

A GUIDE TO YOUR COUNCIL TAX BILL

If you have received a Council Tax bill and you wish to understand how your bill has been worked out, use the guide below. Please check all the details are correct, if not please tell us immediately if anything is wrong or missing.

IF YOUR CIRCUMSTANCES CHANGE, YOU MUST TELL US WITHIN 21 DAYS. IF YOU DO NOT, YOU MAY RECEIVE A FINE

- 1 Name and Address** – This is the person/s responsible for paying the bill and their contact address
- 2 Account Number** – This is your Council Tax Account Reference number (please quote this number when you contact us)
- 3 Date of Bill** – This is the date your Council Tax bill was issued
- 4 Bill reason** – A Council Tax bill is sent to you each year in March and a revised bill is sent if there are any changes to your account during the year
- 5 Property to which this bill relates** – This is the address that we are billing you for
- 6 Statement of Account** – This shows any charges, council tax reduction, discounts or exemptions applied to your bill and the period it covers
At the bottom of this box, it will show the total amount you will have to pay for the year
- 7 Property Reference** – This number is unique to your property (but please quote your council tax account reference number when you contact us)
- 8 Property Value Band** – This is the valuation band for your property. For more information on property banding, contact the Valuation Office www.voa.gov.uk or call 03000 501 501
- 9 Charges** – This is the total Council Tax charge for your property. The relevant amounts are then allocated to each organization for your bill. Ipswich Borough Council collects council tax on behalf of itself, Suffolk County Council and the Police and Crime Commissioner.
Also shown is the percentage increase for each organization this year and the total figure increase
- 10 Instalments to be paid** – This shows your method of payment for your Council Tax. For example Direct Debit or Cash and also shows the due date that this will be paid
- 11 Date £** – This shows the instalment date and amount you need to pay during the year.

Contact us:

Email	council.tax@ipswich.gov.uk
Online	www.ipswich.gov.uk
Phone	Helpline – 01473 433910 (weekdays 8:30am – 5pm)
In writing	Revenues, Grafton House, 15-17 Russell Road, Ipswich IP1 2DE



Ipswich Borough Council Council Tax Bill for 2016/17

To Pay

24 Hour Payment Line: 01473 433777

Report a change online

Pay Online: www.ipswich.gov.uk

1 MR JOE CUSTOMER
1 RUSSELL ROAD
IPSWICH
IP1 2DE

£ 5986 355 5540 3402 0003 0001

2 Please always quote your account number as below

Account Number:	33356169
Date of bill:	01-MAR-2016
Bill reason:	4 Annual

Property to which this bill relates:	Statement of Account			£
5 1RUSSELL ROAD IPSWICH IP1 2DE	6 Charge For Period	Band A	01-APR-2016 – 31-MAR-2017	1104.84
	25% Reduction For Single Occupancy		01-APR-2016 – 31-MAR-2017	-276.21
	Council Tax Reduction		01-APR-2016 – 31-MAR-2017	-736.16
7 Property reference:				
	00060002900144			
8 The property has been valued in Band A				
	If you have a query about the band please contact the Valuation Office.			
	The full charge due for band A for 2016/17 is £1104.84 and is made up as follows:			
9	Authority rate	Amount Change		
		£ %		
	Suffolk County Council	751.02 0.0		
	Ipswich Borough Council	223.20 2.0		
	SCC Adult Social Care*	15.00 - -		
	Police & Crime Commissioner	115.62 2.0		
	Overall % change on previous year	2.0	Total due for this year	£92.47

10 INSTALMENTS TO BE PAID BY: DIRECT DEBIT ON THE 1ST, MONTHLY

Date	£						
01-APR-2016	11.47	01-JUL-2016	9.00	01-OCT-2016	9.00	01-JAN-2017	9.00
01-MAY-2016	9.00	01-AUG-2016	9.00	01-NOV-2016	9.00		
01-JUN-2016	9.00	01-SEP-2016	9.00	01-DEC-2016	9.00		

Save time, go online

View your account online at: <https://myaccount.ipswich.gov.uk>

Using your online key: **XXXXXXXXXX**

Your online key will be updated every time a new bill or notice is produced.

*The council tax attributable to Suffolk County council includes a precept to fund adult social Care.

Enquiries about your band:

Valuation Office Agency
Ground Floor
Ferrers House
Castle Meadow Road
Nottingham NG2 1AB

Phone: 03000 501 501

Email: cteast@voa.gsi.gov.uk

Who has to pay Council Tax?

There is one Council Tax bill for each home whether it is owned or rented.

In most cases the person (or people) aged 18 or nearest the top of the following list is responsible for paying the tax:

- Owner-occupiers;
- Leaseholders;
- People who pay rent;
- Residents who have a license to occupy the property, for example, people who live in tied cottages;
- Residents with no legal interest in the property;
- People who own property but do not live in it.

Council Tax Banding

The amount of Council Tax you pay depends on the band that your property has been put into by the Valuation Office Agency (VOA). The VOA puts each property into one of eight valuation bands based on open market values at 1 April 1991.

Band	Value at 1/4/91	Proportion of band D
A	Up to £40,000	6/9
B	£ 40,001 to £52,000	7/9
C	£ 52,001 to £68,000	8/9
D	£ 68,001 to £88,000	1
E	£ 88,001 to £120,000	11/9
F	£120,001 to £160,000	13/9
G	£160,001 to £320,000	15/9
H	More than £320,000	2

Council Tax Appeals

You may appeal to the Valuation Office against the banding of your property. Contact: The Listing Officer, Council Tax East, Valuation Office Agency, Ground Floor, Ferrers House, Castle Meadow Road, Nottingham NG2 1AB
cteast@voa.qsi.gov.uk
Tel: 03000 501 501

Liability

You can appeal against the council's decision that you are liable for Council Tax, that a property should or should not be exempt, whether a discount should or should not be allowed, or any decision taken by the Council in respect of the amount of Council Tax Reduction applied to your bill.

In the first instance, appeals of this nature must be made in writing to the address on your bill.

Making an appeal does not mean you can withhold payment of Council Tax. If your appeal is successful, future payments will be reduced and any overpayments refunded.

Is my property exempt from Council Tax?

You may be entitled to an exemption from Council Tax if your property is:

Unoccupied

- B** - Empty and owned by a charity (exemption up to six months only)
- D** - Left empty by a person in prison or other form of detention
- E** - Left empty by a person permanently resident in a hospital or care home
- F** - Left empty where the liable person has died and the deceased's executors or personal representatives are now liable (up to six months after grant of Probate)
- G** - A property where occupation is prohibited by law
- H** - Empty and held for occupation by a minister of religion from which to perform his/her duties
- I** - Left empty by a person receiving care
- J** - Left empty by a person providing care
- K** - Left empty by a student who owns the property
- L** - Unoccupied and in the possession of the mortgagee
- Q** - Left empty by a bankrupt where the Trustee in bankruptcy is liable
- R** - An empty caravan pitch or boat mooring
- T** - An unoccupied annex unable to be let separately

Occupied

- M** - Halls of residence
- N** - Occupied by full-time students and non-British spouses of students
- O** - Occupied by the Ministry of Defence (MOD) for armed forces accommodation (e.g. forces barracks or married quarters)
- P** - Occupied by a member of a relevant visiting force (for example, the United States Air Force)
- S** - Occupied only by persons aged under 18
- U** - Occupied only by persons who are severely mentally impaired
- V** - A property that is the main residence of a person with diplomatic privilege or immunity
- W** - An annex occupied by certain dependant relatives of the resident(s) living in the main property

Do I qualify for a discount?

The full Council Tax assumes there are two or more adults living in a property. If only one adult lives in a property, the Council Tax is reduced by 25%. People in the following groups may not be liable for Council Tax and may not count towards the number of adults resident in a property:

- Full-time students and non-British spouses of students, student nurses, apprentices and Youth Training trainees
- Patients resident in a hospital or care home permanently
- People who are severely mentally impaired
- People who are staying in certain hostels for the homeless or night shelters
- 18 and 19 year olds who are at, or have just left school and Child Benefit is in payment
- Certain types of care workers, usually working for charities
- People caring for someone with a disability who is not a spouse, partner or child under 18
- Members of religious communities
- People in prison or other forms of detention
- People with diplomatic privilege or immunity
- Members and dependants of International Headquarters and Defence Organisations
- Members or dependants of visiting forces

Reductions for people with disabilities

The Council Tax bill may be reduced for properties that have a special room set aside for the needs of a resident disabled person or an additional bathroom or kitchen required by the disabled person or sufficient floor space to allow the use of a wheelchair indoors. The relief is the equivalent to reducing the valuation band to the one below, and ensures that disabled people do not pay more because of a need for extra space. The reduction includes band A dwellings.

Circumstances where other discounts may apply

The following types of property may be eligible for a reduced rate of Council Tax:

- **A property which is empty and unfurnished (28 days)**
- A property that is uninhabitable or undergoing major structural repair work (maximum 12 months).

Long term Empty Property

From 1st April 2013 properties that have been empty and unfurnished for over two years, will be charged an empty homes premium of 50% in addition to the full charge.

The Council Tax Reduction Scheme

Council Tax Benefit will no longer exist from 31st March 2013. Each council will now have a new scheme called the Council Tax Reduction Scheme. If you are on a low income, you may qualify for help. Any Council Tax Reduction you are awarded will be shown on your Council Tax bill and will reduce the amount you have to pay. You could receive help, even if you are working. However, if you have more than £16,000 in savings or investments you will not usually qualify. The reduction awarded will depend on the amount you are liable to pay; the needs of your family; your income; your savings and anyone else living with you.

Anyone who would have previously qualified for Council Tax Benefit as at 1st April 2013 will automatically be awarded any reduction under the new scheme. If you do not have any reduction showing on your bill and think you may qualify, you will need to submit an application.

Please go to **www.ipswich.gov.uk**

Reminders and Summonses

Everyone has the right to pay Council Tax by instalments, but you must pay regularly and on or before the instalment due date shown on your bill. If your payments fall behind more than twice in a year, you can lose that right.

We check accounts every month. If you do not pay an instalment when it is due, we will send you a reminder asking you to pay it within seven days. If you do not pay after the reminder, or it is the third time that you have fallen behind with your payments, you may lose your right to pay by instalments. If this happens, you will have seven days to pay the balance of your account (the amount outstanding for the rest of the financial year). If you do not pay your account in full, we will send a court summons for the outstanding balance. Court costs will be added. If you are having problems paying your bill, tell us immediately. You might qualify for a discount, or we may be able to help by making a special payment arrangement.

Financial Information

Financial information about your Council, the County Council and the Police and Crime Commissioner is no longer included with your bill but is available online. Please go to www.ipswich.gov.uk.

Frequently Asked Questions

I am on benefit, why have I got a bill to pay?

If all the named Council tax payers in your property are working- age (under Pension age) you will have to pay some Council Tax

I pay by Direct Debit – do I need to do anything?

No. Your Direct Debit will automatically carry over to your new bill and we will collect the installments on the date shown.

How do I set up a Direct Debit?

Complete the online form on www.ipswich.gov.uk or call us (details are on the back of your bill).

I pay by Standing Order. What do I need to do?

Tell your bank the account number shown on your bill and ask it to adjust the figures to the new instalment plan shown.

How can I pay?

Payment options that are available are:

- Direct Debit
- Online payment system via www.ipswich.gov.uk
- By telephone: 01473 433777 (available 24 hours)
- At a Payzone or Post Office, using the barcode on your bill

More details are available on www.ipswich.gov.uk

How much has my bill gone up?

The percentage difference is on your bill. Financial information about your Council, the County Council and the Police and Crime Commissioner is no longer included with your bill but is available online. Please go to www.ipswich.gov.uk.

I don't agree with my Council Tax band – what can I do?

You can view the band for your property on the Valuation Office Agency website www.voa.gov.uk. If you think the band is wrong, you can find out how to request a review.

My circumstances have changed and my bill needs updating?

If your address details have changed, you can report this online at www.ipswich.gov.uk. If you think you may qualify for an exemption or a discount, you can find more information on the website.

I have already told the Council that my circumstances have changes or that I have moved, yet my bill still shows the old information?

The bills were produced based on the information on our system at the end of February. If we were contacted on or around that date, your bill will still show the original information. A new bill will be issued when we have dealt with your most recent correspondence.