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## Flooded Home Spurs Council Tax Dispute as Farmer Challenges Local Authority

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A farmer in southeast London is challenging his local council after refusing to pay council tax on a home rendered uninhabitable by flood damage. David Setterfield and his wife Jacqueline returned from a holiday in early May to discover their property in Rudland Road severely flooded. Water had surged through the bungalow, destroying the flooring, soaking the walls, and leaving behind widespread damage. Subsequent

inspections revealed asbestos contamination throughout much of the home, requiring specialized removal and bringing the estimated repair costs to nearly £100,000. With the house unlivable and contractors warning that repairs could take up to six months, the couple has temporarily relocated to a nearby Holiday Inn.

Despite their home being unoccupied and undergoing extensive restoration, Bexley Council is requiring the Setterfields to continue paying council tax on the flooded property while also paying for their temporary accommodation. David Setterfield argues that the decision is unjust, especially given the scale of damage and the fact that the house is completely out of use. While the couple has been supported by their insurer, they feel let down by the local authority's handling of their situation.

Typically, councils have the discretion to offer a three-month exemption or reduction in council tax when a property is made uninhabitable by flooding. In some areas, relief can extend to a year, depending on the severity and local policy. In the Setterfields' case, however, no such relief has been granted. Instead, they are expected to meet the tax obligations for both their damaged home and their temporary living arrangement, a situation they believe is neither reasonable nor reflective of the reality they're facing.

Setterfield says he isn't attempting to avoid responsibility, but rather seeking fairness. He questions why anyone should be expected to pay full council tax on a home that cannot be lived in for months. The ordeal has added financial strain and emotional stress during an already difficult time. He has called for more consistent and compassionate policies, especially as climate-related flooding becomes increasingly common.

Bexley Council has yet to publicly explain its stance on the matter. Meanwhile, the Setterfields' refusal to comply with the current tax demand is drawing attention to how local governments respond to residents affected by emergencies. Their case raises broader questions about how prepared councils are to offer timely and appropriate relief in the face of unpredictable environmental events.