



Your Council Tax and Business Rates Explained

April 2016 – March 2017



Contents

Council Tax

How to pay your bill	3
Getting help to pay your bill	4
Council Tax Support Scheme	5
Discounts	6
Appeals	7
How we deal with benefit cheats	8
Customer services	9
Changed your circumstances?	10
Electronic billing	10
How your Council Tax is calculated	10
Our Income and Expenditure	11
How to contact us	17

Business Rates

How to pay your bill	3
Non-domestic rates	12
National non-domestic rating multiplier	12
Setting rateable values	12
Valuation appeals	12
Rating advisers	13
Business Rates Instalments	13
Revaluation 2017	13
How can I reduce my bill?	14
Other things that will affect your bill	16
How to contact us	17

Save time

Do it online



Make payments

A quick and secure way to pay your council tax or general debts.

www.tameside.gov.uk



How to pay your bill

Direct Debit

Direct Debit is the easiest way to pay your Council Tax or Business Rates. It is cost-effective, efficient and couldn't be simpler. Complete a direct debit instruction from the Council's website at

www.tameside.gov.uk/payments

Direct Debit means your payments are collected automatically each month. Your payments are covered by the Direct Debit Guarantee Scheme. We will continue to collect your payments each year until you instruct us otherwise.

On the web

To make a payment go to

www.tameside.gov.uk/payments

To check your Council Tax balance and inform us of any changes register for the new self service system. Visit

www.tameside.gov.uk select Council Tax and click on self service.

Telephone Payments

Payments by debit/credit card can be made on our 24-hour payment line: 0844 848 2566.

For BT customers, calls are charged up to 5p per minute, calls from other networks and mobiles may vary.

Please note there is a 2% charge for payments made by Credit Card

Standing Orders

Council Tax or Business Rates payments can be made by standing order at your bank. See the back of your bill for further details.

Payments can also be made:

- At the Post Office
- At any paypoint or payzone outlet, using your Council Tax or Business Rates bill
- By cheque, debit/credit card at any Tameside Library using your Council Tax or Business Rates Bill.

Full payment details can be found on the back of your Council Tax or Business Rates bill.

Council Tax, Housing Benefit and Business Rates Customers can take advantage of our new and improved, secure self-service system: Visit www.tameside.gov.uk and select Council Tax, Self Service for more information.

Benefit claimants and Landlords can view payments and overpayments.

Businesses and Council Tax payers can receive an on-line bill, set up or amend a direct debit, review payments and notify us of changes of address and claim single person discount.

Getting help to pay your bill

If you find monthly payments difficult, you can arrange to pay your bill weekly or fortnightly. If you choose this method you will need to notify us so that we can amend your instalment details.

You can arrange to pay your Council Tax bill by 12 monthly instalments. If you choose this method you will need to email the Council Tax Team at counciltax@tameside.gov.uk by the 4 April 2016 so that we can amend your instalment details.

If you are experiencing difficulties, please make early contact by using the contact details at the back of this booklet. We will check that your bill is correct, and identify any reductions you may be entitled to that you may have not claimed.

Alternatively you can contact:

Welfare Rights & Debt Advice Service

For help if you are having difficulties with rent or mortgage arrears.

www.tameside.gov.uk/debtadvice

For advice on welfare benefits and tax credits:

www.tameside.gov.uk/welfarerights

Tel: 0800 074 9985

Detailed below are other agencies, which offer free advice if you are experiencing financial difficulties:

Tameside Citizens Advice Bureau

www.tamesidecab.org.uk

Tel: 0161 342 5005

National Debtline

www.nationaldebtline.org/EW

Tel: 0808 808 4000

Money Information Network Tameside

www.mintameside.org.uk

Advice Tameside

www.advicetameside.org.uk

For Help with Housing Matters:

www.tameside.gov.uk/housing/advice

Housing Advice

www.tamesidehousingadvice.org

Tel: 0161 331 2700

Shelter

<http://england.shelter.org.uk>

Tel: 0344 515 1640

Call 0161 368 8865
tameside.gov.uk/fostering

Tameside
Metropolitan Borough

All children and young people need
someone to support them through the
key milestones of growing up

FOSTERING
#bestjobintheworld

Council Tax Support Scheme

The Council Tax Support Scheme provides financial assistance to Council Tax payers on a low income whether they rent or own their own home, or live rent-free, by reducing the amount of Council Tax they have to pay.

Claimants of a state pension age continue to receive support based on the Council Tax Benefit scheme that was replaced by Council Tax Support on 1 April 2013. Claims for working age claimants are based on the Council's local scheme.

Who is it for?

People on low income who are liable to pay Council Tax may be entitled to help.

How is it worked out?

The Council will look at the money you and your partner have coming in as well as your savings. The Council will also look at your other circumstances such as your age and whether anyone else lives with you. With this information the Council will work out if you qualify for Council Tax Support. If you can get Council Tax Support, this will not affect the amount of money you receive in other benefits.

The Council Tax Support Scheme for 2016/17 has changed. The main aspects of the Council Tax Support Scheme which will come into effect from 1 April 2016 for working age claimants are:

- A maximum limit of 75% to the amount of Council Tax Support that can be paid
- Council Tax Support is limited to the level that would be given for a band A property
- Changes to the amount deducted in respect of non-dependants residing in the household

You can find more information at www.tameside.gov.uk/ctss

How to claim

You can claim Council Tax Support straight away by using the online application form at www.tameside.gov.uk/ctss

Free education and childcare places for two year olds at nurseries, pre-school playgroups and childminders.

Apply online www.tameside.gov.uk/2yearfunding
Phone the Families Information Service 0161 342 4260
or call into your local Children's Centre.

 **Tameside**
Metropolitan Borough



Discounts

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%.

Second Homes

If the property is furnished and another property in England or Wales is your main residence, you will be required to pay 100% of the Council Tax charge.

Empty Properties

If the property is not your only or main residence and is empty, you will be required to pay 100% of the Council Tax charge.

Long Term Empty over 24 months

If the property is unfurnished and is not your only or main residence and has been empty for more than 24 months, you will be required to pay 150% of the Council Tax charge. Even if you have not owned the property for 24 months you will still be liable for the charge if it has been empty under a previous owner and is still empty.

Other Discounts

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

You may be eligible to a discount where there are:

- full-time students, student nurses, apprentices, 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
- people living in an annexe owned by a family member who occupies the main property
- members of visiting forces and certain international institutions
- people in prison (except those in prison for non-payment of Council Tax or a fine).

For a full list of all discounts or for further information visit:

www.tameside.gov.uk/Counciltax/discounts

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 that 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.

Forms are also available on the Council's website:

www.tameside.gov.uk/Counciltax/disability

If your bill indicates that a discount, exemption, or disability reduction has been allowed, you must tell Tameside Council within 21 days of any change in circumstances which affects your entitlement to that discount.

If you fail to do so you may be required to pay a penalty of £70.

Appeals

Property Bands

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
- Where a property is in severe disrepair or dereliction you can appeal to the Valuation Office Agency to request that the property be removed from tax.

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 Listings Officer, Council Tax North, Valuation Office Agency, Earle House, Colonial Street, Hull, HU2 8JN.

Or visit www.gov.uk/voa/contact

Council Tax

You may also appeal if you think that you are not liable to pay Council Tax. For example, because you are not the owner, or because the property is exempt, or you believe we

have made a mistake in calculating your bill. If you wish to make an appeal on these grounds you must first notify us in writing so that we have the opportunity to review the case.

Please write to:

Tameside Council Tax Service, PO Box 304, Ashton-under-Lyne, OL6 0GA.

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.

Warning Over Council Tax “Appeal” Calls

If you are contacted by a company claiming they can get you a refund by having your home moved to a lower Council Tax Band, please bear in mind the following:

- The companies have not been appointed by Tameside Council
- Attempts to change your Council Tax band by using one of these companies usually requires a non-refundable up-front fee, or they will often take a large percentage of any overpayment secured
- Any appeal could result in your property band going up rather than down, resulting in a higher Council Tax charge.

If you genuinely believe your Council Tax property band is wrong, you can appeal without incurring costs or requiring assistance from any other company.

For further information visit:

www.tameside.gov.uk/Counciltax

How we deal with benefit cheats

Benefit Fraud investigations are undertaken by the Department for Work and Pensions under the umbrella of the Single Fraud Investigation Service. However, the Council remains committed to supporting the Department for Work and Pensions and helping them tackle Benefit Fraud.

Typical examples of benefit fraud are:

- * People who work but do not declare this when they claim benefit.
- * People who claim as a single person but actually live with a partner.
- * People who claim from an address but do not live there.
- * People who do not tell us the full amount of income, savings or capital when they claim benefit.

To report suspected Benefit Fraud

You can ring the Benefit Fraud Hotline service on **0800 854 440** which is a free phone number and all calls are treated in absolute confidence. A trained member of staff will take any information you can provide regarding people committing benefit fraud.

Alternatively you can send any Benefit Fraud allegations to:

NBFH, PO Box 224, Preston, PR1 1GP.

We're closing in
with hundreds of benefit thieves being reported



If you suspect someone of benefit fraud in your area
call the Fraud Hotline: 0800 854 440

Customer Services

Our Customer Services centre is located in Clarence Arcade, Stamford Street, Ashton-Under Lyne, OL6 7PT.

Opening hours

Monday - Wednesday 8.30am - 5.00pm

Thursday 8.30am - 4.30pm

Friday 8.30am - 4.00pm

Appointment Service and Drop In.

At all libraries within the Borough, you will be able to pay your council bills by credit/debit card or by cheque and have your documents verified for Housing Benefit purposes. Library staff can also provide information on Council Services.

Tameside Central Library

Old Street, Ashton OL6 7SG

Tel: 0161 342 2029 / 2030

Fax: 0161 330 4762

Denton Library

Town Hall, Market Street, Denton, M34 2AP

Tel: 0161 342 3406

Fax: 0161 342 3403

Droylsden Library

Manchester Road, Droylsden, M43 6EP

Tel: 0161 370 1282

Fax: 0161 371 1886

Dukinfield Library

Concord Way, Dukinfield, SK16 4DB

Tel: 0161 330 3257

Fax: 0161 330 3426

Hattersley Library

The Hub, Stockport Road, Hattersley,

SK14 6NT

Tel: 0161 342 2552

Fax: 0161 342 3339

Hyde Library

Town Hall, Greenfield Street, Hyde,

SK14 4AL

Tel: 0161 342 4450

Fax: 0161 342 4333

Mossley Library

George Lawton Hall, Stamford Street,

Mossley, OL5 0HR

Tel: 0161 342 3787

Fax: 0161 342 4390

Stalybridge Library

Trinity Street, Stalybridge, SK15 2BN

Tel: 0161 338 2708 / 3831

Fax: 0161 303 8289

Download our
free app



Check the date of your collections, set reminders and report missed/lost bins.

Available from the **Apple Store** or **Google Play Store**.

Changed your circumstances?

Please tell us immediately of any changes in your circumstances, which may affect your Council Tax liability.

These are some of the changes that 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 an exemption
- If you cease to be employed or start work.

Electronic Billing

Electronic Billing is a more effective and efficient way to receive your Council Tax bill.

To receive your Council Tax bill by email rather than post, please visit:

www.tameside.gov.uk select **Council Tax**, Benefits and click **Self Service**.

From there you can register to view your

Council Tax account online. When registered you will be prompted to sign up for e-billing. Simply provide your email address and select the “email with link” option and confirm.

You will then be advised how to view your on-line Council Tax bill.

How your Council Tax is calculated

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

Property Valuation Band	Tameside £	Mossley £
A (Up to and including £40,000)	998.60	1005.15
B (£40,001 - £52,000)	1165.03	1172.67
C (£52,001 - £68,000)	1331.46	1340.19
D (£68,001 - £88,000)	1497.91	1507.73
E (£88,001 - £120,000)	1830.78	1842.78
F (£120,001 - £160,000)	2163.64	2177.82
G (£160,001 - £320,000)	2496.51	2512.88
H (More than £320,000)	2995.82	3015.46

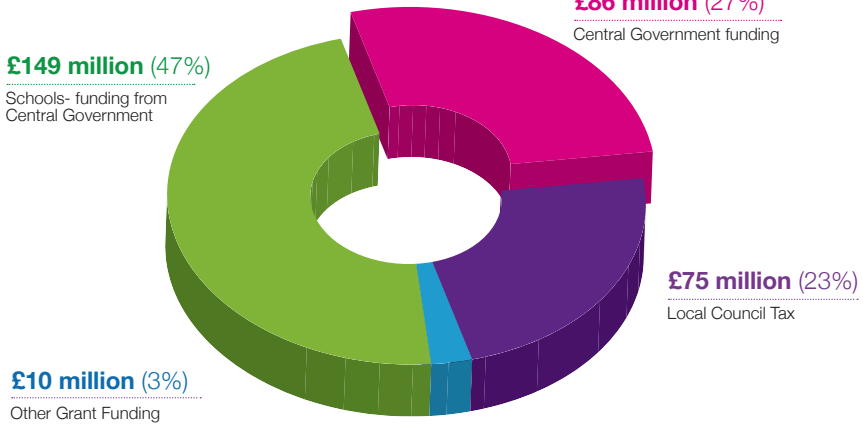
This table details the amount of Council Tax payable by band, including Mossley Parish precept.

Our Income and Expenditure

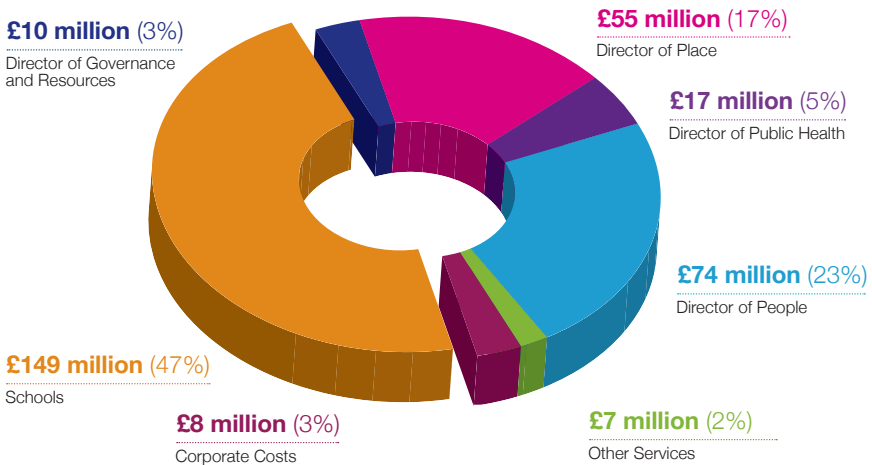
The extent of total Council expenditure is dictated by the amount of income or funding we receive. In the light of future financial constraints it has become even more important that the Council continues to align limited resources with key Council priorities, which are all influenced by local priorities,

input from public consultation, consultation with local businesses, Government policies, performance information and external inspections. The charts below summarise the sources of funding received by the Council and how we plan to utilise them in the upcoming financial year.

Where we get our funding from - £320 million



Where we spend our money - £320 million



The Council's funding is mainly made up of Central Government grants and money raised through Council Tax and locally retained Business Rates.

You can view detailed information regarding the expenditure of the Council and precepting authorities at www.tameside.gov.uk/counciltax. Alternatively a hard copy can be requested by contacting the Council Tax team.

Business Rates

Non-Domestic Rates

Non-Domestic Rates, or business rates, collected by local authorities are the way that those who occupy non-domestic property contribute towards the cost of local services. Under the business rates retention arrangements introduced from 1st April 2013, authorities keep a proportion of the business rates paid locally. This provides a direct financial incentive for authorities to work with local businesses to create a favourable local environment for growth since authorities will benefit from money in business rates revenues. The money, together with revenue from council tax payers, revenue support grant provided by the Government and certain other sums, is used to pay for the services provided by local authorities in your area. Further information about the business rates system, including transitional and other reliefs, may be obtained at www.gov.uk.

Rateable Value

Apart from properties that are exempt from business rates, each non-domestic property has a rateable value which is set by the valuation officers of the Valuation Office Agency (VOA), an agency of Her Majesty's Revenue and Customs. They draw up and maintain a full list of all rateable values, available at www.gov.uk/government/organisations/valuation-office-agency. The rateable value of your property is shown on the front of your bill. This broadly represents the yearly rent the property could have been let for on the open market on a particular date. For the revaluation that came into effect on 1st April 2010, this date was set as 1st April 2008.

The valuation officer may alter the value if circumstances change. The ratepayer (and certain others who have an interest in the property) can appeal against the value

shown in the list if they believe it is wrong. Full details on your rights of appeal are available from the Valuation Office Agency. Your billing authority can only backdate any business rates rebate to the date from which any change to the list is to have effect.

The Valuation Office Agency will continue to fulfil their legal obligations to alter rating assessments if new information comes to light indicating the valuation is inaccurate. Any alterations they make on or after 1st April 2016 can only be backdated to 1st April 2015.

Further information about the grounds on which appeals may be made and the process for doing so can be found on the www.gov.uk website or obtained from your local valuation office.

National Non-Domestic Rating Multiplier

The local authority works out the business rates bill by multiplying the rateable value of the property by the appropriate multiplier. There are two multipliers: the standard non-domestic rating multiplier and the small business non-domestic rating multiplier. The former is higher to pay for small business rate relief. Except in the City of London where special arrangements apply, the Government sets the multipliers for each financial year for the whole of England according to formulae set by legislation.

The current multipliers are shown on the front of your bill.

Business Rates Instalments

Payment of business rate bills is automatically set on a 10-monthly cycle. However, the Government has put in place regulations that allow businesses to require their local authority to enable payments to be made through 12 monthly instalments. If you wish

to take up this offer, you should contact the local authority as soon as possible.

Revaluation 2017

All rateable values are reassessed at a general revaluation to ensure bills paid by any one ratepayer reflect changes over time in the value of their property relative to others. This helps maintain fairness in the rating system by updating valuations in line with changes in the market. The current rating list is based on the 2010 revaluation. The Government has confirmed that the next revaluation will take place in 2017 based on rental values at 1st April 2015. More information on revaluation 2017 can be found at: www.gov.uk/government/organisations/valuation-office-agency.

In the year of revaluation the multipliers are rebased to account for overall changes to total rateable value and to ensure that the revaluation does not raise extra money for Government. Similarly, the change in the revaluation date to 2017 has no effect on the total amount of revenue raised from business rates.

Unoccupied Property Rating

Business rates will not be payable in the first three months that a property is empty. This is extended to six months in the case of certain industrial properties. After this period rates are payable in full unless the unoccupied property rate has been reduced by the Government by order. In most cases the unoccupied property rate is zero for properties owned by charities and community amateur sports clubs. In addition, there are a number of exemptions from the unoccupied property rate. Full details on exemptions can be obtained from your local authority. If the unoccupied property rate for the financial year has been reduced by order, it will be shown on the front of this bill.

The Government has introduced a temporary measure for unoccupied new builds from October 2013. Unoccupied new builds will be exempt from unoccupied property rates for up to 18 months (up to state aid limits) where the property comes on to the list between 1st October 2013 and 30th September 2016. The 18 month period includes the initial 3 or 6 month exemption and so properties may, if unoccupied, be exempt from non-domestic rates for up to an extra 15 or 12 months.

Partly Occupied Property Relief

A ratepayer is liable for the full non-domestic rate whether a property is wholly occupied or only partly occupied. Where a property is partly occupied for a short time, the local authority has discretion in certain cases to award relief in respect of the unoccupied part. Full details can be obtained from the local authority.

Small Business Rate Relief

Ratepayers who are not entitled to other mandatory relief or are liable for unoccupied property rates and occupy a property with a rateable value which does not exceed £17,999 outside London or £25,499 in London will – subject to a small number of exemptions - have their bills calculated using the lower small business non-domestic rating multiplier, rather than the national non-domestic rating multiplier.

In addition, generally, if the sole or main property is shown on the rating list with a rateable value which does not exceed £12,000, the ratepayer will receive a percentage reduction in their rates bill for this property of up to a maximum of 50% for a property with a rateable value of not more than £6,000. The Government has announced, in the Autumn Statement 2015, that the doubling of the usual level of relief -

to a maximum of 100% - will continue for a further year, until 31st March 2017.

Generally, this percentage reduction (relief) is only available to ratepayers who occupy either-

- (a) one property, or
- (b) one main property and other additional properties providing those additional properties each have a rateable value which does not exceed £2,599.

The rateable value of the property mentioned in (a), or the aggregate rateable value of all the properties mentioned in (b), must not exceed £17,999 outside London or £25,499 in London on each day for which relief is being sought. If the rateable value, or aggregate rateable value, increases above those levels, relief will cease from the day of the increase.

The Government has introduced additional support to small businesses. For those businesses that take on an additional property which would normally have meant the loss of small business rate relief, the Government has confirmed that they will be allowed to keep that relief for a period of 12 months.

An application for Small Business Rate Relief is not required. Where a ratepayer meets the eligibility criteria and has not received the relief they should contact their local authority. Provided the ratepayer continues to satisfy the conditions for relief which apply at the relevant time as regards the property and the ratepayer, they will automatically continue to receive relief in each new valuation period.

Certain changes in circumstances will need to be notified to the local authority by a ratepayer who is in receipt of relief (other changes will be picked up by the local authority). The changes which should be notified are--

- (a) the ratepayer taking up occupation of an additional property, and
- (b) an increase in the rateable value of a property occupied by the ratepayer in an area other than the area of the local authority which granted the relief.

Charity and Community Amateur Sports Club Relief

Charities and registered Community Amateur Sports Clubs are entitled to 80% relief where the property is occupied by the charity or the club, and is wholly or mainly used for the charitable purposes of the charity (or of that and other charities), or for the purposes of the club (or of that and other clubs).

The local authority has discretion to give further relief on the remaining bill. Full details can be obtained from the local authority.

Local Discounts

Local authorities have a general power to grant discretionary local discounts. Full details can be obtained from the local authority.

State Aid

The award of such discounts is considered likely to amount to state aid. However it will be state aid compliant where it is provided in accordance with the De Minimis Regulations EC 1407/2013. The De Minimis Regulations allow an undertaking to receive up to EUR 200,000 'de minimis' aid over a rolling three year period. If you are receiving, or have received, any 'de minimis' aid granted during the current or two previous financial years (from any source), you should inform the local authority immediately with details of the aid received.

Hardship Relief

The local authority has discretion to give hardship relief in specific circumstances. Full details can be obtained from the local authority.

Rating advisers

Ratepayers do not have to be represented in discussions about their rateable value or their rates bill. Appeals against rateable values can be made free of charge. However, ratepayers who do wish to be represented should be aware that members of the Royal Institution of Chartered Surveyors (RICS - website www.rics.org) and the Institute of Revenues, Rating and Valuation (IRRV - website www.irrv.org.uk) are qualified and are regulated by rules of professional

conduct designed to protect the public from misconduct. Before you employ a rating adviser, you should check that they have the necessary knowledge and expertise, as well as appropriate indemnity insurance. Take great care and, if necessary, seek further advice before entering into any contract.

Information Supplied with Demand Notices

Information relating to the relevant and previous financial years in regard to the gross expenditure of the local authority is available at www.tameside.gov.uk.

A hard copy is available on request.

TLC

Join the Tameside Loyalty Card Scheme

LOVE SHOPPING LOVE TAMESIDE

Giving shoppers and local shops a helping hand

Show your local high street some TLC!

Over a 1000 residents have signed up to the new shopping loyalty scheme which aims to give Tameside residents and retailers a helping hand while keeping local town centres vibrant and busy.

Tameside Council's TLC (Tameside Loyalty Card) Scheme gives shoppers access to offers and discounts in participating stores throughout Tameside.

Retailers can register their business and agree what rewards they are offering in return for shoppers' loyalty. They will be provided with a pack including window stickers and posters to be displayed and will be listed on the TLC website.

If you're a resident who wants to show your high street some TLC you can apply for your loyalty card which entitles you to the offers in participating stores.

Download the free TLC app from the app store

TAMESIDE PLEDGE 2015

The scheme is free to all so why not register today?

Tameside
Metropolitan Borough

WWW.TAMESIDELOYALTYCARD.CO.UK
TELEPHONE: 0161 342 2121

How to contact us

Council Tax



www.tameside.gov.uk/counciltax



Email: counciltax@tameside.gov.uk



0161 342 2015

Business Rates



www.tameside.gov.uk/businessrates



Email: businessrates@tameside.gov.uk



0161 342 2045

Benefits



www.tameside.gov.uk/benefits



Email: benefitsteam@tameside.gov.uk



0161 342 3708

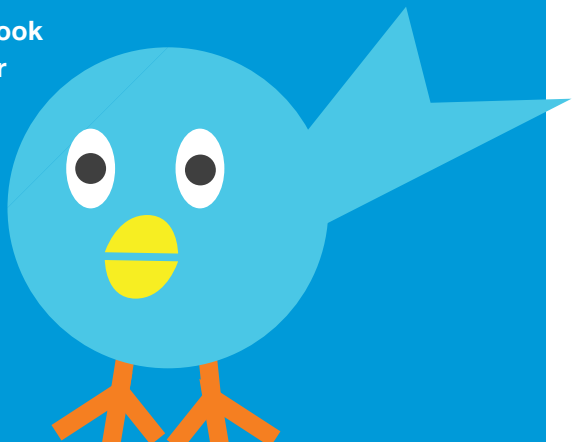
It's quicker,
easier and
cheaper to
do it on-line

Keep in touch with local news and
events by following us on

facebook and **twitter**

www.tameside.gov.uk/facebook

www.tameside.gov.uk/twitter



E-News updates

Visit www.tameside.gov.uk/enews

Subscribe now 

Get the latest Council news and events direct to your inbox.

 **Tameside**
Metropolitan Borough



Tameside
Community
Clean Up

The council is calling upon the borough's residents to get involved in community clean ups in their neighbourhood. A dedicated email address has been set up specifically for those who want to take part so they can contact the council and ask for equipment and other support.

If you want to take part, email: getinvolved@tameside.gov.uk