

COUNCIL TAX DEMAND NOTICE

STATEMENT ON DISCOUNTS AND EXEMPTIONS

This statement forms part of the demand notice:-

NARRATIVE ON BILL	DISCOUNT	REASON FOR DISCOUNT
Single Person Discount	25%	One adult only living in a property which is their sole or main residence
Discount Disregard	25%	There is only one adult who is counted when we work out how many adults live in a property or where two awards of 25% are made there are no adults who are counted living at the property . See below for further explanation.

If you have been given a discount or an exemption, you must let us know if it is incorrect or if your circumstances change in any way. If you do not let us know within 21 days, you may have to pay a £50 penalty.

EXPLANATORY NOTES

1. DISCOUNTS –

If only one adult lives in a property, there will be a discount of 25%. The following adults are not counted when we work out how many adults live in a property -

- Full-time students, student nurses, apprentices and youth training trainees.
- Long term hospital patients and people in care homes.
- People who are severely mentally impaired.
- People staying in certain hostels and night shelters.
- Careworkers working for low pay, usually for charities.
- 18 and 19 year olds who are at or have just left school.
- People over 18 years old who are entitled to child benefit.
- People caring for someone with a disability who is not a spouse, partner or child under 18 years old.
- Members of religious communities such as monks or nuns.
- Members and dependants of visiting forces.
- Non British spouses of students.
- Diplomats.
- Care Leavers under 25 years old

The bill for a property where one of two adults is not counted will be the same as that for a property with only one adult and will get a 25% discount. Where someone who is not counted lives alone or with other people who are not counted, they will get a 50% discount. Where no-one lives at a property in certain circumstances the owner may get a 50% discount . See Empty Properties below for more information

2. EXEMPT PROPERTIES –

If your property is exempt, you do not have to pay Council Tax. The exemptions are:

Exemption Class Reason for Property Exemption

- A Needing, having or has had structural or major repair work and substantially unfurnished (exempt for up to 12 months).
- B Unoccupied and owned by a charity (exempt for up to 6 months).
- C Unoccupied and substantially unfurnished (exempt for up to 6 months)
- D Left unoccupied by person(s) detained in prison.
- E Left unoccupied by person(s) permanently in hospital or a nursing/care home.
- F Unoccupied through death of resident(s) (exempt for up to 6 months after probate or letters of administration).
- G Occupation prohibited by law
- H Unoccupied and held for a minister of religion.
- I Left unoccupied by person(s) receiving care in another place (other than a hospital or nursing or care home).
- J Left unoccupied by person(s) living and providing care elsewhere.
- K Unoccupied, owned and last occupied solely by student(s).
- L Unoccupied and repossessed property.
- M Halls of residence predominantly for student accommodation.
- N Occupied solely by student(s), to include a student's spouse or dependent who is not a British Citizen and is prevented from working or claiming benefit and school and college leavers.
- O Owned by Secretary of State for Defence.
- P Occupied by members of visiting forces.
- Q Unoccupied and held by trustee in bankruptcy.
- R Unoccupied caravan pitch or boat mooring.
- S Occupied solely by person(s) under 18.
- T Unoccupied but forms part of another property and is difficult to let.
- U Occupied solely by person(s) who is (are) severely mentally impaired.
- V Properties occupied by certain diplomats.
- W Annex or self contained part of property occupied by an elderly or disabled relative of the residents living in the rest of it
- X Occupied solely by care leavers under the age of 25 or a property that is solely occupied by a combination of care leavers and students.

3. EMPTY PROPERTIES AND SECOND HOMES –

With effect from 1st April 2019 the Council has decided to remove the 50% discount that was given to dwellings immediately after they received either a six month exemption as they are unoccupied and unfurnished or a twelve month exemption as they were requiring/ undergoing structural repairs or major repair works. This means that the full charge will now be payable once the period of exemption at the dwelling finishes. In addition to this, the Council has also decided to charge a further 50% premium where a property has been unoccupied and substantially unfurnished for more than a year which means that the charge will then increase to 150%.

Certain properties are excluded from the 50% premium charge. They are –

Properties marketed for sale or let – this is time limited to one year

Annexes forming part of a main property

Property which would be someone's residence if they were not residing in Armed Forces accommodation.

Empty furnished properties and second homes will in most cases attract the full charge.

4. PEOPLE WITH DISABILITIES –

If your property has been adapted for the needs of a disabled person, you may get a Disablement Relief reduction in your Council Tax. If your property is in bands B to H, we would calculate your bill as if the property has been placed in the band immediately below the one shown in the valuation list. If your property is in band A, we would reduce your Council Tax by a fixed percentage.

5. COUNCIL TAX REDUCTION –

The Council Tax Reduction Scheme could help you pay towards your Council Tax if you are on a low income. This replaces Council Tax Benefit from April 2013.

For more information on any of these reductions please go to www.cardiff.gov.uk or contact us. You can also fill in an application for a single person discount, disablement relief or request a Council Tax Reduction form online.

6. COUNCIL TAX VALUATION BANDS –

The Valuation Office Agency completed a revaluation of all property in Wales and each property has been placed in one of nine bands according to its capital value at the 1st April, 2003. Your Council Tax bill shows the band for your property. The bands in Wales are: -

Band	Property Values	Band	Property Values	Band	Property Values
A	Up to £44,000	B	£44,001-£65,000	C	£65,001-£91,000
D	£91,001-£123,000	E	£123,001-£162,000	F	£162,001-£223,000
G	£223,001- £324,000	H	£324,001-£424,000	I	£424,001 and above

If you have any queries on your banding you can contact the Valuation Office Agency using <https://www.gov.uk/contact-voa> or call 03000 505505. Lines are open Monday to Friday , 8.30am to 5.00pm.

7. APPEALS -.

For more information on your banding or to appeal against it, please contact the Valuation Office Agency using <https://www.gov.uk/contact-voa> or call 03000 505505.

If you want to appeal against certain decisions made by us, such as matters about liability, chargeable properties and the calculation of your Council Tax, please contact us so that we can review your case. If you are not happy with our review, you can appeal to a Valuation Tribunal

8. JOINT AND SEVERAL LIABILITY FOR STUDENTS –

Students cannot be held jointly liable for Council Tax with people who are not students. If you think you have been billed incorrectly, please contact us. For more information regarding students and council tax please go to www.cardiff.gov.uk

9. DISCRETIONARY REDUCTION -

We have the discretion to give reductions to individuals or to specific categories of properties. We determine the level of this reduction because we must pay the full cost.

10. DATA PROTECTION AND INFORMATION SHARING -

The information that the Council holds in relation to Council Tax will be treated as confidential and will be processed as permitted in accordance with the Data Protection Act 1998 and the General Data Protection Regulation (GDPR) from 25th May 2018. Information may be shared with other Council services for the purposes of fraud prevention and detection and to comply with any legal and regulatory requirements. This authority is under a duty to protect the public funds it administers, and to this end may use the information you have provided for these purposes. It may also share this information with other bodies responsible for auditing or administering public funds for these purposes. For further information, see our Fair Processing Notice Condensed Text at <https://www.cardiff.gov.uk/ENG/Your-Council/Council-finance/Managing-the-Councils-Finances/Pages/default.aspx> and the Fair Processing Notice

Full Text on the Wales Audit Office website www.audit.wales/about-us/national-fraud-initiative/fair-processing-notice or contact: The Information Governance Manager, Room 357, County Hall, Cardiff CF10 4UW. Email: dataprotection@cardiff.gov.uk

11. METHODS OF PAYMENT

You can pay your Council Tax bill by the following ways:



Direct Debit

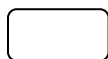
To set up a direct debit: - complete an application form online at www.cardiff.gov.uk/counciltax

NB YOU CAN ALSO NOW PAY WEEKLY BY DIRECT DEBIT !



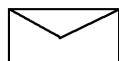
Internet

Payment may be made by Debit or Credit Card through the internet. You can access this service at www.cardiff.gov.uk/counciltax



Debit/Credit Card

To use our automated payment system, call 029 2087 2087 and press option 1. This system is available 24 hours a day, 365 days a year. Before you call, you'll need your Council Tax Account Number, your Debit or Credit Card and the amount you wish to pay.



Paying by Post

Send your cheque or postal order to us. Make your cheques or postal orders payable to the City of Cardiff Council, not an individual officer. Please do not send cash and

remember to quote your council tax account number whenever making payment. Post dated cheques will not be accepted.



In Person

You can pay by cash or cheque at all Post Offices. You can pay by cash only at shops that display the PayPoint sign. You'll need a council tax payment card to make these payments. If you do not have a card, please contact us.

Bank Details

Lloyds Bank Plc, 31 Queen Street,
Cardiff CF10 2AG

Our sort code number is 30-91-63
Our account number is 01467509

From 1st April 2020 the Council's
Bank will change to –
Nat West Bank, 96 Queen Street,
Cardiff, CF10 2GR
Our sort code number is 52-21-06
Our account number is 20408838

12. SPREADING PAYMENT

If you wish to extend your instalments to run until March instead of January please email us (remember to include your name and address) at: ctax@cardiff.gov.uk , telephone (029) 2087 2087 or set up a direct debit as described above This means you will be paying less per month. We will then send you an amended bill which will include your new instalments.

13. CHANGE IN CIRCUMSTANCES

If your circumstances or address has changed, you need to let us know straight away. You need to give us as much information as possible. For example, the date you changed address, your new and previous address, the full name of the person who has bought your previous property and so on. You can also fill in a Change of Address form online at www.cardiff.gov.uk/counciltax

14. CORRESPONDENCE

The Council welcomes correspondence in English and Welsh and we will ensure that we communicate with you in the language of your choice, whether that's English, Welsh or bilingual as long as you let us know which you prefer. Corresponding in Welsh will not lead to any delay.

15. ON LINE SERVICES

As well as being able to set up a direct debit and notify us of a change of circumstance on line you can also use your council tax account number to log in and view details of your council tax liability, the payments that you have made and any charges that are due.

To access all of the on line services, log onto our website www.cardiff.gov.uk/counciltax.

To manage your personal account, simply log in by clicking "My Council Tax on line". All you need is your Council Tax account number. This number can be found on your Council Tax bill or any correspondence from us.

16. Register for Electronic Billing

It is the quicker, easier more environmentally friendly way to manage your bills. To sign up simply visit www.cardiff.gov.uk/counciltaxebills and follow the instructions or download our Cardiff Gov App for free on the Apple or Google Play Stores. www.cardiff.gov.uk/app

17. CONTACT US

Always quote your Council Tax account number when you contact us

Phone: 029 2087 2087
Opening hours: Mon – Fri 8.30am – 6pm
Address: Council Tax , PO BOX 9000, Cardiff
CF10 3WD
Online: www.cardiff.gov.uk
E-mail: ctax@cardiff.gov.uk
In person: Second Floor, Central Library Hub, The
Hayes, Cardiff, CF10 1FL
Open: Mon – Wed 9:00 – 18:00; Thurs
10:00 – 19:00, Fri 9:00 – 18:00, Sat 9:00
– 17:30

This document is available in Welsh / Mae'r ddogfen hon ar gael yn Gymraeg