



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 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](#). If you are unable to use the online service you can also contact the VOA on 03000 501 501

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

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

Additional charges

This year, your council tax bill shows two percentage changes:

* All councils can raise bills by 2.99%. On the bill this is rounded to one decimal place and appears as 3%.

** Additionally, the government has allowed councils that provide adult social care services, like Lewisham, to charge an additional “precept” increasing bills by 2%. This is called the adult social care precept.

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.

Short term empty properties

From 1 April 2023 if your property is empty and unfurnished, there is no longer a reduction available. Prior to 1 April 2023 you may have been entitled to up to 28 days 100% discount.

Long-term empty properties

Any properties which are left empty and substantially unfurnished for a period of two years 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 only be removed by bringing a property back into use.

If the premium affects you we will send you a Council Tax bill.

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 providing they request this in writing no later than 23 March 2023. Where requests are received after 23 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.