



# Making Council Tax collection fair and easy to manage

We want to know what you think



This document was written by the **Welsh Government**. It is an easy read version of 'Improving the administration and enforcement of Council Tax in Wales'.

April 2025

# How to use this document



This is an easy read document. You may still need support to read it. Ask someone you know to help you.



Llywodraeth Cymru  
Welsh Government

Where the document says **we**, this means the **Welsh Government**. For more information contact:

**Address:** Council Tax Policy  
Welsh Government  
Cathays Park  
Cardiff  
CF10 3NQ

**Email:** [CTandNDR.Consultations@gov.wales](mailto:CTandNDR.Consultations@gov.wales)



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# About this document



We want to make Council Tax fairer.



Council Tax is money you pay to your local council. It helps pay towards your local services.



We want to know what you think about our ideas for collecting unpaid Council Tax.



We would like to know what you think by **23 July 2025**.



Please read this booklet then answer the questions in the response form.

# About Council Tax



Most people must pay Council Tax.



Some people do not have to pay. This is called an **exemption**.



People often think Council Tax only pays for bin collections. This is not true.



Council Tax helps pay for important local services. Council Tax helps to pay for:

- Schools
- Social care
- Transport and roads
- Housing
- Fire and rescue services
- Police
- Many other services



The amount you pay depends on:

- How much your home is worth
- Who lives with you
- If you get any discounts or support



Together, we pay over £2.8 billion each year in Wales.



This is part of the total cost of local services, which is around £11 billion.



You can find out what your Council Tax pays for here: <https://www.gov.wales/find-out-what-your-council-tax-pays>

# What we have done so far



We have made Council Tax fairer over time.



In 2011, we changed the amount you get charged if you get taken to court for not paying your Council Tax.



In 2013, we created the **Council Tax Reduction Scheme** to help people on low income. This has been updated every year to match cost of living.



In 2018, we helped people who need support by:

- Stopping young care leavers from paying Council Tax until they turn 25.
- Making it easier for people with severe mental health issues to claim an **exemption**.

In 2019, we:



- Ended the risk of going to prison for not paying Council Tax.



- Started a new guidance called the [Council Tax Protocol](#) to help councils collect Council Tax fairly.



In 2024, a new law called the [Local Government Finance \(Wales\) Act 2024](#) was passed.



This allows property values to be checked and updated in 2028. Council Tax bands will be made fairer. The system will be reviewed every 5 years.



From April 2025, we are:

- Making it easier to get help to reduce Council Tax bills by using Universal Credit data.
- Testing a new [Debt Rescue Scheme](#) in Merthyr Tydfil, Blaenau Gwent, and Newport.



We also run awareness campaigns to help people claim the support they can get: <https://www.gov.wales/claim-whats-yours-campaign>



We support free and trusted advice through the **Single Advice Fund**.

# How the Council Tax system works now

## Council Tax bills



Each year in April, your council sends you a Council Tax bill. This is also called a **Council Tax demand notice**.

The bill tells you:



- How much you need to pay for the year.



- How the amount was worked out.



- The dates you need to pay.



You can pay in 10 or 12 monthly payments. Or all at once at the start of the year.



You can usually pay:

- online,
- by Direct Debit,
- or by cash using PayPoint, Payzone, or Quickcards.



Your bill will tell you all the ways you can pay.

# What happens if you miss a Council Tax payment



You should try your best to pay your Council Tax on time.



Sometimes people fall behind in making payments. This can happen if:

- You are on a low income.
- You have trouble managing money.
- You lose your job.
- You become ill.
- Something changes suddenly in your life.



If you miss payments, your council can take action to get the money back.



Contact your council before missing a payment if you can. Councils want to help. They can:



- Check if you can get a discount or exemption.

- Change your payment date.



- Let you pay over 12 months instead of 10 months.



- Offer a new payment plan, sometimes over a longer time.

- Help you find out if you can get benefits.



- Send you to money advice teams or groups like Citizens Advice.

## Reminder notice



If you miss your Council Tax payment, your council might contact you by:

- Text
- Email
- Phone



If you still haven't paid, you'll get a reminder by letter or email. You have 7 days to pay after the reminder.

## Final notice



A final notice asks for the missed payment to be paid within 7 days.



If you do not pay, you must pay the full yearly amount.



If the full amount is not paid, the council can:

- Send a court notice – this is a document telling you a court case has been started.
- Ask the court to collect the money, and any fees and costs.

## Liability order

If you do not pay before or on the court date:



- The council can ask the court for a **liability order**.



- This order lets the council take action to get the money you owe.



After the **liability order**, you can still:

- Pay the full amount.
- Set up a repayment plan with the council.



If you do not pay, the council can:



- Send people hired by the court or council to take items from your property.
- Ask your employer to take money from your pay.
- Get money taken from your benefits.
- Put a charge on your property.
- Make you bankrupt if you owe over £5,000.



# Our new ideas and plans



We want to change the law to collect unpaid Council Tax in a fair way.



We aim to help councils collect debt fairly and encourage people to ask for help early.



We have thought about changes while keeping the process simple. Making sure the rules are clear and fair so that everyone pays their tax.



Taxes need to be collected on time to support services like schools and care.

## Changes to reminder notices



Councils use texts, emails, or calls to remind people about missed payments. We want this to continue.



We think that councils should always send a reminder notice when a payment is missed. The council can decide when to send it.



The reminder notice will show the amount owed but won't set a deadline. Councils can send more reminders with advice. Or ask people to contact the council for help.

## Changes to final notices



People should always get a final notice and have enough time to act before the council takes them to court. Sending final notices is good practice and makes the process clear.



Councils will only send a final notice after at least 1 reminder notice has been sent. The final notice should be sent more than 14 days after the last reminder.



We suggest the final notice can only be sent when more than 41 days have passed since a payment was missed. It should let the household know that they have 21 days to pay.

## When households are asked to pay the full amount



It is best for households to keep up with their Council Tax payments to avoid debt.



They should contact their council as early as possible, before missing a payment.



But we want to make a change where households should not be asked to pay the full amount until 62 days have passed since a payment is missed.



This includes making sure 21 days have passed after the final notice has been sent.



This means you will miss 3 payments before the council can take action to collect the debt.

## Changes to when councils can apply for a liability order



Councils can go to court for a **liability order** 1 day after the full amount is due.



The changes will give people at least 63 days from a missed payment before the council can go to court.



This will give people more time to:

- get help
- contact the council
- and check if they can get discounts or a payment plan.

## Good practice guidance for councils



It is important for councils and households to work together to collect unpaid Council Tax fairly.



We want to help people talk to their council early if they are struggling to pay. This way, councils can help more.

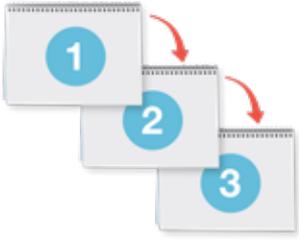


Councils in Wales already follow the [Council Tax Protocol](#) to help people who need it. This guide helps councils work with others to support people. But it is not a law.

The Welsh Government wants to add good practice guidance to help councils collect Council Tax fairly. The guidance will include:



- The best ways to contact people when they miss a payment and offer debt advice.



- Have clear steps for reminders and final notices.



- To check if someone can get discounts or reductions.



- To offer payment plans and change payment dates, or moving to 12 monthly payments.



- Encouraging longer payment plans when needed.



- Sharing examples of what has worked well.



- Talking about any changes to the law.



How well this works depends on how much people get involved and their situation.



The Welsh Government will work with councils to make this guidance. The goal is to help people early and save time and money later.