



Ribble Valley Borough Council

www.ribblevalley.gov.uk

CELEBRATING 40 YEARS IN 2014

2014/15 Explanatory Notes



This leaflet forms part of your demand notice



Ribble Valley
Borough Council

www.ribblevalley.gov.uk



Ribble Valley is freezing it's share of the Council Tax for the fifth year running

I am pleased to inform you that the council's budget for 2014-2015 will result in our share of your council tax bill being frozen for yet another year with the band D council tax remaining at £140.69. This will be the fifth consecutive year in which this has been achieved and means that our tax level remains not only the lowest in Lancashire but also one of the lowest in the country.

Over the last five years national economic pressures have resulted in a reduction of over £1.5m in our mainstream government funding. This has meant setting our budget has proved extremely challenging. Despite this I am pleased to say the Council has maintained its core service levels at the same time as achieving satisfaction ratings averaging 76% which is the highest in the region.

This is a significant achievement reflecting many years of careful and prudent financial planning and I am grateful to all members, officers and staff of the authority for the hard and dedicated work which has made this possible.

Stuart Hirst

Leader of Ribble Valley Borough Council.

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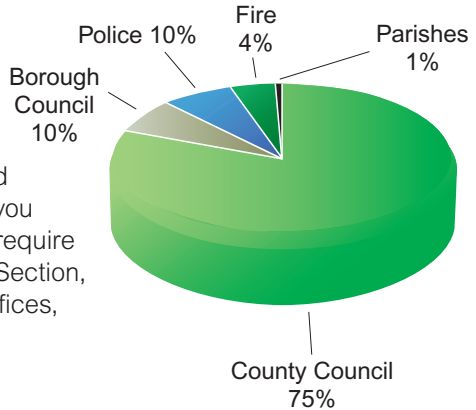
For more detailed information on the council's budgets, spending and the services we deliver please visit our website or call us on 01200 425111.

Also on our website you will be able to find reports and minutes from the meetings which took place to help us achieve the budget that has been set for 2014/15.

Budget Information

The Council Tax that you pay to Ribble Valley Borough Council covers the services that are provided by Ribble Valley Borough Council, Lancashire County Council, Lancashire Fire Authority, the Police and Crime Commissioner for Lancashire and your local parish. The pie chart below shows how much of your Council Tax each precepting authority receives.

Further information about the budgets of Ribble Valley Borough Council, Lancashire County Council, Lancashire Fire Authority and the Police and Crime Commissioner for Lancashire can be found at www.ribblevalley.gov.uk/budget2014. If you are unable to access this information and require a hard copy please write to the Revenues Section, Ribble Valley Borough Council, Council Offices, Church Walk, Clitheroe, BB7 2RA.



How to pay

Direct Debit is the easy way to pay your Council Tax. If you do not already pay by Direct Debit and wish to do so please complete the Direct Debit mandate on the back page of this leaflet and return to Ribble Valley Borough Council, Church Walk, Clitheroe, Lancashire BB7 2RA.

Online at www.ribblevalley.gov.uk

By calling our Customer Services section on 01200 425111 or alternatively our Automated Payments Service on 08453 039484.

By post to Ribble Valley Borough Council, Council Offices, Church Walk, Clitheroe, Lancashire BB7 2RA.

In person at the council offices Clitheroe Monday to Friday between 9.00am and 4.55pm.

How to get in touch

If you would like to comment on any of the services in Ribble Valley or you would like further information about the services you pay for, please call, click or write using the following:

Telephone: Customer Services: 01200 425111

Email: General enquiries: contact@ribblevalley.gov.uk
Council Tax: ctax@ribblevalley.gov.uk
Benefits: benefits@ribblevalley.gov.uk

Website: www.ribblevalley.gov.uk

Write: Ribble Valley Borough Council, Church Walk, Clitheroe BB7 2RA.

The following information is intended as guidance only and is not a full statement of the law. If you need more information on any of the subjects mentioned below, please phone 01200 425111.

About Council Tax

We charge Council Tax for most homes, whether they are owned or rented.

The amount of Council Tax you pay depends on:

- the valuation band your home falls into;
- the area you live in; and
- whether you are entitled to any reduction or discounts.

Council Tax valuation bands for each property were decided by the government's valuation officer in 1991. There are eight bands, A to H, with A being the lowest.

You may be able to appeal against your valuation band if:

- you have moved into your home in the last six months and the building has been altered since the 1991 valuation; or
- the area where you live has changed in a way which could affect the value of your home.

If you decide to appeal, you must continue paying your Council Tax. We will adjust your future payments or refund any amounts you have overpaid if your appeal is successful.

For more information about Council Tax bands, please visit the website www.voa.gov.uk, phone 03000 501501 or write to Valuation Office Agency, Earle House, Colonial Street, Hull HU2 8JN.

Your responsibilities

Payments

You must pay your Council Tax on time as shown on your bill. If you do not, we will send you a reminder. If you do not bring your account up to date after receiving a reminder, we may take legal action against you and you will also have to pay court costs. If we have to send you more than two reminders over the financial year, we will ask you to pay the total amount you owe for the year at once.

Many people choose to pay their Council Tax by monthly direct debit. This is quick and easy to arrange. Just fill in the direct debit instruction on the back of this leaflet and return it to us. Your bank or building society will then pay us direct from your account. You can also pay online at www.ribblevalley.gov.uk or via our automated telephone payments service on 08453 039484 24 hours a day, seven days a week.

If you are having difficulty paying your Council Tax, please phone us on 01200 425111. Or you can get advice from Lancashire County Council's Welfare Rights Service (phone 0300 123 6769) or your local Citizens Advice Bureau.

Twelve instalments

You can now choose to pay your Council Tax by 12 instalments. You must submit your request in writing to Revenues Section, Ribbles Valley Borough Council, Council Offices, Church Walk, Clitheroe, BB7 2RA stating that you wish to make payment by 12 instalments. Your request must be received no later than 11 April 2014 for 12 instalments to apply in 2014/15.

Information

You must let us know about any changes in your home circumstances within 21 days. This is particularly important if you are claiming Council Tax Support, discounts or exemption for your property. If you do not, or the information you provide is not correct, you will have to pay us the difference between the amount of Council Tax you have paid and the amount you should have paid following the change in circumstances. You may also have to pay a fine.

Properties exempt from Council Tax

We do not charge Council Tax for homes which are lived in only by:

- people under the age of 18;
- students (including halls of residence); or
- people who are severely mentally impaired.

We do not charge Council Tax for an empty property which is:

- owned by a charity (exempt for up to six months);
- left empty by a student, a minister of religion, someone who has gone to prison, or someone who has moved to receive or provide personal care;
- part of forces accommodation, including married quarters and temporary accommodation for members of visiting overseas forces;
- not able to be leased separately (for example, a granny flat);
- the responsibility of a trustee following bankruptcy or a mortgage lender following repossession;
- empty because someone has died and the grant of probate or letters of administration have not been completed (exempt for up to six months); or
- empty because the law prevents anyone from living there.

We do not charge Council Tax for certain unusual properties, for example:

- a granny flat lived in by a dependent relative;
- a property lived in by diplomats; or
- empty caravan pitches or houseboat moorings.

If you think your property should be exempt, please write to Council Tax, Council Offices, Church Walk, Clitheroe, Lancashire BB7 2RA, phone 01200 425111 or email ctax@ribblesvalley.gov.uk.

Help with paying your Council Tax

Council Tax Benefit/Council Tax Support

On 1 April 2013 the Government abolished Council Tax Benefit and Councils were required to introduce their own local Council Tax Support schemes. We have adopted a scheme that retains all of the elements of the previous Council Tax Benefit scheme but applies a reduction to the entitlement of claimants of working age i.e. below state pension age.

Following the withdrawal of the government transitional grant, from 1 April 2014 the reduction to support for working age claimants will revert to 12% from 8.5%.

If you are on a low income, you may be able to claim Council Tax Support (a reduction in your Council Tax bill). The amount we will take off your bill depends on:

- your income and savings;
- how much Council Tax you have to pay;
- your personal circumstances; and
- the circumstances of the people living with you.

If you share your home with another adult who is not your partner and who is on a low income, you may be able to get a Council Tax reduction. This reduction is based on the income of the other adult, not on your income. It provides a reduction of up to 25% on your Council Tax bill.

To claim Council Tax Support, you will need to fill in a form and provide proof of your identity, income and savings, and details of anyone who lives with you.

For more information about Council Tax Support please telephone 01200 425111.

Other discounts

Unless you tell us differently, your Council Tax bill will assume that there are two or more adults aged 18 or over living in your home. However, when considering the number of adults living in a property, we do not include:

- full-time students, student nurses, apprentices and youth training trainees;
- 18- and 19-year-olds who are at school or have just left school;
- people who are severely mentally impaired;
- people staying in hospitals, care homes, prison or certain hostels or night shelters;
- care workers working for low pay (usually for charities);
- people caring for someone with a disability who is not their partner or child under 18;
- members of visiting forces and some international institutions; and
- members of religious communities (monks and nuns).

Single person's discount

If you are the only adult in your home (aged 18 or over), we will reduce your bill by 25%.

People with disabilities

If you, or someone who lives with you, have a disability and need an extra bathroom or kitchen, or extra space in your property, we may reduce your Council Tax by the equivalent of one valuation band. This applies even if your home is already in band A.

Unoccupied homes

We will reduce Council Tax by 100% for the first six months that a property is unoccupied and unfurnished. If it is in need of or undergoing major repair or renovation work this discount can apply for up to 12 months. **NB From 1 April 2014 once the 100% discount ends a full charge will apply.**

New discounts for annexes

From 1 April 2014 the Government has introduced a new 50% discount for annexes that are occupied by members of the family of the Council Tax payer of the main dwelling.

Unoccupied furnished homes

If your property is not lived in by anyone as their main home, we will reduce your Council Tax bill by 10%. However, we may increase this discount if your job requires you to live somewhere else.

Discretionary discounts

Councils are able to grant discretionary discounts in exceptional circumstances. If you believe that you should be given a discretionary discount as a result of your exceptional circumstances please submit your request in writing to the Revenues Section stating the reason why you believe a discount should be applied.

For more information, or to claim any of these discounts, please telephone 01200 425111.

Council Tax Appeals

If you think that any aspect of your bill is incorrect e.g. it should not be in your name, you should be getting an exemption or a discount or it has been calculated incorrectly please submit your appeal in writing to the Revenues Section, Council Offices, Church Walk, Clitheroe, BB7 2RA stating the reason(s) that you think it is incorrect.

Data protection – Fair processing of data

We are required under section 6 of the Audit Commission Act 1998 to take part in the National Fraud Initiative (NFI) data-matching exercise. Council Tax data will be used for cross-system and cross-authority comparison for the prevention and detection of fraud.

We advise all Council Tax payers that the data held by the authority in respect of your account will be used for comparison purposes, for example we will compare single person discount records with the electoral register. We will also share your information where we have any other legal obligation to do so, or where we believe that by doing so we can provide you with a better standard of service.

Banks and building societies may not accept Direct Debit Instructions for some types of account.

This Guarantee should be detached and retained by the payer. The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Ribble Valley Borough Council will notify you 14 days notice in advance of your account being debited or as otherwise agreed. If you request Ribble Valley Borough Council to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit, by Ribble Valley Borough Council or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
 - If you receive a refund you are not entitled to, you must pay it back when Ribble Valley Borough Council asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



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Instruction to your bank or building society to pay by Direct Debit



Please fill in the whole form using a ball point pen and send to:
Ribble Valley Borough Council, Council Offices, Church Walk, Clitheroe BB7 2RA

Name and full postal address of your bank or building society

To: The Manager	Bank/building society
Address	
	Postcode

Originator's Identification Number

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Reference (i.e. Council Tax Account Reference)

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YOUR NAME:

YOUR ADDRESS:

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Name(s) of account holder(s)

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Bank/building society account number

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Branch sort code

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Instruction to your bank or building society

Please pay Ribble Valley Borough Council Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Ribble Valley Borough Council and, if so, details will be passed electronically to my bank/building society.

Signature(s)

Date
