



# YOUR COUNCIL TAX EXPLAINED 2019/20

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



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## YOUR COUNCIL TAX EXPLAINED 2019/20



Between 2010/11 and 2019/20 Sutton Council delivered £85m of savings through

increasing efficiency, sharing services with other boroughs and reducing or finding other ways of delivering services.

The council now has an additional funding gap of £21.9m between 2020/21 and 2022/23 due to ongoing reductions in Government funding, increases in inflation and service growth cost pressures (including children's safeguarding and adult social care) all of which have been mitigated partially by a further £6.4m of proposed savings.

To save this, we are going to have to change, reduce and stop more services. You can keep up to date on the continued challenges the borough faces, by visiting [www.sutton.gov.uk/suttonsfuture](http://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 2019/20 than in 2018/19) 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 growing numbers of elderly and people with increasingly complex needs.

The Government has allowed councils, and we have agreed, an increase of council tax by 2% (£1.917m) specifically to help pay for adult social care. This equals a 50p per week increase to Band D Council Tax.

In addition, the council has decided to increase council tax for general purposes by 2.99% (£2.868m) in order to help us retain key services which have a significant impact on people's lives. This equals a 75p 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/myaccount](http://www.sutton.gov.uk/myaccount)

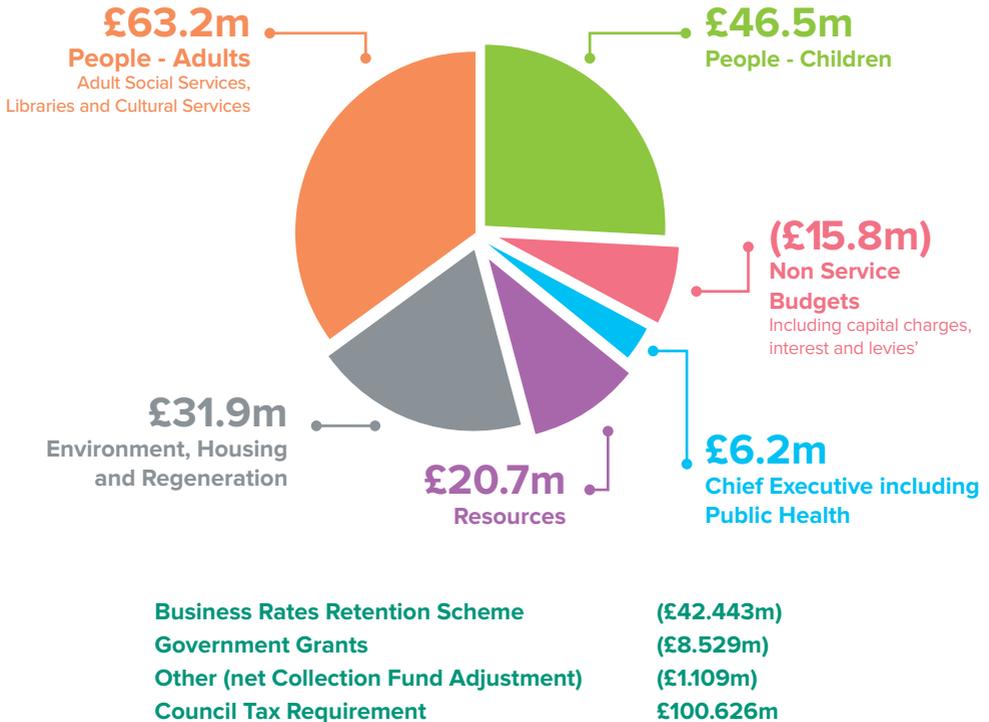
## MY ACCOUNT MAKES IT EASY

**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 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 notification letters or payment schedules (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](http://www.sutton.gov.uk/myaccount)

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



## Our resources are then spent on:



**£104.9m**

We spend £104.9m on Education in our schools and £46.3m goes to Benefit claimants. These are funded by Government and we are not allowed to change the amounts.



**£215.3m**

We spend £215.3m on services. This is funded partly through specific grants, fees and charges of (£62.6m) and core grants (£8.5m) leaving a net cost of £144.2m.



**£42.4m**

Sutton also gets £42.4m through the Business Rate Retention Scheme and has an estimated surplus from the Collection Fund of £1.1m. This means in 2019/20 we will need to raise a further £100.6m in Council Tax to cover our costs.



**£63.2m**

Out of that money, we put the largest single amount £63.2m (or £304 per resident) into Adult Social Care including Libraries, Heritage and Arts services. This looks after some of Sutton's most vulnerable people as it pays for care at home, in the community or, for those who need it, in residential and nursing care.



**£46.5m**

Another big investment is in Children's Services. Here we spend £46.5m (or £224 per resident) on services related to keeping our young safe and cared for.

\*Using ONS 2016 estimated population projection for 2019 by local authority (SNPP Z1 - 24 May 2018)

## 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:

<b>Amount paid by Sutton:</b>	<b>2018/19</b>	<b>2019/20</b>
<b>Levies – 2019/20</b>	<b>£m</b>	<b>£m</b>
Environment Agency	0.165	0.167
Lee Valley Regional Park Authority	0.176	0.174
London Pensions Fund Authority	0.255	0.252
<b>Total</b>	<b>0.596</b>	<b>0.593</b>

# How your Council Tax is calculated

## Sutton's estimated expenditure and income for 2018/19 and 2019/20

	2018/19 Net expenditure	2019/20 Gross expenditure	2019/20 Gross income	2019/20 Net expenditure
<b>Directorates</b>	<b>£'000</b>	<b>£'000</b>	<b>£'000</b>	<b>£'000</b>
Chief Executive's*	6,124	26,609	(4,090)	22,519
Environment, Housing and Regeneration	33,289	41,446	(9,574)	31,872
Peoples	105,634	107,646	(14,320)	93,326
Ringfenced Better Care Funding Joint NHS/ LA Grant	0	12,226	(12,226)	0
Ringfenced Public Health Funding Grant	0	9,555	(9,555)	0
Resources	20,832	32,011	(11,281)	20,730
Interest, levies, reserves and other centrally held budgets	(17,414)	(14,153)	(1,587)	(15,740)
<b>Total</b>	<b>148,465</b>	<b>215,340</b>	<b>(62,633)</b>	<b>152,707</b>
De-ringfenced Core Grants	(7,115)			(8,529)
<b>Net Budget Requirement</b>	<b>141,350</b>			<b>144,178</b>

Revenue Support Grant	0	0
Business Rates	(34,348)	(26,712)
Top Up Grant	(12,020)	(15,731)
Collection Fund surplus – Council Tax	(1,277)	(529)
Collection Fund Surplus – NNDR	1,557	(580)
London Business Rate Pool Growth	(84)	0
<b>Amount from Council Tax</b>	<b>95,178</b>	<b>100,626</b>

## Changes in the Council's expenditure £'000

<b>Council Tax Requirement 2018/19</b>	<b>95,178</b>
Inflation	4,277
Additional costs from continuing budget pressures and income shortfalls	6,247
Reduction in grant income funding	1,671
Collection Fund surplus increase	(1,389)
Efficiencies, cost reduction measures and other savings	(6,408)
Transfer to capital, provisions and reserves	911
Other minor budget adjustments	139
<b>Council Tax Requirement 2019/20</b>	<b>100,626</b>

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

\* Various areas of social care are now reported under Chief Executives in 2019/20. The actual budget for social care services split between children and adults is shown in the pie chart above.

# How much will I pay from April 2019?

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 (£)
A	up to 40,000	850.01	65.86	213.67	1,129.54
B	40,001-52,000	991.67	76.85	249.29	1,317.81
C	52,001-68,000	1,133.33	87.83	284.90	1,506.06
D	68,001-88,000	1,275.00	98.81	320.51	1,694.32
E	88,001-120,000	1,558.34	120.76	391.73	2,070.83
F	120,001-160,000	1,841.66	142.73	462.96	2,447.35
G	160,001-320,000	2,125.00	164.68	534.18	2,823.86
H	more than 320,000	2,550.01	197.61	641.02	3,388.64

If you believe the banding of your property is incorrect, visit [www.voa.gov.uk](http://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 the level of your 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](http://www.sutton.gov.uk/makeabenefitclaim)

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## 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

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## 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

To find out more on how to make a claim, please visit; [www.understandinguniversalcredit.gov.uk](http://www.understandinguniversalcredit.gov.uk)

## 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 <https://lha-direct.voa.gov.uk>

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## 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](http://www.sutton.gov.uk/DHP)

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## CRISIS LOANS AND GRANTS SCHEME

Sutton 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](http://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, DISCOUNTS AND PREMIUMS

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 200% from 01 April 2019 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](http://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](http://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.

Grounds for appeals against a decision regarding your council tax can be found on our website at [www.sutton.gov.uk/counciltax](http://www.sutton.gov.uk/counciltax)

# 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](http://www.sutton.gov.uk/directdebit) and you will automatically be entered into a quarterly free prize draw to win £100.



# HOW TO PAY, CHECK YOUR ACCOUNT OR NOTIFY US OF CHANGES

## How to pay:

-  Set up a Direct Debit: [www.sutton.gov.uk/directdebit](http://www.sutton.gov.uk/directdebit)
  -  Go online: [www.sutton.gov.uk/payforit](http://www.sutton.gov.uk/payforit)
  -  Call the 24 hour automated payment line: **020 8770 7887**
  -  Pay with your Payzone card at post offices and newsagents that display the Payzone sign
  -  Pay at the Civic Offices self-service kiosk
- 12** Want to pay your annual bill with 12 monthly instalments? If so, please email us at [counciltaxpayment@sutton.gov.uk](mailto:counciltaxpayment@sutton.gov.uk)

## ACCESS YOUR ACCOUNT

### MY ACCOUNT

You can see your Council Tax, Business Rates or Council Tax Reduction online at [www.sutton.gov.uk/myaccount](http://www.sutton.gov.uk/myaccount). Choose to receive your bills by email, see copies of your bills, a list of your payments, discount or exemption details if applicable and 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/myaccount](http://www.sutton.gov.uk/myaccount)

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