

## Explanatory Notes

### Paying Your Bill

Your bill is payable over 10 or 12 monthly instalments starting in April each year and unless you pay by direct debit is due on the 1st of each month. For yearly or half-yearly payments, you must either pay the full bill by 1st April or half by 1st April and the rest by 1st September. If you experience difficulty in paying your monthly instalments, it is important that you contact us quickly so we can help you. Failure to pay your bill on the date due could mean that you lose your right to pay by instalments, and may result in recovery action being taken.

Direct Debit: Please ring us on 01453 766321 with your bank details to set this up. You can choose a monthly payment date of 1st, 8th, 15th, 22nd or 28th of the month.

Telephone: Call our 24 hour automated payment line service on 0300 456 0510. Calls cost no more than calls to geographic (01 and 02) numbers and must be included in inclusive minutes and discount schemes in the same way. Please make sure you have your account number to hand.

Telephone Banking: To pay through your bank telephone payment service or to set up a standing order you will need the following information. Destination sort Code: 55-61-08. Destination Account Number: 10313893. Destination account: Stroud District Council. You must quote your account number with each transaction.

### Where Does Your Council Tax Go

Go online at [www.stroud.gov.uk/counciltax](http://www.stroud.gov.uk/counciltax) to find out all about the Council's spending plans and budgets, along with that of Gloucestershire County Council, Police and Crime Commissioner and Parish and Town Councils. If you are unable to access the internet please call us on 01453 766321 and we can post the information to you.

### How Much You Pay

Your property has been assessed for Council Tax in one of eight valuation bands A to H according to its estimated sale value as at 1 April 1991. These can be found online at: [www.stroud.gov.uk](http://www.stroud.gov.uk). Banding queries must be directed to: The Valuation Office at [www.voa.gov.uk](http://www.voa.gov.uk) or telephone 03000 501 501.

### Council Tax Support (CTS)

Those on a low income may be entitled to CTS. This is means tested and will take into account your income and savings. For a quick calculation of potential entitlement please contact 01453 766321, or visit [www.stroud.gov.uk/housing-benefit-universal-credit-and-council-tax-support/benefit-calculators](http://www.stroud.gov.uk/housing-benefit-universal-credit-and-council-tax-support/benefit-calculators).

### Universal Credit

If you are a new benefit claimant you are likely to have to apply for Universal Credit. For everything you need to know about UC visit [www.gov.uk/universalcredit](http://www.gov.uk/universalcredit) or call the UC Free Phone Helpline on 0800 328 5644. Council Tax Support is not included in UC and you will have to apply for this separately.

### Personal Data

Personal data is processed in accordance with the Council's Privacy Notice. Please see the Council Privacy Notice web page at [www.stroud.gov.uk/council-and-democracy](http://www.stroud.gov.uk/council-and-democracy), Sections 1 to 10 and also Section 11 for the service specific privacy notice affecting Council Tax.

### Fair Processing Notice

The Council is required by law to protect the public funds it administers. We may share information provided to us with other bodies responsible for auditing or administering public funds or where we are undertaking a public function in order to prevent and detect fraud. To find out more visit - <https://www.stroud.gov.uk/council-and-democracy/about-the-council/access-to-information/fair-processing-notice>

### Should you be paying less?

Depending on your circumstances, it may be possible to get a discount or an exemption on your Council Tax bill, or you may be eligible for Council Tax Support.

### Discounts, Disregards and Exemptions

A 25% discount can be awarded when there is only one adult resident in a property. Some people such as full time students can be disregarded when calculating Council Tax. You may get a reduction on your bill if you or someone in your home is substantially and permanently disabled and you either use a wheelchair within your property or have an additional bedroom or bathroom to meet your needs. A care leaver's discount may be applicable for those aged between 18 -24 who are leaving the care of Gloucestershire County Council or other local authority in England and who are liable to pay Council Tax in the Stroud district.

In certain circumstances a property may be exempt from Council Tax i.e. if the owner has passed away or moved into a care home, or the property is occupied only by students or somebody suffering from a severe mental impairment. In extreme circumstances the Council has discretionary powers to reduce the Council Tax payable.

For more information about discounts and exemptions, or for an application form please visit our website: [www.stroud.gov.uk](http://www.stroud.gov.uk), or contact us on 01453 766321.

If your application for a discount or exemption is rejected by the Council you can appeal the decision in writing. If you are still unhappy with the response to your correspondence you can then make an appeal to the Valuation Tribunal at [www.valuationtribunal.gov.uk](http://www.valuationtribunal.gov.uk).

### Unoccupied and Unfurnished Properties

Discounts can be awarded for up to 6 months when a property first becomes unoccupied and unfurnished or up to 12 months if it requires major renovations. Properties which have been empty and substantially unfurnished for 1 year or more will be charged 100% premium from 1st April 2025, increasing the council tax charge payable to 200%. Certain categories of property are exempt from the additional premium for 12 months so the premium will apply once the property has been empty for 2 years. Properties which have been empty for 5 years or more from the 1st April 2020 will be billed with a 200% premium increasing the total charge to 300%. From 1st April 2021 properties which have been empty for 10 years or more will be billed with a 300% premium increasing the total charge to 400%.

### 2nd Homes

From 1st April 2025 2nd homes will be charge a 100% premium, increasing the council tax charge payable to 200%. Certain categories of property are either exempt from the previous or excepted for up to 12 months so the previous will apply once the property has been empty for 2 years.

A full list of excepted and exempt properties is available at <https://www.stroud.gov.uk/council-tax/council-tax-discounts-and-exemptions/empty-properties/>

Please be aware that any change in circumstance relating to an exemption or discount must be reported within 21 days. Failure to report a change in circumstance may result in a financial penalty. Or prosecution.

### My SDC Account

A quick and easy way to access council services at any time, including Council Tax. By registering for a My SDC account you can view up to date information and check when payments are due. Using the My SDC Account will save you time.

There is no need for you to visit us, ring us or write to us. You will be able to log in at a time that suits you - 24 hours a day, 7 days a week. To find out more visit <https://www.stroud.gov.uk/council-tax/my-sdc-account>

## Contact Us

Telephone 01453 766321

Email: [revenue.services@stroud.gov.uk](mailto:revenue.services@stroud.gov.uk) [benefit.services@stroud.gov.uk](mailto:benefit.services@stroud.gov.uk)

The Council is open 8:45am to 5:00pm Monday to Thursday and 8:45am to 4:30pm on Friday