







# Your Council Tax and Business Rates Explained

April 2026 - March 2027

Tameside Metropolitan Borough

# Contents



## Council Tax


| | |
|---|---|
| How to pay your bill | 3 |
| Accessibility | 3 |
| Getting help to pay your Council Tax bill | 4 |
| Debt Advice | 4 |
| Council Tax Support Scheme | 5 |
| Cash Box Credit Union | 5 |
| Feel the Benefit of impartial energy advice | 6 |
| Discounts | 6 |
| Changed your circumstances? | 6 |
| Appeals | 7 |
| Customer Services | 8 |
| How your Council Tax is calculated | 9 |
| Our Income and Expenditure | 9 |


## Business Rates


| | |
|---|---|
| How to pay your bill | 10 |
| Accessibility | 10 |
| Electronic Billing | 10 |
| Reliefs | 10 |
| Changed your circumstances? | 10 |
| Getting help to pay your Business Rates bill | 11 |
| Hardship Relief for Business Rates | 11 |
| Debt Advice | 11 |
| Rateable Value | 11 |
| Appeals | 12 |
| Rating advisers | 12 |
| Rating Multiplier | 12 |
| Information Supplied with Demand Notices | 13 |
| Subsidy Control | 13 |
| **How to contact us** | 14 |


## Helping Hand Tameside can signpost you to services who can support you with:

- Taking control of your money and seeing if you're entitled to financial support
- Improving your mental health and wellbeing
- Housing problems
- Building your work skills and finding routes into employment
- Getting online and building confidence with new technology
- Finding food support and help with childcare
- Becoming more energy efficient and finding available energy support




Visit **www.tameside.gov.uk/helpinghand**

# Council Tax



## Electronic Bills

You can now opt to receive all Council Tax bills by email. This will help the Council make vital savings on printing and postage which can be used to fund other important services and help the environment by reducing paper waste and carbon emissions.

To do this please visit www.tameside.gov.uk/counciltax/ebilling and complete the form.

# How to pay your bill

## Direct Debit

Direct Debit is the easiest way to pay your bill it is safe, secure, and automated. You do not have to worry about when to make a payment, we will do the work for you. Complete the online Direct Debit form by visiting www.tameside.gov.uk/payments#dd

Direct Debit payments can be taken from your bank on the 1st, 15th or 23rd of each month.

## Online

To make a payment online go to www.tameside.gov.uk/payments

## Automated Payment Line

To make a payment by telephone dial 0330 008 1605

## Self-Service

To check your Council Tax balance and inform us of any changes, register for the self-service system.

Visit tameside.gov.uk select Council Tax and click on self-service.

Payments can also be made:

- At the Post Office
- At any payzone outlet, using your Council Tax bill
- Monthly, weekly or fortnightly.

If you want to change the frequency of your payments please email counciltax@tameside.gov.uk to confirm.

# Accessibility

If required we can provide a copy of your bill in braille, audio, large print or in a different language. To request this please telephone 0161 342 2045.

# Getting help to pay your Council Tax bill

If you are finding it difficult to pay your bill, please make early contact by calling 0161 342 2045. We will discuss any reductions you may be entitled to and help to ensure you are claiming any relevant benefits you may not be aware of.

If you are falling behind with payments you can complete a budget planner here and we will use this information to set up an affordable repayment arrangement with you.

We can also offer you help and support with the Money Advice and Pensions Service. The Money Advice and Pensions Service provide free, impartial financial guidance to millions of people through their consumer websites, their call centre, and their webchat service.

If you would like to be referred to the free confidential service, please contact 0161 342 2045 or visit their website www.moneyadviceservice.org.uk

We don't only help with finances, we can offer a range of support and advice relating to mental health, employment and emergencies. Please visit Advice Tameside Referral Tool - Tameside MBC for further information.

# Debt Advice

**Welfare Rights & Debt Advice Service**
Website:
www.tameside.gov.uk/welfarerights
Telephone: 0800 074 9985
(Monday and Wednesday 9.30am – 12.30pm)

Detailed below are other agencies, which offer free advice:

**Tameside Citizens Advice Bureau**
www.tamesidecab.org.uk
Tel: 0808 278 7805

**National Debt line**
www.nationaldebtline.org
Tel: 0808 808 4000

**Advice Tameside**
www.tameside.gov.uk/helpinghand

**Housing Advice**
www.tameside.gov.uk/Housing/HousingServices
Tel: 0161 331 2700

**Shelter England**
www.shelter.org.uk
Tel: 0808 800 4444

# Council Tax Support Scheme

The Council Tax Support Scheme provides financial assistance to Council Taxpayers on a low income whether they rent or own their own home, or live rent-free, by reducing the amount of Council Tax they have to pay.

The Council will look at the money you and your partner have coming in as well as your savings, age, children and other circumstances to work out if you qualify for Council Tax Support.

If you have given Universal Credit permission to share your information with the Council, you do not need to submit a new claim or supply proof of your award.

From 1 April 2025 the Council Tax Support scheme changed to an income banded scheme. All pension age claims are not affected; the change is for working age claimants only.

To check the working age income bands and disregards, claim Council Tax Support or report a change of circumstance go to the website:
Benefits in Tameside - Tameside MBC

The main aspects of the Council Tax Support Scheme 2026/2027 for working age claimants are

- A maximum reduction of 75% of a Band A council tax charge
- A maximum of 2 children will be factored in when we calculate your entitlement
- If you have more than £6000 in savings and/or capital, you will not qualify
- All Council Tax Support claims are reviewed every 12 months
- There are no non-dependant deductions on working age claims
- You only need to inform the Benefit Service of a change in your income if it increases or decreases by more than £50 per week
- Backdates may be considered up to one month

# Cash Box Credit Union

Cash Box Credit Union is a community savings and loan cooperative, where members pool their savings to lend to one another and help run the credit union.

You can join Cash Box if you live or work in Tameside and Glossop, and they offer a safe place to save your money and somewhere to borrow at low rates of interest.

Cash Box aims to promote financial inclusion by offering secure savings and affordable loan products.

They currently offer a variety of savings accounts, low interest loans and (by arrangement with your employer) payroll deductions. You can view more information here Home | Cash Box Credit Union.

# Feel the Benefit of impartial energy advice

Greater Manchester Combined Authority and its partners are offering personalised advice to help you understand how energy-efficient upgrades can make your home warmer, lower your energy bills, and contribute to making our city-region a greener, fairer place to live. They can also identify if you qualify for free or discounted upgrades, based on your situation.

Visit gmca.retrofitportal.org.uk/home to check your eligibility.

# Discounts

100% Council Tax charge assumes there are two adults living in the property. If only one adult lives in a property, you can apply for your bill to be reduced by 25%, each year.

Some people are not counted when looking at the number of adults resident in a property if they meet certain conditions which may give you a discount.

For a full list of all discounts or for further information visit: www.tameside.gov.uk/counciltax/discounts

## Disability Reduction

If you or someone who lives with you (adult or child) has a room or an extra bathroom or kitchen, or extra space in your property to meet special needs relating to a disability, you may be entitled to a reduction in your Council Tax.
Your bill may be reduced to the charge for the band below what is shown on the valuation list for your property. If your home is in Band A you will already be in the lowest Council Tax band, however, you may still qualify for a reduction.

To apply for this discount please visit www.tameside.gov.uk/counciltax/discounts.

# Changed your circumstances?

You must tell us immediately of any changes that will affect your bill, by visiting www.tameside.gov.uk/counciltax

These are some of the changes that must be reported:

- If you move house
- Someone comes to live with you
- Someone leaves your property
- You should be or are no longer entitled to a discount, exemption or disability reduction
- Cease to be employed or start work

If your bill shows that a discount, exemption, or disability reduction has been applied, you must tell Tameside Council within 21 days of any change in circumstances which may affect your entitlement to that discount, exemption or disability reduction.

If you fail to do so you may be required to pay a penalty of £70.

## Second Homes Premium

Properties which the council class as a second home will be charged 200% Council Tax from 1 April 2025. This is known as a premium charge.

## Empty Property Charges and Long-Term Empty Premiums

If a property is empty, 100% Council Tax is charged from the first day it becomes empty.

If the property is unfurnished and has been empty for more than 12 months, 200% Council Tax is charged, 300% if empty between 5 and 10 years, and 400% if empty over 10 years. These increased charges are known as premiums. If you are thinking of buying or renting an empty property, check how long it has been empty for as you will be liable for the premium charges from the day you become responsible for the property, if you don't immediately occupy it.

| Period property has been empty | Charge |
|---|---|
| Less than 1 year | 100% |
| Between 1 year and 5 years | 200% |
| Between 5 and 10 years | 300% |
| 10 years or more | 400% |

## Premium Charge Exceptions

There are some mandatory exceptions which apply to the Long-Term Empty Premium and/or the Second Home Premium.

These exceptions only apply from Tuesday 1 April 2025 and cannot be backdated. For more information on empty properties and exceptions please visit www.tameside.gov.uk/Revenues/Council-Tax-Empty-Properties-Frequently-Asked-Questions

To view the Councils Long Term Empty Property and Second Homes Policy please visit Long-term-empty-and-second-homes-policy.pdf

# Appeals

## Property Bands

The Valuation Office Agency (VOA) set Council Tax Bandings, and any appeals should be made directly with them. You may appeal against your property banding by visiting www.gov.uk/government/organisations/valuation-office-agency

## Council Tax

You may also appeal if you think that you are not liable to pay Council Tax, or think you are entitled to a discount, exemption or disability reduction. For example, because you are not the owner, or because the property is exempt, or you believe we have made a mistake in calculating your bill or you have been refused a discount, exemption or disability reduction. If you wish to make an appeal on these grounds, you must first notify us in writing so that we can review the case. Please email counciltax@tameside.gov.uk

Making an appeal does not allow you to withhold payment of Council Tax. Payments should continue to be made in accordance with the instalments shown on your bill. If your appeal is successful, you will be entitled to a refund of any overpaid Council Tax.

## Discretionary Hardship Payments for Council Tax

If you're struggling to pay your Council Tax bill you can apply for a hardship payment. Read our policy Section-13A-Policy.pdf for more information. You need to continue to make some contribution to your Council Tax while your application is being considered, even it is not the full instalment amount.

To apply for a hardship payment please use our online form.

You will need to:

- provide details of your income and expenses
- provide your last 3 months bank statements
- show that you have taken all reasonable steps to resolve your financial difficulties

We will:

- ensure you are claiming any relevant benefits you may not be aware of
- discuss any reductions you may be entitled to
- signpost you to help and assistance with any other debts you may have
- set up an affordable repayment arrangement to get you back on track

# Customer Services

Customer Services offers advice on Council Tax issues including discounts, exemptions and can help to make a claim for Council Tax Support or notify a change of circumstances.

If you need help to make a claim for Housing Benefit or Council Tax Support or report a change of circumstance, either face to face or over the telephone an appointment can be made with Customer Service staff. For full details of our Customer Services opening hours please visit www.tameside.gov.uk/customerservices or telephone, 0161 342 2284.

# How your Council Tax is calculated

Most homes are subject to Council Tax. There will be one bill per home whether it is a house, bungalow, flat, maisonette, mobile home or houseboat, and whether it is owned or rented. The Valuation Office Agency has allocated each property to one of eight valuation bands according to its market value on 1st April 1991.

| Property Valuation Band | Tameside Services £ | Mayoral Precept) £ | Mayoral – Fire Services £ | Mossley Precept £ | Tameside Total £ | Mossley Total £ |
|---|---|---|---|---|---|---|
| **A** (Up to and including £40,000) | 1,338.25 | 190.20 | 102.63 | 102.63 | **£1,631.08** | **£1,638.28** |
| **B** (£40,001 - £52,000) | 1,561.29 | 221.90 | 119.74 | 119.74 | **£1,902.93** | **£1,911.33** |
| **C** (£52,001 - £68,000) | 1,784.33 | 253.60 | 136.84 | 136.84 | **£2,174.77** | **£2,184.37** |
| **D** (£68,001 - £88,000) | 2,007.38 | 285.30 | 153.95 | 153.95 | **£2,446.63** | **£2,457.44** |
| **E** (£88,001 - £120,000) | 2,453.46 | 348.70 | 188.16 | 188.16 | **£2,990.32** | **£3,003.53** |
| **F** (£120,001 - £160,000) | 2,899.54 | 412.10 | 222.37 | 222.37 | **£3,534.01** | **£3,549.62** |
| **G** (£160,001 - £320,000) | 3,345.63 | 475.50 | 256.58 | 256.58 | **£4,077.71** | **£4,095.72** |
| **H** (More than £320,000) | 4,014.76 | 570.60 | 307.90 | 307.90 | **£4,893.26** | **£4,914.88** |

This table details the amount of Council Tax payable by band, including Mossley Parish precept.

# Our Income and Expenditure

The Council's funding is mainly made up of Central Government grants and money raised through Council Tax and locally retained Business Rates.

You can view detailed information regarding the expenditure of the Council and precepting authorities at Our-Budget-Explained-2026-27.pdf

# Business Rates



## How to pay your bill

### Direct Debit

Direct Debit is the easiest way to pay your bill it is safe, secure, and automated. You do not have to worry about when to make a payment, we will do the work for you. Complete the online Direct Debit form by visiting www.tameside.gov.uk/payments#dd.

Direct Debit payments can be taken from your bank on the 1st, 15th or 23rd of each month.

### Online

To make a payment go to tameside.gov.uk/payments

### Self-Service

To check your Business Rates balance and inform us of any changes, register for the self-service system.

Visit tameside.gov.uk select Business Rates and click on self-service.

Payments can also be made:

- At the Post Office
- At any payzone outlet, using your bill

## Accessibility

If required we can provide a copy of your bill in braille, audio, large print or in a different language. To request this please telephone 0161 342 2233.

## Electronic Billing

From 2026/2027 all Business Rates bills will be sent by email. This will help the Council make vital savings on printing and postage which can be used to fund other important services and help the environment by reducing paper waste and carbon emissions. If you have received a paper bill, provide your email address to businessrates@tameside.gov.uk and quote your reference found on the front of your bill.

## Reliefs

You may be entitled to a reduction on the amount of Business Rates you pay. For a list of reliefs available please visit www.gov.uk/apply-for-business-rate-relief

## Changed your circumstances?

You must tell us immediately of any changes that will affect your bill, by visiting www.tameside.gov.uk/business/rates

These are some of the changes that must be reported:

- If you vacate your property
- You change your business name
- Your property becomes empty
- You should be or are no longer entitled to a relief

If your bill shows that a relief has been applied, you must tell Tameside Council within 21 days of any change in circumstances which may affect your entitlement to that relief.

# Getting help to pay your Business Rates bill

If you are experiencing difficulties paying your bill, please make early contact by calling 0161 342 2233.

We will identify any reliefs you may be entitled to that you may have not claimed and may be able to extend your payment instalments.

# Hardship Relief for Business Rates

Hardship relief is a rate relief which may be awarded at the discretion of the Council to ratepayers who are suffering exceptional financial hardship in payment of their Business Rates. You can view the Councils Relief Policy here Discretionary-Rate-Relief.pdf

You will need to:

- Provide the last 2 years of trading accounts
- Your last 2 months bank statements
- Full details of any investment or debt owed by your business
- An explanation why paying business rates is causing hardship
- Details of how your business serves the community

We will:

- ensure you are claiming any relevant reliefs you may not be aware of
- signpost you to help and assistance
- set up an affordable repayment arrangement to get you back on track

To apply for hardship relief please complete and return the form found here Hardship relief application form.

# Debt Advice

**Welfare Rights & Debt Advice Service**
Website:
www.tameside.gov.uk/welfarerights
Telephone: 0800 074 9985
(Monday and Wednesday 9.30am – 12.30pm)

Detailed below are other agencies, which offer free advice:

**Tameside Citizens Advice Bureau**
www.tamesidecab.org.uk
Tel: 0808 278 7805

**National Debt line**
www.nationaldebtline.org/EW
Tel: 0808 808 4000

**Advice Tameside**
www.advicetameside.org.uk

**Business Debt Helpline**
www.businesshelpline.uk

# Rateable Value

Apart from properties that are exempt from Business Rates, each non-domestic property has a rateable value which is set by the Valuation Officers of the Valuation Office Agency (VOA).

Information is available at www.gov.uk/introduction-to-business-rates.

The rateable value of your property is shown on the front of your bill. This broadly represents the yearly rent the property could have been let for on the open market on a particular date.

For the revaluation that came into effect on 1st April 2026, this date was set as 1st April 2024. The Valuation Officer may alter the value if circumstances change. The ratepayer (and certain others who have an interest in the property) can appeal against the value shown in the list if they believe it is wrong. Full details on your rights of appeal are available from the Valuation Office Agency. Your billing authority can only backdate any Business Rates rebate to the date from which any change to the list is to have effect. If you are concerned that your business rates may be incorrect, you can check the information the VOA has used and let them know if something is incorrect using this guide: www.gov.uk/guidance/check-andchallenge-your-business-rates-valuationstep-by-step.

Going forward the revaluations will be done every 3 years; the next revaluation is planned for 1st April 2029.

# Appeals

## Rateable Value

he Valuation Office Agency (VOA) set Rateable Values, and any appeals should be made directly with them. You may appeal against your Rateable Value by visiting www.gov.uk/government/organisations/valuation-office-agency

# Rating advisers

Ratepayers do not have to be represented in discussions about their rateable value or their rates bill. Appeals against rateable values can be made free of charge.

# Rating Multiplier

The local authority works out the Business Rates bill by multiplying the rateable value of the property by the appropriate multiplier. There are five multipliers which have been introduced from 01 April 2026 and replace the standard non-domestic rating multiplier and the small business non-domestic rating multiplier.

The non-domestic rating multipliers for 2026/27 will be as follows:

| Non-Domestic Multiplier | Rateable Value | 2026-27 |
|---|---|---|
| Small Retail Hospitality Leisure Multiplier | **Under £51,000** | **38.2p** |
| Small Non-Retail Hospitality Leisure Multiplier | **Under £51,000** | **43.2p** |
| Standard Retail Hospitality Leisure Multiplier | **Between £51,000 to £499,999** | **43.0p** |
| Standard Non-Retail Hospitality Leisure Multiplier | **Between £51,000 to £499,999** | **48.0p** |
| High Value Business Multiplier | **Above £500,000** | **50.8p** |

The Government sets the multipliers for each financial year for the whole of England according to formulae set by legislation. The multipliers are shown on the front of your bill.

# Information Supplied with Demand Notices

Information relating to the relevant and previous financial years in regard to the gross expenditure of the local authority is available www.tameside.gov.uk

# Subsidy Control

The new UK subsidy control regime commenced from 4 January 2023. The new regime enables public authorities, including devolved administrations and local authorities, to deliver subsidies that are tailored for local needs. Public authorities giving subsidies must comply with the UK's international subsidy control commitments. The subsidy control legislation provides the framework for a new, UK-wide subsidy control regime. Further information about subsidy control can be found on the gov.uk website at: www.gov.uk/government/collections/subsidy-control-regime

TAMESIDE IN WORK
#inworkprogression

**Are you a Tameside Resident?**
**Are you in employment on low pay or are self-employed?**
**Would you like free professional support to upskill or increase your earnings?**

If you are interested in this opportunity sign up now!
Email tamesideinwork@tameside.gov.uk
Call 07518299713 Sign up at www.tameside.gov.uk/tamesideinwork

# How to contact us



## Council Tax

tameside.gov.uk/counciltax
counciltax@tameside.gov.uk
0161 342 2045

## Council Tax Recovery

revenuesmail@tameside.gov.uk
Tel: 0161 342 2045

## Business Rates

tameside.gov.uk/businessrates
businessrates@tameside.gov.uk
0161 342 2233

## Benefits

tameside.gov.uk/benefits
benefitsteam@tameside.gov.uk
0161 342 3708

**It's quicker, easier and cheaper to do it on-line**

**www.tameside.gov.uk/counciltaxandbenefits**

**Keep in touch with local news and events by following us on**

**@TamesideCouncil**

