



Frequently asked questions about Council Tax

This document hopes to answer some of the most common queries we receive regarding Council Tax.

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What is Council Tax and what is it used for?

Council Tax is a tax you pay to your local council, so that – depending on which type of council they are – they can deliver services like:

- rubbish and recycling collections
- street cleansing and mechanical sweeping
- investments into private affordable housing
- education and libraries
- police and fire services
- adult social care

The table below depicts examples of some of the services managed by Babergh and Mid Suffolk, and comparable services run by Suffolk County Council. It intends to illustrate the differences in responsibilities that the two councils have. Your Council Tax will payments may go towards any of these services.

Examples of local services managed by Babergh Mid Suffolk District Councils	Examples of comparable local services managed by Suffolk County Council
Rubbish and recycling collections, and clearing fly-tipping on public land	Waste disposal (disposal of household waste, and the management of 11 recycling centres)
Street cleansing and mechanical sweeping	Street lighting, traffic signals and pedestrian crossings
Planning applications	Planning applications for mineral developments (for example, quarrying)

Usually, you will have to pay Council Tax if you are aged 18 or over, and own or rent a home.

How is my Council Tax bill calculated?

How much you pay will depend on two things:

1. The Council Tax band your property is placed in. There are eight bands (A-H) and they are based on property value. The highest paying band is Band H
2. The level of Council Tax set each year by your local council

Your Council Tax bill will provide a breakdown of who your money will be paid to. In Babergh and Mid Suffolk, your Tax payment will be split between:

- Suffolk County Council
- Adult Social Care (Suffolk County Council)
- Babergh District Council **or** Mid Suffolk District Council (depending on which district you live in)
- Your local town or parish council (if you have one)
- Police & Crime Commissioner

What do I do if I think my Council Tax band is wrong?

Your home has been allocated a band (A-H) according to its market value on 1 April 1991. The Valuation Office Agency (VOA) is responsible for Council Tax banding, so you will need to contact them if you disagree with your band.

[Check your Council Tax band](#) via the VOA's online service.

You can also use the same online service to challenge your band. You are only able to make a challenge if you have been the Council Tax payer for less than six months.

You will also need to provide [evidence that supports your challenge](#).

My Council Tax bill has increased this year

Babergh

The table below presents the increase in Council Tax that people who live in Babergh will pay in 2022/23, compared to the amount paid in 2021/22.

The first column presents the authorities who each receive a portion of your Council Tax. Your bill may also show an amount that you pay to your local town or parish council, if you have one.

The middle column presents the increase (as a percentage) in the amount you will pay to each authority in 2022/23.

The final column presents what these increases will equate to, each week, for a Council Tax **Band B** property in Babergh.

Name of authority	Percentage increase in 2022/23	Weekly increase for people who pay Council Tax on a Band B property (in Babergh)
Babergh District Council	2.00%	5p
Suffolk County Council	2.99% (1% for adult social care, 1.99% for general Council Tax)	62p
Police and Crime Commissioner	4.2%	15p

Mid Suffolk

The table below presents the increase in Council Tax that people who live in Mid Suffolk will pay in 2022/23, compared to the amount paid in 2021/22.

The first column presents the authorities who each receive a portion of your Council Tax. Your bill may also show an amount that you pay to your local town or parish council, if you have one.

The middle column presents the increase (as a percentage) in the amount you will pay to each authority in 2022/23.

The final column presents what these increases will equate to, each week, for a Council Tax **Band B** property in Mid Suffolk.

Name of authority	Percentage increase in 2022/23	Weekly increase for people who pay Council Tax on a Band B property (in Mid Suffolk)
Mid Suffolk District Council	0.00%	0p
Suffolk County Council	2.99% (1% for adult social care, 1.99% for general Council Tax)	62p
Police and Crime Commissioner	4.2%	15p

Further information

For more information about your Council Tax bill, please [visit our Council Tax and Parish Charges webpage](#). The documents linked to from this webpage provide further information about changes to your Council Tax bill.

You will also be able to access information about Council Tax charged in 2021/22.

If you pay by direct debit

If you pay your Council Tax bill by direct debit, and your bill has increased, you do **not** need to do anything. Your direct debit payments will be automatically adjusted.

The £150 government Council Tax rebate

In February 2022, the government announced it would be helping people with rising energy costs, via a Council Tax rebate.

- People who live in a household with a Council Tax band of A-D will receive the rebate
- The rebate will be a payment – not a reduction in bill
- The rebates will be paid out from April 2022
- The rebate will not need to be repaid
- Discretionary funding will be made available for those who live in households with a Council Tax band of E-H

For more information, please [visit our Council Tax Bill further information webpage](#).

[Read the £150 government Council Tax rebate leaflet](#)

How to pay

Council Tax can be paid once a year, in two half yearly instalments or in ten monthly instalments. Most people pay for their Council Tax in ten monthly instalments.

If you would like to split your payments further, you are also able to pay for your Council Tax in twelve monthly instalments. To arrange this, please [complete our Council Tax enquiry form](#).

Set up a direct debit

The easiest way to pay Council Tax is via direct debit.

Customers who live in **Babergh** can choose to set their direct debit to be paid on the 1st, 8th, 15th, 22nd or 28th of each month.

[Set up a direct debit to pay Council Tax in Babergh](#)

Customers who live in **Mid Suffolk** can choose to set their direct debit to be paid on the 1st, 8th, 14th, 22nd or 28th of each month.

[Set up a direct debit to pay Council Tax in Mid Suffolk](#)

Change the date of a direct debit

If you already pay by direct debit and you would like to change the date that your payment is taken on, you will need to [contact us](#).

Pay online

You can pay your Council Tax bill online, with a debit or credit card. There are no surcharges for using this service.

[Pay Council Tax online](#)

Customers who live in Babergh or Mid Suffolk can use their service. You will need to quote your Council Tax account reference number when you pay. This information is printed towards the top right-hand corner of your Council Tax bill.

If you are a Babergh resident, your account reference number will be eight digits long and will start with the number '4'.

If you are a Mid Suffolk resident, your account reference number will be eight digits long and will start with the number '5'.

Every year, we produce a guide to Council Tax bills in Babergh and Mid Suffolk. These are mockup bills that customers can use to better understand the structure of their bill – and where to find different pieces of information. Access the guides via our [Council Tax and Parish Charges webpage](#).

Other ways of paying

You can also pay Council Tax:

- over the phone (via our 24-hour automated service). Access this service by calling 0300 123 4000 and selecting Option 1
- by bank transfer or standing order
- at a Post Office or Paypoint

For further information about these methods of paying, please access the relevant webpage:

- [Paying Council Tax in Babergh](#)
- [Paying Council Tax in Mid Suffolk](#)

Help and support with your bill

There is a lot of support available to help people who may face difficulties in paying their Council Tax bill.

Council Tax Reduction

Babergh and Mid Suffolk operate a Council Tax reduction (CTR) scheme. You may receive CTR if you are on a low income (even if you are working). CTR is **not** a payment, but a reduction to your bill total.

Whether you qualify for CTR – and how much reduction you may be awarded – will depend on:

- the amount you are liable to pay
- family circumstances
- your income and savings
- who else lives with you, and what their situation is

If you think you may qualify, you can use our [online CTR calculator](#) to find out. The calculator will ask you questions about things like whether you currently pay Council Tax, and whether you have savings.

If you qualify, you can [submit a CTR claim online](#). The claim does **not** have to be made in one single session.

When you make a claim, we will let you know what evidence you will need to provide. Examples of evidence you might need to include are:

- bank statements
- proof of income
- award letters

Discretionary Financial Assistance

Discretionary Financial Assistance (DFA) is a payment made to you by the Councils, that you can use to reduce your Council Tax bill. DFA is intended to help people who are experiencing a short-term, exceptional financial problem. These payments come from a limited fund every year and are almost always 'one-off' payments.

DFA can be paid to **anyone** who pays Council Tax – this is regardless of whether the customer receives Council Tax Reduction or any other type of exemption or discount.

We independently review every DFA request. We will look at things like:

- your income and savings
- any loans or debt you may have
- whether you, or someone in your family, is ill or disabled

[Apply for DFA online](#)

Exemptions and discounts

Generally, when an **exemption** applies – no Council Tax will need to be paid.

If an exemption doesn't apply, you may qualify for a **discount** (or **disregard**). Qualifying for either would mean that you receive a reduction on your bill. Sometimes, exemptions and discounts can be backdated.

Exemptions can be split into two categories – people-based exemptions and property-based exemptions.

In some cases, people who have a disregard may qualify for an exemption. An example of this is where everyone who lives in a property is a full-time student.

Every situation is individual. The Councils will be able to tell you about any discounts, exemptions or other financial support that you may be entitled to.

For information about the reductions, exemptions, discounts and other support we can provide, please [visit the Exemptions, discounts and premiums section of our website](#).

Other queries

I want to sign up for an online Council Tax account

Our customers can set up an online account (called a 'MyAccount') to manage their Council Tax online. You will need your latest Council Tax bill to hand. You will need to quote your Council Tax account reference number. This information is printed towards the top right-hand corner of your Council Tax bill.

If you are a Babergh resident, your account reference number will be eight digits long and will start with the number '4'.

If you are a Mid Suffolk resident, your account reference number will be eight digits long and will start with the number '5'.

Every year, we produce a guide to Council Tax bills in Babergh and Mid Suffolk. These are mockup bills that customers can use to better understand the structure of their bill – and where to find different pieces of information. Access the guides via our [Council Tax and Parish Charges webpage](#).

[Register for an online Council Tax account](#)

My direct debit wasn't taken

If two attempts have been made to take your direct debit payment – and both have failed – no further attempt will be made. If this has happened to you, you will need to set up your direct debit again.

Please refer to [Set up a direct debit](#) for information about how to do this.

I have moved house, or am about to move

If you have moved house – within the districts, or out of them – you can tell us about this change online. You do **not** need an online account to do this.

[Change my address \(Babergh residents\)](#)

[Change my address \(Mid Suffolk residents\)](#)

When accessing the relevant link above, scroll down on the page to the heading 'Tell us that you have moved home'.

Under 'View change of address services', you will be presented with the following options:

Option	Select this option if...
I am moving within ___ District Council's area	You are moving house within the district you currently live in
I am moving out of ___ District Council's area	You are moving house outside of the district you currently live in
I am moving into / I am new to ___ District Council's area	You are moving to the district of Babergh or Mid Suffolk for the first time (you can also select this option if you have previously lived within either district, but moved away)
I am moving to live with parents/family or friends where I will not be liable for Council Tax	You are moving in with family or friends (or other) who live in Babergh or Mid Suffolk, but you will not personally be liable for Council Tax
I am moving to live in a property where I only pay rent and have a tenancy or licence for the part of the property (a House of Multiple Occupation (HMO))	You are moving into a HMO where you will not personally be liable for Council Tax. An HMO is a house rented by at least three people - who are not from one 'household' - who share living areas (for example, the kitchen)

If you are moving house within either district and you currently receive Council Tax Reduction, you will **also** need to complete our [online change in circumstances form](#).

I have changed my name

There are two ways you can tell us about a name change.

If you have an online account, you are able to change your name by logging in to it and updating your personal details.

If you do not have an online account, you need to notify us of a name change by phoning us. Phone 0300 1234000 and select Option 2 to speak with a customer service advisor about Council Tax, Housing Benefit or housing rents. Our phone lines are open from 8.45am-5.00pm, Monday to Friday. On Tuesdays, our phone lines are open from 10am-5pm.

I need to tell you about a change in circumstances

If you are moving home, please refer to [I have moved house, or am about to move](#).

If you have changed your name, please refer to [I have changed my name](#).

If you need to report another change in circumstances – which may affect any Council Tax Reduction you currently receive – you need to tell us straightaway. We will need the changes **in writing** (via our online form, or by post).

If we don't learn of a change in circumstances within 21 days, we may impose a fine of £70.

[Report a change in circumstances \(online form\)](#)

You do not need to complete the form in one sitting. When you open the form, you will be provided with a form reference (a 12 character code that is made up of letters and numbers). If you wish to return to the form later, you will be able to access it via your form reference.

Examples of things you need to report are:

- if your income, or amount of savings, changes
- if your rent changes
- if someone moves in or out

You might also need to provide evidence of your change in circumstances.

Examples of evidence you might need to provide are:

- your latest pay or pension slips
- letters from the Department for Work & Pensions

[Submit evidence online](#)

When submitting evidence online, you will need to quote your claim reference number. This will be seven digits long.

When you report a relevant change and your claim has been accepted and registered on the system, we will provide you with a claim reference number. This can take up to four weeks from original submission.

For further information, please [visit our Report a change webpage](#).

I need to tell you about the death of a resident

Once a death has been [registered with Suffolk County Council](#), you will be able to use the government's 'Tell Us Once' service. Once you have provided this service with the relevant information, it will notify:

- the Department for Work & Pensions
- HM Revenue & Customs
- HM Passport Office
- Driver & Vehicle Licensing Agency
- Veterans UK (if applicable)
- the deceased's local council

about the death. You will not need to do anything else or contact us directly – we will update our records (including Council Tax information) as appropriate.

The registrar who registers the death will tell you how to access Tell Us Once (they will also give you a unique reference number).

When you receive your unique reference number, you must use Tell Us Once within 28 days.

[Visit our Register a death webpage](#) for more information.

[Read further information about the Tell Us Once service](#) (from GOV.UK)

Contact us

If you cannot find the information you need via this document, please contact us for further assistance.

Phone 0300 1234000 if you would like to contact us:

- Select Option 2 to speak to a customer service advisor about queries regarding Council Tax, Housing Benefit or housing rents. Our phone lines are open from 8.45am-5.00pm, Monday to Friday. On Tuesdays, our phone lines are open from 10am-5pm
- Select Option 1 to pay Council Tax via our 24-hour automated service
- Select Option 9 to hear information about common Council Tax queries (for example, making payments, setting up a direct debit and applying for discounts and exemptions). This is a 24-hour automated service

You can also contact us online, via our [online Contact Us form](#). You will be able to direct your message or query to our Council Tax team.

If you would like:

- help with your Council Tax bill (due to COVID-19)
- a copy of your bill
- to pay your Council Tax in 12 instalments
- to make an enquiry about a Council Tax reminder, summons or bill

you can [complete our Council Tax enquiry form](#).

Further resources

[Visit the Council Tax section of our website](#) for more information.

GOV.UK have also produced [a plain English guide to Council Tax](#), which provides a broad overview of information.