

2013-14

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 (£66.2m) by the number of band D equivalent homes in the borough (68,837).

Your 2013-14 council tax charge					
Your Band	Market value of your property (April 1991)	Islington £	Mayor of London (GLA) £	2013-14 full council charge £	Direct debit 12 monthly instalments £
A	Up to £40,000	641.25	202.00	843.25	70.27
B	£40,001 to £52,000	748.12	235.67	983.79	81.98
C	£52,001 to £68,000	855.00	269.33	1124.33	93.69
D	£68,001 to £88,000	961.87	303.00	1264.87	105.41
E	£88,001 to £120,000	1175.62	370.33	1545.95	128.83
F	£120,001 to £160,000	1389.37	437.67	1827.04	152.25
G	£160,001 to £320,000	1603.12	505.00	2108.12	175.68
H	£320,001 and above	1923.74	606.00	2529.74	210.81

This does not include an extra charge for properties in Lloyd Square of £274.62 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:

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 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.

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.

Changes to property discounts and exemptions in 2013-14

The Government has made some changes to the council tax system¹ and cut the money available to help residents with their council tax bills. The council has agreed the fairest way to manage the cuts for all residents is to remove discounts and exemptions for empty properties and second homes.

¹ The Government has made amendments to Section 11A and inserted a new Section 11B to the Local Government Finance Act 1992.

The changes to the exemptions and discounts available in Islington from 1 April 2013 are set out below.

A full council tax charge will be applied to:

- Second homes
- Unoccupied but furnished properties
- Properties undergoing major repair or structural alteration
- Properties which are unoccupied and substantially unfurnished for less than two years.

A 50% council tax premium will be charged on properties left empty for two years or longer. This is known as the 'empty homes premium'.

Property discount and exemption comparison

The table below compares the property exemptions and discounts in 2013-14 with the previous year.

Property description	Council tax charge payable 2013-14	Council tax charge payable 2012-13
Second homes	100%	90%
Unoccupied but furnished properties	100%	90%
Properties undergoing major repair or structural alteration (including those that are uninhabitable)	100%	0% up to 12 months
Properties that have been unoccupied, unfurnished for less than two years	100%	0% up to 6 months
Properties that have been empty for two years or longer	150%	100%

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 fill in the online form at www.islington.gov.uk/benefits, email benefits.service@islington.gov.uk, call 020 7527 2633 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.

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 2013.
- 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.

Answers to common questions about council tax

How much has council tax gone up by?

We will be freezing your council tax for the fourth year running despite the fact that we are facing further central government cuts from our budget this year.

How can I pay my bill?

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 5 July 2013 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, this year we have ended the discount on most empty properties. See page 4 for details of the changes.

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 manage, view and pay your council tax all in the one place. To sign up, visit www.islington.gov.uk/myeaccount.

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.

I'm currently getting Council Tax Benefit but this doesn't seem to be in my bill.

Council Tax Benefit has been replaced with Council Tax Support. If you previously claimed Council Tax Benefit and your circumstances haven't changed then you will automatically move onto the new scheme. If you are entitled to support but it's not on your bill, call 020 7527 2633.

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.

Why is the amount of Council Tax Support less than the amount of Council Tax Benefit I received?

The Government has abolished Council Tax Benefit and cut the money available to support residents through the replacement Council Tax Support scheme. This means that if you are of working age you will receive 8.5% less money than you would have received in Council Tax Benefit so you will need to pay more towards your council tax bill. Pensioners are not affected.

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 telling you how much Housing Benefit you've been awarded.

Money worries?

You can get free and confidential money advice from the Islington Citizens Advice Bureau (CAB) at 222 Upper Street, N1 1XR.

W www.cabislington.org.uk

T 020 7288 7676

You can also find money advice on the council's website at www.islington.gov.uk/moneyadvice or by calling us on 020 7527 2633.

How your money is spent

Islington residents contribute almost £87.1m each year to fund vital services, including council services (£66.2m), the Greater London Authority (GLA) and other London-wide organisations.

Council budget

Services	2012-13		
	Spending £m	Income £m	Budget £m
Environment and Regeneration	100.5	63.2	37.3
Children's Services	265.6	198.3	67.3
Housing and Adult Social Services	311.7	226.3	85.4
Corporate costs, provisions ¹ and income	367.9	500.2	-132.3
Payments to other organisations ²	19.4		19.4
Contingencies	2.5		2.5
Gross amount	1,067.6	988.0	79.6
Money to reserves			6.8
Total amount			86.4

Services	2013-14		
	Spending £m	Income £m	Budget £m
Environment and Regeneration ³	102.2	60.4	41.8
Children's Services ³	286.3	205.1	81.2
Housing and Adult Social Services ³	325.0	234.3	90.7
Corporate costs, provisions ¹ and income ³	366.0	543.2	-177.2
Payments to other organisations ²	21.1		21.1
Contingencies	1.0		1.0
Gross amount	1,101.6	1,043.0	58.6
Money to reserves			7.6
Total amount			66.2

¹ Provisions are money set aside to meet expected liabilities, like insurance costs and bad debts

² Other services are payments to Environment Agency, London Pension Fund Authority, North London Waste Authority, London Boroughs Grants Scheme, Lee Valley Regional Park, Concessionary Fares (Freedom Pass), Inner London North Coroners Court and Traffic Signals levy

³ Since 2012-13, a number of specific grants have been transferred into core local government funding. This has led to the apparent increase in the budget of the first three services and in Corporate costs, provisions and income. However, Islington Council's overall grant funding has been significantly reduced since 2012-13.

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 (68,837) 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	66.2	£961.87
Amount needed to give to the GLA	20.9	£303.00
Total amount we need to raise for the council and for the GLA	87.1	£1,264.87

Explanation of difference in council spending between 2012-13 and 2013-14

This table explains the decrease of £20.2m in the council tax requirement between 2012-13 and 2013-14.

	£m
Council tax requirement 2012-13	86.4
Inflation	3.0
Increase in other service levies	1.7
Other pressures and adjustments, including demographics	9.4
Islington Council efficiency savings	-16.0
Increase in New Homes Bonus Funding	-3.5
Reduction in Council Tax Freeze grant	1.5
Reduction in Formula / general funding	3.2
Council Tax Support funding ¹	-19.8
Council Tax Support transitional grant	-0.5
Money to reserves	0.8
Council tax requirement 2013-14	66.2

¹ The decrease in council tax requirement is in part due to the impact of Council Tax Benefit changes that means £19.8m of funding has moved into the core local government funding system, where previously it was paid outside of this. As well as localising Council Tax Support, the Government has also passed on a 10% funding cut, which means there is £2.9million less to fund the Council Tax Support scheme.

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)

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 fifth budget he has cut the GLA's element of council tax. This year's budget includes proposals to rationalise the Metropolitan Police and London Fire Brigade estates.

Council tax and budget information

The GLA's take of the council tax for a typical band D property has been reduced to £303.00. 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 £86.08.

Council Tax (Band D)	2012-13	Change	2013-14
Metropolitan Police (MOPAC)	228.10	-11.18	216.92
London Fire Brigade (LFEPA)	39.54	+10.33	49.87
Core GLA (City Hall) and Olympics	37.11	-3.23	33.88
Transport for London (TfL)	1.97	+0.36	2.33
Total band D	306.72	-3.72	303.00

Summary spending

The following tables compare the GLA group's spending for 2013-14 with last year and the reasons for the changes. The change in gross expenditure reflects the impact of the phasing of transport investment and savings within the GLA group. Overall the council tax requirement has fallen by £156 million. This is due to the impact of Council Tax Benefit changes and the effect of the band D precept reduction of £3.72. 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)	
	2012-13	2013-14	2012-13	2013-14
Gross expenditure	3,624.4	3,269.9	459.7	445.1
Government grants and business rates	-2,599.2	-2,443.0	-273.3	-283.3
Other income (incl. fares and charges)	-300.1	-297.1	-29.4	-30.1
Net expenditure	725.1	529.8	157.0	131.7
Change to level of reserves	-30.1	27.3	-36.3	-3.3
Council tax requirement (income)	695.0	557.1	120.7	128.4

Summary of Spending and Income £m				
(Figures may not sum exactly due to rounding)	Other Services (incl. GLA, LLDC ¹ TfL)		GLA Group Total	
	2012-13	2013-14	2012-13	2013-14
Gross expenditure	6,954.8	7,527.9	11,038.9	11,242.9
Government grants and business rates	-2,166.6	-2,382.2	-5,039.1	-5,108.4
Other income (incl. fares and charges)	-4,611.5	-4,975.4	-4,941.0	-5,302.6
Net expenditure	176.7	170.3	1,058.8	831.8
Change to level of reserves	-57.3	-77.1	-123.7	-53.1
Council tax requirement (income)	119.4	93.2	935.1	778.7

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.

	£m
2012-13 council tax requirement	935
Inflation	81
Efficiencies and other savings	-421
New investment to improve services	377
Other changes (including income growth)	-193
2013-14 council tax requirement	779

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	41.8
Household waste charges	1.7
Non household waste levy	9.6
Use of balances	14.3
Total budget	67.4

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

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

Expenditure	£m
Grants	9.5
Administration	0.5
Total expenditure	10.0

Income	£m
Borough contributions	9.0
European Social Fund	1.0
Total income	10.0

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	2012-13 £m	2013-14 £m
Gross operating expenditure	19.5	20.6
Gross operating income	-10.0	-11.5
Net operating costs	9.5	9.1
Financing Costs – Debt servicing/repayments	0.6	0.6
– New capital investment	1.6	1.8
Total net expenditure	11.7	11.5

Environment 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 and Coastal Committee	2012-13 £m	2013-14 £m
Gross expenditure	84.7	74.7
Levies raised	10.0	10.5
Total council tax base	5.1	4.5

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:

 council.tax@islington.gov.uk

 020 7527 2633

 www.islington.gov.uk/counciltax

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