

inform

A guide to your Council Tax 2010/11



Working together





Paying by credit or debit card

Please go to the Council's website at www.harlow.gov.uk and click on Payments.

You can also pay this way by calling the automated payment line on 01279 446600, or pay in person at Contact Harlow in the Civic Centre.

There will be a charge of 2% on all credit card transactions.

Paying by cash

You can pay by cash at Contact Harlow by quoting your Council Tax account reference – please take your Council Tax bill with you.

If you would like a receipt for a payment, please ensure you ask the cashier at the time.

Do not send cash through the post!

You may be eligible to pay in cash at PayPoints and post offices using a plastic card.

Call Contact Harlow for details on 01279 446655.

Paying by cheque

Make your cheque payable to Harlow Council and be sure you write your Council Tax account reference on the back.

Send your cheque to the Revenues and Benefits postal address on the back of this leaflet.

Do not send post-dated cheques!

You can also pay cheques in person at Contact Harlow in the Civic Centre.

Difficulty paying?

Remember, we are here to help you.

Please contact us if you cannot pay your Council Tax.

Don't wait until you are in debt as this makes it more difficult to sort the problem out.

Contents

Page

What is Council Tax?	3
Who has to pay Council Tax?	4
People with disabilities	4
Exemptions and discounts	5
Benefits	6
How to appeal	6
About Harlow Council	7
Council spending plans	8
Council Tax amounts	8
Efficiency information	10
About Essex County Council	12
About Essex Police Authority	16
About Essex Fire Authority	20
How to contact us	24

More information

For more information about Council Tax phone 01279 446688, or for benefits information phone 01279 446633.

Cover image: Skate Park, Town Park

Paying made easy

Paying by direct debit



If you paid last year's Council Tax by direct debit, please do not cancel your direct debit instruction, as this year's Council Tax will automatically be collected by direct debit by the instalments shown on your bill.

If you don't already pay by direct debit, please fill in the direct debit form enclosed with your bill or print one off from the Council's website at www.harlow.gov.uk.

Working together for you

Harlow Council, Essex County Council, Essex Police Authority and Essex Fire Authority have produced this booklet together to make it quicker and easier to explain how we work out your Council Tax and how we use it. This is one example of how we work together to save money and improve services.

What is Council Tax?

Council Tax is tax local authorities charge to raise the money to pay for their services.

Almost every household has to pay Council Tax, whether your home is a house, bungalow, flat, maisonette, mobile home or houseboat, and whether you own or rent it. The amount you pay will depend on the valuation band in which the Valuation Office has placed your home. Your Council Tax bill shows the band.

Each property is in one of eight bands depending on how much it was worth on 1 April 1991. Band A is the lowest band and band H is the highest (see page 8 for more details).

Valuation band	Value of property on 1 April 1991
Band A	Less than £40,001
Band B	£40,001 to £52,000
Band C	£52,001 to £68,000
Band D	£68,001 to £88,000
Band E	£88,001 to £120,000
Band F	£120,001 to £160,000
Band G	£160,001 to £320,000
Band H	More than £320,000

We (Harlow Council) collect your Council Tax and put it into a separate fund called the collection fund. We share this fund with Essex County Council, Essex Police Authority, Essex Fire Authority.

This year we need to collect £44 million in Council Tax. Every £1 of Council Tax is shared in the following way.



- Essex County Council use Council Tax to pay for services such as education, social services, highways and libraries.
- We use Council Tax to help pay for services such as collecting rubbish, planning services, leisure services, developing housing and improving facilities for our community.

Who has to pay Council Tax?

At least one person in each household is responsible for paying Council Tax, whether they own the home or rent it.

In most cases the person (or people) aged 18 or over nearest the top of the following list will be responsible for paying Council Tax:

- Owner-occupiers
- Leaseholders
- People who pay rent
- People who have a licence to occupy, such as people who live in tied cottages (housing relating to their work)
- People such as squatters, who live in the property but have no legal interest in it (that is, they don't own or rent it)
- People who own the property but don't live in it.

People such as tenants, married people or civil partners can be jointly or separately responsible for all the Council Tax for their property.

People with disabilities

You may be entitled to pay less Council Tax if you, or someone who lives with you, has a room or extra space, or an extra bathroom or kitchen, or uses a wheelchair in your property, to meet special needs relating to a disability.

We will reduce your bill by putting your home in the valuation band below the one it is now in. (For example, if your home is in band C, we will put it in band B.) If your home is in band A, we will reduce your bill by the difference between the amounts charged for bands A and B.

This means that people with disabilities don't have to pay more Council Tax for the extra space they need.



Do it with a debit

Pay the easy way by direct debit.



Pay by direct debit and choose whichever suits you best of these monthly payment dates.



Complete the direct debit form enclosed with your bill.

Or visit www.harlow.gov.uk and go to the Council Tax section to print off a direct debit form. Alternatively, you can pay us by credit or debit card at any time by phoning 01279 446600. Or go to www.harlow.gov.uk and click on Payments.

Exempt properties

You don't have to pay Council Tax for some properties. These are known as 'exempt properties', and include properties lived in only by:

- students
- people who have a severe mental difficulty, or
- people aged under 18.

Empty properties are exempt if they:

- are not furnished (exempt for up to six months)
- are owned by a charity (exempt for up to six months)
- need or are having structural alterations or major repairs (exempt for up to a year)
- are left empty by someone who is in prison
- are left empty by someone who has moved to give someone else personal care, or has moved to receive personal care
- are waiting for probate or letters of administration to be granted (after someone has died) and for up to six months after the probate or letters are granted
- have been repossessed
- are the responsibility of a trustee on behalf of someone who is bankrupt
- are owned or leased by foreign diplomats
- are empty because it is against the law for anyone to live in them, or
- are waiting to be lived in by a minister of religion.

Discounts

Your Council Tax bill assumes that two adults are living in your household. If you are the only adult living there (as your main home), we will reduce your bill by 25%. If your property is furnished and no-one lives there as their main home, we will reduce the bill by 10%.

When we look at the number of adults living in a property, we do not count:

- full-time students, student nurses, apprentices and youth trainees
- people who live in hospital
- people who are being looked after in care homes
- people who are severely mentally disabled
- people staying in some hostels or night shelters
- 18- and 19-year-olds who are at or have just left school
- care workers working for low pay, (usually for a charity)
- people caring for someone with a disability, who is not their partner or their child (a child is someone under 18)
- members of visiting forces and some international institutions
- diplomats and their husbands or wives (who are not British)
- monks and nuns, and
- people in prison (except people who are in prison for not paying their Council Tax or a fine relating to their Council Tax).

If you think your property should be exempt from Council Tax or you should pay a reduced rate, please contact us.

You must tell us straight away about anything that could affect an exemption or discount you receive.

Benefits

Council Tax Benefit means that people who get Income Support or Guarantee Pension Credit do not normally pay Council Tax, and that other people on low incomes pay less Council Tax.

Second Adult Rebate may reduce your bill if you share your home with other adults who are on low incomes.

We also pay Housing Benefit to help people pay their rent.

Make a claim as soon as you need help. Don't delay as you will lose money.

Claim by phoning:

- us on 01279 446633
- Jobcentre Plus on 0800 055 6688 if you are of working age (under 60), or
- The Pension Service on 0800 99 1234 if you are of pension age (60 or over).

All benefits and rebates you are entitled to should be included on your bill. Please tell us if you think you qualify for help to pay your Council Tax and it is not shown on your bill, or if you need more information.

- Write to us at: **Revenues and Benefits, Harlow Council, Civic Centre, The Water Gardens, Harlow, Essex CM20 1WG.**
- Email: hdc.benefits@harlow.gov.uk
- Come and see us at **Contact Harlow** at the **Civic Centre**.
- Visit our website www.harlow.gov.uk for more information and to use our online services.

Remember, if we reduce your Council Tax bill or you are getting Housing Benefit, you must tell us as soon as your circumstances change.

How do I appeal?

Valuation appeals

If you think your home should be in a different valuation band, please write to The Listing Officer, Valuation Office, London House, New London Road, Chelmsford, Essex CM2 0QL.

They will tell you your rights and how to appeal, if you are entitled to do so.

Other appeals

You can also appeal to us if you think you should pay less Council Tax, or none at all, for example because:

- you do not live in or own the property
- you feel the property should be exempt
- you believe we have made a mistake working out your bill
- you feel we should have given you a discount, or
- we have not reduced your bill because you or someone you live with has a disability.

If you want to appeal, you must write to us first so that we can look at the case.

If you have applied for Council Tax Benefit and you disagree with our decision, you can ask us to look at it again. You can also appeal against our decision within one month of us making it (you must appeal in writing).

If you are still not happy with our decision, you can take your case to an independent appeals tribunal by writing to tell us that this is what you want to do.

If you make an appeal, you must continue to pay your Council Tax until your appeal is decided. If your appeal is successful, we will repay any amount of Council Tax you have overpaid.

Harlow Council sets nil Council Tax increase and agrees new priorities

Harlow is a great place to live and has an exciting future.

Harlow Council is developing plans to ensure Harlow continues to be a great place and fulfils its potential.

We want Harlow to be a clean, safe, sustainable and healthy town with good educational prospects for its residents. We want there to be a variety of homes and jobs to meet local needs. Your Council is working to make sure there is a range of sporting, leisure and cultural opportunities that all contribute to a higher quality of life.

We know we can only achieve this by working together with residents and other organisations in the town. We have six priorities for action:

- 'Regenerating the town'
- 'Promoting enterprise'
- 'Promoting a clean, green, healthy and safe environment'
- 'Tackling housing need and improving housing choice'
- 'Developing good citizenship through promoting aspiration and enabling responsibility'
- 'Providing value for money'

These priorities drive everything we do.

Times are tough for local people and businesses. We will do whatever we can to support people through these times. One way we are helping is by freezing this year's Council Tax at last year's levels.

Our budget for 2010/11 helps put residents first with no increase in our share of the Council Tax*, while also investing in our priorities.

For a band C property this means households will continue to pay £223.60 a year (£4.30 a week) for Harlow Council services.

You can find out more about what we are doing in our Harlow Times magazine. We deliver it to households four times a year or you can read it at

<http://harlowtimes.harlow.gov.uk/>

*Although Harlow Council collects Council Tax, it only receives a small part of the amount. The rest goes to Essex County Council, the Essex Police Authority and Essex Fire Authority.



You may be entitled to Council Tax Benefit.

For more information contact the Harlow Council Benefits office:

Tel: 01279 446633

Email:
hdc.benefits@harlow.gov.uk

Website: www.harlow.gov.uk

What Harlow plans to spend on services

Summary of General Fund estimates

2009/10				
Gross spending £000	Grants income £000	Rents, fees and charges income £000	Net spending £000	
10,692	7,747	522	2,423	Central services
16,601	240	6,480	9,881	Cultural Environmental & Planning Services
3,620	360	1,599	1,661	Highways, Roads & Transport
63,201	30,486	31,536	1,179	Housing
1,784	20	1,654	110	Social Services
1,485		50	1,435	Coporate & Democratic Core
2,992		204	2,788	Non-distributed costs
-2,779			-2,779	Asset capital: charges to services and interest
97,596	38,853	42,045	16,698	Total
			-729	Transfer from reserves
	£ per resident			
	205		15,969	Budget requirement
	-21		-1,661	Government Revenue Support Grant
	-92		-7,197	Business Rate income
			42	Collection Fund transfer
	91		7,153	Money from the Collection Fund
	77,883			Resident population (based on Registrar General's figures)

Council Tax levels 2010/11

	Band							
	A	B	C	D	E	F	G	H
	£	£	£	£	£	£	£	£
2010/11								
Harlow	167.70	195.65	223.60	251.55	307.45	363.35	419.25	503.10
Essex CC	724.50	845.25	966.00	1086.75	1328.25	1569.75	1811.25	2173.50
Essex Police	88.08	102.76	117.44	132.12	161.48	190.84	220.20	264.24
Essex Fire	44.28	51.66	59.04	66.42	81.18	95.94	110.70	132.84
Total	1024.56	1195.32	1366.08	1536.84	1878.36	2219.88	2561.40	3073.68
2009/10								
Harlow	167.70	195.65	223.60	251.55	307.45	363.35	419.25	503.10
Essex CC	711.00	829.50	948.00	1066.50	1303.50	1540.50	1777.50	2133.00
Essex Police	85.50	99.75	114.00	128.25	156.75	185.25	213.75	256.50
Essex Fire	43.08	50.26	57.44	64.62	78.98	93.34	107.70	129.24
Total	1007.28	1175.16	1343.04	1510.92	1846.68	2182.44	2518.20	3021.84
Increase	£	£	£	£	£	£	£	£
Harlow	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Essex CC	13.50	15.75	18.00	20.25	24.75	29.25	33.75	40.50
Essex Police	2.58	3.01	3.44	3.87	4.73	5.59	6.45	7.74
Essex Fire	1.20	1.40	1.60	1.80	2.20	2.60	3.00	3.60
Total	17.28	20.16	23.04	25.92	31.68	37.44	43.20	51.84
Increase % all bands	%							
Harlow	0.0							
Essex CC	1.9							
Essex Police	3.0							
Essex Fire	2.8							
Total	1.7							

Fair processing of information

The Council has a duty to protect the public funds it administers, so we may use the information you provide on any forms to prevent and detect fraud. We may also share this information with other bodies responsible for auditing or administering public funds for these purposes.

For further information, see the Fair Processing Notice at www.harlow.gov.uk or contact Donna Mason on 01279 446245.

2010/11			
Gross spending £000	Grants income £000	Rents, fees and charges income £000	Net spending £000
11,443	8,651	559	2,233
10,211	423	7,698	2,090
3,882	370	1,691	1,821
67,044	33,311	32,096	1,637
2,349	20	2,130	199
1,652		50	1,602
2,607		293	2,314
4,166			4,166
103,354	42,775	44,517	16,062
			-20
	£ per resident		
	206		16,042
	-14		-1,129
	-100		-7,774
			40
	92		7,179
	77,917		

Statement of borrowing and lending

Position as of 31 March 2009	£m
Long-term and temporary borrowing	5.8
Long-term and temporary investments	14.0
Net investments	8.2

Staffing levels

Average number of employees	2009/10	385
(Full-time equivalents)	2010/11	383

Becoming more efficient

All councils must measure and report efficiency savings they have achieved since April 2008. We make an efficiency saving when the cost of an activity falls but it stays just as effective. Efficiency savings have helped us keep your Council Tax as low as possible. For 2008/09 we achieved a saving of £782,000. The table below shows the value of efficiency savings we expect to achieve by the end of March 2010, based on spending in 2007/08.

Saving by March 2010	£1,255,000
Saving for each band D property	£44
Average for other similar authorities in England	£41

Each year we are assessed by the Audit Commission on our use of resources and given a score. In 2009 we scored 2 out of 4.

And they thought they'd never be caught.

DWP Department for Work and Pensions



If you suspect someone of benefit fraud in your area, contact your local council in confidence: **0800 854 4400**



TARGETING  **BENEFIT THIEVES**
dwp.gov.uk/benefit-thieves

www.harlow.gov.uk

The benefits of working

Going back to work doesn't mean giving up all your benefits.



Find your way back to work

Information plus

If you are on a low income you may still be able to get help with your Council Tax or rent.


Contact the benefits office for details:

Tel: **01279 446633**

Email:

hdc.benefits@harlow.gov.uk

Or visit our website at www.harlow.gov.uk and go to the Housing and Council Tax Benefits pages.



Are there grants available to help me insulate my walls?

Your local Energy Saving Trust advice centre is here to give you free, impartial advice on how to stop wasting money and energy. We can also tell you about local grants and offers available now.

Give us a call free on 0800 512 012 quoting reference "HarlowcavityAd" or visit energysavingtrust.org.uk so you don't miss out.



energy saving trust
Keep up the good work



Harlow
Council



ACT ON
CO₂