

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 total band D rate is worked out by dividing the money to be raised by council tax (£84.6m) by the number of band D equivalent homes in the borough (87,968).

Your 2011/12 council tax charge					
Your Band	Market value of your property (April 1991)	Islington £	Mayor of London (GLA) £	2011/12 full council charge £	Direct debit 12 monthly instalments £
A	Up to 40,000	641.25	206.55	847.80	70.65
B	40,001 to 52,000	748.12	240.97	989.09	82.42
C	52,001 to 68,000	855.00	275.40	1,130.40	94.20
D	68,001 to 88,000	961.87	309.82	1,271.69	105.97
E	88,001 to 120,000	1,175.62	378.67	1,554.29	129.52
F	120,001 to 160,000	1,389.37	447.52	1,836.89	153.07
G	160,001 to 320,000	1,603.12	516.37	2,119.49	176.62
H	£320,001 and above	1,923.74	619.64	2,543.38	211.95

This does not include an extra charge for properties in Lloyd Square of £274.31 for each Band D property.

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:

London Central Group

Valuation Office, 2nd floor, Cityside, 40 Adler Street, London E1 1EE

W: www.voa.gov.uk

E: londoncentralgroup.vo@voa.gsi.gov.uk

T: 03000 504 650

Discounts and exemptions

Some people and properties are eligible for council tax discounts or exemptions.

The full list of exemptions and discounts is at www.islington.gov.uk/counciltax

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

Property exemptions

Some properties are exempt from council tax, for example empty properties that are undergoing major repairs or are the main property of people who now live in hospital or a care home.

Occupied homes that are exempt from council tax include those lived in only by students, by members of the armed forces or by people who are mentally impaired.

Council tax discounts

Some people can get a discount or reduction on their council tax. The most common discounts are:

- Single person's discount for 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, apprentice or youth training 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 2011.
- Disability discount for homes where a member of the household is disabled, and the home has space, equipment or adaptations to support them.

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.

To get the right help, you need to make a claim. You can fill in the online form 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.

Answers to common questions about council tax

How much has the bill gone up by?

We will be freezing your council tax for the second year running despite the fact that we are facing £39m central government cuts this year.

How can I pay my bill?

Direct debit is the easiest way to pay. Spread your payments over 12 months and pay on a day that suits you by choosing one of four payment dates.

Plus, sign up to a direct debit by 14 July and you could win £25,000 as you will be entered into a London-wide prize draw! There are also three local prize draws where you have the chance to win £2,000, so make sure you sign up today.

Visit www.islington.gov.uk/directdebit or call 020 7527 2633.

Other methods of payment are shown on the back of your bill in this envelope. These payments must be received by the first of each month.

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?

If your property is currently empty and unfurnished or uninhabitable, you may be entitled to an exemption.

We may also be able to help you bring your empty property back into use. For more information including exemption, 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 manage, view and pay your council tax all in the one place.

To sign up, visit www.islington.gov.uk/myeaccount

I'm currently getting a council tax benefit but this doesn't seem to be in my bill.

If you get a council tax benefit and it's not on your bill, contact our Benefits team on 020 7527 4990.

Where can I find my Council Tax Benefit information?

If you are entitled to Council Tax Benefit, the amount you receive is shown on the front of your council tax bill, enclosed in this envelope.

To the right of the words 'Council Tax Benefit' you will see how much benefit 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 Benefit you're awarded each week.

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

We will send you a separate letter, about a week after your council tax bill, telling you how much Housing Benefit you've been awarded.

How your money is spent

Residents contribute more than £84.6m each year to fund vital council services, the Greater London Authority (GLA) and other London-wide organisations and services.

Council budget

Services	2010-11		
	Income £000	Spending £000	Budget £000
Environment and Regeneration	74,222	125,954	51,732
Children's Services	177,079	245,261	68,182
Housing and Adult Social Services	273,288	346,469	73,181
Corporate costs and provisions *	316,448	342,799	26,351
Payments to London-wide bodies **		10,658	10,658
Payments for other services ***		8,518	8,518
Contingencies		5,000	5,000
Gross amount	841,037	1,084,659	243,622
Money to/(from) reserves	3,401	2,895	-506
Total amount	844,438	1,087,554	243,116

Services	2011-12		
	Income £000	Spending £000	Budget £000
Environment and Regeneration	66,238	111,040	44,802
Children's Services	180,929	247,800	66,871
Housing and Adult Social Services	229,487	318,487	89,000
Corporate costs and provisions *	335,622	360,784	25,162
Payments to London-wide bodies **		9,105	9,105
Payments for other services ***		9,964	9,964
Contingencies		3,000	3,000
Gross amount	812,276	1,060,180	247,904
Money to/(from) reserves	836	2,398	1,562
Total amount	813,112	1,062,578	249,466

* Corporate costs and provisions pay for services like facilities and legal services, insurance and bad debts. ** Other London-wide bodies include the Pensions Fund Authority, Lee Valley Regional Park Authority, Environment Agency Thames Region, London Boroughs Grants Scheme and North London Waste Authority. *** Payments for other services fund Concessionary Fares (Freedom Pass), the Inner London North Coroners Court, and the Traffic Control Liaison Committee.

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 (87,968) 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.

	£000	Per band D
Total budget needed	249,466	£2,835.87
Total Formula Grant from central government	164,852	£1,874.00
Remaining amount needed from council tax	84,614	£961.87
Amount needed to give to the GLA	27,254	£309.82
Total amount we need to raise for the council and for the GLA	111,868	£1,271.69

Explanation of difference in council spending between 2010-11 and 2011-12

This table explains the increase of £6.4m in between 2010-11 and 2011-12:

Net spending 2010-11 £m	243.1
Inflation	1.6
Decrease in other service levies	-0.1
Growth in services	7.2
Efficiency and other savings	-26.5
Council Tax freeze grant	-2.1
Revenue impact of capital spend	2.8
Money to / (from) reserves	2.1
Changes to provisions *	-1.3
Changes to contingencies	-2.0
Other adjustments	2.0
Specific grants rolling in to formula grant**	25.6
Less 11.3% cut to grants above	-2.9
Net spending 2011-12	249.5

* Provisions are money set aside to meet expected liabilities, eg insurance costs and bad debts. ** £25.6m of service-related grant funding the Council received in 2010-11 has been transferred into formula (general) grant funding by the Government in 2011-12, along with the associated expenditure. Although the above table shows a £6.4m increase in net expenditure between 2010-11 and 2011-12, there has in fact been a cut of £19.2m (the £25.6m transferred-in minus £6.4m) on a comparative or like-for-like basis.

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 (GLA)

Boris Johnson's third budget continues to deliver on his priority to provide taxpayer value and protect front line services. For three years running he has frozen the GLA's element of the Council Tax for residents of the 32 London boroughs, as well as fulfilling his manifesto commitment that Band D households would continue to pay only 38p a week for the 2012 Olympic and Paralympic Games. In the current economic climate the public sector must do more with less, delivering improved public services for no extra cost. The Mayor will continue to invest in his priorities by increasing front-line policing levels, improving public transport, investing in new local green spaces to make our city cleaner and greener, working to increase young people's opportunities and ensuring the 2012 Games leave a lasting legacy to lengthen London's lead as the World's Best Big City.

Council Tax and Budget Information

The GLA's take of the Council Tax at Band D will remain at £309.82 or £5.96 a week. The table below shows how the Council tax (at Band D) is allocated. A Band D Council Tax payer in the City of London, which has its own police force, will pay £81.87.

Council Tax (Band D)	2010-11	Change	2011-12
MPA (Police)	216.83	11.12	227.95
LFEPa (Fire)	59.57	-7.37	52.20
GLA	30.91	-0.58	30.33
TfL (Transport)	4.02	-2.03	1.99
Collection Funds	-1.51	-1.14	-2.65
Total (£)	309.82	0.00	309.82

Greater London Authority continued

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.

How the budget is funded	£m
Gross Expenditure	13,101
Fares, charges and other income	-5,945
Government grants for specific purposes	-4,053
General Government grants	-2,341
Use of reserves	181
Surplus in council tax collection funds	-8
Amount met by council tax payers	935

Changes in spending	£m
2010-11 Budget requirement	3,263
Inflation	124
Efficiencies and other savings	-419
Growth for existing services and new initiatives	395
Other changes (including income growth)	-80
2011-12 Budget requirement	3,283

Summary Spending

The table opposite compares the GLA group's expenditure for the MPA, LFEPA and Other Services in 2011-12 with the previous year. Overall the budget requirement (funded from general grants and council tax) will increase by 0.4% - a reduction in real terms of around 3% based on expected retail price inflation levels in 2011-12. More information on the budget is available on the GLA website at www.london.gov.uk. (tel: 020 7983 4000).

Summary of Spending and Income

£m	Police (MPA)		Fire (LFEP A)	
	2010-11	2011-12	2010-11	2011-12
Gross expenditure	3,645.0	3,572.3	469.2	459.6
Specific government grants	-606.6	-516.7	-10.8	-11.7
Other income (incl. fares and charges)	-360.9	-307.8	-21.1	-19.2
Net expenditure	2,677.5	2,747.8	437.3	428.7
Change to Level of Reserves	-4.2	-34.8	0.0	-19.3
Budget requirement	2,673.3	2,713.0	437.3	409.4

Summary of Spending and Income continued

£m	Other Services (including GLA and TfL)		Total	
	2010-11	2011-12	2010-11	2011-12
Gross expenditure	9,854.7	9,068.6	13,968.9	13,100.5
Specific government grants	-4,030.7	-3,524.9	-4,648.1	-4,053.3
Other income (incl. fares and charges)	-5,175.5	-5,618.1	-5,557.5	-5,945.1
Net expenditure	648.5	-74.4	3,763.3	3,102.1
Change to Level of Reserves	-496.1	235.5	-500.3	181.4
Budget requirement	152.4	161.1	3,263.0	3,283.5

Lee Valley Regional Park Authority

Lee Valley Regional Park is a unique leisure, sports and environmental destination and is partly funded by a levy on the council tax.

Budget/levy changes	2010/11	2011/12
2010/2011 to 2011/2012 (£'000)	£m	£m
Gross operating expenditure	15.0	15.8
Gross operating income	(5.8)	(6.5)
Net service operating costs	9.2	9.3
Financing costs - debt servicing/repayments	0.7	0.7
- new capital investment	2.3	2.0
Total net expenditure	12.2	12.0

London Boroughs Grants Scheme

Councils are required to contribute to the London Boroughs Grants Scheme.

Expenditure	£000
Grants	16,793
Administration	838
Fees	60
Total expenditure	17,691

Income	£000
Borough contributions	13,241
Interest and balances	2,380
European Social Fund	2,070
Total income	17,691

North London Waste Authority

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

Financed by	£000
Household waste levy	43,512
Non household waste levy	10,061
Use of balances	9,514
Total budget	63,087

London Pensions Fund Authority

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

Inner London	£13,065K	(-1.2%)
Greater London	£10,318K	(-9.4%)
Total	£23,383K	(-5.0%)

Environmental Agency Thames Region

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

Thames Regional Flood Defence Committee	2010-11 000s	2011-12 000s
Gross Expenditure	£113,089	£86,484
Levies Raised	£10,000	£10,000
Total Council Tax Base	5,027	5,081