

## Council Tax FAQs

Here's our quick guide to everything you need to know. If you need any further guidance or you're finding all the information a bit overwhelming, [ask for an advice appointment](#).

### 1. Who has to pay council tax after the end of the academic year?

All final year undergraduate students and any non-students living at the property have to split the bill equally. Postgrads will have to pay after the last day of their course. PGR students may have to start paying towards the end of their course if they are classed as a part-time student.

### 2. Who is exempted from council tax?

- Students who are not in their final year remain exempt and do not have to contribute towards the council tax bill, even if they live with final-year students.
- Students in house-shares with five or more people who have individual contracts (only one tenant named on each contract). [Ask for an advice appointment](#) for guidance if you're asked to pay.

### 3. What if I don't live in Runnymede?

- Every council will time their bills slightly differently and some councils will not send bills to student houses if the students are not remaining there.
- It's still your legal responsibility to contact your local council's council tax team every time you move to let them know that you're leaving and to provide them with your new address (even if it's abroad).
- Their contact details will be on/behind the bill or on the council's website.

### 4. How is my council tax bill calculated?

- Your council tax bill is calculated yearly from April to April.
- If when you moved in, you informed the council of your tenancy dates, then your bill should range from the beginning of your tenancy until either next April or the end of your tenancy, whichever comes first.
- If the council does not know when your tenancy ends, your bill will range until next April.
- The amount of council tax calculated is based on the value of the property, so larger properties usually have larger bills.
- Council tax varies greatly between different areas e.g. London has high council tax rates.

## 5. What happens if I don't pay?

- The landlord can deduct the money from your security deposit.
- The council/landlord can take you to court, even in your absence.
- If court bailiffs are ordered to collect the debt, they can confiscate your belongings when they locate you.
- Your ability to take out loans, mortgages and credit cards in the future may be affected.

## 6. What happens if I don't give the council my new address?

- The council will assume you're still living at your previous address and continue sending you bills.
- If someone else moves in, the council will pass your bill on to debt collectors and the courts, who can locate you.

## 7. What if I live with my family after leaving university?

- You need to contact their local council's council tax team and inform them that you are now living there.
- Some families will have paid their council tax for the year and so you will not have to pay.
- If your family pays their council tax bill monthly, then you should ask if they need you to contribute towards it.
- If you are joining a single parent, you might have to pay a small amount of council tax, as they will lose their *25% single occupancy* discount.

## 8. What if I can't afford to pay the council tax?

- You do not have to pay all of the bill straight away. If you call or [email Runnymede Borough Council](#) (or your local council) to explain the situation, they can arrange for you to pay in smaller monthly instalments. Their contact details will be on/behind the bill.
- In Term 3, contact the University's Financial Wellbeing team to ask if you're eligible for any [financial help](#) by emailing [moneymatters@royalholloway.ac.uk](mailto:moneymatters@royalholloway.ac.uk) or calling + 44 (0) 1784 276109 / 414633. You can also find advice and tips on their ['Living on a Budget'](#) page.
- If you have little or no income/savings, you may be eligible for [Council Tax Reduction](#).
- [Turn2Us](#) can advise you about financial help available after you graduate.

- You can use online [benefit calculators](#) now to see what government funds you're eligible for after the last day of your course.

#### 9. What if I no longer live at the property?

- If you are no longer a full-time student, you are still liable for the council tax until the end of the tenancy.
- You can try to negotiate an early release from the tenancy. [Ask for an advice appointment](#) for guidance.

#### 10. What if some tenants pay and some don't?

- [Email Runnymede Borough Council](#) (or your local council) to explain the situation.
- You can all pay your individual portions using the council tax reference number - you do not have to pay in a single payment.
- [Ask for an advice appointment](#) for guidance if you have problems.

#### 11. Can I be liable for council tax in more than one property?

- Unfortunately, if you have overlapping tenancies, then yes.

#### 12. What if I live on my own?

- You are eligible for a 25% 'single occupancy discount' on your council tax bill, but this is not automatically applied.
- You have to [email Runnymede Borough Council](#) (or your local council) to confirm that you are a 'single occupant' and ask them to apply your 'single occupancy discount.' They should then send you a revised bill.

#### 13. I'll be living in my student home for at least another couple of months. Do I have to pay all of the bill now?

- You do not have to pay all of the bill straight away.
- You can split the amount into even monthly payments and set up a monthly [direct debit or standing order](#).
- [Email Runnymede Borough Council](#) (or your local council) to explain that you can only afford to pay in monthly instalments and let them know what day of the month you will be making those payments.

#### 14. What happens if I'm late with a payment?

- If you know you are going to be late, [email Runnymede Borough Council](#) (or your local council) to let them know when you can pay or call them on 01932 838383 if you do not know yet.

- If you are late, you are sent a couple of reminders before your debt is passed on to debt collectors.
- The landlord can deduct the money from your security deposit after your tenancy ends.
- The council/landlord can take you to court.
- If court bailiffs are ordered to collect the debt, they can confiscate your belongings when they locate you.
- Your ability to take out loans, mortgages and credit cards in the future may be affected.
- [Ask for an advice appointment](#) for guidance if you're worried about not being able to pay.

#### 15. What if I'm receiving debt collection letters?

- [Ask for an advice appointment](#) for guidance straight away.
- [Email Runnymede Borough Council](#) (or your local council) and the debt collection company to explain your situation and let them know you're waiting for an advice appointment.

#### 16. Where can I get council tax advice after I graduate?

- The [Citizens Advice Bureau](#) offers free advice to UK residents. You do not have to be a British citizen to use this service.