality based on the value of their properties. Almost every household must 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).

<b>Band</b>	<b>Range of Property Values</b>	<b>Council Tax 2025/2026</b>
A	Up to and including £40,000	£1,523.53
B	£40,001 - £52,000	£1,777.43
C	£52,001 - £68,000	£2,031.36
D	£68,001 - £88,000	£2,285.28
E	£88,001 - £120,000	£2,793.13
F	£120,001 - £160,000	£3,300.94
G	£160,001 - £320,000	£3,808.81
H	Exceeding £320,000	£4,570.56

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 against your property band.

### Adult Social Care Precept

The Secretary of State made an offer to adult social care authorities. ("Adult social care authorities" are local authorities which have functions under Part 1 of the Care Act 2014, namely county councils in England, district councils for an area in England for which there is no county council, London borough councils, the Common Council of the City of London, and the Council of the Isles of Scilly.)

The offer was the option of an adult social care authority being able to charge an additional "precept" on its Council Tax without holding a referendum, to assist the authority in meeting its expenditure on adult social care from the financial year 2016-17. It was originally made in respect of the financial years up to and including 2019-20. If the Secretary of State chooses to renew this offer in respect of a particular financial year, this is subject to the approval of the House of Commons.

One of the Council's most important responsibilities is to provide care and support to those adults and children who are vulnerable, to enable them to lead the fullest lives possible. Unlike health services which are funded nationally, since 2016 an increasing share of the cost for social care has been transferred to Council Taxpayers, and as demand continues to rise these vital services are taking an increasing share of the Council's budget.

How is the Council Tax increase worked out?

Your Council Tax bill is made up of a Calderdale Council Tax charge, Fire Authority and Police charges, and a Parish Precept (depending on where you live) adjusted for any reductions you might be entitled to such as the Single Occupier Discount. Unlike previous years, the Social Care Precept is not required to be shown as a separate figure on your bill, this forms part of your Council Tax charge.

Council Tax changes are shown on your bill as a percentage increase when compared to the previous year. The percentage shown for the charge for your property band is for the Council Tax increase only. In a similar way, the Police and Fire Authorities base their percentage increases on their part of last year's Council Tax bill.

The overall referendum limit is set by the government, a formal public referendum would only have to be held should the Council try to raise Council Tax by this percentage or above. As Calderdale's total increase of 4.99% for 2025/26 is below the 5% threshold, a referendum to ask Council Taxpayers to approve the increase will not be held.

## Parish Charges

Households within the Parish/Town council boundaries shown below must pay extra Council Tax for their Parish/Town Councils. The annual budget for 2025/2026 is shown below; the amount of the extra charge applicable to your band will be shown on your bill.

<b>Parish-Town Council</b>	<b>Budget for 2025-2026</b>	<b>Band D Parish Precept</b>
Blackshaw Parish Council	£8,550.00	£22.57
Erringden Parish Council	£2,254.00	£32.40
Hebden Royd Town Council	£503,859.00	£146.79
Heptonstall Parish Council	£22,700.00	£38.73
Ripponden Parish Council	£65,000.00	£21.58
Stainland and District Parish Council	£47,251.00	£29.72
Todmorden Town Council	£458,694.00	£90.02
Wadsworth Parish Council	£21,331.00	£36.40

## 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 conducted 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 conduct 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.

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. 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.

You can find out more about when you can challenge your band and what you need to do at [gov.uk/challenge-council-tax-band](https://www.gov.uk/challenge-council-tax-band). If you challenge your band, you must continue to pay your Council Tax at your current band until your appeal is decided.

You can contact the Valuation Office Agency at <https://www.gov.uk/contact-voa> . If you are unable to use the online service you can also contact the VOA on 03000 501 501.

## Exempt Properties

Some properties are exempt from Council Tax, including those occupied only by either student(s), under 18year-olds, the severely mentally impaired and annexes: A full list of exemptions is listed below.

**Please note:** This is a summary of the exemptions available and not an exhaustive description of the criteria. Applications will be assessed on the specific circumstances of each case and the legislation applicable.

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.	Property ownership checks will be required.
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 100% discount 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.

Furnished properties, which do not fall under any of the exemption categories above and are not anyone's main residence, such as those used as second homes, are subject to a 100% Council Tax charge and may be subject to a premium charge if the criteria are met.

## 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%. If the property is 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 1<sup>st</sup> May and 31<sup>st</sup> 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.

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 because 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 1<sup>st</sup> 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, 150% Council Tax will be payable for such properties.

Following changes to government legislation, the Council's Cabinet has approved an increase in the Empty Homes Premium charge to an additional 100% with effect from the 1<sup>st</sup> of April 2019. The Council Tax charge will therefore be 200%.

With effect from 1<sup>st</sup> April 2020, for properties remaining empty for five years or more, the Empty Homes Premium charge will increase to 200%. This means there will be a 300% Council Tax charge payable for such properties.

With effect from 1<sup>st</sup> April 2024, if the property remains empty for 10 years or more, a further charge of 300% will be added. This means there will be a 400% charge for such properties.

With effect from 1<sup>st</sup> April 2024, the Empty Homes Premium period has been reduced from two years to one year. Any property remaining empty for one year or more by 1<sup>st</sup> April 2024 will have the premium charge of 100% added. The full Council Tax charge will be 200%.

We are committed to enabling the provision of housing. We encourage owners to bring empty properties back into use, offering an incentive for new owners to do this. A new owner can qualify for a refund of all Empty Homes Premium paid if, within one year of buying a property, it became subject to Empty Homes Premium, and the property is brought back into use and occupied. If any person wishes to make a claim under this incentive, please contact the Empty Home Team using this email [under1roof@calderdale.gov.uk](mailto:under1roof@calderdale.gov.uk).

## **Second Homes Premium**

With effect from 1st April 2025, owners of homes that are not occupied as someone's main residence and furnished, will be subject to a Council Tax charge of 100% and an additional premium charge of 100%.

## **Exceptions to Empty and Second Homes Premium**

On the 1 November 2024, the government announced several exceptions to the council tax premiums which will take effect from 1 April 2025. The exceptions only relate to the additional premium charge; the normal Council Tax empty, or second home, charges apply. A summary of these exceptions, with their classification, and whether they apply to empty, or second homes is shown below.

Class E	Long-term empty homes and second homes	Dwelling which is or would be someone's sole or main residence if they were not residing in job-related armed forces accommodation
Class F	Long-term empty homes and second homes	Annexes forming part of, or being treated as part of, the main dwelling
Class G	Long-term empty homes and second homes	Dwellings being actively marketed for sale. (12 months limit)

Class H	Long-term empty homes and second homes	Dwellings being actively marketed for let. (12 months limit)
Class I	Long-term empty homes and second homes	Unoccupied dwellings which fell within exempt Class F and where probate has recently been granted. (12 months limit)
Class J	Second homes only	Job-related dwellings. These may be properties where it is requirement of your role to live in employers' accommodation, but your main residence is elsewhere.
Class K	Second homes only	Occupied caravan pitches and boat moorings where the owner has a main residence elsewhere.
Class L	Second homes only	Seasonal homes where year-round, permanent occupation is prohibited, specified for use as holiday accommodation or planning condition preventing occupancy for more than 28 days continuously
Class M	Long-term empty home only	Empty dwellings requiring or undergoing major repairs or structural alterations. (12 months limit)

Further information about premiums and exceptions can be found on our website [Empty and Second Homes Premium | Calderdale Council](#)

## 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. You can provide the information by emailing [council.tax@calderdale.gov.uk](mailto:council.tax@calderdale.gov.uk).

**PLEASE NOTE:** You do not need to formally appeal if you feel you are an entitled a discount or other reduction on your Council Tax if you have not claimed for it. Please refer to our main Council Tax web page for information about discounts and exemptions or how to tell us about changes of ownership or occupancy [www.calderdale.gov.uk/counciltax](http://www.calderdale.gov.uk/counciltax).

If you wish to make a claim for Council Tax Reduction, please refer to the Calderdale Council Tax Reduction Scheme section below.

If you wish to appeal a Council Tax liability you should contact us in writing confirming your reason(s) why you dispute the charge and provide any evidence, you have in support of your appeal. We will review your case, respond with our decision or, if necessary, ask you for more information or evidence to review your appeal further. Most appeals can be resolved directly with the Council, and we would recommend you contact us first as we may be able to resolve this matter quickly for you however: you have the right to appeal to the Valuation Tribunal Service, their contact details are shown below. If



you wish to submit an appeal to us, you may do so by email to [central.services@calderdale.gov.uk](mailto:central.services@calderdale.gov.uk).

Valuation Tribunal Service

Email: [appeals@valuationtribunal.gov.uk](mailto:appeals@valuationtribunal.gov.uk).

Phone: 0303 4458100.

Website: [Home - Valuation Tribunal Service](#).

**IMPORTANT: Making an appeal (or awaiting the outcome of a claim for a discount or reduction) 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 and on a low income or in receipt of Pension Credit you may claim up to 100% off your Council Tax liability.
- If you are below state Pension age and on a low income, then you may claim up to 70% off your Council Tax liability. Entitlement 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 Council Tax Reduction unless they are receiving Pension Credit Guarantee.

## **Second Adult Rebate (Alternative Maximum Council Tax Reduction)**

This applies to State Pension age claimants only.

You can claim a Second Adult Rebate 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 Rebate at the same time so we will work out which one gives you the most help.

## **How can I claim?**

- **Online at** [Benefits and support | Calderdale Council](#)

Are you elderly or disabled and find it hard to make a claim online? If so, please phone Customer First who can arrange a call back to help you complete an application: 01422 288003.

## **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 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.
- 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 payment requests.

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

## **What happens if I do not pay?**

When we send your Council Tax bill, we advise you how much to pay and when. If you do not pay as requested, we will 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 do not pay the amount I am asked to pay on my reminder notice?**

If you do not pay one of your instalments on time, we will send you a notice. This notice will remind you it is overdue and to bring your payments up to date within seven days.

If we have sent you one reminder already, and you paid it on time, but you are late in paying an instalment again we will send you a second reminder. The second reminder will warn you that the next time you are late in paying, you will get a final notice, or you may

even get a summons. You will not get a second reminder if you did not pay the first one on time.

### **What happens if I do not pay the amount I am asked to pay on my final notice?**

A final notice will tell you that we have cancelled your instalments. It will also tell you that you must pay everything you owe for the rest of the year within seven days. If you do not, we will send you a summons.

If you ignore the final reminder or final notice, make an arrangement to pay but do not keep it up to date, do not pay anything or pay only some of what is due we will send you a Magistrates' court summons. We will not send any further warnings before we do this. If we do send you a summons, we will charge you costs.

It is always best to contact us if you cannot 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 will try to help you. We might be able to make an arrangement with you to pay what you owe. We will ask you about finances and look at your payment records before we agree to do this.

### **Do I have to go to court?**

It is your right to appear in court if you have been summoned. However, you do not have to attend a court hearing, but we will ask the Magistrates to grant a liability order and further costs be awarded against you. If you wish to attend the court hearing, please contact us as soon as possible and no later than seven days before the hearing to enable arrangements to be made and discuss your options.

If you choose to attend the court hearing, the Magistrates will ask if you have a valid defence that 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 have an outstanding appeal with the Valuation Office.
- You have an outstanding appeal with the Council or a Tribunal.

We only must prove notices were sent to you. We do not have to prove that you have received them. If you do not have a valid defence, the Magistrates will grant a liability order.

### **What is a Liability Order?**

The Magistrates grant a liability order 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 do not 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 are an elected member of a council.
- Use Enforcement Agents 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.

## **Data Protection**

### **Privacy Notice - How we use your information.**

Calderdale Council is registered with the information Commissioners Office (ICO) under the provisions of the Data Protection Act 2018. The Council takes its responsibilities under the Act very seriously.

The information provided by you is collected purely for the purposes of calculating your Council Tax account. We need to collect this information to meet our obligations under the Local Government Finance Act 1992.

Calderdale Council is also required by law to protect the public funds it administers. It may share information provided to it with other bodies responsible for auditing or administering public funds, to prevent or detect fraud.

Completion of this form/sharing your information with us constitutes explicit consent from you for us to process your data for this purpose.

You have the right to see what information is held about you, to have inaccurate information corrected, to have information removed from our system unless we are required by law or a statutory purpose to keep it. You can do this by writing to the Council Tax Manager, Westgate House, Halifax. HX1 1PS.

You have the right to complain to the Data Protection Officer if you feel that your data has not been handled in accordance with the law. The Council's Data Protection Officer can be contacted by email at: [information\\_management@calderdale.gov.uk](mailto:information_management@calderdale.gov.uk).

You have the right to lodge a complaint with the Information Commissioner's Office at: [www.ico.org.uk](http://www.ico.org.uk), if you believe Calderdale Council has not complied with your data protection rights.

Your information is recorded on our system to maintain up to date records. Council Tax records are kept dating back to 1993 in case of potential appeal against a Valuation Banding

revaluation. Your financial information will be kept for a maximum of 7 years from the final transaction date or until such time as the data is reviewed by us or removed at your request.