

2015-16

Your council tax explained

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Your council tax band and valuation

Every home in the borough falls into one of eight valuation bands (A to H). Your bill shows which band you're in. Your council tax charges are worked out as a percentage of the band D rate, as shown in the table below.

The band D rate is worked out by dividing the money to be raised by council tax (£70.6m) by the number of band D equivalent homes in the borough (72,001).

Your 2015-16 council tax charge					
Your Band	Market value of your property (in April 1991)	Islington £	Mayor of London (GLA) £	2015-16 full charge £	Direct debit 12 monthly instalments approx* £
A	Up to £40,000	654.01	196.67	850.67	70.89
B	£40,001 to £52,000	763.01	229.44	992.45	82.70
C	£52,001 to £68,000	872.01	262.22	1,134.23	94.52
D	£68,001 to £88,000	981.01	295.00	1,276.01	106.33
E	£88,001 to £120,000	1,199.01	360.56	1,559.57	129.96
F	£120,001 to £160,000	1,417.01	426.11	1,843.12	153.59
G	£160,001 to £320,000	1,635.02	491.67	2,126.69	177.22
H	£320,001 and above	1,962.02	590.00	2,552.02	212.67

This does not include an extra charge for properties in Lloyd Square of £329.30 for each band D property.
*April bills may be fractionally higher than other months. If the annual charge cannot be equally divided by 12, the additional pence will be included with the first installment.

Property valuation

The amount of council tax you pay depends on which council tax band your property falls into. Your council tax band is determined by the market value of your home. This is decided by the Valuation Office Agency, not the council.

They valued your home based on its market value in April 1991.

Think your property is in the wrong band?

You may appeal your valuation band if you have become a council tax payer for the first time, or the property has recently been placed in a valuation band you do not agree with. In both cases, you must make your appeal within six months of receiving your first bill. Please note, you are still required to pay your council tax while your appeal is being considered.

Send your appeal to:

Council Tax South

Valuation Office Agency, 2nd Floor, 1 Francis Grove, Wimbledon
London SW19 4DT.

W www.voa.gov.uk

E ctsouth@voa.gsi.gov.uk

T 03000 501 501

Discounts and exemptions

Some people and properties are eligible for council tax discounts or exemptions. The full list of exemptions and discounts is available online www.islington.gov.uk/counciltax

If you think you might be eligible, please email council.tax@islington.gov.uk or call 020 7527 2633.

If you don't agree with a discounts and exemptions decision you can appeal to the Valuation Tribunal Service. You can call 0300 123 2035 or visit www.valuationtribunal.gov.uk for more details on making an appeal.

Some people can get a discount or reduction on their council tax.

The most common discounts are:

- Single person's discount – people who are the only person over 18 living in their home should receive a 25% single person's discount.
- Student discount – if you are a full time student, student nurse, apprentice or youth trainee you may be entitled to a reduction on your council tax.
- Older person's discount – there is a £100 discount for residents where the taxpayer, or their partner, is 65 or over on 1 April 2015.
- Disability discount for homes where a member of the household is disabled, and the home has space, equipment or adaptations to support them.
- Annex discount – A discount of 50% applies to annexes to properties where an annexe is occupied by somebody who is related to the occupant of the main property. A 50% discount also applies to the annexe's council tax bill if the annexe is being used as part of the main property.
- Members of International Headquarters & Defence Organisations – This disregard relates to any person who is a member of an international headquarter or defence organisation and to a dependant of any such member.
- Member of religious community – A person who is a member of a religious community whose principal occupation is prayer, contemplation, education, the relief of suffering or any combination of these they may be disregarded.
- Non-British student spouse – A person who is the spouse or dependant of a student is disregarded provided they are not a British Citizen and are prevented by immigration regulations from taking paid employment or from claiming benefits whilst in the UK.
- Care Workers – Care workers are disregarded for the purposes of council tax, provided they satisfy either the conditions of Part I or Part II of the definition of a care worker.

- Carers – Carers are disregarded for the purposes of council tax, provided they satisfy the conditions of the definition of a carer.
- Disabled Band Reduction – A disabled band reduction may apply if a property is the main residence of a disabled person and the property has either:
 - a room, other than a bathroom, toilet or kitchen, which is predominantly used by and required to meet the needs of the disabled person, or
 - An additional bathroom or kitchen required to meet the needs of the disabled person,
 - Enough floor space for the use of a wheelchair required to meet the needs of the disabled person.
- Hospital Patients – People whose sole residence is in a National Health Service hospital will be disregarded. Please note, this disregard is not applicable to people who are staying in hospital for a short time and have a main home elsewhere.
- Patients in Homes – A person whose sole residence is in a residential care home, nursing home, mental nursing home or hostel in England or Wales, and who is receiving care or treatment in a home or hostel is disregarded.
- Persons with Diplomatic Privilege or Immunity – This disregard applies to any person on whom privileges and immunities are conferred by the Diplomatic Privileges Act 1964, the Commonwealth Secretariat Act 1966, the Consular Relations Act 1968 or the Commonwealth Countries and Republic of Ireland (Immunities and Privileges) Order 1985.
- Residents of Hostels for the Homeless or Night Shelters – Anyone whose sole residence for the time being is in accommodation for the homeless is disregarded provided that the accommodation is not self-contained and is used essentially for persons with no fixed abode.
- School leaver - child benefits payable – A person who is aged 18, but entitlement to child benefit continues in respect of them.

- School & College Leavers – Persons aged 18 or 19 years who leave school/college or person under 20 who leave school or who finish a course at a further education college.
- Severely Mentally Impaired – A person is disregarded for discount purposes if he/she is severely mentally impaired.
- Visiting forces – A person is disregarded for discount purposes if he/she has a relevant association, within the meaning of the Visiting Forces Act 1952, with a visiting force from one of the countries to which the Act applies.
- Youth training scheme – A person who is aged under 25 and is undertaking training, through an approved scheme.

For more information about discounts visit www.islington.gov.uk/counciltax or call 020 7527 2633.

Help with your council tax bill

If you are on a low income, receive Income Support, Jobseeker's Allowance or tax credits, you may be able to get help to pay council tax. This is known as Council Tax Support.

To get the right help, you need to make a claim. You can download the form online at www.islington.gov.uk/benefits, email benefits.service@islington.gov.uk, call 020 7527 4990 or pick up a claim form from your local area housing office. You can also find answers to some common questions on Council Tax Support on page 9.

Answers to common questions about council tax

Has your council tax gone up?

Yes. The council has been hit hard by government cuts. Between 2010 and 2016, national government will have cut its funding to the council in half, leaving the borough £1,000 worse off per household. To help tackle our funding crisis we have had to make some difficult choices. One of these is to increase council tax for the first time in five years. Our increase of 1.99% means putting council tax up by around 37p a week (or £20 a year) on an average Islington property. Our council tax remains lower than many neighbouring boroughs and well below the majority of London.

How can I pay my bill?

Council tax is usually paid in 10 instalments from April to January or you can apply to pay in 12 instalments. If you wish to do so for 2015-16 your request must be received in writing by 20 March 2015. Where requests are received after 20 March 2015, council tax will be payable in the number of months remaining up to and including March 2016. Details of the different payment methods and contact information are at www.islington.gov.uk/counciltax.

Direct Debit is the easiest way to pay. It is safe, secure and you can spread your payments over 12 months and pay on a day that suits you.

Plus, sign up to a Direct Debit by 17 July 2015 and you will be automatically entered into a London-wide prize draw to win £25,000! There are also three local prize draws where you can win between £1,000 and £3,000, so make sure you sign up today.

Visit www.islington.gov.uk/directdebit or call 020 7527 2633. If you pay by Direct Debit it's your responsibility to make sure there's enough money in your account each month. If there is not, your bank or building society may charge you fees or interest.

Other methods of payment are shown on the back of your bill. These payments must be received by the date shown on your bill.

I already pay by Direct Debit.

Do I need to do anything?

If you already pay by Direct Debit, you do not need to do anything – your bill is just to let you know what your charge is for this year.

My property is empty.

Do I have to pay council tax?

Yes, the discount on empty properties ended last year.

We may be able to help you bring your empty property back into use. For more information call 020 7527 6080.

How can I keep track of my council tax bill?

You can sign up to My eAccount – this online council service allows you to view, manage and pay your council tax all in one place. To sign up, visit www.islington.gov.uk/myaccount.

If you select the option to sign up to eBilling then rather than us posting your council tax bills, we will email you a reminder when there is something for you to view online. You can also easily print a copy of your bill if you need it. Sign up to eBilling and you will also be entered into one of our three local prize draws where you can win between £1,000 and £3,000

Where can I find my Council Tax Support information?

If you are entitled to Council Tax Support, the amount you receive is shown on the front of your council tax bill. To the right of the words 'Council Tax Support' you will see how much support you've been awarded for the full year. If you divide this amount by 365 and multiply by seven you will see how much Council Tax Support you're awarded each week.

I receive Housing Benefit and I'm worried that I can't see any information about it on my bill?

If you are entitled to Housing Benefit, details will be enclosed on a separate letter with your council tax bill.

Money worries?

We have helped thousands of people and we can help you too. Find out your options and where to get practical support with managing debt at: www.islington.gov.uk/moneyadvice

You can also get independent, free and confidential money advice from the Islington Citizens Advice Bureau (CAB) by visiting www.cabisington.org.uk or calling 020 3475 5080 to speak to one of their advisors to see how they can help.

How your money is spent

Islington residents contribute £91.9m council tax each year to fund vital services, including council services and other London organisations (£70.6m) and the Greater London Authority (£21.3m).

Council budget

Services	2014-15		
	Spending £m	Income £m	Budget £m
Environment and Regeneration	102.8	66.6	36.2
Children's Services	283.6	206.6	77.0
Housing	222.5	216.9	5.6
Adult Social Services	112.6	34.5	78.1
Public Health	27.5	27.5	0.0
Central services, corporate costs and income*	324.6	454.6	-130.0
Total amount**	1,073.6	1,006.7	66.9

Services	2015-16		
	Spending £m	Income £m	Budget £m
Environment and Regeneration	104.4	73.9	30.5
Children's Services	293.1	219.1	74
Housing	230.5	223.7	6.8
Adult Social Services	116.6	41.8	74.8
Public Health	27.6	27.6	0.0
Central services, corporate costs and income*	191.5	307	-115.5
Total amount**	963.7	893.1	70.6

*Includes Chief Executive's and Finance and Resources departments and corporate items

**2014-15 figures include departmental recharges, which have been deducted for 2015-16

Total amount needed for council budget and for the Greater London Authority (GLA)

This table shows the money we need for the council budget, how much of it we get from central government, and how much we need to raise from council tax for council spending. It also shows the money we need to give to the GLA. It then divides these amounts by the number of band D properties in the borough (72,001) to work out the band D council tax charge and GLA contribution. The council tax charge and GLA contribution in other bands are worked out as a percentage of this band D rate.

	£m	Per band D
Amount we need to raise from council tax for the council budget (excluding Lloyd Square)	70.6	£981.01
Amount we need to collect alongside council tax and give to the GLA	21.3	£295.00
Total amount we need to raise for the council and for the GLA	91.9	£1,276.01

Explanation of the difference in council spending between 2014-15 and 2015-16

This table explains the increase of £3.7m in the council tax requirement between 2014-15 and 2015-16.

	£m
Council tax requirement 2014-15	66.9
Reduction in core Government funding	24.5
Inflation, demographic and other pressures	5.3
Local Welfare Provision growth	1.2
Savings	-37.5
Increase in New Homes Bonus funding	-1.8
New Homes Bonus topslice to London Local Enterprise Partnership	3.9
Reduction in Education Services Grant	0.5
Money to / from reserves change	7.6
Council tax requirement 2015-16	70.6

Information about other organisations your council tax helps to fund

These tables explain how each organisation funds its services, how much those services cost, and an explanation of any differences in spending.

This information has been provided by each organisation. Islington Council accepts no responsibility for the accuracy of the content of this information. More detailed information can be found at www.islington.gov.uk/counciltax

Greater London Authority

The GLA is a strategic authority which supports the work of the Mayor of London, helping his office to develop and deliver strategies for London. The Mayor's Office for Policing and Crime (which oversees the work of the Metropolitan Police), The London Fire and Emergency Planning Authority and Transport for London are functional bodies of the GLA and their budget is determined by the Mayor.

In the Mayor of London's seventh budget he has cut the GLA's element of council tax. This year's budget includes proposals to invest in frontline policing, the introduction of 24 hour weekend service on some key tube lines and improvements to roads for cyclists and motorists.

Council tax and budget information

The GLA's take of the council tax for a typical band D property has been reduced to £295.00. The table below shows how the council tax at band D is allocated.

Council Tax (Band D)	2014-15 £	Change £	2015-16 £
Metropolitan Police (MOPAC)	214.52	-5.65	208.87
London Fire Brigade (LFEP)	52.42	-1.57	50.85
Core GLA (City Hall) and Olympics	29.79	3.28	33.07
Transport for London (TfL)	2.27	-0.06	2.21
Total band D	299.00	-4.00	295.00

A band D council tax payer in the City of London, which has its own police force, will pay £84.48.

Summary spending

The following tables compare the GLA group's spending for 2015-16 with last year and the reasons for the changes. The increase in gross expenditure reflects the impact of the additional investments in transport. Overall the council tax requirement has increased by £14 million due to the impact of London's growing population. The additional funds raised will be invested in services such as policing, fire services, apprenticeships and regeneration. More information on the budget is available on the GLA website at www.london.gov.uk, or by calling 020 7983 4000.

Summary of Spending and Income £m				
(Figures may not sum exactly due to rounding)	Police (MOPAC)		Fire (LFEPa)	
	2014-15	2015-16	2014-15	2015-16
Gross expenditure	3,253.0	3,166.6	431.6	423.7
Government grants and business rates	-2,359.1	-2,274.8	-264.9	-253.2
Other income (incl. fares and charges)	-272.6	-261.7	-30.7	-32.2
Net expenditure	621.3	630.1	136.0	138.3
Change to level of reserves	-57.1	-63.6	2.2	-0.1
Council tax requirement (income)	564.2	566.5	138.2	138.2

Summary of Spending and Income £m				
(Figures may not sum exactly due to rounding)	Other Services (incl. GLA, LLDC ¹ TfL)		GLA Group Total	
	2014-15	2015-16	2014-15	2015-16
Gross expenditure	7,352.3	7,860.5	11,036.9	11,450.8
Government grants and business rates	-1,837.1	-1,698.4	-4,461.1	-4,226.3
Other income (incl. fares and charges)	-5,553.2	-6,070.0	-5,856.5	-6,364.0
Net expenditure	-38.0	92.1	719.3	860.5
Change to level of reserves	122.5	3.9	67.6	-59.8
Council tax requirement (income)	84.5	96.0	786.9	800.7

¹ London Legacy Development Corporation.

Summary of GLA group budget

The tables below provide information on the key funding sources for the GLA, including council tax and the reasons for the changes in the overall budget since last year.

Changes in spending 15-16	£m
2014-15 council tax requirement	787
Inflation	241
Efficiencies and other savings	-446
New investment to improve services	604
Other changes (including income growth)	-385
2015-16 council tax requirement	801

North London Waste Authority

The North London Waste Authority manages the disposal of waste every year across seven north London boroughs.

Financed by	£m
Household waste levy	46.5
Household waste charges	1.8
Non household waste levy	9.6
Use of balances	8.3
Total budget	66.2

London Pensions Fund Authority

The London Pensions Fund Authority raises a levy each year to meet pension costs and other employer liabilities.

	£m	
Inner London	13.1	(0%)
Greater London	10.3	(0%)
Total	23.4	(0%)

London Boroughs Grants Scheme

London councils are required to contribute to the London Boroughs Grants Scheme to fund services for London that are provided by a number of different local organisations. This includes things like homelessness and mental health services.

Expenditure	£m
Grants	9.9
Administration	0.6
Total expenditure	10.5

Income	£m
Borough contributions	9.0
European Social Fund	1.5
Total income	10.5

Lee Valley Regional Park Authority

Lee Valley Regional Park is a unique leisure, sports and environmental destination that is available to and used by many London residents. It is partly funded by a levy on the council tax.

Budget/Levy changes	2014-15	2015-16
	£m	£m
Levies raised	11.3	11.1
Total council tax base	3.6	3.7


Environment Agency Thames Region

The Environment Agency, has a levying body for its Flood Defence functions and has powers in respect of flood defence.

Thames Regional Flood and Coastal Committee	2014-15	2015-16
	£m	£m
Gross expenditure	63.7	74.7
Levies raised	10.5	10.7
Total council tax base	4.6	4.7

If you would like more information or this document in large print or Braille, audiotape or in another language, please contact 020 7527 2000.

If you would like to know more about council tax, please contact:

 020 7527 2633

 www.islington.gov.uk/counciltax

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