

COUNCIL TAX EXPLANATORY NOTES

For more details on the information below and other information relating to Council Tax or Housing & Council Tax Benefit, please visit our website at: www.north-herts.gov.uk

Click on *Living in North Herts* and then either Council Tax or Housing & Council Tax Benefit.

COUNCIL TAX: 2009/2010

Your Council Tax Bill for 2009/2010 is enclosed together with a number of explanatory leaflets. Included within the District Council's explanatory leaflet are details of the Council's efficiency target for 2009/2010 and efficiencies already gained to date.

THE % INCREASE CHARGED BY THE DISTRICT COUNCIL

Overall, the District Council has increased the amount of Council Tax it proposes to raise in 2009/2010 by 3.9%. This is in line with the Council's objective of an increase in Council Tax of no more than 2% above inflation.

USEFUL INFORMATION

The work required to produce the Bills commenced after close of business on 28 February 2009. Every effort has been made to process as much post as possible by that date. Any changes, which were not dealt with in time or where information was received after 28 February 2009, will be processed as soon as possible. **Revised bills will not be sent until after 1 April 2009.**

E-BILLING

You can now receive your Council Tax Bill and accompanying literature electronically, and check your balance on-line.

Go to www.north-herts.gov.uk and click on the 'My Account' button on the front page where you will find all the information you need to set up an on-line account with us.



Find out
if you
should be
paying less

COUNCIL TAX BENEFIT

If you are on a low income, even if you own your own home, Council Tax Benefit could help towards some or all of your Council Tax bill.

If you feel you may qualify for Council Tax Benefit but have not yet applied, please do so straight away as applications cannot normally be back-dated. We can even come to visit you in your own home to speed up the process.

You can get more information by visiting www.direct.gov.uk or www.north-herts.gov.uk

Those already receiving Council Tax Benefit will have their entitlement for 2009/2010 shown on the enclosed bill. In some cases, applications received prior to 28 February 2009 may not have been assessed and these, together with any applications received after that date will be completed in due course. **Revised bills will not be sent until after 1 April 2009.**

HELP LINES	Council Tax	Benefits
	01462 474000	01462 474597

OBLIGATION TO ADVISE THE COUNCIL OF CHANGES IN YOUR CIRCUMSTANCES

Council Tax bills will be sent to all residents even where the award of an Exemption or 100% Council Tax Benefit will mean that no Council Tax is due. This is to ensure that those residents are aware that an Exemption or Benefit has been awarded.

Where an Exemption or Discount has been awarded you must notify the Council in writing within 21 days should this be incorrect or if there is a future change in circumstances affecting the Exemption or Discount.

Where Council Tax Benefit has been awarded, the law requires that changes be notified to the Council immediately.

COUNCIL TAX RECOVERY – ACCOUNTS IN ARREARS.

The Council will continue to take recovery proceedings against those who do not pay in accordance with the instalments. It is particularly important that payment is made as explained on the bill as a failure to do so has a detrimental affect on the Council's cash flow, which could result in the need to borrow. This ultimately results in increased Council Taxes for all. The payment methods available are explained on the bill.

The Council will do all it can to assist those having difficulty in meeting their payments but it is essential that you contact us immediately on 01462 474000 or email service@north-herts.gov.uk if this is the case.

In addition, the Council has provided further guidance on how to seek help from various different Agencies if you are experiencing financial difficulties. This information can be found on the Council's web site at www.north-herts.gov.uk or by contacting 01462 474000.

A leaflet detailing the Council's recovery procedures is available on request and at the Council Offices or by calling 01462 474000.

RECEIVE £75 OFF YOUR COUNCIL TAX

If you do not have Cavity Wall Insulation or Loft Insulation you can request a free, no obligation, Home Energy Assessment of your property by a British Gas appointed specialist. If you then choose to purchase either of these from British Gas your Council Tax account will be credited with £75 once the work has been completed. This payment is wholly funded by British Gas and not the Council.

The Insulation is offered at a discounted price, typically £250 for Cavity Wall Insulation and £274 for Loft Insulation, and can be paid for over 2 years interest free. This insulation can save between £130 and £160 off your annual bill, so the savings soon pay for the cost of the insulation.

If you receive one of the qualifying benefits you may get this free of charge.

To apply, please call 0845 971 7731 and quote NHC.

Lines are open 8am - 8pm Mon to Fri, and 8am - 1pm Sat.

Other energy providers also offer discounted insulation schemes. Details of these can be obtained from them directly. We cannot guarantee that this scheme offers the cheapest deal to all householders.

Independent advice can be obtained from the Energy Efficiency Advice Centre on 0800 512012.

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Council Tax Demand Notice Explanatory Notes

1) Council Tax Valuation Bands

Most dwellings will be subject to the council tax. There will be one bill per dwelling whether it is a house, bungalow, flat, maisonette, mobile home or houseboat, and whether it is owned or rented.

Each dwelling has been allocated to one of eight bands according to its open market capital value at **1st April 1991**:

Valuation Band	Range of values	Valuation Band	Range of values
A	Up to and including £40,000	E	£ 88,001 - £120,000
B	£ 40,001 - £ 52,000	F	£120,001 - £160,000
C	£ 52,001 - £ 68,000	G	£160,001 - £320,000
D	£ 68,001 - £ 88,000	H	More than £320,000

Your council tax bill states which band applies to your dwelling.

2) Exempt Dwellings

Some dwellings are exempt, including properties occupied only by students, persons under 18 or persons severely mentally impaired, and vacant properties which:

- are unfurnished (exempt for up to six months)
- are owned by a charity (exempt for up to six months)
- require or are undergoing structural alteration or major repair (exempt for up to one year)
- are left empty by someone who has gone into prison, or who has moved to receive personal care in a hospital or a home or elsewhere
- are left empty by someone who has moved in order to provide personal care to another person
- are left empty by students
- are waiting for probate or letters of administration to be granted (and for up to six months after)
- have been repossessed
- are the responsibility of a bankrupt's trustee
- are empty because their occupation is forbidden by law
- are waiting to be occupied by a minister of religion
- consist of an empty mobile home pitch

Forces' barracks and married quarters are also exempt, their occupants will contribute to the cost of local services through a special arrangement. **If you think your property may be exempt you should contact the authority which issued this bill (your billing authority).**

3) Discounts

The full council tax bill assumes that there are two adults living in a dwelling. If only one adult lives in a dwelling (as their main home), the council tax bill will be reduced by a quarter (25%).

People in the following groups do not count towards the number of adults resident in a dwelling:

- full-time students, student nurses, apprentices and Youth Training trainees
- patients resident in hospital
- people who are being looked after in care homes
- people who are severely mentally impaired
- people staying in certain hostels or night shelters
- 18 and 19 year olds who are at or have just left school
- careworkers working for low pay, usually for charities

- people caring for someone with a disability who is not a spouse, partner, or child under 18
- members of visiting forces and certain international institutions
- members of religious communities (monks and nuns)
- people in prison (except those in prison for non-payment of council tax or a fine)

If you think you may be entitled to a discount you should contact your billing authority

If your bill indicates that a discount has been allowed, **you must tell your billing authority of any change of circumstances which affects your entitlement.** If you fail to do so you may be required to pay a penalty.

4) People with Disabilities

If you, or someone who lives with you, need a room, or an extra bathroom or kitchen, or extra space in your property to meet special needs arising from a disability, you may be entitled to a reduced council tax bill. The bill may be reduced to that of a property in the band immediately below the band shown on the valuation list. These reductions ensure that disabled people do not pay more tax on account of space needed because of a disability. From 1st April 2000, the law has been changed for properties in Band A. From that date, a reduction of 1/9th of the Council Tax Bill will apply to properties in Band A, where the criteria for disablement relief are met.

5) Benefit

Council tax benefit ensures that people in receipt of income support will normally pay no council tax, and that other people on low incomes will have their bills reduced. Again, details are available from your billing authority.

6) Appeals

The grounds for appeal about banding are restricted to the following cases:

- where you believe that the banding should be changed because there has been a **material increase or material reduction** (this is explained below) in the dwelling's value;
- where you start or stop using part of your dwelling to carry out a business, or the balance between domestic and business use changes;
- where the Listing Officer has altered a list without a proposal having been made by a taxpayer;
- where you become the taxpayer in respect of a dwelling for the first time. (Your appeal must be made within six months, but if the same appeal has already been considered and determined by a Valuation Tribunal, it cannot be made again).
- **A material increase** in value may result from building, engineering, or other work carried out on the dwelling. In these cases revaluation does not take place until after a sale - so the person appealing would usually be the new owner or resident.
- **A material reduction** in value may result from the demolition of any part of the dwelling, any change in the physical state of the local area or an adaptation to make the dwelling suitable for use by someone with a physical disability. In these cases revaluation should take place as soon as possible.

You may also appeal if you consider that you are not liable to pay council tax, for example, because you are not the resident or owner, or because your property is exempt; or that your billing authority has made a mistake in calculating your bill. If you wish to appeal on these grounds you must first notify your billing authority in writing so that they have the opportunity to reconsider the case.

Making an appeal does not allow you to withhold payment of tax owing in the meantime. If your appeal is successful you will be entitled to a refund of any overpaid tax.

Further details of the appeal procedures (including the role of valuation tribunals) may be obtained from your billing authority.