

Council Tax – Explanatory Notes 2026/2027



Derby City Council

Council Tax Bands

The Listing Officer at the Valuation Office Agency will have placed your property into one of the eight Council Tax bands listed below. The valuation range uses the open market value of the property as at 1 April 1991. You can see the Council Tax Banding List on the Valuation Office Agency website: voa.gov.uk

The movement in general prices will not be a reason for changing your valuation band. The amount of Council Tax charged for each band depends on the tax set for Band D - the Council Tax for all the other bands is worked out from that figure.

Band	Property Values	Ratio Band D
A	Up to £40,000	6/9
B	£40,001 to £52,000	7/9
C	£52,001 to £68,000	8/9
D	£68,001 to £88,000	9/9
E	£88,001 to £120,000	11/9
F	£120,001 to £160,000	13/9
G	£160,001 to £320,000	15/9
H	Over £320,000	18/9

Council Tax Liability

There is only one Council Tax bill for each domestic property. The person who is liable is normally the person living in the property who either owns or rents it. Couples and co-owners are jointly liable. There are some circumstances where the owner is liable which include:

- The property is a residential care home.
- The property is a house in or intended for multiple occupation
- The property is empty

Reducing your Council Tax

Discounts

The full Council Tax charge is based upon a property being occupied by two or more adults. For Council Tax purposes an adult is classed as someone aged 18 or over. If a property is occupied by one adult, you can get a 25% discount on your Council Tax bill. For Council Tax purposes, some people are not counted when we decide how many adults are living in the property.

These people include:

- anyone under 18 years of age
- 18 and 19 year olds who are at school or have just left school
- full-time students, student nurses, apprentices and young people on youth training schemes
- patients living in hospital or a care home
- people who have learning difficulties or have mental health issues - they must be entitled to certain state benefits
- people in prison, unless they are in prison for not paying Council Tax, a fine or detained elsewhere
- people staying in some hostels and night shelters.

A full list appears on the website: derby.gov.uk/counciltax

If, after disregarding a person or persons the number of adults resident is only one, a 25% discount can apply. If all residents are disregarded a 50% discount can apply. This discount does not apply where someone who normally lives in the property is temporarily absent.

Empty and Unoccupied Property Discount

Properties classed as empty and unoccupied will attract a 100% discount for a period of up to 28 calendar days.

This applies from the date the property first becomes empty and unoccupied. If the property remains empty and unoccupied then, on day 29, Council Tax is charged at 100% of the normal occupied rate.

Exemptions

Some occupied or unoccupied properties are exempt from Council Tax. This means there is no Council Tax to pay for a certain period. These include;

Unoccupied properties

- Awaiting probate or letters of administration to be granted or for up to six months after they have been granted
- After being used by a charity that owns them

Occupied properties

- Students' halls of residence or properties where only full time students live
- Occupied only by people who have learning difficulties or mental health issues and who are entitled to certain state benefits

A full list of properties that are exempt appears on the website: derby.gov.uk/counciltax

The Council has the power to reduce Council Tax where discounts and exemptions do not apply. Each case will be judged on its merits, and we will only consider using this power in exceptional circumstances.

Help for disabled people

Your Council Tax may be reduced if a disabled person is living in the property. To get a reduction the property must have one of these:

- a room, other than a bathroom, kitchen or lavatory that is used mainly by the disabled person and is required for meeting the needs as a result of their disability, for example a room used for treatment.
- an extra bathroom or kitchen that is required to meet the needs of the disabled person, or
- enough space for the use of a wheelchair where one needs to be used inside.

You will be charged as if your property was in the next lower valuation band. Homes in Band A can also get a reduction.

Council Tax Support

If you are on a low income, pension, or benefit you may be entitled to some help in paying your bill. If you are not receiving help and think you might qualify then you should apply by visiting the website: derby.gov.uk/benefit-new-claim

Empty Homes Premium	Appeals
<p>An empty homes premium is an additional Council Tax charge levied on some unoccupied and empty properties. From 1st April 2025 the following council tax charges apply:</p> <p>For properties that have been empty and unoccupied for one year or more, but less than five years an empty property premium of 100%, giving a total Council Tax charge of 200%.</p> <p>For properties that have been empty and unoccupied for five years or more, but less than 10 years, an empty property premium of 200%, giving a total Council Tax charge of 300%.</p> <p>For properties that have been empty and unoccupied for ten years or more, an empty property premium of 300%, giving a total Council Tax charge of 400%.</p> <p>If you are the new owner of a property that has been unoccupied and empty for a continuous period of five years prior to you taking ownership and it remains unoccupied and empty you will not be charged a premium for 12 months, from the date you become the owner.</p> <p>There are exceptions that can be applied to the Empty Homes Premium. See derby.gov.uk/counciltax</p>	<p><u>Liability appeals</u></p> <p>You can appeal if you think your bill is wrong because:</p> <ul style="list-style-type: none"> • you are not the person who should pay the Council Tax • your property should be exempt or you should be receiving a discount • you are entitled to a disabled person's reduction. • you are not getting the right amount of Council Tax Support. <p>To appeal, contact the Council Tax team and set out the reasons why you feel the Council's decision is wrong. If you are not satisfied with the outcome of the appeal, or have not received a response to the appeal within two months, you can make a further appeal to the Valuation Tribunal.</p> <p>Telephone: 0303 445 8100 Email: appeals@valuationtribunal.gov.uk Complete the contact form at valuationtribunal.gov.uk</p>
<p>Second homes premium</p> <p>From 1 April 2026, Derby City Council will apply a 100% Council Tax second home premium.</p> <p>A second home is a property that:</p> <ul style="list-style-type: none"> • is furnished, and • is not lived in as anyone's main home. <p>A premium is charged on these properties from the first day they meet this definition.</p> <p>This supports the Government's approach to improving housing availability.</p> <p>There are exceptions that can be applied to the Second Home Premium. See derby.gov.uk/counciltax</p>	<p>You can appeal directly to the Tribunal against a Council Tax Penalty, without first having to contact the Council.</p> <p><u>Appeals against Council Tax Banding</u></p> <p>There are only limited circumstances when taxpayers can challenge their bandings; these include:</p> <ul style="list-style-type: none"> • after demolition • conversion of houses to flats • physical changes in locality affecting value. • if you think your property has not been valued correctly. <p>And within six months of:</p> <ul style="list-style-type: none"> • a band change to your property made by the Listing Officer • a band change to a similar property to yours made by the Tribunal • becoming liable to pay Council Tax on a property. <p>Appeals should be made directly to the Listing Officer:</p>
<p>Council Tax Instalments</p> <p>You can pay your current year Council Tax over 12 monthly instalments. To receive 12 instalments you must have made your request by 15 April 2026 and then you will receive a new bill which shows instalments running from April 2026 to March 2027.</p> <p>To apply visit derby.gov.uk/apply</p>	<p>ctinbox@voa.gov.uk Telephone 03000 501 501 gov.uk/challenge-council-tax-band</p> <p>Appealing against your liability or your band does not allow you to withhold payment of your Council Tax. You should continue to pay as normal and, if your account is amended following an appeal, you will be advised of your revised payments.</p>
<p>Telling the Council Tax team of any changes</p> <p>To tell us that you have moved home or a change in other circumstances (for example; that someone has died or that you should no longer be receiving a discount) then you need to complete the online form here derby.gov.uk/counciltax/changes</p> <p>You must tell the Council Tax team of any change which may affect your Council Tax liability within 21 days of that change. Failure to do so, may lead to a penalty of £70.</p>	

We can give you this information, or your bill, in any other way, style or language that will help you access it. Please contact us on 01332 642428 or Derby.gov.uk/signing-service

Punjabi

ਇਹ ਜਾਣਕਾਰੀ ਅਸੀਂ ਤੁਹਾਨੂੰ ਕਿਸੇ ਵੀ ਹੋਰ ਤਰੀਕੇ ਨਾਲ, ਕਿਸੇ ਵੀ ਹੋਰ ਰੂਪ ਜਾਂ ਢੰਗ ਵਿੱਚ ਦੇ ਸਕਦੇ ਹਾਂ, ਜਿਹੜੀ ਇਸ ਤੱਕ ਪਹੁੰਚ ਕਰਨ ਵਿੱਚ ਤੁਹਾਡੀ ਸਹਾਇਤਾ ਕਰ ਸਕਦੀ ਹੋਵੇ। ਕਿਰਪਾ ਕਰਕੇ ਸਾਡੇ ਨਾਲ ਇੱਥੇ ਸੰਪਰਕ ਕਰੋ: 01332 642428 ਜਾਂ derby.gov.uk/signing-service/

Polish

Aby ułatwić Państwu dostęp do tych informacji, możemy je Państwu przekazać w innym formacie, stylu lub języku. Prosimy o kontakt: 01332 642428 lub derby.gov.uk/signing-service/

Slovak

Túto informáciu vám môžeme poskytnúť iným spôsobom, štýlom alebo v inom jazyku, ktorý vám pomôže k jej sprístupneniu. Prosim, kontaktujte nás na tel. č.: 01332 642428 alebo na stránke derby.gov.uk/signing-service/

Urdu

یہ معلومات ہم آپ کو کسی دیگر ایسے طریقے، انداز اور زبان میں مہیا کر سکتے ہیں جو اس تک رسائی میں آپ کی مدد کرے۔ براہ کرم 01332 642428 یا derby.gov.uk/signing-service/ پر ہم سے رابطہ کریں