



# Your Council Tax Bill

## 2025 - 2026

# Welcome from the Leader of the Council

---

This is my third budget as Leader of the Council. My plan remains; to develop our vision, ambitions and priorities while delivering a better and brighter future for Trafford. I know nobody likes receiving their Council Tax bill, especially in the current economic climate: but it is essential for funding local services.

Each year, the cost of the services we deliver rises at a significantly faster rate than our income, making managing the budget extremely difficult. In 2025/26 Trafford needed to address a budget gap of £28.6m, on top of already bridging budget gaps of £306m since 2010. The problem is compounded as Trafford is the lowest-funded metropolitan district in Greater Manchester and our Council Tax rate in 2024/25 for a Band D property is amongst the lowest of similar authorities (£1602 compared to an average of £1,760).

In the face of this tough financial challenge, we have taken the considered and responsible decision to ask the government for help, known as Exceptional Financial Support (EFS).

Our request was agreed, resulting in a bespoke referendum principle meaning we can increase Council Tax by 7.49% for 2025/26.

I understand the financial pressures many Trafford residents are facing. We have not made the decision to seek to increase Council Tax lightly, but we have no option if we are to get on a firmer financial footing. We will do everything we can to support those facing financial hardship and encourage those who need it to access the Council's Council Tax Support Scheme (one of the most generous in Greater Manchester), Trafford Assist and Household Support Fund for debt and welfare rights advice.

Please know we are not alone in asking for EFS. A significant number of local authorities have made similar applications.

Rest assured, we will continue to generate alternative funding and income streams, including regeneration of Stretford Mall, Stamford Quarter in Altrincham and Lumina Village in Old Trafford, which are real opportunities for the future.

Despite the challenges, this budget includes £10.4m investment in our social care services, safeguarding vulnerable children, young people and adults and supporting a sustainable care market. Nearly £16m will be spent on highways – improving our roads and prioritising pothole repairs. £42m to modernise leisure and sports facilities, £11m on home adaptations for disabled people

and £6m on parks and green spaces.

I will continue to lobby government for sufficient resources to meet the increasing needs for our services.

Thanks for taking the time to read this leaflet.

Councillor Tom Ross

Leader of Trafford Council.

# Your 2025/2026 Council Tax bill

---

Council Tax is a tax on domestic properties. It is collected by local councils and it helps to pay for services which councils provide, such as education, refuse collection and street lighting. Council Tax is charged on all domestic properties, whether they are rented or owned, and whether they are lived in or not.

This booklet forms part of your 2025/2026 Council Tax bill. In it you can find information and advice, including ways in which you might be able to reduce your bill. This booklet also provides information and advice about the empty-home premium. If you are having difficulty paying your Council Tax, help is available. Please call **0161 912 2220** or visit **[www.trafford.gov.uk/counciltax](http://www.trafford.gov.uk/counciltax)**. The different sections of this booklet are listed below.

**A - Council Tax Support**

**B - Discounts and premiums**

**C - Disability reduction**

**D - Exemptions**

**E - How to apply for a reduction**

**F - Valuation**

# A Council Tax Support

---

## What is Council Tax Support?

If you are a low income household, you may be able to claim Council Tax Support to help you pay your Council Tax bill. This reduces your bill in the same way other discounts do (like single person discount).

## How is Council Tax Support worked out?

To work out how much Council Tax Support you are entitled to, we look at things such as:

- Your family circumstances
- The money you have coming in
- Any benefits you get
- Any savings you have
- The total of your Council Tax bill

Council Tax Support is not only for people who are out of work. Many working people can also claim it.

To find out more, you can visit our website where you can also find how to get help on all different types of support [About Council Tax support](#)

## How do I claim?

If you want to make a new claim for Council Tax Support, simply fill in an online claim form available at **[www.trafford.gov.uk/new-claim](http://www.trafford.gov.uk/new-claim)**. If you are unable to complete the online claim, you can phone us on **0161 912 2220**.

## Working-age income banded scheme

From 1 April 2025, we have introduced a banding scheme for working aged customers. The scheme works by placing your weekly income into a band. If your income changes but it remains in the same band, the amount of support you get won't change. The amount of support only changes if the income you receive changes and moves you into another band. Find out

more about the new scheme here [About Council Tax support](#)

## **Change in Circumstances**

You must tell us if your circumstances change. For example, if someone moves into or out of your property, or your income or savings and investments change. Report your changes online at: **[www.trafford.gov.uk/benefit-changes](http://www.trafford.gov.uk/benefit-changes)**

# **B Discounts and premiums**

---

## **Single adult discounts**

If there is only one adult living at the property, as a general rule we will take a 25% discount off your bill. In certain circumstances, if you are an adult living alone you will qualify for a discount of 50% if you are a 'disregarded person' (see below).

## **Discounts for households with more than one adult**

If there is more than one adult living in your household but one is a 'disregarded person', you might be entitled to a 25% discount.

If all of the adults living in your household are disregarded, you might receive a discount of 50%.

## Disregarded people

The following adults are disregarded for Council Tax purposes:

- People in prison or certain types of legal detention centres
- People who have a severe learning disability, mental illness or form of dementia
- People aged 18 or over for whom Child Benefit is paid
- Students
- The wife, husband or dependant of a student who is not a British Citizen and who cannot take paid employment or claim benefits
- Apprentices
- Student nurses
- Youth trainees
- Patients who are staying in hospital for a long time
- Adults who mainly live in a nursing or residential home and who receive care or treatment there
- Certain school-leavers under the age of 20 who have finished a course of education between 1 May and 31 October
- Certain carers providing care or support to another person other than their husband, wife or partner, or their child under the age of 18
- People living in hostels people with no fixed address
- Members of religious communities
- Members (or their dependants) of international headquarters and defence organisations
- Foreign-language assistants who are registered with the Central Bureau
- People associated with visiting armed forces
- Diplomats and senior officials of international organisations and their husbands or wives

## Second homes

If a residential property is furnished but is not used as a main home and is needed under a contract of employment, we might give a discount of 50%.

# B Discounts and premiums

---

## Empty-home premium

We will add a premium of 100% to Council Tax bills for properties which have been empty and unfurnished for one year or more. This means that you will receive a bill for 200% of the full charge. For properties that have been empty for more than five years the charge increases to 300% of the full charge and 400% for properties empty for more than 10 years.

We introduced this premium to encourage owners to bring empty properties back into use. This is consistent with our Empty Homes Strategy.

## Second-home premium

We will add a premium of 100% to Council Tax bills for properties that are unoccupied and furnished. This means that you will receive a bill for 200% of the full charge.

As with the empty-home premium, this premium has been introduced to bring empty homes back into use and is consistent with our Empty Homes Strategy.

## Circumstances where the premiums don't apply

The Government has set out circumstances where the additional premiums are not payable. This is usually where an owner is trying to make a genuine effort to make use of their property or circumstances mean they cannot occupy it permanently.

You can find out more about these online at [www.trafford.gov.uk/ehp](http://www.trafford.gov.uk/ehp)

## **Cancelling or changing a discount or premium**

If your bill shows that we have given you a discount or charged an empty-home premium, you must tell the Council Tax Department if you think that the reduction or premium no longer applies or should be for a different amount.

You must also tell us about any change within 21 days. If you do not do this, we may charge you a £70 penalty.

## **Annexes**

A 50% discount is available for properties with self-contained annexes occupied by family members. Any qualifying annexe will have a 50% reduction. The liability on the main house remains unaffected.

## B Discretionary discounts

---

The Council may consider a reduction in any circumstances if it determines doing so would be in the interest of the borough or extenuating circumstances exist. Discretionary discounts are currently awarded to:

- Care Leavers where the Council is their Corporate Parent
- Special Constables who serve in the borough

If you wish to be considered for a discretionary discount, please write with full details to **council.tax@trafford.gov.uk** or Council Tax, PO Box 542, Sale, M33 0GD.

## C Disability reduction

---

In certain circumstances, we will reduce the amount of Council Tax you have to pay if any member of your household is severely and permanently disabled. To qualify for this reduction, the property must have at least one of the following features:

- A room (other than a bathroom, kitchen or toilet) which the disabled person uses and needs
- An extra bathroom or kitchen needed for the disabled person
- Enough floor space indoors to allow the disabled person to use a wheelchair

If you qualify for disability reduction, we will give you a discount in your banding (for example, if your home is in band B, you would pay the same Council Tax as a property in band A). The disability reduction scheme applies to properties in all valuation bands (A to H).

# D Exemptions

---

Sometimes you may not have to pay Council Tax. This is known as an exemption. Most exemptions only apply when no-one is living in a property, but sometimes properties which are lived in can be exempt. Some of the popular exemptions are detailed below. A full list can be found by visiting:

[www.trafford.gov.uk/reducemybill](http://www.trafford.gov.uk/reducemybill)

**Class E** – Properties left empty by people who have gone to live in a hospital or home to receive care.

**Class F** – Properties left empty because the person responsible for paying the Council Tax has died are exempt for up to six months after the grant of probate or letters of administration.

**Class I** – Properties left empty because the person responsible for paying the Council Tax has gone to live elsewhere to receive personal care.

**Class L** – Properties that have been repossessed by a mortgage lender.

**Class N** – Properties which only students live in.

**Class Q** - Properties where the person who has possession is a trustee because the owner is bankrupt.

**Class T** - An unoccupied home which is part of another home (for example, an annexe), if planning controls do not allow the annexe to be treated as a separate property.

**Class U** – Properties lived in only by people who have a severe learning disability, mental illness or form of dementia who would otherwise have to pay Council Tax.

## E How to apply for a reduction

---

If you do not currently receive any of the reductions we have mentioned and you would like to apply for one or more of them, you can contact us by:

- Visiting our website at [www.trafford.gov.uk/reducemybill](http://www.trafford.gov.uk/reducemybill) or emailing us at [council.tax@trafford.gov.uk](mailto:council.tax@trafford.gov.uk) or [benefits@trafford.gov.uk](mailto:benefits@trafford.gov.uk)
- Phoning our Customer Services Team on **0161 912 2220**
- Writing to us at Council Tax, PO Box 542, Sale, M33 0GD

## F Valuation

---

### The Valuation List

This Valuation List contains the address of every residential property in the borough, with the relevant valuation band next to it. An officer of the Valuation Office Agency (known as the listing officer) puts this list together and maintains it.

### Valuation principles

The valuation is based on an estimate of how much the property would have been worth if it was sold on the open market on 1 April 1991 (not the current value) and the following applied:

- The property was empty when it was sold
- The property sold was freehold or, in the case of a flat, had a lease for 99 years with a small charge for ground rent
- The size, character and layout of the property, and the physical state of the area it is in, are the same now as they were at the time of the valuation in 1991
- The property was in a state of reasonable repair

# F Valuation

---

## The valuation bands

The following chart shows the valuation bands and the proportion of the full Council Tax charge for each of the bands. The Council Tax is based on band D being the full Council Tax charge. For example, a household with a property assessed in band A will pay 6/9 of the Council Tax compared with a property in band D which will pay 9/9 (100%) of the Council Tax. A property in band H will have a Council Tax charge double that of a band D property.

| Valuation band | Range of values (as at 1 April 1991) (£) | Tax proportion (£) |
|----------------|--|--------------------|
| A              | Up to 40,000                             | 6/9                |
| B              | Over 40,000 to 52,000                    | 7/9                |
| C              | Over 52,000 to 68,000                    | 8/9                |
| D              | Over 68,000 to 88,000                    | 9/9                |
| E              | Over 88,000 to 120,000                   | 11/9               |
| F              | Over 120,000 to 160,000                  | 13/9               |
| G              | Over 160,000 to 320,000                  | 15/9               |
| H              | Over 320,000                             | 18/9               |

# F Valuation

---

## Appealing against a valuation

In certain circumstances you can appeal against the valuation band your home is in.

This may be for the following reasons:

- You believe the banding of your property should be changed because of a significant reduction in its value. This may be because part of your property has been demolished, there has been a change in the physical state of your local area or the property has been adapted to make it suitable for someone with a physical disability to live in. In these cases, your property should be revalued as soon as possible
- You start or stop using part of your home to carry out a business or you start to use more or less of it for business purposes
- The listing officer has altered the Valuation List without you appealing against the band your home is in
- You have become the taxpayer for a property for the first time. You must make the appeal within six months, but if a valuation tribunal has already considered and decided an appeal for the same reasons, you cannot make the same appeal again

If you have any questions about a valuation appeal, you should contact the Valuation Office Agency at:

**[www.gov.uk/contact-voa](http://www.gov.uk/contact-voa)**

If you have appealed against a valuation and are waiting to hear the decision, you will still have to pay the instalments shown on your Council Tax bill. However, if your appeal is successful, you will be entitled to a refund of any Council Tax you have overpaid.

# Further information

---

## Data disclaimer

This authority is under a duty to protect the public funds it administers, and to this end may use the information you have provided to us for the prevention and detection of fraud. It may also share this information with other bodies responsible for auditing or administering public funds for these purposes.

For further information on data matching to prevent and detect fraud and corruption and Trafford Council's own Privacy Notices see: [Primary Privacy Notice](#) The Council Tax Privacy Notice see: [Council Tax, Housing Benefit, Council Tax Support and Discretionary Awards privacy notice](#)

## Facts and figures on finance

Please visit [www.trafford.gov.uk/formsandleaflets](http://www.trafford.gov.uk/formsandleaflets) for more information about the following:

- What your Council Tax helps pay for
- Our spending plans
- Why spending has changed
- How council services are paid for
- How we work out your Council Tax
- Charges for other public services
- Capital spending and loan debt

Or you can ask us to send you a copy of this information.

**Email** [council.tax@trafford.gov.uk](mailto:council.tax@trafford.gov.uk)

**Phone** 0161 912 2220

**Minicom** 0161 912 2102

# Reporting fraud

---

The monies lost through fraudulent activity takes away resources vital to the local authority. Trafford Council, in accordance with its Anti-fraud and Corruption strategy, will investigate any allegations of fraud that it is believed may be being committed against the authority.

We want to hear from you about any activity being committed against the Council that you believe to be fraudulent. This could include:

**Council Tax fraud** (e.g. falsely claiming to be the sole occupant of a property).

**Council Tax Support fraud** (e.g. failing to declare true income or household details).

**Social Care fraud** (e.g. misusing funds that have been provided to pay for care).

**Blue Badge fraud** (e.g. using a badge that has been provided to somebody else).

**Business Rates fraud** (e.g. Giving false information to reduce a business rates bill)

## How to report a fraud

If you wish to report somebody you believe is defrauding the Council, you can do so by contacting us in a number of different ways:

Complete our online fraud report form via the Trafford Council website. [Reporting fraud](#)

**Email** [counterfraud@trafford.gov.uk](mailto:counterfraud@trafford.gov.uk)

**Telephone** 0161 912 2228 / 1839 / 2373

# View Your Account Online

You can view your Council Tax, Housing Benefits and Non-Domestic accounts on Trafford Council's OpenPortal system.

OpenPortal allows you to access:

- a statement of account
- payments which have been made or are due
- details of reduction/relief

To register for OpenPortal go to [www.trafford.gov.uk/traffordonline](http://www.trafford.gov.uk/traffordonline)

You will require:

- Your full name/business name
- Your address
- Your email

Please note that by signing up for this you are also signing up to our e-secure service. This means you will not receive your Council Tax bill, Housing Benefit/ Council Tax Support notification or Business Rates bill by post. Instead we will email you when a new document is available and you log in to your online account to view it securely.

## You can now choose to pay by Direct Debit on the 1<sup>st</sup> or 15<sup>th</sup> day of each month

Direct Debit is the most convenient way to pay your Council Tax bill.

- No need to remember when to pay
- Paying by Direct Debit can result in 94% less carbon emissions than paying by cheque

You can set up a Direct Debit to pay your Council Tax online by visiting [www.trafford.gov.uk](http://www.trafford.gov.uk) Before you complete the form, make sure you have the following information to hand:

- Your Council Tax reference number - this can be found in the top right hand corner of your bill.
- The address of the property you are paying
- Your bank/building society details