

## **COUNCIL TAX BILL EXPLANATORY NOTES AND INFORMATION 2025/26**

Council Tax is a tax that local authorities charge to raise money to pay for their local services. Your bill is made up of different elements relating to each of the bodies that provide those services. On average, 72p of every £1 of Council Tax you pay goes to Essex County Council to pay for services such as Social Services, Highways, and Libraries. Around 8p goes to Epping Forest District Council to help us pay for services such as collecting rubbish, planning, leisure services, developing housing and improving facilities for our local community. Around 12p goes to the Essex Police and Crime Commissioner and 4p goes to the Essex Fire Authority. On average around 4p goes to your local parish or town council.

### **1 How to pay your Council Tax**

#### **Pay by Direct Debit:**

The easiest way to pay your Council Tax is by Direct Debit. You can spread your payments over 12 months and choose which day of the month to make your payments – the 1st, 10th, or 20th. You can sign up for Direct Debit online at [www.eppingforestdc.gov.uk/council-tax/](http://www.eppingforestdc.gov.uk/council-tax/).

#### **Pay online and by telephone by debit or credit card:**

Go to [www.eppingforestdc.gov.uk](http://www.eppingforestdc.gov.uk) to pay online or by phone using our 24-hour automated payment line on (01992) 564600. Please make sure you have your Council Tax account number ready when making your payment.

#### **Pay by PayPoint:**

Please visit our website for information on how to apply for an AllPay card, locations, and opening times: [www.eppingforestdc.gov.uk/council-tax/pay-your-council-tax/](http://www.eppingforestdc.gov.uk/council-tax/pay-your-council-tax/).

#### **Pay using online banking:**

Council's bank account details – Sort Code 60-07-39 (NatWest Bank) Account Number 56340001 You must include your name, the account address, and the Council tax account reference number.

You may request to pay your Council Tax in 12 monthly instalments from April to the following March. To receive the full 12 months for the financial year your request must be received in writing or by e-mail by 20 March 2025. Requests must be sent to the contact details shown on the back page of this leaflet.

## 2 Exempt properties

You don't have to pay Council Tax for some properties. These are known as 'exempt properties'. If no-one lives in a property it is exempt if it (some exemptions apply if the property is furnished):

- Is owned by a charity (exempt for up to six months).
- Is left empty and the owner or tenant is in prison (detention).
- Is left empty by someone who has moved to receive personal care in a hospital, a care home, or somewhere else.
- Is waiting for probate or letters of administration to be granted (after someone has died) and for up to six months after the probate or letters are granted.
- Is empty because it is against the law for anyone to live in it.
- Is vacant, waiting to be lived in by a minister of religion.
- Is empty because the owner or tenant who was living there has moved away to care for someone.
- Is owned by a student and they were the last person to live there.
- Has been repossessed and is still empty.
- Is the responsibility of a trustee for someone who has been made bankrupt.
- Is a vacant pitch for a caravan or mobile home, or a mooring for a houseboat, or
- Is part of a property which also includes another home and cannot be let separately.

Homes are also exempt if occupied by the following:

- Only students.
- Only people under 18 years old.
- Only people who have a severe mental impairment.
- A diplomat or member of international organisations.
- An elderly or disabled person living in part of a home (an annexe) and their relative lives in the other part of the house.

If you want further information on exemptions, we have details online at [www.eppingforestdc.gov.uk/council-tax/exemptions/](http://www.eppingforestdc.gov.uk/council-tax/exemptions/). You must also tell us within 21 days about anything which may affect your right to an exemption; failure to do so may result in the imposition of a civil penalty of £70.

## 3 Discounts, Reductions and Premiums

Your Council Tax bill assumes that two adults are living in your home. If you are the only adult living there (as your main home), we will reduce the bill by 25%. When we look at the number of adults living in a property, we do not count:

- Full-time students.
- People who live in hospital or are being looked after in care homes.
- People who are severely mentally impaired.
- People who are staying in hostels for the homeless or night shelters.
- 18 and 19-years who are at or have just left school.
- Care workers working for low pay (usually for a charity).
- People caring for someone with a disability, who is not their partner or their child.
- Members of visiting forces and international institutions.

- Diplomats and their husbands or wives (who are not British).
- Monks and nuns; and
- Persons in prison or being detained under the Mental Health Act 1983.

From 1st April 2014, the Government introduced the National Council Tax Discount for Annexes, which is based on the 'use' of the dwelling by the resident of the main home or occupation by a member of their family. A 50% discount applies to annexes used by main building occupiers or their family members (e.g., parents or children), with an additional 25% if occupied by one adult. Disabled Relief may also apply. If you own a furnished property, which is no-one's main home we will reduce the bill by 5%.

Subject to Cabinet approval, the 5% discount for second homes may end from 1 April 2026, with such properties also potentially subject to a 100% Council Tax premium.

You may be entitled to pay less Council Tax if you, or someone who lives with you, has a room or extra space, or an extra bathroom or kitchen, or uses a wheelchair in your property to meet special needs relating to a permanent disability. If you want further information, please go online at [www.eppingforestdc.gov.uk/council-tax/discounts/](http://www.eppingforestdc.gov.uk/council-tax/discounts/).

**Empty properties – if a property is no-one's main home and is unfurnished there is no charge for a period of one month, after which the full council tax becomes payable.**

From 1 April 2025, properties empty for over a year will incur a 100% premium under the Rating (Property in Common Occupation) and Council Tax (Empty Dwellings) Act 2018, rising to 200% if empty for five years. From 1 April 2021, properties empty for ten years or more are charged a 300% premium under Section 11B of the Local Government Finance Act 1992.

Properties that are empty, requiring or undergoing major repairs or structural alterations receive a discount of 50% for up to twelve months.

Please apply online if you think may be entitled to a discount or reduction. You must also tell us within 21 days about anything which may affect your right to a discount or reduction or of any circumstances affecting the premium charged; failure to do so may result in the imposition of a civil penalty of £70.

### **Discretionary Council Tax Discount**

Section 13A of the Local Government Finance Act 1992, as amended, allows a billing authority to reduce the amount of Council Tax due as it thinks fit. If you wish to make a claim for discretionary reduction in your Council Tax and require further information, please refer to the council's website at [www.eppingforestdc.gov.uk/council-tax/discounts/discretionary-discount/](http://www.eppingforestdc.gov.uk/council-tax/discounts/discretionary-discount/).

## **4 How do I appeal?**

Your Council Tax bill is based on the Valuation Band your home is in, which is based on the market value. You can appeal against the banding within 6 months of purchasing it or taking on the tenancy. If you want more details about how to appeal against your Valuation Band, please contact the Listing Officer of the Valuation Office Agency. You can visit their website at: [www.gov.uk/voa/contact/](http://www.gov.uk/voa/contact/).

You can also appeal to us if:

- You think you shouldn't pay Council Tax at all because you don't live / own the property.
- You feel the property should be exempt from Council Tax.
- You believe we have made a mistake working out your bill.
- We have not given you a discount; or
- We have not reduced your bill because you or someone you live with has a disability.

If you disagree with the council's decision you have two months to apply to a Valuation Tribunal or 28 days if appealing a completion notice – for more information visit [www.valuationtribunal.gov.uk](http://www.valuationtribunal.gov.uk).

## 5 Local Council Tax Support

If you are unemployed or on a low income, the Council has a locally run support scheme called Local Council Tax Support. The amount of support you can receive depends on whether you are working age or pension age. For people of working age, the scheme has changed from April 2024 to one based on income bands. Depending on the income band you are in, you will either qualify for 75%, 50% or 25% support. The scheme for pension age remains the same.

The main features of the scheme for working age are:

- The amount of support will depend on your household type and your income. Please see the working age council tax support table on the reverse of your bill, or on our website.
- Certain income is disregarded when we work out your income band, such as Personal Independence Payment, Disability Living Allowance, child benefit and child maintenance.
- If you get Universal Credit, we will ignore elements such as housing costs, disabled child element, Limited Capability for Work element, carer's element & childcare cost element.
- Only you and your partner's income will be counted. The income of anyone else who lives in your home will be ignored.
- The capital limit is £6,000.
- If you have a low income, find out more about our scheme and how to claim by visiting the Council's website at [www.eppingforestdc.gov.uk/council-tax/local-council-tax-support/](http://www.eppingforestdc.gov.uk/council-tax/local-council-tax-support/).

## 6 Financial Information

To see the financial information relating to how your Council Tax has been set for 2025/26 including all the major bodies, Epping Forest District Council, Essex County Council, Essex Police Authority, Essex Fire Authority and the parish or town councils with precepts over £140,000 visit [www.eppingforestdc.gov.uk/council-tax/about-your-council-tax/](http://www.eppingforestdc.gov.uk/council-tax/about-your-council-tax/). If you would like the information in hard copy, please contact the Council Tax office.

## 7 Contact details

To see more information about council tax visit: [www.eppingforestdc.gov.uk/council-tax/](http://www.eppingforestdc.gov.uk/council-tax/).

E-mail: [counciltax@eppingforestdc.gov.uk](mailto:counciltax@eppingforestdc.gov.uk).

Write to: Epping Forest DC, Council Tax, Civic Offices, High Street, Epping, Essex CM16 4BZ.