

My Revenues & Benefits – You can register with our online service at www.cheltenham.gov.uk/my-revenues-and-benefits where you can manage council tax, council tax support and housing benefit accounts. You can view up to date information, report changes, print copies of your bill and check when your payments are due

How to pay

Direct Debit – complete a form at www.cheltenham.gov.uk/counciltax

Credit or Debit Card – Pay online at www.cheltenham.gov.uk or use our 24 hour telephone payment system by calling 0300 456 2774

Telephone/Internet Banking – bank account name: Cheltenham Borough Council Head Office Collection Account. Sort Code: 30-00-00 Account no: 00342572. Please quote your council tax account number

Payments must be received on or before the due date. If you fall behind, we will send a reminder notice but no more than two are sent in any financial year. If you fail to pay as requested on a reminder, your right to pay by instalments will be cancelled and the whole balance will become due. If you have been sent two reminders and fail to pay a third time, you will be sent a final notice. Your right to pay by instalments can then be cancelled. The council will then take action through the Courts, and you will incur extra costs. If you are having difficulty paying, please contact us so that we can try to help you

Extending your instalments – The annual council tax bill is usually payable in monthly instalments from April to January, but you can ask to extend your current year's instalments through to March

Council tax valuation & appeals against your band – Your property has been assessed for council tax by The Valuation Office (not the council) 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 can view your property and check if you can request a review of the band by visiting www.gov.uk/challenge-council-tax-band Making an appeal does not allow you to withhold payment. Contact the VOA at www.gov.uk/guidance/contact-the-voa

Councils spending & budget plans - Council Tax is a contribution to local services and is divided between the County Council, Police & Crime Commissioner and Borough Council. There is more information about Cheltenham Borough Council, Gloucestershire County Council and Gloucestershire Police & Crime Commissioner, including spending plans and budget information at www.cheltenham.gov.uk/counciltax If you require a paper copy, please contact the council tax team

Parish charge - If you live within a parish area the amount on your bill includes an additional amount of council tax, which goes to the parish council. For more details go to www.cheltenham.gov.uk/parishcouncils

Discounts – you may be eligible for a discount if you live alone or if you or someone living with you can be disregarded, some examples of disregarded people are; full-time student, school leaver, child benefit recipient, apprentice/youth training trainee, person with a severe mental impairment, member of a religious community, visiting forces, diplomat, prisoner, full-time carer for a person (not a partner or under 18)

Exemptions - some properties both occupied and unoccupied are exempt from council tax. **For more details and a full list of discounts and exemptions visit** www.cheltenham.gov.uk/counciltax

Disabled band reduction - You may be entitled to a reduction if you or someone who lives with you, has a disability and requires an extra bathroom or kitchen, a separate treatment room or they are a permanent indoor wheelchair user

Annexes - a discount may apply where an annex is used as part of the main property or occupied by a relative of the council tax payer of the main property. An exemption exists for annexes occupied by elderly or disabled relatives

Second homes (unoccupied but furnished properties) – furnished properties not occupied as anyone's main home are classed as second homes. These properties are subject to a 100% premium and will be charged at 200%. In certain circumstances a period of exception from the premium can be granted. For further details, visit www.cheltenham.gov.uk/counciltax

Properties undergoing structural renovations - Unoccupied and unfurnished properties undergoing structural alteration or major repairs may be granted a 25% discount for up to 12 months

Unoccupied & unfurnished properties - may be granted a 25% discount for up to 6 months from the date furniture is removed, the full charge is payable after the 6-month period ends

Long-term empty properties - properties that have been unoccupied & unfurnished for over 6 months do not receive a discount and 100% is payable.

Premium charges - An additional empty property premium applies to properties that have been empty for over 1 year.

If the property has been empty over 1 year but less than 5, a 100% premium is payable (200% total charge)

If the property has been empty over 5 years but less than 10 a 200% premium is payable (300% total charge)

If the property has been empty over 10 years a 300% premium is payable (400% total charge)

In some circumstances an exception from the premium can be granted. For details visit www.cheltenham.gov.uk/counciltax

Council tax support helps people on a low income or no income to pay their council tax. It is means tested so the amount you get depends on household income and/or savings and the amount of council tax you pay

If you receive universal credit, council tax support has been awarded on information received from the Department for Work & Pensions. You can view your entitlement at www.cheltenham.gov.uk/my-revenues-and-benefits.

You must tell us **immediately** of any changes to your income or household that may affect your award. If you are unsure, ask us for advice. You must report any changes by letter or email. If you do not tell us about these changes, you may lose money you are entitled to or receive too much council tax support. It is an offence not to tell us about any change of circumstances that affect your claim. If we pay you too much you will have to pay it back & the council may impose a penalty or take legal proceedings against you. For more details visit www.cheltenham.gov.uk/benefits

If you disagree with the amount of council tax support, you must write to us within one calendar month. If you want to know more about a decision or think it is wrong, you can ask us to explain it in more detail or request a reconsideration of the decision. A further explanation will be provided. If we are unable to change the decision, in some cases you will be able to appeal to the Valuation Tribunal. The Tribunal is independent of the council

Appeals – You can appeal if you believe you should not be liable to pay council tax for a dwelling, or if you think an exemption or discount should be applied or if you disagree with the amount of council tax support awarded. You must appeal to the Council in the first instance. If you do not get a response or continue to dispute the decision, you have the right to appeal to the Valuation Tribunal. Appeals can be made at www.valuationtribunal.gov.uk or email vtwhitechapel@vts.gov.uk or write to Valuation Tribunal, Fry Building, Ground Floor, 2 Marsham Street, London, SW1P 4DF

Use of data - Any use of personal data will be in full accordance with the Data Protection Act 2018. The council may share your personal data with partner authorities & service providers for the purpose of administering council tax. We have a duty to protect public funds & may use your information to perform statutory enforcement duties & data matching for the prevention & detection of fraud &/or crime.

Privacy statements can be viewed at www.cheltenham.gov.uk/your-data

Council tax Helpline – 01242 264161

Benefits Helpline – 01242 264341