

COUNCIL TAX 2025/26 - EXPLANATORY NOTES

Council Tax

Council Tax is based on the value of a property. All homes are subject to Council Tax. There is one Council Tax bill for each domestic property whether lived in or not. Your Council Tax bill shows which band your property is in. The Valuation Office Agency (VOA) is responsible for setting the bands. These are based on property values at 1st April 1991.

Band	Range of values	Council Tax 2025/26
A	£40,000 and under	£1,650.21
B	£40,001 to £52,000	£1,925.23
C	£52,001 to £68,000	£2,200.27
D	£68,001 to £88,000	£2,475.31
E	£88,001 to £120,000	£3,025.38
F	£120,001 to £160,000	£3,575.44
G	£160,001 to £320,000	£4,125.52
H	More than £320,000	£4,950.62

Details regarding the Council's Budget and the Council Tax calculation can be found on the web at www.stockport.gov.uk/counciltax

Details regarding Mayoral Police and Crime Commissioner Precept and the Mayoral General Precept (including Fire Services) can also be found at www.stockport.gov.uk/what-your-council-tax-pays-for/cost-of-levies

Banding Appeals

The Valuation Office Agency (VOA) maintains the Council Tax Valuation List. This includes placing new properties within a Council Tax band and changing bands for a property when necessary. To understand why your property is in a certain band, please go to GOV.UK and search: **How domestic properties are assessed for Council Tax bands.**

You might need to contact the VOA if you think your Council Tax band is wrong. The grounds for appeal are restricted to the following cases:

- Where you believe that the banding should be changed because of an increase or reduction in the value of the property due to building work being carried out on the dwelling, i.e.: demolition, extensions or converting the property from houses to flats
- Where you start or stop using part of your property to carry out a business
- Where the Band has been altered by the Valuation Office Agency
- Where you become a new Council Tax payer at a property. Your appeal should be made within 6 months of becoming the Council Tax payer. You cannot appeal if the previous Council Tax payer has already appealed

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

You can contact the VOA at www.gov.uk/contact-voa. If you are unable to use the online service, you can also contact the VOA on 03000 501 501.

Occupied Property Discounts

If you are the only adult (over 18) living at your address, you can claim a 25% discount.

If only one adult living at your address is counted, then a 25% discount can be claimed.

If none of the adults living at your address are counted, a 50% discount can be claimed and in some cases an exemption may apply – **see Occupied Property Exemptions**

Here are examples of people who are not counted:

- Children under 18
- People over 18 who still receive Child Benefit for 18 or 19 year olds who are still at, or have just left college
- People who are severely mentally impaired
- Apprentices earning less than £195 per week
- Care workers and Carers
- People living in hospital, residential care homes, nursing homes and hostels who are receiving a high level of care
- Prisoners (unless this is for not paying fines or Council Tax)
- Students in full-time education and Student Nurses

If you have a second home, which is provided under a contract of employment then a 50% discount can be claimed.

Occupied Annexe Properties

A 50% discount applies to annexes occupied by the occupiers of the main building by a relative(s), including parent(s), child and grandparents(s), who do not qualify for any other exemption.

Occupied Property Exemptions

No Council Tax is payable if the property is only:

- Occupied by full time students
- Occupied by people under the age of 18
- Occupied by people who have severe mental difficulties and who would otherwise be legally responsible for Council Tax
- An annexe such as a Granny Flat which is occupied by a dependant relative who is aged 65 or more, or, is substantially and permanently disabled
- Annexes such as Granny Flats which are difficult to let separately

Reductions for people with disabilities

If you or someone who lives with you (adult or child) needs extra space in the property for the use of a wheelchair, or you have an additional bathroom, kitchen or other room to meet the needs arising from the disability, you may be entitled to a Disabled Persons Reduction (DPR).

Reductions for people on a low income

You may be able to get help towards paying your Council Tax if you are on a low income. You can apply for Council Tax Support if you own or rent your home, and if you are unemployed or working. To make a claim for Council Tax Support visit www.stockport.gov.uk/council-tax-support-and-how-to-claim

Empty Properties

An empty property is any property in which no one is living as their main home. There are no discounts for:

- properties left empty (unless an exemption applies)
- empty homes that need repair
- holiday homes, second homes, or furnished properties that are not used as a main residence

Empty Property Premiums

From 1 April 2024 if you have a property that has been unoccupied and unfurnished for longer than 1 year, you will be required to pay an empty home premium on top of the full council tax charge for your property.

The premium is 100% of the full Council Tax charge for your property. This will increase to 200% if your property has been empty for more than 5 years, and to 300% for properties empty over 10 years.

From 1 April 2025 a 100% premium charge will also apply to unoccupied furnished properties (including second homes) which have been empty for more than 1 year.

The year starts from the date the property became empty, not when you took ownership. For example, if your property became empty on 1 June 2024, you'll be charged the premium from 1 June 2025 even if you became the owner of the property in December 2024.

We will issue a new Council Tax bill at the point the relevant premium charge becomes due.

Exceptions to the empty property premium

Exceptions to the empty property premiums are available to support property owners who are taking steps to bring their properties back into occupation from April 2025. Most of these exceptions will only apply for a maximum 12-month period:

Furnished and unfurnished properties

- Where probate or letters of administration have been granted
- Where the property is being actively marketed for sale
- Where the property is being actively marketed to let
- Where the property is left empty due to residing in job-related armed forces accommodation
- Where the property is an annexe forming part of a main dwelling

Unfurnished properties only

- Where the property requires or is undergoing major repairs or is undergoing structural alterations

Furnished properties only

- Where the property is an occupied caravan pitch or boat mooring
- Where the property has a planning restriction or other condition on occupation or use in a place which prevents year-round occupation (seasonal homes)
- Job related dwellings

You can find out more information about the premiums and exceptions on our website

www.stockport.gov.uk/empty-properties You should report any changes in the use of your property at www.stockport.gov.uk/topic/council-tax so we can ensure you are charged the correct amount of Council Tax.

You can also find information here if you are struggling to pay the increased charges. If you need help in selling, renting or making your empty property habitable, the Council offers a range of support

www.stockport.gov.uk/empty-to-plenty

Exemptions for Empty Properties

No Council Tax is payable for 6 months on unoccupied properties which:

- Are owned by a charity and kept empty for charitable purposes

No Council Tax is payable on unoccupied properties where the following conditions apply:

- It is left empty by someone who is on remand or in prison (unless this is for not paying fines or Council Tax)
- It is left empty by someone who has moved permanently into a nursing home or hospital
- It is left empty by someone who has moved to provide personal care for, or to receive personal care from another person
- It is repossessed by a mortgage company
- It cannot be lived in by law
- It is waiting to be lived in by a minister of religion
- It is the responsibility of a bankrupts trustee
- It is left empty by a student owner
- It is an empty caravan pitch or houseboat mooring

Properties left unoccupied by Service Personnel

A 100% discount applies for an unoccupied main residence of Service Personnel, posted away from home, whilst they live in accommodation provided by the Ministry of Defence.

Unoccupied Annexes, which are being used/occupied as part of the main dwelling

A 100% discount will be awarded for annexes, which have become unoccupied and being used as part of the main home. The discount will end once the property is sold.

No Council Tax is payable on some properties whether they are lived in or not. Any of the following types of property may be exempt:

- Armed forces accommodation (e.g.: Barracks)
- Visiting forces accommodation
- A property lived in by someone from abroad who has diplomatic, commonwealth, or consular privilege or immunity who uses the property in an official role.

IMPORTANT:

If you think you should be entitled to a Discount, Exemption, or Disabled Persons Reduction, please apply promptly by visiting our website at www.stockport.gov.uk/counciltax

Please note that we will normally backdate entitlement to a Single Person Discount for a period of up to two months prior to the date on which the application was received.

Any reduction awarded will be subject to regular review to ensure ongoing entitlement.

You must continue to pay your bill as instructed until a decision on your application has been made. If your application is successful, then you may be entitled to a refund of any overpaid Council Tax.

You must tell us about a change in your circumstances if you receive a Council Tax reduction within 21 days of the date of change. Failure to do so may result in a penalty of £50.

We will send you a new bill to tell you how much Council Tax you will need to pay if your entitlement to a discount or exemption expires before the end of the financial year.

Paying your Council Tax

You should pay your Council Tax for 2025/26 in accordance with the instalment plan shown on your bill.

Your payment must reach us by the date on which the instalment becomes due. For example, payment for an instalment which becomes due on 15 April 2025 **must** reach us by 15 April 2025.

If you want to pay your Council Tax by standing order then please ensure that the instruction you give to your bank allows enough time for your payment to reach us by the date it becomes due.

Difficulties in paying your Council Tax

It is important you contact us straight away to prevent the problem getting worse.

We can provide you with help and advice, please see contact details at the bottom of these notes.

For information about what support might be available please visit

<https://www.stockport.gov.uk/topic/benefits-support-and-advice>

What happens if you don't pay

If you fall behind with your payments, or you don't meet your instalment due date, we will send you a reminder. This gives you seven days to bring your payments up to date.

If you bring your account up to date but fall behind again, we will send you a second reminder.

If you do not bring your account up to date after receiving a second reminder then you will lose your right to pay by instalments and the full years Council Tax becomes due.

We will then issue you with a court summons where we apply for a liability order which if granted will give us further options to recover any amount that is outstanding. We will also add costs of £77.50 to the amount you owe.

A liability order allows us to ask for financial information about your earnings or what benefits you receive. We can use this information to take money directly from your earnings via an Attachment of Earnings Order, or from your benefits using an Attachment of Benefits Order.

If you don't provide us with information about your income, we will ask an enforcement agent to recover the amount that is owed.

As well as the outstanding council tax you owe and summons costs which will have been incurred a referral to the Enforcement Agent will also add further costs, details of which can be viewed at <https://www.legislation.gov.uk/ukxi/2014/1/schedule/made>

We employ the following enforcement agent:

Jacobs
6 Europa Boulevard
Birkenhead
Merseyside
CH41 4PE

Phone: 0151 650 4800

Website: www.jacobsenforcement.com

The enforcement agent acting on our behalf should behave professionally, follow set procedures, and only take appropriate action.

If you have any concerns about how the enforcement agent has behaved, then you can raise them with us either by telephone, letter, email or by making a complaint. You can also contact the enforcement agent directly to raise your concerns with them.

Council Tax Appeals

You may appeal if you consider that you are not liable to pay Council Tax, the property should be exempt, or because you think the amount of Council Tax we have asked you to pay is wrong. You should notify the Council Tax team in writing if you wish to appeal on these grounds.

You must continue to pay your bill as instructed whilst we look at your appeal. If you are successful, you will be entitled to a refund of any overpaid Council Tax.

Manage Your Account On-Line

Sign up now and manage your Council Tax account on-line.

www.stockport.gov.uk/view-your-council-tax-information

- you can see and download your Council Tax details, payment history and personal information related to Council Tax
- update your address, apply for a single person discount, and track the status of your changes
- see and download your benefit award letters, payment history, and personal information related to benefits.

You can access Council Tax information or report changes on-line at:

www.stockport.gov.uk/counciltax

There is free internet access, and people to help you in Stopford House Reception, Piccadilly, Stockport, SK1 3XE or at one of our libraries.

For the opening times and location of your nearest library and our reception at Stopford House, visit <https://www.stockport.gov.uk/get-advice-in-one-of-our-libraries-or-fred-perry-house>

If you cannot use the internet, you can call on:

- Council Tax: 0161 217 6014
- Business Rates: 0161 474 5188
- Council Tax Support & Housing Benefit: 0161 217 6015
- Telephone payments: 0300 456 0487

You can write to us at Local Taxation Team, Town Hall, Stockport, SK1 3XE

Data Protection

Stockport Metropolitan Borough Council holds a variety of information which helps us to plan and provide services in line with our official functions as a local authority.

We make every effort to ensure personal information is kept safe and secure and that it is used and only accessed by staff who need it.

The council is required by law to protect the public funds it administers, and the Cabinet Office requires us to participate in its anti-fraud initiative.

This means we will use the information we hold about you for the prevention and detection of fraud. We may also share your information with other bodies or internal departments where the law allows, for example for the prevention or detection of crime or carrying out one of our statutory or official functions.

You can find out information about how the council uses your information at <https://www.stockport.gov.uk/topic/data-protection>

This information is published by Stockport Metropolitan Borough Council and forms part of your Council Tax bill in accordance with the Council Tax (Demand Notices) England Regulations 2011, SI 2011 No 3038 amended by SI 2012 No. 3087, SI 2016 No. 188, SI 2017 No. 13, SI 2020 No. 21, The Council Tax (Demand Notices and Reduction Schemes)(England)(Amendment) Regulations 2023 SI 2023 No.13, and the Council Tax (Demand Notices and Prescribed Classes of Dwellings)(England)(Amendment) Regulations 2025.