# Ways I can pay my Council Tax

#### **Direct Debit**

Direct Debit is the preferred method of collecting your Council Tax. It is cost effective, efficient and couldn't be simpler. Just contact your area help line on 0161 342 2065 with your bank details or print and complete a Direct Debit instruction from the Council's website at www.tameside.gov.uk and return it to Tameside Revenues Division.

Direct Debit payments are claimed on either the 1st or 15th of the month.

A Council Tax Bill will be issued informing you of your instalments and the dates they will be collected and is subject to the Direct Debit guarantee.

## **Online Payments**

You can pay your Council Tax by credit/debit card via our secure network by using the Online Payment Form on the Council's website at: www.tameside.gov.uk

You will need your Council Tax account number which can be found at the top right hand corner of your bill.

## **Telephone Payments**

Payments by debit/credit card can be made on our 24 hour payment line 0161 342 4297.

# **Standing Orders**

Council Tax payments can be made by standing order at your bank but you must quote all of the following:

- Tameside MBC
- Your Council Tax reference (this can be found on your bill)
- Your name
- Sort code 08-92-32
- Account No. 61000667
- Account name: Tameside MB suspense account
- The Co-op Bank, 1 Market Place, Ashton-under-Lyne, OL6 6DL.

#### Payments can also be made at:

- The Post Office
- Any paypoint or payzone outlet using your existing card or Council Tax bill
- Any Customer Service Centre or Library in Tameside by cheque or debit/credit card.

# Electronic Billing

The Council is continually aiming to improve its services to you.

Electronic Billing will be introduced shortly. This is a more effective and efficient way to receive your Council Tax bill.

If you would like to receive your Council Tax bill by E-mail instead of by post, please complete the details below or send your details by E-mail to the address shown at the top of your bill.

Taxpayer's Name:
Taxpayer's Address:
Account Reference:
E-mail Address:

Please return this completed form to: Revenues Division, Exchequer and Support Services, Council Offices, Wellington Road, Ashton-under-Lyne, OL6 6DL.

এটি কাউন্সিল ট্যাল্পের খুব জরুরী একটি দলিল। আপনার যদি এই দলিলটি বুঝতে কোনো অস্ববিধা হয় এবং অন্য কোনো ভাষায় পরামর্শ বা সাহায্য প্রয়োজন হয় তাহলে দয়া করে টেলিফোন করুন: 0161 342 2284 এই নম্বরে।

આ કાઉન્સિલ ટેસનું દસ્તાવેજ મહત્વનું છે. જો આપને આ દસ્તાવેજ સમજવામાં મુશકેલી જણાય અને આપની ભાષામાં સલાહ કે સહાયની જરૂર હોય તો કૃપા કરી, 0161 342 2284 નંબર પર કોન કરો.

یے نوسل نیکس کے بارے میں ایک اہم دستاویز ہے۔ اگر آ پکواس دستاویز کو بیچھنے میں مشکل در بیش ہے اور دوسری زبان میں مشورہ یامدد درکار ہے تو براہ مہر بانی 2284 341 0161 یوفون کیجئے۔

Please telephone 0161 342 8355 if you require a copy of this document in Braille, Audio Tape or Large Print.

Design Print Services 68899KD

# How to pay Tameside Council Tax 2010/2011

An Explanatory Note



**Electronic Billing coming soon** 

One of the top performing authorities in the country for value for money



#### Dear Customer,

Please find enclosed your 2010/11 Council Tax bill along with additional information which I hope you will find useful.

Council Tax is a local tax set by every Council to help pay for local services. Information on how the charge has been calculated and how Council Tax collection will be spent is enclosed with this leaflet.

There are many ways to pay your Council Tax bill and if you don't already pay by Direct Debit you may want to consider this cost effective method of payment. Simply contact us on 0161 342 2065 and a Direct Debit can be set up immediately.

The current economic situation has caused concern for many households. Ways in which your bill may be reduced can be found in this leaflet and information is provided on how to claim Housing and Council Tax benefit or be awarded a discount or exemption if the eligibility criteria is met.

Tameside Council's performance in the last year has once again been outstanding and the Council is one of only two in the country to get the top score in all three organisational categories in the latest Comprehensive Area Assessment. The assessment is carried out by the Audit Commission and other main public sector inspectorates. The Council has been recognised for the way in which it has improved the quality of life for Tameside residents, scoring a maximum of four out of four for the way in which it manages performance and utilises resources.

Your Council Tax bill has been prepared based on information received by Exchequer and Support Services up to the beginning of March 2010, therefore very recent changes will not be detailed on your bill. There may be some delay in responding to very recent changes and I apologise if this has happened to you, however all changes will be dealt with as quickly as possible.

I do hope you find this information useful.

Yours faithfully,

Ilys Cookson, Assistant Executive Director Exchequer and Support Services.

### Introduction

We want to help you understand your Council Tax bill by giving you clear information.

# How is my Council Tax calculated?

Most dwellings will be subject to Council Tax. There will be one bill per dwelling whether it is a house, bungalow, flat, maisonette, mobile home or houseboat, and whether it is owned or rented. The District Valuer has allocated each property to one of eight valuation bands according to its market value at 1st April 1991.

Band	Range of property values	Proportion of Band D tax (ninths)
А	Up to and including £40,000	6/9ths
В	£40,001 to £52,000	7/9ths
С	£52,001 to £68,000	8/9ths
D	£68,001 to £88,000	9/9ths
Е	£88,001 to £120,000	11/9ths
F	£120,001 to £160,000	13/9ths
G	£160,001 to £320,000	15/9ths
Н	More than £320,000	18/9ths

Your Council Tax bill tells you which valuation band your property falls into.

# I would like to appeal about my property banding

You may appeal against your property banding where:

- You believe that the banding should be changed because of an increase or reduction in the value of the property due to building work being carried out on the dwelling, i.e. demolition, extensions or converting the property from houses to flats;
- You adapt part of your dwelling for business use and it is entered into the Non Domestic Rating list;
- The listing officer has altered a list without a proposal having been made by a taxpayer;
- Physical changes in the locality affecting value; or within 6 months of the following:- A band change to your property made by the listing officer; A band change made to a similar property to yours has been made by a tribunal or court; You have become a taxpayer at the property in the last 6 months.

Reductions or increases in value resulting from the general state of the housing market do not affect the banding of your property.

Your appeal should be sent to the Manchester Valuation Office Agency, Portland Tower, Portland Street, Manchester, M1 3LD.

You may also appeal if you consider that you are not liable to pay Council Tax, for example because you are not the owner or because the property is exempt; or that your billing authority has made a mistake in calculating your bill. If you wish to appeal on these grounds you must first notify Tameside MBC in writing so that we have the opportunity to reconsider the case. Please write to Tameside Revenues Division, Council Offices, Wellington Road, Ashton-under-Lyne, OL6 6DL.

Making an appeal does not allow you to withhold payment of Council Tax. Payments should continue to be made in accordance with the instalments shown on your bill. If your appeal is successful you will be entitled to a refund of any overpaid Council Tax.

# Can I reduce my Council Tax bill?

#### **Discounts**

The full Council Tax assumes there are two adults living in the dwelling. If only one adult lives in a dwelling the Council Tax will be reduced by 25%.

If a dwelling is no ones sole or main home then the bill will be reduced by 50%.

Some people are not counted when looking at the number of adults resident in a property if they meet certain conditions. People eligible for discounts are:

- full time students, student nurses, apprentices and youth training trainees, and initial teacher training trainees
- patients resident in hospital
- people who are being looked after in care homes
- people who are severely mentally impaired
- people staying in certain hostels or night shelters
- 18 to 19 year olds who are at or have just left school
- careworkers working for low pay, usually for charities
- people caring for someone with a disability who is not a spouse, partner or child under 18
- members of visiting forces and certain international institutions
- members of religious communities (monks and nuns)
- people in prison (except those in prison for non payment of Council Tax or a fine)
- diplomats and members of international organisations headquartered in the UK, and their non British spouses.

#### **Discount Shown on Bill**

If a discount is granted the reduction will be shown on your bill.

#### 25% Discount

Code

01 Only one resident aged 18 or over in the property

02 More than one resident aged 18 or over, but only one is "counted"

#### 50% Discount

Code

- 03 Property is substantially unfurnished and unoccupied and has been for more than 6 months or the property is unoccupied but furnished
- 04 More than one resident aged 18 or over, but none are "counted"
- 05 Only one resident aged 18 or over, but this person is not "counted"
- 06 A dwelling which is not the sole or main residence of an individual, which is furnished and the occupation of which, is restricted by a planning condition preventing occupation for a continuous period of at least 28 days.
- 07 A dwelling, which is not the sole or main residence of an individual, which is furnished and the occupation of which, is not restricted by a planning condition preventing occupation for a continuous period of at least 28 days.

22 The property is required as a condition of employment where the occupiers have their sole or main residence elsewhere and are registered to pay Council Tax there.

#### How can I apply for a discount?

Forms are available on line at www.tameside.gov.uk or alternatively write to us at Tameside Revenues Division, Council Offices, Wellington Road, Ashton-under-Lyne, OL6 6DL or contact the area helpline 0161 342 2065.

#### **Exemptions**

If an exemption is granted this will be shown on your Council Tax bill. This table explains the reasons.

# **Exemption** Class

#### **Explanation**

- A Dwellings which have been undergoing major works or structural alteration. In either case must be unoccupied and substantially unfurnished.
- AA Dwellings which are undergoing major works or structural alterations. Must be unoccupied and unfurnished.
- B Unoccupied dwelling is owned by a charity.
- C Dwellings which are unoccupied and unfurnished.
- D Unoccupied liable person being detained elsewhere (but not where in prison for non payment of a fine or Council Tax).
- E Unoccupied liable person now resident in a hospital, nursing home or care home.
- F Unoccupied the dwelling is part of the estate of a deceased person, or the deceased person had a statutory tenancy or a licence to occupy. Probate/letters of administration have not yet been granted.
- FF Unoccupied the dwelling is part of the estate of a deceased person, or the deceased person had a statutory tenancy or a licence to occupy. Probate/letters of administration have been granted but an owner/beneficiary has not yet been appointed.
- G Unoccupied occupation prohibited by law.
- Unoccupied awaiting occupation by a minister of religion.
- Unoccupied liable person receiving care elsewhere.
- J Unoccupied liable person providing care elsewhere.
- K Unoccupied liable person is a full time student.
- L Unoccupied the dwelling has been taken into possession by a mortgage lender.
- M Occupied as a hall of residence.
- N Occupied entirely by students. Includes student's spouse or dependant who is not a British Citizen and who is prevented by the terms of their entry visa from taking paid employment or from claiming benefit.
- Occupied/Unoccupied British armed forces accommodation.

- Occupied visiting forces.
- Unoccupied liable person is a trustee in bankruptcy.
- R Unoccupied pitch/mooring not occupied by caravan/boat.
- S Occupied only by person/s under 18 years old.
- T Unoccupied dwelling which forms part of a single property which includes another dwelling and may not be let separately from that other dwelling.
- Occupied only by person/s who are severely mentally impaired.
- Occupied only by a person who is a diplomat or a member of an international organisation headquartered in the UK.
- W Occupied A dependant relative living in a separate dwelling forming part of a larger property.

#### **Disability Reduction**

If you or someone who lives with you (adult or child), has a room or an extra bathroom or kitchen, or extra space in your property to meet special needs arising from a disability, you may be entitled to a reduction in your Council Tax. The bill may be reduced to that of a band immediately below the band shown on the valuation list. If your home is in band A you will already be in the lowest Council Tax band. However, you may still qualify for a reduction of 1/9th of the value of band D. Contact your area helpline on 0161 342 2065 for further advice. Forms are also available on the Council's website www.tameside.gov.uk

If your bill indicates that a discount, exemption or disability reduction has been allowed, you must tell Tameside MBC within 21 days, of any change in circumstances, which affects your entitlement to this discount. If you fail to do so you may be required to pay a penalty of £70.

# My circumstances have changed

Please tell us immediately of any changes in your circumstances which may affect your Council Tax liability. These are some of the changes which should be reported:

- If you move house.
- Someone comes to live with you.
- Someone leaves your property.
- If you feel you should be entitled to a discount or any of the exemptions.
- If you cease to be employed or start work.

#### I am moving house

Please contact the area helpline on 0161 342 2065 to provide details or complete the on-line form at www.tameside.gov.uk.

# I need to contact you about my bill

#### I am having difficulty in paying

For people who may find monthly payments difficult, the bill can be paid by weekly or fortnightly payments. If you choose this method you will need to notify the Council Tax Section so that we can amend your instalment details.

If you are experiencing difficulties, please make early contact with the Council Tax Section by phoning your area helpline who will check that your bill is correct and identify any reductions you may be entitled to that you have not claimed.

Detailed below are other Agencies who can offer free advice if you are experiencing financial difficulties:

#### For Help with Money Problems:

#### Money Information Network Tameside

Tel: 0161 331 2280

Website: www.mintameside.org.uk

#### Community Legal Advice

Tel: 0845 345 4345

Website: www.communitylegaladvice.org.uk

#### For Help with Housing Matters:

#### **Housing Options**

Tel: 0161 331 2700

Website: www.tameside.gov.uk/housing/options

#### Shelter

Tel: 0844 515 1640

Website: http://england.shelter.org.uk

# Council Tax Benefit and Housing Benefit

#### Am I eligible to claim?

Anyone who has to pay Council Tax can make a claim for Council Tax Benefit.

Anyone who has a genuine rent liability can make a claim for Housing Benefit.

- You may be single or have a partner
- You may live alone and get a discounted Council Tax bill
- You may be a pensioner
- You may rent or own your home
- You can be in work or not
- You can be employed or self-employed.

#### How can I claim?

If you claim Employment Support Allowance, Income Support or Income-Based Jobseeker's Allowance, you can claim Council Tax Benefit and Housing Benefit at the same time. Alternatively, you can obtain a form to claim Council Tax Benefit and Housing Benefit from your local Customer Service Centre or Library.

You can check your entitlement to benefit using our online calculator and complete an application form electronically by visiting our website www.tameside.gov.uk

#### When can I claim?

You should claim these benefits as soon as you think you need to, because benefit cannot normally be backdated. If you are not sure whether your income is low enough for you to get benefit, you should claim anyway.

#### What other benefits are available?

There is an alternative to Council Tax Benefit called Second Adult Rebate, which you can claim if someone else lives with you other than your partner and is over the age of 18, on Income Support or a low income. Should you be entitled to a rebate based on your own income and be entitled to Second Adult Rebate, the council will pay the higher of the two claims.

N.B. You do not need to complete a new application if you are already in receipt of benefit. Your benefit should automatically be calculated and shown on your bill, if not, contact the Benefits Section immediately on 0161 342 3708.

# Check my entitlement

If you wish to claim a single person discount or Housing and/ or Council Tax benefit, please complete this form

Name			
Address			
Please tick which is appropriate:			
I would like to claim Housing and/or Council Tax Benefit			
I would like to claim a single person discount I am the only adult over the age of 18 living at the above address from:			
Date			
Signed			
Dated			
Deturn this form to Devenues Division Evaluation and Support			

Services, Council Offices, Wellington Road, Ashton-under-Lyne OL6 6DL.

#### Don't Let The Cheats Benefit

Benefit fraud affects everyone – people who make fraudulent benefit claims are not just cheating the system – they are cheating the whole community.

The Council has a dedicated benefit fraud investigation team, committed to the prevention, detection and deterrence of false claims. Report anyone that you suspect is committing benefit fraud directly to the benefit fraud team on 0161 342 3191 or email beu@tameside.gov.uk. Alternatively, call the benefit fraud hotline freephone on 0800 328 6340

All allegations are treated in the strictest confidence, you do not have to tell us your name.

Please provide as much information and detail as possible, as the more information we are given, the more likely it is that the investigation will have a successful outcome.

The Council will take necessary and appropriate action against any person who has committed benefit fraud which includes prosecuting benefit cheats and in some cases the Council will take action to remove the proceeds of benefit fraud crime by pursuing a confiscation of assets.

RING NOW All calls will be treated in the strictest confidence.

Remember, benefit fraud is a crime

NO IF'S, NO BUTS, THE COUNCIL IS TARGETING BENEFIT THIEVES.