

WHAT YOU PAY AND WHAT WE PROVIDE 2016/17

www.sutton.gov.uk

JOIN THE CONVERSATION

www.sutton.gov.uk/suttonsfuture



Your council tax explained 2016/17

Unprecedented funding cuts from central government since 2010 and increased pressure on services mean we have to save £74m from our annual budget by 2018/19. Our net budget requirement for 2016/17 is £154.4m. So far, we have saved £43m through increasing efficiency, sharing services with other boroughs, reducing services or finding other ways of delivering them.

We launched Sutton's Future in July 2014 to encourage residents to get more involved in helping us make decisions, and this has helped us save £11m out of the £43m. To save the remaining £31m we are going to have to change, reduce and stop more services. We continue to need your help in deciding which services should be kept and how they should be run, please visit www.sutton.gov.uk/suttonsfuture To help bridge the gap between the money we now receive from the Government, which will be \pounds 6.3m less in 2016/17 than in 2015/16, and how much our services cost to run we have decided to increase council tax.

In order to contribute towards the increasing cost of adult social care, which has come about due to growing numbers of elderly and frail people with increasingly complex needs, the Government has allowed, and we have agreed, to increase council tax by 2% (£1.64m) specifically to help pay for adult social care which will cost a total of £58.5m in 2016/17. In addition, the council has decided to increase council tax for general purposes by 1.99% (£1.61m) in order to help us retain key services which have a significant impact on people's lives.

CONTENTS

My Account and Self Serve					
Where Sutton Council's money comes from and how it's spent	4				
How your council tax is calculated	6				
How much will I pay from April 2016?	7				
Fighting Fraud	7				
Housing benefit and council tax reduction	8				
Universal Credit	9				
Council tax exemptions and discounts	10				
Crisis loans and grants scheme	11				

My Account makes it easy

- If you are paying council tax or business rates or receiving benefits, 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

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 MyAccount) within 14 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

- 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

- 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 misspelt
- 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

Where Sutton Council's money comes from and how it's spent

£47.9m People - Children, Young People and Learning

Gross £51.0m Less Grants -£1.8m Fees and Charges -£1.3m

> £1.1m Interest, levies and other centrally held budgets

Gross £5.3m Less Grants -£4.2m Fees and Charges -£0

£2.4m Chief Executive's

Gross £2.5m CEO Less Grants -£0.1m Fees and Charges -£0 £1.3m

Gross £4.5m Less Grants -£0.1m Fees and Charges -£3.1m

and Regeneration Gross f45.9m Less Grants -£0.4m Fees and Charges -£8.7m

£36.8m

Environment, Housing

£65.0m People - Adult Social Services. Public Health, Libraries and Cultural Services

Gross £94.8m Less Grants -£23.4m Fees and Charges -£6.4m

Out of the total net cost of £144.9m, we put the largest single amount £58.5m (or £295 per resident) into adult social care. 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.

The other main areas of spend are Children. Young People and Learning, where we spend £47.9m on protecting and supporting children, and Environment, Housing and Regeneration where we spend £36.8m on services including waste and recycling, highways maintenance and parks.



4 London Borough of Sutton • www.sutton.gov.uk

Our net budget requirement is £144.9m (£154.4m spend less core grants of £9.5m).



We spend £110m on education in our schools and £76.9m goes to housing benefit claimants. These are funded by central government and we're not allowed to change the amounts.

We also spend £41.9m on Council Housing which is covered by rents and other charges to tenants and leaseholders.

is £203.8m. This is funded partly through specific

government grants, fees and charges (£49.4m)



and core grants (£9.5m) leaving a net cost of £144.9m. (See table on page 6) Sutton gets £58.0m through Revenue Support, Top up Grants and Retained Business Rates and with a surplus

from the collection fund £1.5m this means in 2016/17 we will need to raise £85.4m in council tax to cover our net costs.

How your council tax is calculated

Sutton's estimated expenditure and income for 2015/16 and 2016/17

	2015/16		2016/17			
	Net	Gross	Gross	Net		
	expenditure	expenditure	income	expenditure		
Directorates	£'000	£'000	£'000	£'000		
People: Adult Social Services Libraries and Cultural Services	63,354	72,977	(8,010)	64,967		
People: Ringfenced Better Care Funding Joint NHS /LA Grant	0	11,399	(11,399)	0		
People: Ringfenced Public Health Funding Grant	0	10,328	(10,328)	0		
People: Children, Young People and Learning	44,033	51,011	(3,123)	47,888		
Chief Executive's	3,750	2,487	(86)	2,401		
Environment, Housing and Regeneration	34,022	45,850	(9,057)	36,793		
Resources	563	4,506	(3,216)	1,290		
Interest, levies and other centrally held budgets	11,192	5,267	(4,203)	1,064		
Total	156,914	203,825	(49,423)	154,402		
De-ringfenced Core Grants	(8,524)			(9,486)		
Net Budget Requirement	148,390			144,916		
Revenue Support Grant	(33,796)			(24,751)		
Retained Business Rates	(15,157)			(15,606)		
Business Rates Top Up Grant	(17,476)			(17,622)		
Collection Fund surplus - Council Tax	(2,662)			(1,330)		
Collection Fund deficit (surplus) - Business Rates	1,831			(217)		
Amount from Council Tax	81,130			85,391		
Changes in the council's exp	enditure			£,000		
Council Tax Requirement 2015/16						
Inflation						
Additional costs from continuing budget pressures and income shortfalls						
Net decrease in grant income funding						
Increase in Collection Fund Surplus						
Efficiencies, cost reduction measures and other savings						
Transfer to capital, provisions and reserves						
Council Tax Requirement 2016/17						

How much will I pay from April 2016?

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.

Valuation Band	Range of Values (£)		alues (£)	Sutton Council (£)	GLA (£)	Council Tax (£)
А	up to 40,000		,000	806.69	184.00	990.69
В	40,001	-	52,000	941.13	214.67	1,155.80
С	52,001	-	68,000	1,075.58	245.33	1,320.91
D	68,001	-	88,000	1,210.03	276.00	1,486.03
E	88,001	-	120,000	1,478.93	337.33	1,816.26
F	120,001	-	160,000	1,747.82	398.67	2,146.49
G	160,001	-	320,000	2,016.72	460.00	2,476.72
Н	more than 320,000		2,420.06	552.00	2,972.06	

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 benefits. 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.

Housing benefit and council tax reduction

If you are on a low income, working part time or your wages have decreased recently you may be entitled to Housing Benefit to help pay your rent and/or a Council Tax Reduction for assistance with paying your council tax. To find out if you are entitled go to **www.sutton.gov.uk/benefitscalculator** and use our online calculator.

Once you have completed our online benefit calculator and completed our call back request form, our staff will contact you to take details of your claim.

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 used to assess your claim also depends on the number of bedrooms your household needs. To find out how many rooms you would be entitled to claim for and your LHA rate, please go to https://lha-direct.voa.gov.uk/ bedroomcalculator.aspx.

If you rent from a Local Authority, registered Housing Association or other social landlord and claim Housing Benefit there is a limit to the number of bedrooms we pay for in respect of working age people. Please visit www.sutton.gov.uk/welfarereform for more information.

Council Tax Reduction Scheme

The Council Tax Reduction Scheme replaced Council Tax Benefit from 1 April 2013. The scheme provides financial assistance to council tax payers on a low income by reducing the amount of council tax they have to pay. The level of support provided under the Council Tax Reduction Scheme may be lower for some customers than they previously received under the Council Tax Benefit scheme. To find out more about Sutton's scheme please go to www.sutton.gov. uk/counciltaxreduction

Extra help available for rent and council tax

If you are entitled to Housing Benefit, Universal Credit or a Council Tax Reduction and are still struggling to meet your rent or council tax payments, you can apply for a discretionary housing payment (DHP) for your rent and/or a Hardship Fund payment for council tax. These payments are designed to help those who need further help. Our budget is limited and will not be able to meet all requests. Our 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

Universal Credit

Universal Credit is a new benefit that supports people who are on a low income or out of work, and helps ensure that you are better off in work than on benefits. It is being introduced in stages and is on track to be delivered nationally for all types of claimants from May 2016, completing in June 2018.

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

Sutton has been part of a controlled test of the enhanced Universal Credit Digital Service that began in the SM5 2 postcode area. The test has been gradually expanding to other parts of the borough. Therefore, if your circumstances change and dependent on where you live you may have to claim help with your housing costs (rent) through Universal Credit.

If you are over the pension age or receiving pension credits you do not need to claim Universal Credit. You will carry on claiming your benefits as usual.

Please visit www.sutton.gov.uk/universalcredit to find out more.

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 2 years are subject to a premium which means you will be asked to pay 150% of the full council tax bill, which will be issued at the time the premium becomes pavable. 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**

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 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.

PAY BY DIRECT DEBIT FOR YOUR CHANCE TO

WIN £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.

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.

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 benefits account 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 guick, 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 VISIT www.sutton.gov.uk/counciltax

