

2020-21

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 are 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 (£98.7m) by the number of Band D equivalent homes in the borough (81,221.2).

Your 2020-21 council tax charge					
Your Band	Market value of your property (in April 1991)	Islington	Mayor of London (GLA)	2020-21 full council charge	Direct debit 12 monthly instalments
		£	£	£	£
A	Up to 40,000	810.54	221.38	1,031.92	85.99
B	40,001 to 52,000	945.63	258.28	1,203.91	100.33
C	52,001 to 68,000	1,080.72	295.17	1,375.89	114.66
D	68,001 to 88,000	1,215.81	332.07	1,547.88	128.99
E	88,001 to 120,000	1,485.99	405.86	1,891.85	157.65
F	120,001 to 160,000	1,756.17	479.66	2,235.83	186.32
G	160,001 to 320,000	2,026.35	553.45	2,579.80	214.98
H	£320,001 and above	2,431.62	664.14	3,095.76	257.98

This does not include an extra charge for properties in Lloyd Square of £418.63 for each Band D property, which gives an average band D council tax (including Lloyd Square) of £1216.04.

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. For the main list of exemptions and discounts, visit

www.islington.gov.uk/counciltax

If you think you might be eligible, 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 and exemptions 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 up to a £100 discount for residents where the taxpayer, or their partner, is 65 or over on 1 April 2020.
- **Care leavers** - people aged 25 or under, who have been looked after by a local authority for at least 13 weeks since the age of 14; and who were looked after by the local authority at school-leaving age or after that date, do not have to pay council tax in Islington until they are 25.
- **Foster carers** – registered foster carers in Islington, including those who foster adults through the Shared Lives scheme, do not pay council tax in Islington.
- **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 and 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 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** – 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.
- **People aged 18, who still qualify for child benefit** are disregarded for council tax.

- **School and 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.
- **People detained in prison or hospital for the following reasons** are exempt from council tax:
 - detained by order of the court
 - detained under the Deportation Provisions of Immigration Act 1971
 - detained under the Mental Health Act 1983
 - imprisoned, detained or in custody for more than 48 hours under the Army Act 1995, the Air force act 1955 or the Naval Discipline Act 1957
 - a person who is in police custody before his/her first court appearance or someone who is detained for non-payment of council tax or a fine will not qualify for an exemption

Help with your council tax bill

If you are on a low income, receive Income Support, Jobseeker's Allowance, tax credits or Universal Credit, you may be able to get help to pay your council tax. This is known as Council Tax Support, which Islington Council has chosen to protect at its current level to help the least well-off residents pay their bills.

To get the right help, you need to make a claim. You can download the form online at www.islington.gov.uk/benefits-and-support 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 8.

Answers to common questions about council tax

Has your council tax gone up?

Yes. The council continues to be hit by government cuts. By 2020, national government will have cut its core funding to Islington Council by 70% since 2010. To help tackle our funding crisis we have had to make some difficult choices. One of these is to increase council tax by 1.99%. This is an increase of around 45p per week for the average (Band D) property in Islington. Islington's council tax is still one of the lowest in London.

How can I pay my bill?

Council tax is usually paid in ten instalments from April to January or you can apply to pay in 12 instalments. If you wish to do so for 2020/21 your request must be received in writing by 20 March 2020. Where requests are received after 20 March 2020, council tax will be payable in the number of months remaining up to and including March 2021. For details of the different payment methods and contact information, visit **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 and you will automatically be entered into a borough wide draw to win £3,000.

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, there is no discount for empty properties. Additionally, properties that are unoccupied and substantially unfurnished for between two and five years are liable to pay council tax at the rate of 200%. Properties that have been empty for more than 5 years are liable to pay council tax at the rate of 300%.

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 to view, manage and pay your council tax online 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 when there is something for you to view online. You can also 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 up to £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 back 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. To find your options and where to get practical support with managing debt, visit www.islington.gov.uk/moneyadvice

What is the adult social care precept?

The Secretary of State made an offer to adult social care authorities. ("Adult social care authorities" are local authorities which have functions under Part 1 of the Care Act 2014, namely county councils in England, district councils for an area in England for which there is no county council, London borough councils, the Common Council of the City of London and the Council of the Isles of Scilly.)

The offer was the option of an adult social care authority being able to charge an additional "precept" on its council tax without holding a referendum, to assist the authority in meeting its expenditure on adult social care from the financial year 2016-17. It was originally made in respect of the financial years up to and including 2019-20. If the Secretary of State chooses to renew this offer in respect of a particular financial year, this is subject to the approval of the House of Commons.

What difference does the adult social care precept make to my bill?

For the financial year 2020-21, Islington will increase the Adult Social Care Precept by 2%. This increase is on top of any rise in council tax.

How your money is spent

Islington residents contribute £125.7m of council tax each year to fund vital services, including council services, other London organisations listed on pages 15 and 16, and the Greater London Authority.

Council budget

Services	2019-20		
	Spending £m	Income £m	Budget £m
Environment and Regeneration	103.4	88.0	15.4
Children's Services	306.1	223.4	82.7
Housing	240.2	231.4	8.8
Adult Social Services	133	63.4	69.6
Public Health	28.7	28.7	0.0
Central services, corporate costs and income *	164.7	253.3	-88.6
Contingency allocation	5.1	0.0	5.1
Total amount	981.2	888.2	93.0

Services	2020-21		
	Spending £m	Income £m	Budget £m
Environment and Regeneration	107.4	90.1	17.3
Children's Services	314.7	230.0	84.7
Housing	253.6	243.2	10.4
Adult Social Services	136.5	73.0	63.5
Public Health	29.6	29.6	0
Central services, corporate costs and income*	178.5	261.2	-82.7
Contingency allocation	5.5	0.0	5.5
Total amount	1025.8	927.1	98.7

*Includes Chief Executive and Resources directorates, corporate items and recharges

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 equivalent number of Band D properties in the borough (81,221.2) 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)	98.7	£1,215.81
Amount we need to collect alongside council tax and give to the GLA	27.0	£332.07
Total amount we need to raise for the council and for the GLA	125.7	£1,547.88

Explanation of the difference between council spending in 2019-20 and 2020-21

This table explains the increase of £5.7m in the council tax requirement between 2019-20 and 2020-21.

	£m
Council tax requirement 2019-20	93
Cost pressures (e.g. inflation/demography)	18.2
Central Government Funding	-13.7
Other Net Funding Changes (e.g. retained business rates, funding substitutions)	-5.5
Change in net transfer to /(from) reserves	14.1
Savings	-9.7
Budget Growth	2.3
Council tax requirement 2020-21	98.7

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.

Greater London Authority Council tax and budget information

The GLA's share of the council tax for a typical Band D property has been increased by £11.56 (or 22p per week) to £332.07. The additional income raised will fund the Metropolitan Police and the London Fire Brigade. Council taxpayers in the City of London, which has its own police force, will pay £79.94.

Council Tax (£)	2019-20	Change	2020-21
	£	£	£
MOPAC (Metropolitan Police)	242.13	10.00	252.13
LFC (London Fire Brigade)	53.00	2.28	55.28
GLA	23.38	-0.69	22.69
TfL (Transport)	2.00	-0.03	1.97
Total	320.51	11.56	332.07

Summary of GLA budget

The tables below show where the GLA's funding comes from and the reasons for the year on year budget change. It also explains how the GLA has calculated the sum to be collected from council tax (the council tax requirement).

How the GLA budget is funded (£m)	2020-21
Gross expenditure	13,365.9
Government grants and retained business rates	-5,486.6
Fares, charges and other income	-6,787.3
Use of reserves	-81.1
Amount met by council taxpayers (£m)	1,010.9

Changes in spending (£m)	2020-21
2019-20 council tax requirement	960.6
Inflation	244.8
Efficiencies and other savings	-150.8
New initiatives	512.1
Other changes (for example fares revenue and government grants)	-555.8
2020-21 council tax requirement	1,010.9

The table below compares the GLA Group's expenditure on policing, fire and other services (including transport) in 2020-21 with 2019-20.

The GLA's gross expenditure is higher this year. This is mainly due to the impact of extra investment planned by the Mayor in transport, policing, adult education and the fire service as well as additional business rates receipts being paid over to the Government to support local services elsewhere in England. Overall the council tax requirement has increased because of the extra funding for the Metropolitan Police and the London Fire Brigade. There has also been a 1.6 per cent increase in London's residential property taxbase. Find out more about our budget at:

www.london.gov.uk/budget (tel: **020 7983 4000**).

Summary of Spending and Income (£ million)	Police (MOPAC)		Fire (LFC)		Other Services*		GLA Group Total	
	2019	2020	2019	2020	2019	2020	2019	2020
(Figures may not sum exactly due to rounding)	-20	-21	-20	-21	-20	-21	-20	-21
Gross expenditure	3,556.7	3,885.3	450.3	489.5	8,225.6	8,991.1	12,232.6	13,365.9
Government grants and business rates	-2,656.4	-2,786.3	-245.7	-266.1	-1,852.4	-2,434.1	-4,754.5	-5,486.6
Other income (incl. fares and charges)	-278.5	-280.0	-38.3	-39.8	-6,205.3	-6,467.5	-6,522.1	-6,787.3
Net expenditure	621.8	819.0	166.3	183.6	167.9	89.5	956.0	1,092.0
Change to level of reserves	103.4	-51.9	-7.1	-15.0	-91.7	-14.2	4.6	-81.1
Council tax requirement (income)	725.2	767.1	159.2	168.6	76.2	75.2	960.6	1,010.9

*(incl. GLA, TfL, LLDC and OPDC)

North London Waste Authority

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

Financed by	2020-21 £m
Household waste levy	57
Household waste charges	2
Non household waste levy	9.3
Use of balances	5
Total budget	73.3

London Pensions Fund Authority

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

	2020-21 £m
Inner London	17.1
Greater London	6.3
Total	23.4

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	2020-21 £m
Grants	6.2
Administration and other	0.5
Total expenditure	6.7

Income	2020-21 £m
Borough contributions	6.7
European Social Fund / other	0
Total income	6.7

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.

	2019-20	2020-21
	£m	£m
Levies raised	9.6	9.6
Total council tax base	4	4.1

To find out about Lee Valley days out, its world class sports venue and award winning parkland, visit www.visitleevalley.org.uk.

Environment Agency Thames Region

The Environment Agency has a levying body for its flood and coastal erosion risk management functions and has powers in respect of flood defence.


	2019-20	2020-21
	£m	£m
Levies raised	11.6	11.8
Total council tax base	5.1	5.2

Data Protection

Any information you give us will be used for the purposes of administering your council tax. All data is held securely and processed in compliance with the Data Protection Act 2018, and the General Data Protection Regulation (GDPR). The Council has a duty to protect public funds it administers, and may use information held about you for the prevention and detection of fraud and other lawful purposes. This may include matching council tax data with other council records. The Council will also use the information for the purpose of performing any of its statutory enforcement duties. It will make any disclosures required by law and may also share this information with other bodies responsible for auditing or administering public funds. We will not disclose your personal information to third parties for marketing purposes. The Council also uses basic council tax information about you, e.g. name and address, in other areas of service provision if this helps you to access services more easily, promotes more efficient and cost effective delivery of services, and to help recover monies owed to the council. For further details and our policy please refer to our data protection page: www.islington.gov.uk/dataprotection

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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