

Council tax bill explanatory notes

These notes form part of your council tax bill.

Council tax valuation bands

The amount of council tax you pay is based on the valuation of your property as at 1 April 1991. Valuations are set by the Valuation Office and are split into eight bands.

Band	Property value
A	Up to £40,000
B	£40,001–£52,000
C	£52,001–£68,000
D	£68,001–£88,000
E	£88,001–£120,000
F	£120,001–£160,000
G	£160,001–£320,000
H	Over £320,000

Banding appeals

The Valuation Office Agency (VOA) values domestic properties for council tax. This valuation is used to set your council tax band. You might need to contact the VOA if you think your council tax band is wrong.

You can find out more about when you can challenge your band and what you need to do at [challenge your council tax](#). 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](#).

Houses of Multiple Occupation (HMOs)

From 1 December 2023 all HMOs in England are to be valued as a single property (aggregated) for Council Tax purposes. This will mean the Landlord will be liable for Council Tax. Further information and guidance can be found on the [Valuation Office Agency \(VOA\) website](#).

Disabled relief

If your property has been adapted or has special facilities because someone who lives there is physically disabled, you may qualify to be charged at a lower valuation band.

Council tax reduction scheme

If you are on benefits or are on a low income you may be entitled to a reduction on your council tax bill. If you are of working age, you can no longer get all your council tax paid by council tax reduction, regardless of your circumstances. For more information on council tax reduction please go to [Lewisham council tax reduction scheme](#).

Discounts

If you live on your own, you can apply for a 25% discount off your council tax bill. Even if you share your home, you may still be entitled to a discount of 25%, 50% or 100% if you, or those you share with, are not counted towards paying council tax. These people are known as being disregarded and include:

- Full-time students and student nurses
- Apprentices
- Homes for the Ukraine
- Anyone who is 18 or 19 and still at school or is in full-time further education.
- Anyone who is 25 or under who has previously been looked after by a council (**from 1st April 2018**)
- Anyone with a severe mental illness (SMI)
- Carers
- Prisoners
- Anyone who is in a residential care home or nursing home
- Members of religious communities
- Members of visiting forces
- Anyone who is in a hostel or shelter
- Diplomats, members of international headquarters etc.
- Foreign language assistants.

Liability appeals

If you think you are not liable to pay council tax or have been refused a discount or exemption to which you think you are entitled, you have the right of appeal.

You should write to us in the first instance at: Lewisham Council, Council Tax, PO Box 58993, London SE6 9GZ.

If you are unable to resolve your dispute directly with the Council, you can contact the [VOA](#).

You must continue to pay the council tax charge pending the outcome of any appeal.

Additional charges

This year, your council tax bill shows percentage change:

* All councils can raise bills by 4.99% without having a local referendum. On the bill this appears as 5%.

For further information please visit [Lewisham council tax](#)

Exemptions

Some properties are exempt because they are empty, or because they are occupied only by people who are disregarded. The exemption classes are:

Class B	An unfurnished property owned by a charity for a period of six months since it was last occupied.
Class D	A property that is empty because the previous occupant is in prison or has been detained under the Mental Health Act.
Class E	A property that is empty because the previous occupant has now moved permanently to either a hospital, a residential care home or a nursing home
Class F	A property that is empty because the sole occupier has died. If probate is required the exemption will last until probate or letters of administration are granted and, for a further six months after that date. If probate is not required, the exemption will last for six months from the date of death.
Class G	A property that is empty because occupation is prohibited by the law. This exemption lasts for as long as occupation is prohibited.
Class H	A property that is empty awaiting occupation by ministers of religion.
Class I	A property that has been left empty because the resident is living elsewhere in order to receive personal care (but not in a hospital, nursing home etc.)
Class J	A property that has been left empty because the resident is living elsewhere in order to provide personal care.
Class K	A property that has been left empty because the resident(s) are living elsewhere as full-time students.
Class L	An empty property that has been repossessed by a mortgagee such as a bank or building society.
Class M	Properties that are university or college halls of residence or hostels owned by charitable bodies used solely for student accommodation.
Class N	A property that is occupied only by full time students as their term-time address.
Class O	Barracks, messes and married quarters used by the armed forces.
Class P	A property occupied by members of visiting forces.
Class Q	An empty property where the liable person is a trustee in bankruptcy.
Class R	A pitch not occupied by a caravan or a mooring not occupied by a boat.
Class S	A property occupied solely by a person or persons aged under 18.
Class T	Unoccupied annexes which cannot be occupied without a breach of planning control.
Class U	A property occupied only by the severely mentally impaired.
Class V	The main residence of a diplomat or persons working for certain international organisations.
Class W	An annex occupied by a dependant relative who is aged 65 or over or who is severely disabled. From 1 April 2014, annexes occupied by relatives aged under 65 or those who aren't severely disabled may qualify for a 50% discount.

Long-term empty properties

Any properties which are left empty and substantially unfurnished for a period of one year or more will attract a long-term empty premium of 100%.

If a property has already been empty for 5 years or more, you will pay 200%.

If a property has already been empty for 10 years or more, you will pay 300%.

The empty homes premium is based upon the property, and not property ownership.

A change of ownership will have no impact on the premium, you will be responsible for the premium from the date of purchase. The additional charge can be removed by bringing a property back into use or you may not be required to pay the premium if your long-term empty property meets one of the exceptions listed below.

Class	Details
E	A property which is or would be someone's sole or main residence if they were not residing in job-related armed forces accommodation
F	Annexes forming part of, or being treated as part of, the main home
G	A property being actively marketed for sale (12 months limit)
H	A property being actively marketed for let (12 months limit)
I	Unoccupied properties which fell within exempt Class F and where probate

	has recently been granted (12 months from grant of probate/letters of administration)
M	Empty properties requiring or undergoing major repairs or structural alterations (12 month limit)

If the premium affects you, we will send you a council tax bill. Premium exception can only be applied from 1 April 2025.

From 1 April 2025 an additional council tax empty premium of 100% will be charged on second homes after a year. There will be exceptions to the second home premium.

Class	Details
E	A property which is or would be someone's sole or main residence if they were not residing in job-related armed forces accommodation
F	Annexes forming part of, or being treated as part of, the main home
G	A property being actively marketed for sale (12 months limit)
H	A property being actively marketed for let (12 months limit)
I	Unoccupied properties which fell within exempt Class F and where probate has recently been granted (12 months from grant

	of probate/letters of administration)
J	Job related properties
K	Occupied caravan pitches and boat moorings
L	Seasonal homes where year-round, permanent occupation is prohibited, specified for use as holiday accommodation or planning condition prevent occupancy for more than 28 days continuously

Instalments

Council tax is usually paid in 10 instalments, April to January, on the first or 15th of the month, unless paying by direct debit. Cash payers have the option of paying in 12 monthly instalments. Where requests are received after 17 March, the number of instalments will be reduced accordingly, dependant on the number of remaining months in the financial year.

Severe hardship

Under Section 13A of the Local Government Finance Act 1992 the Council may reduce the amount of council tax you are required to pay if you are experiencing severe financial hardship as a result of unforeseen circumstances. Any application must be made in writing, and clearly marked Section 13A to:

Lewisham Council
Council Tax
PO Box 58993
London SE6 9GZ

You will need to provide full income and expenditure information and details of the exceptional circumstances.