

WHATYOU PAYAND WHATWE PROVIDE 2018/2019

For more information about Council Tax and ways to pay, visit: www.sutton.gov.uk/counciltax

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YOUR COUNCIL TAX EXPLAINED 2018/19

Funding reductions from central government since 2010 and increased pressure on services means we have to save £102m from our annual budget by 2020/21. Our net budget requirement for 2018/19 is £148.5m (after taking off £6.6m of core grants).



UTTON'S Between 2010/11 to 2018/19 the council delivered £83m through

increasing efficiency, sharing services with other boroughs and reducing or finding other ways of delivering services. To save the remaining £19m we are going to have to change, reduce and stop more services. We continue to need your help, as a result we have relaunched the Sutton's Future consultation for 2018. You can have your say on how best we safeguard key services, play your part by telling us which services should be kept and how they should be run, by visiting www.sutton.gov.uk/suttonsfuture

To help bridge the gap between the money we now receive from the Government (which will be £4.4m less in 2018/19 than in 2017/18) and how much our services cost to run we have taken the decision to increase council tax. This is to contribute towards the increasing cost of adult social care, as a result of the arowing numbers of elderly and frail people with increasingly complex needs. The Government has allowed councils, and we have agreed, an increase of council tax by 2% (£1.83m) specifically to help pay for adult social care which will cost a total of £53.9m in 2018/19. This equals a 48p per week increase to Band D Council Tax. In addition, the council has decided to increase council tax for general purposes by 1.99% (£1.82m) in order to help us retain key services which have a significant impact on people's lives. This equals a 48p per week increase to Band D Council Tax.

*The Secretary of State for Communities and Local Government has made an offer to adult social care authorities. ("Adult social care authorities" are local authorities which have functions under Part 1 of the Care Act 2014, namely county councils in England, district councils for an area in England for which there is no county council, London borough councils, the Common Council of the City of London and the Council of the Isles of Scilly.)

The offer is the option of an adult social care authority being able to charge an additional "precept" on its Council Tax for financial years from the financial year beginning in 2016 without holding a referendum, to assist the authority in meeting expenditure on adult social care. Subject to the annual approval of the House of Commons, the Secretary of State intends to offer the option of charging this "precept" at an appropriate level in each financial year up to and including the financial year 2019/20.

COUNCIL TAX SELF SERVE

You can use this service to tell us if you move house, change your name, want to claim a single person's discount, or set up a direct debit. This is quick, easy and secure, whether you are an owner, tenant, landlord or letting agent. Our records will be updated and a new bill automatically sent or emailed to you (see My Account below) within 7 days.

You can notify us of the following:

 A move into, out of, or within the London Borough of Sutton. Only use this service if your whole household is moving

- You are the sole occupier of a property and wish to claim a single person's discount
- The name(s) on your Council Tax bill are incomplete, incorrect or misspelled
- You'd like to set up a direct debit with us

If you are already a Council Tax payer in the London Borough of Sutton you will need to have your existing Council Tax bill in front of you to help answer some of the questions. To use this service please visit www.sutton.gov.uk/ counciltaxselfserve

MY ACCOUNT MAKES IT EASY

If you are paying Council Tax or Business Rates or receiving Housing Benefit or a Council Tax Reduction, you can now see your account online. Also, landlords can see information about Housing Benefit payments made to them in respect of their tenants. Depending upon which service you access, you will be able to choose to receive future bills by email and to see:

- A full statement of your account
- A list of your payments
- The instalments still to be paid

- Discount and exemption details
- PDF version of your Council Tax or Business Rates bill
- PDF versions of any payment schedules or notification letters (if a landlord)

Your account details are held securely, so you will need to register for an online account. Visit **www.sutton.gov.uk**/ **myaccount**



WHERE SUTTON COUNCIL'S MONEY COMES FROM AND HOW IT'S SPENT

£59.5m .

People - Adults Adult Social Services, Libraries and Cultural Services Gross £83.9m Less Grants -£17.3m Fees and Charges -£7.1m £46.1m

People - Children Children Gross £49.2m Less Grants -£2.1m Fees and Charges -£1.0m

£17.4m Interest

Levies and other centrally held budgets Gross -£13.8m Less Grants -£1.6m Fees and Charges -£2.0m

£33.3m Environment, Housing and Regeneration Gross £43.4m Less Grants -£0.1m Fees and Charges -£10.0m

£20.8m Resources Gross £31.5m, Less

Gross £31.5m, Less Grants -£4.1m, Fees and Charges -£6.6m

Business Rates Retention Scheme Government Grants Other (net Collection Fund Adjustment) London Business Rates Pool Growth Council Tax Requirement £46.368m £7.115m (£0.280m) £0.084m £95.178m

£6.1m

Chief Executive

including Public Health

-£9.9m, Fees and Charges -£0.5m

Gross £16.5m, Less Grants

Our resources are then spent on:



We spend £104.9m on Education in our schools and £60.1m goes to Benefit claimants. These are funded by Central Government and we are not allowed to change the amounts.



Excluding these items we spend £210.3m on services. This is funded partly through specific grants, fees and charges of (£61.8m) and core grants (£7.1m) leaving a net cost of £141.4m.



Sutton also gets £46.4m through the Business Rate Retention Scheme, a deficit from the Collection Fund £0.3m and £0.1m from the London Business Rates Pool Growth. This means in 2018/19 we will need to raise a further £95.2m in council tax to cover our costs.



£59.5m

Out of that money, we put the largest single amount £59.5m (or £294 per resident) into Adult Social Care including Libraries and Cultural Services. This looks after some of Sutton's most vulnerable people when it pays for care at home, in the community or, for

those who need it, in residential and nursing care.



Children's Services. Here we spend £46.1m (or £228 per resident) on services including waste and recycling, highways maintenance and parks.

Levy information

The Council Tax you pay includes amounts collected on behalf of other statutory bodies, known as levying bodies. These bodies pay for the net cost of their services by issuing a levy on each billing authority in their area, after deducting all other sources of income raised. The money due is included in your Council Tax bill, and is paid over to each body during the year. Unlike the Greater London Authority (GLA) precept, levies have to be included as part of the Council's own budget calculations and hence are included in the calculation of the Council's own band D tax. The amounts included are shown in the tables below:

| Amount paid by Sutton: | 2017/18 | 2018/19 |
|------------------------------------|---------|---------|
| Levies – 2018/19 | £m | £m |
| Environment Agency | 0.162 | 0.165 |
| Lee Valley Regional Park Authority | 0.188 | 0.176 |
| London Pensions Fund Authority | 0.256 | 0.255 |
| Total | 0.606 | 0.596 |

*Using ONS mid-year estimate for 2016 Census population figs 202,220

How your Council Tax is calculated

In line with best practice guidance we have changed the way we present this budget. Costs for support services were previously shown within front line service budgets. These are now shown within the Chief Executive's and Resources Directorate budgets.

Sutton's estimated expenditure and income for 2016/17 and 2017/18

| | expenditure (restated) | expenditure | 2018/19 Gross income | expenditure |
|---|---------------------------|-------------|-------------------------|-------------|
| Directorates | £'000 | £'000 | £'000 | £'000 |
| Chief Executive's | 5,260 | 6,281 | (157) | 6,124 |
| Environment, Housing and | 32,595 | 43,429 | (10,140) | 33,289 |
| Regeneration | | | | |
| Peoples | 103,398 | , | (15,156) | 105,634 |
| Ringfenced Better Care Funding Joint NHS/ LA Grant | 0 | 12,266 | (12,266) | 0 |
| Ringfenced Public Health Funding Grant | 0 | 9,814 | (9,814) | 0 |
| Resources | 17,861 | 31,527 | (10,695) | 20,832 |
| Interest, levies, reserves and other centrally held budgets | (11,248) | (13,836) | (3,578) | (17,414) |
| Total | 147,866 | 210,271 | (61,806) | 148,465 |
| De-ringfenced Core Grants | (7,082) | | | (7,115) |
| Net Budget Requirement | 140,784 | | | 141,350 |
| Revenue Support Grant | (16,830) | | | 0 |
| Business Rates | (16,234) | | | (34,348) |
| Top Up Grant | (18,112) | | | (12,020) |
| Collection Fund surplus – Council Tax | (359) | | | (1,277) |
| Collection Fund Surplus – NNDR | 679 | | | 1,557 |
| London Business Rate Pool Growth | 0 | | | (84) |
| Amount from Council Tax | 89,928 | | | 95,178 |

Changes in the Council's expenditure

| Council Tax Requirement 2017/18 | 89,928 |
|---|--------|
| Inflation | 3,597 |
| Additional costs from continuing budget pressures and income shortfalls | 7,044 |
| Reduction in grant income funding | 2,103 |
| Decrease in Collection Fund Deficit | -40 |
| Efficiencies, cost reduction measures and other savings | -8,093 |
| Transfer to capital, provisions and reserves | 723 |
| London Business Rates Pool Income | -84 |
| Council Tax Requirement 2018/19 | 95,178 |

£'000

Please note: Figures in brackets represent income, savings or a surplus.

How much will I pay from April 2018?

The amount of Council Tax you pay is based upon a valuation of your property that was set by the Valuation Office Agency in 1991, which allocates each dwelling into one of eight bands. Your Council Tax bill shows which band applies to your dwelling.

| Band | Range of Values (£) | Sutton General (£) | Sutton ASC (£) | GLA (£) | Council Tax (£) |
|------|---------------------|--------------------|----------------|---------|-----------------|
| А | up to 40,000 | 823.93 | 48.42 | 196.15 | 1,068.50 |
| В | 40,001-52,000 | 961.25 | 56.49 | 228.85 | 1,246.59 |
| С | 52,001-68,000 | 1,098.56 | 64.57 | 261.54 | 1,424.67 |
| D | 68,001-88,000 | 1,235.88 | 72.64 | 294.23 | 1,602.75 |
| Е | 88,001-120,000 | 1,510.52 | 88.78 | 359.61 | 1,958.91 |
| F | 120,001-160,000 | 1,785.15 | 104.93 | 425.00 | 2,315.08 |
| G | 160,001-320,000 | 2,059.81 | 121.06 | 490.38 | 2,671.25 |
| Н | more than 320,000 | 2,471.77 | 145.27 | 588.46 | 3,205.50 |

If you believe the banding of your property is incorrect, visit **www.voa.gov.uk** Making an appeal does not allow you to withhold payment.

Fighting Fraud

We are working hard to make sure that Council Tax payers aren't carrying the burden of those people who don't pay their bills, or fraudulently claim Housing Benefit or Council Tax Reduction. Ultimately, fraud diverts money away from front line services and council budgets.

In response to the risk of fraud, we have a range of measures in place that identify potential fraud and we also work closely with the police and other partners in the public sector to ensure that immediate action is taken where fraud is detected, offenders are prosecuted and losses are recovered.

We are required by law to protect the public funds we administer. We may share information provided to us with other bodies responsible for auditing or administering public funds in order to prevent and detect fraud. Data confidentiality will be safeguarded and will comply with Data Protection and Human Rights requirements.

COUNCIL TAX REDUCTION

The scheme provides financial assistance to Council Tax payers on a low income by reducing the amount of Council Tax they have to pay.

If you need help paying your council tax you might be entitled to a council tax reduction.

Dependent on your the level of income, you could receive a discount off your council tax. For more information, or to check if you could be eligible please go to www.sutton.gov.uk/ makeabenefitclaim

UNIVERSAL CREDIT

Universal Credit is a benefit that supports working age people who are on a low income or out of work. Universal Credit is designed to make sure that you're better off in work, by topping up your wages each month while you need it. Your Universal Credit payment reduces gradually as you earn more, and will increase again if your job ends or your earnings go down. Universal Credit is claimed instead of:

- Income-based Jobseekers' Allowance
- Income-related Employment and Support Allowance
- Income Support
- Housing Benefit
- Child Tax Credits
- Working Tax Credits

HOUSING COSTS

If you are of working age you may receive more money to help pay your housing costs (including rent). How much you get depends on your circumstances. It can cover:

- Rent
- Mortgage interest
- Some service charges

 Interest on a loan secured against your home

Please visit

www.understandinguniversalcredit. gov.uk to find our more and how to claim.

HOUSING BENEFIT

If you are of pensionable age, you can still claim Housing Benefit for help towards your rent.

If you rent from a private landlord we assess your claim for Housing Benefit using Local Housing Allowance (LHA) rates set by the Valuation Office Agency. The rates are set every April for the year ahead and the amount set will be used to assess your claim. To find out your LHA rate, please go to www.lha-direct. voa.gov.uk/search.aspx

EXTRA HELP AVAILABLE FOR COUNCIL TAX AND RENT

If you are entitled to a Council Tax Reduction, Universal Credit or Housing Benefit, and are still struggling to meet your Council Tax payments or rent, you can apply for a hardship fund payment for Council Tax or a discretionary housing payment (DHP) for your rent. These payments are designed to help those who need further help. Our budget is limited and will not be able to meet all requests. The Council's DHP/Hardship Fund policy prioritises help to keep people in employment, help the disabled and vulnerable in the community and takes account of levels of income and expenditure.

For more information, please visit www.sutton.gov.uk/DHP

CRISIS LOANS AND GRANTS SCHEME

The Council has a scheme of support for households on low incomes in receipt of benefits who are suffering hardship or under exceptional pressure. If eligible, support may be awarded in the form of food vouchers or a voucher to meet utility payments. In certain circumstances, the Council can also make awards for beds, fridges, fridge freezers and cookers. If a resident is re-settling into the community a broader range of furniture may be available and is assessed on an individual basis. Please go to **www. sutton.gov.uk/crisisloansandgrants** for more detail on our scheme, eligibility criteria, how to apply, who we work in partnership with, how we will use your information and links to useful organisations in the borough that also support people in times of hardship.

COUNCIL TAX EXEMPTIONS AND DISCOUNTS

Depending on your circumstances, your Council Tax can be reduced through discounts and exemptions, or you may be entitled to help through the Council Tax Reduction Scheme.

EXEMPT AND EMPTY PROPERTIES

Changes to legislation, which came into force from 1 April 2013, mean empty and unfurnished properties including those requiring or undergoing major repairs or structural alterations are no longer exempt from Council Tax.

Properties that remain empty (vacant and substantially unfurnished) for two years are subject to a premium which means you will be asked to pay 150 per cent of the full Council Tax bill, which will be issued at the time the premium becomes payable. However, some properties are still eligible for an exemption. For further details or to make an online application visit www.sutton. gov.uk/counciltax

DISCOUNTS

You may be eligible for a discount if you live alone (excluding any children under 18) or if you or someone you live with:

- has a disability and your home has been adapted to meet their needs
- is a full time student, student nurse, apprentice or Youth Training trainee
- is severely mentally impaired, e.g. dementia, Alzheimer's disease
- is a person caring for someone who is not a spouse, partner or child under 18

For further details on all discounts, including how to make an application, visit www.sutton.gov.uk/counciltax

IMPORTANT INFORMATION

Some discounts/exemptions are time limited. If your bill shows an exemption or discount to the end of the financial year you will be issued with a revised bill at the time the exemption or discount expires. If your bill indicates that an exemption or discount has been allowed and you are no longer entitled, or your circumstances change so you are no longer entitled, you must tell the Council Tax team within 21 days. If you fail to do so you may be required to pay a penalty.

PAY BY
DIRECT DEBIT
FOR YOUR
CHANCE TOWIN £100 CASH

Paying your Council Tax bill by Direct Debit is easy and gives you peace of mind.

Sign up now by going to www.sutton.gov.uk/directdebit

and you will automatically be entered into a quarterly free prize draw to win £100.

DEBIT

HOW TO PAY. CHECK YOUR ACCOUNT OR NOTIFY US OF CHANGES

How to pay:



Set up a Direct Debit: www.sutton.gov.uk/directdebit



Go online: www.sutton.gov.uk/payforit

Call the 24 hour automated payment line: 020 8770 7887

- **12** Want to pay your annual bill with 12 monthly instalments? If so, please email us at counciltaxpayment@sutton.gov.uk
- Pay with your Payzone card at post offices and newsagents that display the Payzone sign
- Pay at the Civic Offices self-service kiosk

ACCESS YOUR ACCOUNT

MY ACCOUNT

You can see your Council Tax,

Business Rates or Council Tax Reduction online at

www.sutton.gov.uk/myaccount. Choose to receive your bills by email, see a full statement of your account, a list of your payments and your discount and exemption details as well as find out when your instalments are due.

NOTIFY US OF CHANGES

SELF SERVE

A quick, easy and secure way to tell us if you move house, change your name, claim single person's discount or set up a direct debit - visit www.sutton.gov.uk/counciltaxselfserve

For more information about Council Tax and ways to pay, visit: www.sutton.gov.uk/counciltax



LOOK OUT FOR NEWS OF OUR NEW

STEM IN 2018/1

MY ACCO