



Ribble Valley
Borough Council

www.ribblevalley.gov.uk

This leaflet forms part of your demand notice

2024/25 Explanatory Notes

£100 Shopping Voucher **Free Prize Draw**

Sign up for Council Tax E-Billing by April 1st and be entered into a draw for a £100 shopping voucher.

Create your account today at
ribblevalley.gov.uk/revenuesonlinetax





Ribble Valley Borough Council

www.ribblevalley.gov.uk



Dear Council Taxpayer,

Ribble Valley is a small district authority with the lowest council tax in Lancashire, no debt, significant reserves and record capital investments.

Our share of your council tax for 2024/25 will increase by just three per cent – that's £5 on a Band D property – remaining the lowest in Lancashire and one of the lowest in the UK.

At the same time, we have launched a five-year £13million capital programme featuring improvements to our play areas, public toilets and car parks, and are still the only authority in Lancashire to collect refuse weekly and not charge for green waste.

I strongly believe that councils have a responsibility to safeguard public money and use it responsibly, which we pride ourselves on doing. We have never invested in large-scale commercial ventures, nor exposed the authority to significant debt arising from spiraling interest rates, and last year decided to settle a small amount of outstanding debt, meaning we are now debt-free.

Council tax collection in Ribble Valley is the best of any authority in the North West and third best in England, and we are also the third fastest authority in Lancashire for processing new housing benefit claims, and have the most generous council tax support scheme in the county.

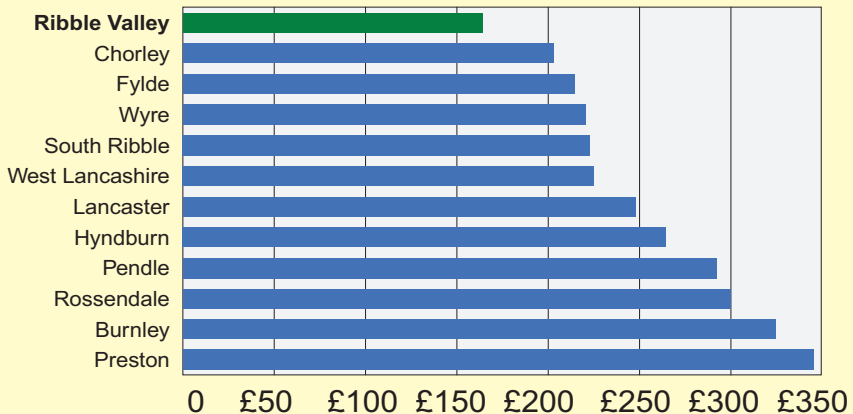
The fact is, we are punching way above our weight and delivering first-rate services with the lowest council tax in Lancashire, but it's not just our financial record that is outstanding – we are the fifth healthiest borough in the UK and the safest in the North West, according to recent ONS figures.

These are significant achievements built on many years of careful financial management, as well as the skill and dedication of staff across the authority, who know their jobs inside out and deliver efficient services, while maintaining high levels of customer satisfaction.

Ribble Valley has a bright future and rest assured we will continue to deliver the services you appreciate and value as we look forward to great days ahead.

Stephen Atkinson, Leader
Ribble Valley Borough Council

2023/24 Band D Council Tax levels of Lancashire District Councils

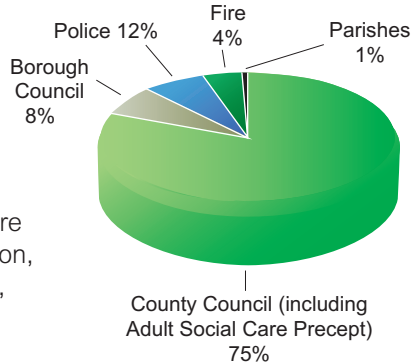


Source: Department for Levelling Up, Housing & Communities.

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 (including Adult Social Care precept) Lancashire Fire Authority, the Police and Crime Commissioner for Lancashire and your local parish council. 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/budget2024. 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 BB7 2RA.

Online at www.ribblevalley.gov.uk You can also pay online through your bank. The Council's bank details for receiving payment are HSBC Bank, Account Name RVBC, Sort Code 40-17-35 and Account Number 61051431. Please ensure that you quote your Council Tax account reference number when paying online.

By calling our Customer Services section on 01200 425111 during office hours Monday to Friday between 9.00am and 5.00pm.

By post to Ribble Valley Borough Council, Council Offices, Church Walk, Clitheroe 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, Council Offices, 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. You can contact the VOA online at <https://www.gov.uk/contact-voa>, phone 03000 501501.

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. If you do not already pay by direct debit 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.

If you are having difficulty paying your Council Tax, please phone us on 01200 425111. You can also get advice from Lancashire County Council's Welfare Rights Service at www.lancashire.gov.uk/benefits or your Local Citizens Advice.

Twelve instalments

You can choose to pay your Council Tax by 12 instalments. You must submit your request in writing to Revenues Section, Ribble Valley Borough Council, Council Offices, Church Walk, Clitheroe, BB7 2RA or by email to ctax@ribblevalley.gov.uk stating that you wish to make payment by 12 instalments. Your request must be received no later than 16 April 2024 for 12 instalments to apply in 2024/25.

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 BB7 2RA, phone 01200 425111 or email ctax@ribblevalley.gov.uk.

Help with paying your Council Tax

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 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. Once the 100% discount ends a full charge will apply. NB When we first apply the discount it will show on your bill to 31 March 2025, even if that is more than 6 months in the future. The reason we do this is that we must assume that the circumstances that exist when the bill is issued will remain the same for the whole year even when we know that this will not be the case. A revised bill will then be sent when the discount period ends.

Discounts for annexes

From 1 April 2014 the Government introduced a 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.

Lancashire County Council Adult Social Care charge

The Government have given councils with responsibility for Adult Social Care the discretion to raise their element of Council Tax up to a further 2%. Income from this extra precept must be spent on Adult Social Care. Therefore, a separate line now appears on your bill showing this element. The percentage shown alongside this represents the increase in comparison to the total charged by Lancashire County Council in 2023/24 and not just the Adult Social Care element.

Data protection – Fair processing of data

Ribble Valley Borough Council will use the information you provide for the administration of Council Tax. The Council is under a duty to protect public funds and to that end will lawfully share your information where necessary with:

- Public agencies such as the HM Revenues and Customs and the National Audit Office to prevent or detect fraud and any other crime
- Other Council departments to promote more efficient and cost effective delivery of services
- Credit reference agencies and enforcement agents for the recovery of money owed to the Council

The information you provide will only be used for the specified purpose for which you have given it or for purposes that are compatible with that. Any personal data you have given us will not be passed to third parties for commercial purposes. Further details see www.ribblevalley.gov.uk/privacynotice/ctax or contact our Data Protection Officer on 01200 425111 or email dataprotection@ribblevalley.gov.uk



Ribblesdale
Borough Council
www.ribblesdale.gov.uk

Instruction to your Bank or Building Society to pay by Direct Debit



Please fill in the whole form and send it to:

Ribble Valley Borough Council, Council Offices, Church Walk,
Clitheroe, BB7 2RA

Name and full postal address of your Bank or Building Society

Service user number

9	4	0	7	2	6
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To: The Manager

Bank/building society

Address

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Postcode

--

Name(s) of Account Holder(s)

--

Bank/Building Society account number

--	--	--	--	--	--

Branch Sort Code

--	--	--

Your Name: _____

Your Address: _____

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Instruction to your Bank or Building Society

Please pay Ribblesdale 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 Ribblesdale Valley Borough Council and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

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Date

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DD18 5/15



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 Ribblesdale Valley Borough Council will notify you 14 working days in advance of your account being debited or as otherwise agreed. If you request Ribblesdale 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 Ribblesdale 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 Ribblesdale 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.