

Your council tax 2015-16

Where
does my
council tax
money go



Norfolk County
Council – **72%**

Norwich City
Council – **15%**



Police & Crime
Commissioner
for Norfolk –
13%



NORWICH
City Council

 **Norfolk** County Council



OFFICE OF THE POLICE & CRIME
COMMISSIONER FOR NORFOLK

What is council tax?

Council tax is what local taxpayers pay towards some of the cost of services provided. Norwich City Council collects council tax on behalf of itself, Norfolk County Council and the Office of the Police & Crime Commissioner for Norfolk and receives 15p out of every pound collected. The rest goes towards funding various services provided by Norfolk County Council (72p in every pound) and the Office of the Police & Crime Commissioner for Norfolk (13p of every pound).

How much will I have to pay?

This depends on which of the eight council tax bands your property falls into. The amount you have to pay will be clearly shown on your bill.

What does my council tax pay for?

As a resident of Norwich, the city council's share of council tax provides a variety of services including sports and leisure centres,



parks and open spaces, waste and recycling and free public events such as the Lord Mayor's Celebration and children's summer activities.



Payment methods

These are listed on the back of your bill and you can choose the best option for you. We recommend Direct Debit as the easiest way to pay. To pay by Direct Debit, visit **www.norwich.gov.uk** and fill in the form within the 'how to pay your council tax' section or call the customer contact team on 0344 980 3333.

Please note, from December 2014, Norwich City Council's bank provider changed from the Co-op to Barclays. Details can be found on the back of your bill or by visiting www.norwich.gov.uk

Paying by monthly instalments

If you choose to pay your council tax bill in monthly instalments you can either pay it in 12 equal monthly instalments or 10 monthly instalments (the latter option means you have two months of the year when no payments are due). You also have a choice of payment dates – the 1st, 8th, 15th or 28th of the month.

Additional council tax information

Banding information

Your property has been assessed for council tax in one of eight valuation bands (A-H) according to its estimated sale value at 1 April 1991.

Band	Property values (as at 01/04/1991)
A	Up to £40,000
B	£40,001 – £52,000
C	£52,001 – £68,000
D	£68,001 – £88,000
E	£88,001 – £120,000
F	£120,001 – £160,000
G	£160,001 – £320,000
H	Exceeding £320,000

Appeals

There are very few circumstances in which appeals against banding can be made and are restricted to:

- an increase in the property value resulting from building work
- a decrease in the property value due to the demolition of any part of the property, any changes in the physical state of the local area or an adaptation for use by someone with a disability
- a change in the balance between domestic and business use of your property.

Making an appeal does not allow you to withhold payment of your council tax. If your appeal is successful, you will be entitled to a refund of any overpayment.

Appeals should be made online at www.gov.uk/government/organisations/valuation-office-agency

or in writing to:

The Listing Officer Rosebery Court,
Central Avenue, St. Andrews
Business Park, Norwich, Norfolk,
Norfolk NR7 0HS
t: 03000 501 501

www.gov.uk/government/organisations/valuation-office-agency

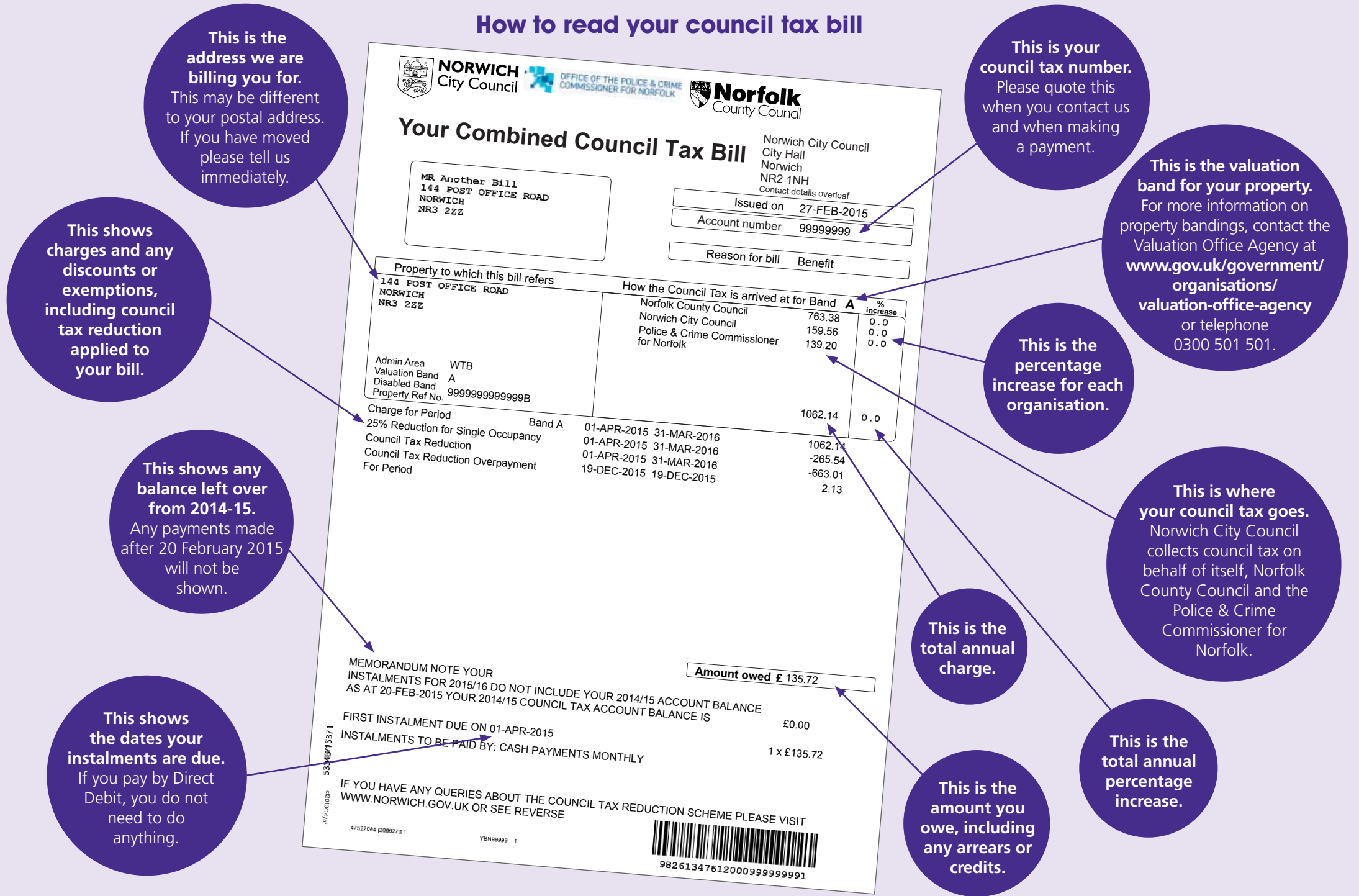
You may also appeal against being billed if you consider you are not liable to pay council tax.

For example, this could be on the grounds that:

- you are not the resident or owner
- the property should be exempt
- the council has calculated your bill incorrectly.

In these instances, you should contact Norwich City Council on 0344 980 3333.

How to read your council tax bill



This is the address we are billing you for.
This may be different to your postal address. If you have moved please tell us immediately.

This shows charges and any discounts or exemptions, including council tax reduction applied to your bill.

This shows any balance left over from 2014-15.
Any payments made after 20 February 2015 will not be shown.

This shows the dates your instalments are due.
If you pay by Direct Debit, you do not need to do anything.

This is your council tax number.
Please quote this when you contact us and when making a payment.

This is the valuation band for your property.
For more information on property bandings, contact the Valuation Office Agency at www.gov.uk/government/organisations/valuation-office-agency or telephone 0300 501 501.

This is the percentage increase for each organisation.

This is where your council tax goes.
Norwich City Council collects council tax on behalf of itself, Norfolk County Council and the Police & Crime Commissioner for Norfolk.

This is the total annual charge.

This is the total percentage increase.

This is the amount you owe, including any arrears or credits.

NORWICH City Council OFFICE OF THE POLICE & CRIME COMMISSIONER FOR NORFOLK **Norfolk County Council**

Your Combined Council Tax Bill

Norwich City Council
City Hall
Norwich
NR2 1NH
Contact details overleaf

MR Another Bill
144 POST OFFICE ROAD
NORWICH
NR3 2ZZ

Issued on 27-FEB-2015
Account number 99999999
Reason for bill Benefit

Property to which this bill refers
144 POST OFFICE ROAD
NORWICH
NR3 2ZZ

How the Council Tax is arrived at for Band A

		% increase
Norfolk County Council	763.38	0.0
Norwich City Council	159.56	0.0
Police & Crime Commissioner for Norfolk	139.20	0.0
Charge for Period	1062.14	0.0
25% Reduction for Single Occupancy	1062.14	
Council Tax Reduction	-265.54	
Council Tax Reduction Overpayment	-663.01	
For Period	2.13	

Admin Area WTB
Valuation Band A
Disabled Band
Property Ref No. 999999999999B

MEMORANDUM NOTE YOUR
INSTALMENTS FOR 2015/16 DO NOT INCLUDE YOUR 2014/15 ACCOUNT BALANCE
AS AT 20-FEB-2015 YOUR 2014/15 COUNCIL TAX ACCOUNT BALANCE IS £0.00

FIRST INSTALMENT DUE ON 01-APR-2015
INSTALMENTS TO BE PAID BY: CASH PAYMENTS MONTHLY 1 x £135.72

IF YOU HAVE ANY QUERIES ABOUT THE COUNCIL TAX REDUCTION SCHEME PLEASE VISIT
WWW.NORWICH.GOV.UK OR SEE REVERSE

Amount owed £ 135.72

147527084 (2009273) Y5N99999 1

9826134761200099999991

People with disabilities

Your council tax may be reduced if you, or someone you live with, has a disability. The property must contain facilities which are essential, or of major importance, to the disabled person.

These facilities include:

- an additional bathroom or kitchen to meet the needs of the disabled person
- extra space to allow for the use of a wheelchair indoors
- an extension or a room used predominantly by the disabled person due to the nature and extent of their disability.

To qualify for the reduction, the extra room need not be specially built, but could be an existing room used specifically for the disabled person.

We will treat your property as if it is in the valuation band below. For example, if your property is in band C you will pay the council tax for band B. If your property is in band A you will still qualify for a reduction. The person who is responsible for paying the bill – even if they are not disabled – must apply for the reduction.

Second homes

Second homes are properties that are furnished, but where no-one lives in them as their main residence. Properties that fall within this category are granted a five per cent discount.

Empty properties

Empty dwellings are defined as properties which are unoccupied and unfurnished. From 1 April 2015 Norwich City Council will no longer award a discount following vacation. If a property remains empty after two years a premium of 50 per cent will be payable in addition to the full charge.

However, a premium will not apply to a dwelling which would be the sole or main residence of a person, but which is empty while that person resides in accommodation provided by the Ministry of Defence by reason of their employment. Billing authorities will also be prevented from charging an empty homes premium in relation to dwellings which form annexes to a property and which are being used as part of the main residence or dwelling in that property.

Discounts

If you live alone, your bill will be reduced by 25 per cent. If you, or someone living with you, fits into one of the categories below and there are no other adults living in the property, you could also get a reduction.

The categories are:

- full-time students, student nurses
- apprentices, youth training trainees
- 18-19-year-old (at or just left school)
- hospital/hospice patient (permanent)
- residential care/nursing home resident
- people who receive child benefit
- severely mentally impaired
- hostel/night shelter resident
- members of religious communities
- full-time carer (excluding those caring for husband, wife, partner or child)
- persons in detention
- members of International Headquarters and Defence Organisations
- visiting forces
- partners of students who are not British
- diplomats.

Dwellings requiring or undergoing major repair/ structural alteration

Properties which become unoccupied and unfurnished and require, or are undergoing, major repair or structural alteration will qualify for a discount of 50 per cent for up to a year or until they become occupied or furnished, whichever occurs first.

Annexes occupied by non-dependent family members

People who occupy an annexe who are related to the council tax payer of the main dwelling will qualify for a 50 per cent discount.

Explanatory notes

Is your property exempt?

Some properties – both occupied and unoccupied – are exempt from council tax. Please contact us if your property falls into one of these categories.

Property unoccupied because:

- it is owned by and was last occupied by a charity (exempt for up to six months)
- the owner/tenant is in prison
- the owner/tenant is receiving personal care permanently in a hospital or home
- it was formerly occupied by a now deceased person (owner or tenant)
- it is forbidden by law to occupy
- it is awaiting occupation by a minister of religion
- the owner/tenant is living elsewhere to receive personal care
- the owner/tenant is living elsewhere to provide personal care to another person
- the owner/tenant has moved to become a student
- it has been repossessed by a mortgage lender
- it is the responsibility of a bankrupt's trustee

- it comprises a pitch or mooring unoccupied by a caravan or boat
- it comprises a self-contained unit which cannot be let separately from the main property without breaching planning conditions.

Property occupied by:

- students in halls of residence
- other qualifying students
- members of the armed forces in MOD accommodation
- members and dependants of visiting forces
- people under the age of 18
- the severely mentally impaired
- people with diplomatic privilege or immunity
- elderly or disabled relative living in self-contained unit of the main property.

Non-domestic rates – explanatory notes

Non-domestic rates, or business rates, collected by local authorities are the way that those who occupy non-domestic property contribute towards the cost of local services.

Under the business rates retention arrangements introduced from 1 April 2013, authorities keep a proportion of the business rates paid locally. This provides a direct

financial incentive for authorities to work with local businesses to create a favourable local environment for growth since authorities will benefit from growth in business rates revenues. The money, together with revenue from council tax payers, revenue support grant provided by the government and certain other sums, is used to pay for the services provided by local authorities in your area. Further information about the business rates system, including transitional and other reliefs, may be obtained at **www.gov.uk**

Rateable value

Apart from properties that are exempt from business rates, each non-domestic property has a rateable value which is set by the valuation officers of the Valuation Office Agency (VOA), an agency of Her Majesty's Revenue and Customs. They draw up and maintain a full list of all rateable values, available at **www.gov.uk/government/organisations/valuation-office-agency**

The rateable value of your property is shown on the front of this bill. This broadly represents the yearly rent the property could have been let for on the open market on a particular date. For the revaluation that came into effect on 1 April 2010, this date was set as 1 April

2008. The valuation officer may alter the value if circumstances change. The ratepayer (and certain others who have an interest in the property) can appeal against the value shown in the list if they believe it is wrong.

The Government has announced there will be limits on the backdating of changes to rating assessments with effect from 1 April 2015. If the Valuation Office Agency receive your appeal on or after 1 April 2015 then the earliest they can backdate any changes is that date. Your billing authority can only back-date any business rates rebate to that same date. You will continue to have your full legal rights to appeal your rating assessment.

The Valuation Office Agency will continue to fulfil their legal obligations to alter rating assessments if new information comes to light indicating the valuation is inaccurate. Any alterations they make on or after 1 April 2016 can only be backdated to 1 April 2015. Further information about the grounds on which appeals may be made and the process for doing so can be found on the **www.gov.uk** website or obtained from your local valuation office.

National non-domestic rating multiplier

The local authority works out the business rates bill by multiplying the rateable value of the property by the appropriate multiplier. There are two multipliers: the standard non-domestic rating multiplier and the small business non-domestic rating multiplier. The former is higher to pay for small business rate relief. Except in the City of London where special arrangements apply, the Government sets the multipliers for each financial year for the whole of England according to formulae set by legislation.

Between revaluations, the multipliers generally change each year in line with the Retail Price Index in September of the previous year and to take account of the cost of small business rate relief. The calculation of the multipliers has taken account of the Government's decision in the Autumn Statement 2014 to cap the inflation increase to 2% in 2015-16. The current multipliers are shown on the front of this bill.

Business rates instalments

Payment of business rate bills is automatically set on a 10-monthly cycle. However, the Government has put in place regulations that allow businesses to require their local authority to enable payments to be made through 12 monthly instalments. If you wish to take up this offer, you should contact your local authority as soon as possible.

Revaluation 2017

All rateable values are reassessed at a general revaluation to ensure bills paid by any one ratepayer reflect changes over time in the value of their property relative to others. This helps maintain fairness in the rating system by updating valuations in line with changes in the market. The current rating list is based on the 2010 revaluation. The Government has confirmed that the next revaluation will take place in 2017 based on rental values at 1 April 2015. More information on revaluation 2017 can be found at: www.gov.uk/government/organisations/valuation-office-agency

In the year of revaluation the multipliers are rebased to account for overall changes to total rateable value and to ensure that the revaluation does not raise extra money for Government. Similarly, the change in the revaluation date to 2017 has no effect on the total amount of revenue raised from business rates.

Unoccupied property rating

Unoccupied property rating
Business rates will not be payable in the first three months that a property is empty. This is extended to six months in the case of certain industrial properties. After this period rates are payable in full, unless the unoccupied property rate has been reduced by the Government by order. In most cases the unoccupied property rate is zero for properties owned by charities and community amateur sports clubs. In addition, there are a number of exemptions from the unoccupied property rate. Full details on exemptions can be obtained from your local authority. If the unoccupied property rate for the financial year has been reduced by order, it will be shown on the front of this bill.

The Government has introduced a temporary measure for unoccupied new builds from October 2013. Unoccupied new builds will be exempt from unoccupied property rates for up to 18 months (up to state aid limits) where the property comes on to the list between 1 October 2013 and 30 September 2016. The 18-month period includes the initial three or six month exemption and so properties may, if unoccupied, be exempt from non-domestic rates for up to an extra 15 or 12 months.

Partly occupied property relief

A ratepayer is liable for the full non-domestic rate whether a property is wholly occupied or only partly occupied. Where a property is partly occupied for a short time, the local authority has discretion in certain cases to award relief in respect of the unoccupied part. Full details can be obtained from the local authority.

Small business rate relief

Ratepayers who are not entitled to another mandatory relief or are liable for unoccupied property rates and occupy a property with a rateable value which does not exceed £17,999 outside London or £25,499 in London will have their bill calculated using the lower small business non-domestic rating multiplier, rather than the national non-domestic rating multiplier. In addition, generally, if the sole or main property is shown on the rating list with a rateable value which does not exceed £12,000, the ratepayer will receive a percentage reduction in their rates

bill for this property of up to a maximum of 50 per cent for a property with a rateable value of not more than £6,000. The government has announced, in the autumn statement 2014, that the doubling of the usual level of relief – to a maximum of 100% - will continue for a further year, until 31 March 2016.

Generally, this percentage reduction (relief) is only available to ratepayers who occupy either:

- (a) one property, or
- (b) one main property and other additional properties providing those additional properties each have a rateable value which does not exceed £2,599.

The rateable value of the property mentioned in (a), or the aggregate rateable value of all the properties mentioned in (b), must not exceed £17,999 outside London or £25,499 in London on each day for which relief is being sought. If the rateable value, or aggregate

rateable value, increases above those levels, relief will cease from the day of the increase.

The government has introduced additional support to small businesses. For those businesses that take on an additional property which would normally have meant the loss of small business rate relief, the Government has confirmed they will be allowed to keep that relief for 12 months.

An application for small business rate relief is not required. Where a ratepayer meets the eligibility criteria and has not received the relief they should contact their local authority. Provided the ratepayer continues to satisfy the conditions for relief which apply at the relevant time as regards the property and the ratepayer, they will automatically continue to receive relief in each new valuation period. Certain changes in circumstances will need to be notified to the local authority by a ratepayer who is in receipt of relief (other changes will be picked up by the local authority).

The changes which should be notified are:

- (a)** the ratepayer taking up occupation of an additional property, and
- (b)** an increase in the rateable value of a property occupied by the ratepayer in an area other than the area of the local authority which granted the relief.

Charity and community amateur sports club relief

Charities and registered community amateur sports clubs are entitled to 80 per cent relief where the property is occupied by the charity or the club, and is wholly or mainly used for the charitable purposes of the charity (or of that and other charities), or for the purposes of the club (or of that and other clubs).

The local authority has discretion to give further relief on the remaining bill. Full details can be obtained from the local authority.

Retail discounts

The government is giving funding to local authorities so they can provide a discount worth up to £1,000 in 2014-15 and up to £1,500 in 2015-16 to retail premises with a rateable value of up to £50,000. This will provide support to premises including pubs, cafes, restaurants and shops. Full details can be obtained from the local authority.

The government is also giving funding to local authorities so that they can provide a 50% discount for 18 months for those businesses that move into retail premises that have been empty for a year or more. This is available for businesses which move into empty premises between 1 April 2014 and 31 March 2016. Full details can be obtained from the local authority.

Local discounts

Local authorities have a general power to grant discretionary local discounts. Full details can be obtained from the local authority.

State Aid

The award of such discounts is considered likely to amount to state aid. However it will be state aid compliant where it is provided in accordance with the De Minimis Regulations EC 1407/2013.

The De Minimis Regulations allow an undertaking to receive up to €200,000 'de minimis' aid over a rolling three-year period. If you are receiving, or have received, any 'de minimis' aid granted during the current or two previous financial years (from any source), you should inform the local authority immediately with details of the aid received.

Hardship relief

The local authority has discretion to give hardship relief in specific circumstances. Full details can be obtained from the local authority.

Rating advisers

Ratepayers do not have to be represented in discussions about their rateable value or their rates bill. Appeals against rateable values can be made free of charge.

However, ratepayers who do wish to be represented should be aware that members of the Royal Institution of Chartered Surveyors **www.rics.org** and the Institute of Revenues, Rating and Valuation **www.irrv.org.uk** are qualified and are regulated by rules of professional conduct designed to protect the public from misconduct. Before you employ a rating adviser, you should check

that they have the necessary knowledge and expertise, as well as appropriate indemnity insurance. Take great care and, if necessary, seek further advice before entering into any contract.

Information supplied with demand notices

Information relating to the relevant and previous financial years in regard to the gross expenditure of the local authority is available at

www.norwich.gov.uk

A hard copy is available on request by calling 01603 212898.

How to get in touch with Norwich City Council

www.norwich.gov.uk

e: info@norwich.gov.uk

t: 0344 980 3333 (8am to 5pm, Monday to Friday)

Text relay: 1800101603212587

Payment hotline: 01603 212282 (24 hours a day, seven days a week)

Non-domestic rate enquiries: 01603 212898.

In-person

Customer Centre, City Hall. Open from 8.45am to 5pm, Monday, Tuesday, Thursday and Friday. Wednesday – open from 1pm to 5pm.

By post

Norwich City Council, City Hall, Norwich, NR2 1NH.



If you would like this information in another language or format such as large print, CD or audio cassette or Braille, please call 0344 980 3333 or email info@norwich.gov.uk.