

Your council tax and business rates 2015 to 2016



Including Police and Crime Commissioner budget and priorities

Message from the leader of the council

Developing the budget for the 2015/16 financial year has been incredibly challenging, made increasingly difficult by the ongoing reductions in funding the council receives from the government leaving us with little real choice in budget setting. The council has already made on-going revenue savings of some £38 million since 2011/12 and faces making a further £14.5 million in 2015/16 and another £8.5 million in 2016/17.

Given these difficult financial circumstances, we are concentrating on directing our limited resources to those areas most valued by the public, achieving as many savings as possible from areas where there is a lesser impact on residents – such as back office functions or where services can be delivered differently by other organisations.

A carefully considered budget was agreed by the Full Council in February, focusing on four priority areas:

- Supporting growth in the economy and tourism, making the Island a better place and keeping it safe.
- Keeping children safe and improving their education.
- Protecting the most vulnerable with health and social care, investing in support, prevention and continuing care.
- Ensuring the most effective use of resources in achieving the Island's priorities.

The council is also investing in a number of areas, particularly in those that can help to generate extra income which will enable more services to be protected and maintained.

In light of the council's situation it was agreed to increase the Isle of Wight Council element of council tax for 2015/16 by 1.99 per cent (excluding town and parish council and Police and Crime Commissioner for Hampshire precepts). This will raise an additional £555,000 for council services – when taking into consideration the loss of the government's council tax freeze grant. This means that the Isle of Wight Council element of council tax for a typical band D property will increase by £26 to £1,341.64 a year.

It is important to note that council tax only contributes to 20.6 per cent of the council's funding, with the rest coming from government grants and income generation schemes.

There is clearly a great deal of work ahead of us as we implement the budget proposals agreed by Full Council, but in accordance with our priorities we are confident that our resources are being put to the best possible use for the benefit of the Island.

Councillor Jonathan Bacon, leader of the Isle of Wight Council

Contacting the Isle of Wight Council

Website: www.iwight.com

It is possible to **find out about, pay for, report on, comment on** or **complain about** a service through the A to Z of services on our website.

Phone: contact centre 01983 821000

For information on any council-related service, telephone our contact centre where an advisor will deal with your enquiry.

- Monday to Friday, 8am to 6pm
- Saturday, 9am to 1pm

For enquiries regarding the following services, please dial:

| | |
|-----------------------|---------------|
| Automated payments | 0845 045 0076 |
| Building control | 01983 823580 |
| Business rates | 01983 823920 |
| Education services | 01983 823455 |
| Council tax | 01983 823901 |
| Highways/Island Roads | 01983 822440 |
| Housing benefits | 01983 823950 |
| Housing services | 01983 823040 |
| Parking services | 01983 823714 |
| Planning | 01983 823552 |
| Registrars | 01983 823233 |
| Waste collection | 01983 823777 |

Face to face

If you need to visit us for assistance with your enquiries it is possible that you will be directed to one of the self service computers available within the help centres to enable you to complete your enquiry or transaction. For those enquiries that are unable to be completed through the self service channels then assistance will be provided. For opening times and further information on where you can visit please call **01983 821000** or refer to our website.

Email: customer.services@iow.gov.uk

Your guide to the council's budget

The Isle of Wight Council believes it is important to provide you with information about your council tax bill.

The following pages give you details of the council's budget for 2015-16 and explains how your council tax bill is calculated.

If you would like more information about the Isle of Wight Council and its services, please contact us in one of the following ways:

T: (01983) 821000 **E:** customer.services@iow.gov.uk **W:** www.iwight.com

Extra spending by the council
£7,350,000

Increased investment in key priorities

£2,120,000

Cost of maintaining existing service levels

£5,230,000

Reduction in government grants

£6,261,000

Change in use of balances from 2014-15

£2,289,000

Budget gap

£15,900,000

Offset by council tax increase

-£1,400,000

Total savings requirement

£14,500,000

Spending changes

The Isle of Wight Council plans to spend £325.5 million in 2015-16 on providing services for Islanders.

After deducting grants and income of £203.2 million, the net budget is £122.3 million. This is £8.4 million lower than the 2014-15 budget.

Budget gap

The budget will be funded during 2015-16 in the ways shown.

Savings identified

£12,500,000

Use of balances

-£2,000,000

Factors which offset budget gap

£14,500,000

Where the money comes from

The money the council uses to provide services comes from sources including:

- retained business rates;
- revenue support grant (RSG);
- the council tax;
- government grants for specific services and projects;
- dedicated schools' grant;
- income from charging, and contributions for certain services.

A Dedicated schools' grant

20.8% (£67,752,000)

B Council tax

20.6% (£67,213,000)

C Business rate retention scheme

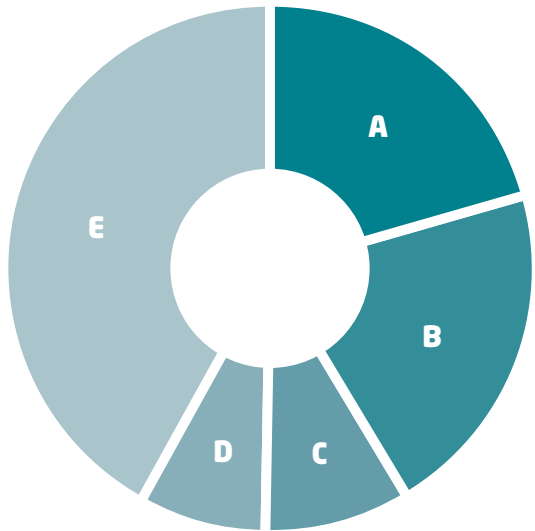
8.9% (£28,986,000)

D Revenue support grant

8% (£26,103,000)

E Fees, charges, contributions and other grants

41.7% (£135,460,000)



Investing in the future

In addition to its day to day spending, the Isle of Wight Council also plans to invest nearly £11 million in projects which support its key priorities, the majority of which (£8 million) will be funded from government grant and external contributions with a further £500k funded from capital receipts for sales of council buildings.

The remainder is the council's £2.5 million match funding contribution to the rural broadband project which attracted £2.5 million of government grant in 2014/15.

The £11 million investment includes £3.7 million invested in schools and other children's services, with a further £1.5 million being invested in supporting adults with care services and/or adaptations to their homes to allow them to remain independent.

A Government grant of £1.4 million will be used to fund specific local transport projects, with a further £1 million funded from developer contributions to undertake road works at the Pan Asda site.

Clearly the council has difficult decisions to make in adopting a capital investment programme which is affordable but meets all our obligations. The council has therefore had to focus the programme on those projects which are funded from external grants to avoid borrowing and the associated repayment costs.

Other projects may be funded during 2015/16 only if additional receipts are generated from the sale of council owned land or buildings, or where an up-front investment in those projects can be proven to offer year on year revenue savings.

At 31 March 2014 our total net borrowings were £151.7 million..

Council workforce

At the end of December 2014 the council employed the equivalent of 3,294 full-time posts including 1,665 equivalent full-time posts based in schools.

Where the money will go in 2015-16

| | This year £'000 | Last year £'000 | | This year £'000 | Last year £'000 |
|-------------------------------------|--------------------|--------------------|--|--------------------|--------------------|
| Adult social services | 65,627 | 65,050 | Economic and tourism development | 1,190 | 1,271 |
| Housing services | 60,239 | 61,203 | Cultural, leisure and libraries | 3,336 | 3,737 |
| Schools budgets ¹ | 77,653 | 82,265 | Public health | 6,177 | 6,147 |
| LEA budget | 13,091 | 13,107 | Other services | 7,827 | 8,380 |
| Children's services | 21,549 | 21,342 | Other financing | 6,315 | 5,650 |
| Fire service | 7,500 | 7,781 | Gross expenditure | 325,514 | 332,895 |
| Environmental Services | 1,440 | 1,809 | Less: Income | -203,212 | -202,167 |
| Community safety | 3,229 | 3,249 | Net budget requirement | 122,302 | 130,728 |
| Waste management | 9,459 | 10,110 | RSG and business rate retention scheme | -55,309 | -65,141 |
| Highways including PFI ² | 25,540 | 25,217 | Collection fund (surplus)/deficit - council tax | -755 | -1,750 |
| Car parking ³ | 1,463 | 1,499 | Collection fund (surplus)/deficit - business rates | 220 | 242 |
| Public transport support | 5,577 | 5,782 | Council tax requirement | 66,458 | 64,079 |
| Planning and development control | 2,793 | 3,351 | | | |
| Recreation and sport | 4,081 | 4,216 | | | |
| Parks and open spaces | 1,428 | 1,729 | | | |

- 1 The reduction in the schools' budget reflects the reduction in the dedicated schools grant following conversions of schools to academy status. Academy schools receive their funding direct from the Department for Education.
- 2 The Highways PFI scheme is included within the highways line. The expenditure is shown gross of government grant received, which is included with income. In accordance with accounting regulations, a proportion of the PFI costs relating to capital financing are shown with other financing. The PFI contract includes street cleansing and street lighting operations.
- 3 Car parking is expenditure on the service; income is included in the income line.

Four factors that affect what you pay

1 The level of tax set by the Isle of Wight Council

The level of tax set by the council to cover the cost of services it will provide in 2015-16 is 1.99% higher than in 2014-15, equivalent to 45p per week for a band C taxpayer. **This is expressed on the council tax bill to one decimal place in accordance with council tax regulations. Consequently, the per cent increase has been rounded up and shows as two per cent. This does not require a referendum.**

2 The property band you are in

The value of your property, on 1 April 1991, will have been assessed by the independent listing officer, a central government agent. Your property will then have been placed in one of eight bands - your bill will show which one.

Want to appeal against your property banding?

Further information about this is provided on page 14 and 15 of this booklet.

3 The level of spending set independently by the Police and Crime Commissioner for Hampshire

The element of council tax that relates to the Police and Crime Commissioner for Hampshire will increase by 1.99 per cent in 2015-16, equivalent to 5p per week more for a band C taxpayer.

4 Charges for local services

Your bill includes an amount towards the cost of the parish or town council for the area in which you live.

| Band | Value of property 1 April 1991 | Proportion of band D | Council tax (IW Council element) |
|------|-----------------------------------|-------------------------|-------------------------------------|
| A | Up to £40,000 | 6/9 | £894.43 £745.36* |
| B | £40,001 to £52,000 | 7/9 | £1,043.50 |
| C | £52,001 to £68,000 | 8/9 | £1,192.57 |
| D | £68,001 to £88,000 | 9/9 | £1,341.64 |
| E | £88,001 to £120,000 | 11/9 | £1,639.78 |
| F | £120,001 to £160,000 | 13/9 | £1,937.92 |
| G | £160,001 to £320,000 | 15/9 | £2,236.07 |
| H | Over £320,000 | 18/9 | £2,683.28 |

* Disabled reduction

Council, police, parishes and towns

This table shows the combined costs for a band D council tax payer. The figures include the Isle of Wight Council, the Police and Crime Commissioner for Hampshire and the Island's town and parish councils.

| | £ per band D | £ Total 2015-2016 | £ Total 2014-2015 | | £ per band D | £ Total 2015-2016 | £ Total 2014-2015 |
|---|--------------------|-------------------------|-------------------------|-----------------------|--------------------|-------------------------|-------------------------|
| Isle of Wight Council | 1,341.64 | 66,458,137 | 64,079,175 | Lake | 26.41 | 41,364 | 29,955 |
| Police & Crime Commissioner for Hampshire | 157.33 | 7,793,342 | 7,514,313 | Nettlestone & Seaview | 22.23 | 38,264 | 38,217 |
| Parish/town councils | | | | Newchurch | 16.51 | 16,605 | 16,361 |
| Arreton | 19.76 | 7,468 | 7,384 | Newport | 21.79 | 156,035 | 253,715 |
| Bembridge | 60.15 | 119,755 | 115,639 | Niton & Whitwell | 20.44 | 18,839 | 18,527 |
| Brading | 81.29 | 58,145 | 58,091 | Northwood | 22.58 | 19,089 | 14,321 |
| Brighstone | 36.39 | 28,586 | 26,907 | Rookley | 24.86 | 5,579 | 5,567 |
| Calbourne | 34.06 | 12,764 | 12,662 | Ryde | 63.57 | 475,159 | 362,617 |
| Chale | 32.44 | 7,480 | 7,302 | Sandown | 93.88 | 202,362 | 131,909 |
| Chillerton & Gatcombe | 37.65 | 6,859 | 6,764 | Shalfleet | 44.53 | 30,895 | 26,017 |
| Cowes | 42.66 | 170,781 | 169,545 | Shanklin | 38.89 | 126,448 | 123,705 |
| East Cowes | 57.00 | 128,903 | 107,494 | Shorwell | 17.70 | 5,504 | 5,388 |
| Fishbourne | 44.22 | 18,239 | 18,052 | St Helens | 52.26 | 28,500 | 23,881 |
| Freshwater | 83.18 | 191,612 | 124,092 | Totland | 47.59 | 59,664 | 46,339 |
| Godshill | 28.71 | 15,490 | 14,785 | Ventnor | 96.97 | 232,326 | 182,299 |
| Gurnard | 62.23 | 48,895 | 34,119 | Whippingham | 38.70 | 12,267 | 12,231 |
| Havenstreet & Ashley | 22.54 | 7,131 | 6,973 | Wootton Bridge | 46.74 | 62,950 | 61,898 |
| | | | | Wroxall | 18.50 | 10,148 | 9,894 |
| | | | | Yarmouth | 68.14 | 35,117 | 27,154 |

The precept amounts for the Isle of Wight Council, the Police and Crime Commissioner for Hampshire and the parish and town councils are shown net of Government grant received relating to the localised council tax support scheme.

The council is required to show costs in this table as they affect band D council taxpayers. In accordance with government guidelines we are required to detail parish or town council precepts exceeding £140,000. This is shown in the table below:

| | Gross spend | Income | Reserve movement | Precept requirement 2015-2016 | Precept requirement 2014-2015 |
|---------------------------|-------------|---------|------------------|-------------------------------|-------------------------------|
| Cowes Town Council | 177,300 | -6,519 | 0 | 170,781 | 169,545 |
| Freshwater Parish Council | 204,722 | -13,110 | 0 | 191,612 | 124,092 |
| Newport Parish Council | 178,992 | -24,387 | 1,430 | 156,035 | 253,715 |
| Ryde Town Council | 543,600 | -68,441 | 0 | 475,159 | 362,617 |
| Sandown Town Council | 229,976 | -27,614 | 0 | 202,362 | 131,909 |
| Ventnor Town Council | 253,403 | -21,077 | 0 | 232,326 | 182,299 |

Commentary by individual parish or town councils in respect of their budget for 2015-16 is provided in appropriate parish communications such as newsletters or websites.



Paying for your policing

Police and Crime Commissioner sets budget for 2015/16

Further to undertaking a comprehensive consultation exercise with residents from Hampshire and the Isle of Wight, which resulted in overwhelming support for an increase in the Council Tax precept, Simon Hayes, Police and Crime Commissioner for Hampshire and the Isle of Wight, has secured the support of Hampshire and the Island's Police and Crime Panel for a 1.99 per cent increase in the precept for 2015/16.

A Government-imposed 2 per cent precept cap follows unprecedented cuts to policing in Hampshire and the Isle of Wight, with £80 million cuts being pushed through in the seven years from 2010 to 2017 as part of the Comprehensive Spending Review. These significant cuts have led to the Constabulary planning an Operational Change Programme to enable it to deliver the Commissioner's Police and Crime Plan, despite the cuts, and make it sustainable into the future.

Mr Hayes comments: "As Police and Crime Commissioner for Hampshire and the Isle of Wight, I am extremely proud that the Constabulary is a highly-regarded, well-performing and cost-effective force. It is the sixth lowest cost police force per head of population out of 43 forces in England and Wales.

"Through the precept consultation exercise, members of the public have clearly told me that they agree with my commitment to protect neighbourhood policing and are prepared to support an increase in the precept. An additional 1.99 per cent will generate £2m for 2015/16 police budget. For less than the cost of a box of ten eggs, each household can help me to maintain current policing levels and service."

Police funding

The majority of police funding (65 per cent) comes through Government grants, with the remaining 35 per cent coming from the council tax precept. The 2015-16 budget for the Police and Crime Commissioner and Hampshire Constabulary is £301.3m. It is broken down as follows:

| | |
|---------------------------------|-----|
| Crime Investigation and Custody | 25% |
| Response and Patrol | 21% |
| Neighbourhoods and Prevention | 18% |
| Corporate Support | 15% |
| Operations | 7% |
| Intelligence and Tasking | 6% |
| General | 5% |
| Risk Management | 1% |
| Office of the PCC | 1% |
| Chief Constable and ACPO | 1% |

Further Information

Please contact your local council if you have any queries about your council tax bill or council tax support.

For more details about the budget set by the Police and Crime Commissioner, please visit www.hampshire-pcc.gov.uk. For queries:

Email: opcc@hampshire.pnn.police.uk

Phone: 01962 871595

Post: Office of the Police and Crime Commissioner, St George's Chambers, St George's Street, Winchester, Hampshire, SO23 8AJ.

Who pays council tax?

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. At least one person in each household is responsible for paying council tax. In most cases the person (or people) aged 18 or over and who are in the highest category of residence will be responsible for paying council tax:

- owner-occupiers;
- the resident freeholder;
- leaseholder;
- licensee or tenant;
- people such as squatters, who live in the property but have no legal interest.

Married couples, those who live together as a couple or those in civil partnerships are also jointly responsible for paying the bill.

In the following cases the owner of the property must pay the bill rather than the occupants:

- if the property is no-one's main home;
- residential care homes – nursing homes and hostels;
- properties occupied by religious communities and religious ministers;
- if more than one household occupies the property;
- properties occupied by resident staff;
- houses for asylum seekers.

How the bill is calculated

The amount you pay depends on the banding of your property, the area you live in and whether you qualify for any discounts, including Local Council Tax Support.

Each dwelling has been placed in one of eight bands according to its market value on 1 April 1991. The market value range is important, as this decides which Council Tax band applies. These ranges are fixed by the Government and have not changed since the start of council tax in 1993. The amount you have to pay depends on how the property has been valued by the Valuation Office Agency (VOA), part of HM Revenue and Customs, not by the council.

The charge for each band is calculated as a multiple of the band D amount.

| | | | | | | | | |
|----------------|-----|-----|-----|-----|------|------|------|------|
| Valuation band | A | B | C | D | E | F | G | H |
| Fraction | 6/9 | 7/9 | 8/9 | 9/9 | 11/9 | 13/9 | 15/9 | 18/9 |

The valuation band and values are as follows:

- 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** Over £320,000

Querying your council tax band

If you are responsible for paying the council tax, or an agent acting on behalf of someone who is, you may make a formal proposal against your Council Tax Band. The circumstances in which you can make a formal proposal are very limited but if you have a genuine concern that your home may be in the wrong band, you should contact your local Valuation Office and ask to have your band reviewed. The occasions when a challenge by "proposal" is permitted include the following:

- property demolished (unless the demolition is the first stage of building work);
- adaptations have been made to make it suitable for someone with a disability;
- if part of the property has been separately banded but should now be banded as one;
- physical changes in the locality affecting values;
- within six months of a band change to your property by the Listing Officer.

If you think you meet one of the above by which a valid proposal can be made – for example, if you have moved into a property within the last 6 months and you think the band is wrong you can complete a proposal form online, at www.voa.gov.uk or in writing to:

Listing Officer,
Valuation Office Agency,
Council Tax West,
Overline House,
Blechynden Terrace,
Southampton
SO15 1GW

Tel: 03000 501501 Fax: 0300 504370 Email: ctwest@voa.gsi.gov.uk

Making a proposal does not allow you to withhold payment of your Council Tax. If your proposal is successful you will be refunded any money you have overpaid.

You can only appeal a VOA decision if your case has been accepted as a valid proposal. An appeal must be lodged with the valuation tribunal within three months of the decision, at www.valuationtribunal.gov.uk

Other appeals

If you think your Council Tax bill is wrong, tell us immediately for example if:

- you have been billed for council tax but do not believe you are responsible for paying the tax as you do not fall into one of the owner/occupier categories;
- you have claimed a discount or exemption and this has been refused;
- you think any item on your bill has been calculated incorrectly.

To appeal about these matters, you must notify the Council Tax office in writing, please mark your letter or email "APPEAL" and send it to:

Isle of Wight Council Offices,
Broadway,
Sandown,
Isle of Wight
PO36 9EA

Email: **council.tax@iow.gov.uk**

We will then review your case. If you disagree with the response, you may apply to a tribunal to hear your appeal. The Valuation Tribunal is an independent legal body. Certain time limits apply and more details can be found at www.valuationtribunal.gov.uk

If you appeal, you must continue to pay your council tax until your appeal is decided. If your appeal succeeds any overpaid council tax will be repaid.

Council tax reductions

Single person discount

A full council tax bill assumes that there are two adults living in the property. An adult for council tax purposes is a person aged 18 years or over. If only one adult lives in the property as their main home, the council tax bill may be reduced by 25 per cent.

To apply for a single resident discount go to www.iwight.com/revsandbens
Council Tax Reductions **"Do it online"**

You can get 50 per cent off your bill if the property is a caravan pitch or boat mooring. You must send us: the full address of your main home and a copy of the latest council tax bill for your main home.

If you are applying for the 50 per cent discount because you live elsewhere for work, you must also send us full details of where and for whom you work together with a copy of your contract which states that you must live at that address to conduct your employment effectively. If the property is a caravan pitch or boat mooring, we will need to visit for confirmation. Please provide a contact number so we can make an appointment to visit.

A discount of up to 50 per cent may be awarded depending on the number of disregarded people who live in the property. In some cases, even if two adults live in the property you may still qualify for a discount, examples are, if one adult is:

- a full time carer;
- a student, student nurse or foreign language assistant;
- an apprentice;
- suffering from severe mental impairment;
- 18 or 19 years old and still in education;
- over 18 who have child benefit paid for them;
- a school or college leaver aged under 20;
- student;
- on a youth training scheme;
- long-term resident of hospitals, residential care home or nursing home;
- volunteer care worker;
- providing care for someone they live with;

- a member of religious communities;
- a member of international headquarters, defence organisations and visiting forces;
- in prison or detention (except for non-payment of fines or local taxes);
- staying in hostels or night shelters.

National discount from 1 April 2014 of 50% for annexes occupied by a relative

- a. Dwellings which form part of a single property which includes at least one other property; and
- b. is being used by a resident of that other dwelling, or one of those other dwellings as part of their sole or main residence
- c. or is the sole or main resident of a relative/relatives of the person who is liable to pay council tax in respect of that other dwelling.

Discounts for empty properties

Properties that are unoccupied and substantially unfurnished will be eligible for 100 per cent discount for the **first three months** a property becomes empty and unfurnished. From the start of the fourth month the full 100 per cent charge will be payable.

Properties in need of major repair or work/structural alteration to make them habitable

Properties that are classified by the council in need of, or undergoing major structural repair will be eligible for a 75 per cent discount for a period **not exceeding twelve months** from the date the criteria was first met. (The property must be empty) Therefore council tax charges at 25 per cent will apply. From the start of the thirteenth month the full 100 per cent charge will be payable.

Long term empty properties (Premium)

Where a property has been unoccupied and substantially unfurnished in excess of two years a 50 per cent levy resulting in a charge of 150 per cent will be applied.

There is no reduction available for second homes.

Relief for people with disabilities

If your household includes a person with a disability and they use a wheelchair at home or need an extra bathroom or room adapted to meet their special needs they may be entitled to an adjustment to the Council Tax valuation band. The room or the wheelchair must also be essential or of major importance to the disabled person's well-being, due to the nature and extent of their disability.

The relief is granted by charging Council Tax based on the next lowest band. Even if your household is in Band A, you will still get a reduction.

Discounts have been granted based on existing council tax records and will be shown on the front of your bill. If you have not been allowed a discount but think you are entitled to one, you should contact us. If you believe you have been allowed a discount you are not entitled to you must tell us within a period of 21 days of this belief or you may have to pay a £70 penalty. For more information visit www.iwight.com or contact the council tax office on 01983 823901.

Section 13A of the Local Government Finance Act 1992, inserted by section 76 of the Local Government Act 2003. This gave councils new powers to create their own discounts and exemptions, including powers to grant relief on a case by case basis of between one and 100 per cent. Any discount given has to be met by the council.

The council has the power to agree discounts but is not obliged to do so as council tax is a tax related to property and not directly to the provision of any specific services. It is not appropriate therefore, to relate the cessation, reduction or non provision of any specific services or facilities to the payment of council tax.

Any specific application for discount is referred to the Cabinet Member for resources, under their delegated authority, and a decision is made on the merits of the case.

Exempt properties

Council tax is not charged on some properties (known as exempt properties), including empty properties which are:

- owned by charities (this lasts for up to six months);
- annexes (granny flats) which cannot be let separately without breaching planning conditions;
- not allowed to be lived in by law;
- repossessed;
- waiting to be lived in by a minister of religion;
- deceased person's former dwelling (may be exempt for up to six months after probate granted);
- empty caravan pitch or boat mooring;
- left empty by a bankrupt;
- left empty by students, prisoners, patients in hospitals or care homes, people receiving or providing care elsewhere.

Other exempt properties are:

- homes lived in only by people with severe mental impairment;
- halls of residence;
- homes lived in only by students;
- homes lived in only by persons under 18;
- dwellings which form part of a single property and which are occupied by a dependant relative/relatives of the family living in the rest of the building (eg, properties with an annexe or similar self-contained unit);
- armed forces accommodation, owned by the Ministry of Defence;
- visiting forces accommodation.

For further information and applications www.iwight.com – council tax reductions.

Contact us - www.iwight.com/counciltax "Do it online"

Email: council.tax@iow.gov.uk

Telephone: 01983 823901

(Lines are open between 8am and 6pm Monday to Friday, 9am – 1pm Saturday).

Fax: 01983 823900

From April 2015 the Isle of Wight Council's self-service portal allows you to manage your council tax account online.

You can:

- view your account summary details – including instalments due and payments made;
- change your personal and contact details, eg, name, address, telephone number, email address;
- apply to make payments by Direct Debit;
- make a claim for single person discount if you are the sole occupant in a property;
- cancel your single person discount if you no longer qualify;
- make an enquiry to check the council tax band or annual charge on a property;
- notify of a new council tax liability, eg, if you move within the area, or move to or from the Isle of Wight;
- view your council tax support/housing benefit summary details.

For more information visit www.iwight.com/counciltax

Privacy notice

The Isle of Wight Council as data controller will process your personal information in accordance with the Data Protection Act 1998. The personal details provided by you may be shared and verified with other departments within the Council for the recovery of any debts, for providing assistance in relation to tenancies, Local Assistance Scheme applications, Blue Badge applications, maximising claimants' income, bringing empty properties back into use and to identify persons responsible for Business Rates and/or Council Tax. The departments include Council Tax, Benefits, Parking Services, Business Rates, Electoral Registration, Housing Services, Supporting People, Blue Badge, Strengthening Families, Adult Social Services, Community Services Financial Assessment, and Sundry Debts (including Housing Benefit overpayments).

The Council may also be required to disclose personal information to third parties (such as the police or Department for Work and Pensions) for the purposes of preventing or detecting crime or apprehending or prosecuting offenders. The council is under a duty to protect the public funds it administers, and to this end may use council tax, housing benefit, Blue Badge and Local Assistance Scheme information for the prevention and detection of fraud. It may also share this information with other bodies responsible for auditing or administering public funds for these purposes. The Council is required under section 6 of the Audit Commission Act 1998 to participate in the National Fraud Initiative (NFI) data matching exercise. Council Tax data will be provided to the Audit Commission for NFI and will be used for cross-system and cross-authority comparison with other relevant organisations' data for the prevention and detection of fraud.

For more information visit: www.iwight.com/nfi

Local council tax support

If you are in receipt of income support, jobseekers allowance, employment support allowance, pension credits, other state benefit or low income, you may qualify for local council tax support. If your joint capital e.g. savings or investments, exceeds £16,000 you are unlikely to qualify for support from the main scheme, unless you receive pension credit (guarantee element). Any application form for local council tax support should be submitted without delay to avoid loss of support as entitlement is normally considered from the Monday following the date a claim is received. **An online application can be found at www.iwight.com/revsandbens**

Anyone making a claim via the Department for Work and Pensions will also need to submit a claim for local council tax support through the council.

Local council tax support

Second adult rebate

This is a form of local council tax support that is only available to those claimants who have attained the qualifying age for state pension credit. This may be available to council tax payers who share their home with someone on a low income but who do not have a partner or a paying lodger. It may be payable even if the council tax payer has a high income themselves and would not normally qualify for any benefits or local council tax support.

Application forms and further advice on LCTS are available

www.iwight.com/revsandbens or contact the benefit office, **Tel 01983 823950**.

Please note:

If you are eligible for Housing Benefit but are not entitled to Local Council Tax Support, you are responsible for making a further claim for Local Council Tax Support if your income reduces and you may become entitled to some assistance. As Local Council Tax Support is normally considered from the Monday following the date a claim is received you must log your intention to claim and complete a new application for Local Council Tax Support immediately.

Fraud Hotline: 01983 823969 – If you know someone who is fraudulently claiming local council tax support or housing benefit please call our hotline, your call will be dealt with confidentially. Email: benefit.fraud@iow.gov.uk

Your rights

The council wishes to give the best possible service and hopes to resolve your concerns quickly, if you have a complaint about council services please make it to the council department concerned. If we cannot deal with your concerns ourselves, or if you are not satisfied with the way we have handled your complaint, you can talk to the local government ombudsman advice team on 0300 061 0614 or go to their website at www.lgo.org.uk. Alternatively you can write to;

The Local Government Ombudsman, PO Box 47711, Coventry CV4 0EH

Non-domestic rates explained

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 the 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 back date 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.

Your non-domestic rates 2015 to 2016

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 two per cent in 2015-16. The current multipliers are shown on the front of the bill.

Business rates Instalments

Payment of business rate bills is automatically set on a ten-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 visit www.iwight.com/businessrates and select **"How to Pay"** or **"Do it online"**.

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

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 the 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 30th 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

Business rate reductions

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 per cent – 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 that they will be allowed to keep that relief for a period of 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 that 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 per cent 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 found at www.iwight.com/revsandbens

Local discounts

Local authorities have a general power to grant discretionary local discounts. Full details can be found at www.iwight.com/revsandbens

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

Non-domestic rates explained

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.

Rate relief for businesses in rural areas

Certain types of properties in a rural settlement with a population below 3,000 – the only general store, post office or food shop may be entitled to relief and with a rateable value of less than £8,500, or the only public house or petrol station and with a rateable value of less than £12,500. The property has to be occupied and an eligible ratepayer is entitled to relief at 50 per cent of the full charge whilst the local authority also has discretion to give further relief on the remaining bill, if it is satisfied that the business is to the benefit of the community and having regard to the interests of its council taxpayers. In addition, the local authority can give relief on certain other occupied property in a rural settlement where the rateable value is less than £16,500.

Full details of all reliefs and applications can be found at www.iwight.com/revsandbens selecting 'Business rates reductions'.

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 (RICS www.rics.org) and the Institute of Revenues, Rating and Valuation (IRRV 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 ad-vice 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.iwight.com/brinfo – **Financial Management of Isle of Wight Council** where information is published in the Council tax leaflet 2015/16. A hard copy is available on request by writing to the council or at 01983 823920.

How to pay your council tax/business rates

If you are a business rate payer you can apply to make payments by Direct Debit using the Isle of Wight Council's self-service portal – For more information visit www.iwight.com/businessrates

Paying by direct debit

Collecting local taxation by direct debit is much cheaper for the council as it saves substantial administrative time and expense, such savings free more council funds for providing local services.

We offer a choice of payment dates – **1st, 10th or 20th** of the month and **half yearly (two instalments 1 April and 1 October)**. www.iwight.com/online and select 'apply online' to download a Direct Debit instruction for completion or contact the council tax office on 01983 823901, and the business rates office on **01983 823920**.

You can now pay council tax and business rates over twelve monthly instalments. To request this now go to www.iwight.com/revsandbens and select 'How to Pay'.

Act now and you will also help us to save the cost of sending you more paperwork. Any delay means your request may not allow sufficient time to start the new instalment plan in time for 2015/16.

Internet payments

You can pay via the internet with your Debit Card at www.iwight.com 'Pay online' to utilise the 24-hour payment facility.

Telephone payments

You can pay by debit card when using the 24 hour automated telephone payment system.

Please call **0845 045 0076** to access the 24 hour automated telephone payment system.

You will need to quote your account reference and the amount you wish to pay. Your account reference number can be found on your council tax bill.

Online banking

You can pay your council tax over the Internet, you will need the council's bank details: **Sort code 54-10-34, account number 47672552** and to quote your account reference number. Your account reference number can be found on your council tax bill.

By AllPay

Download the App from *App Store /Google play* using an Apple or Android Smartphone wherever there is a mobile signal. Use the 19 digit payment reference number from the bar code on the front of your council tax bill to pay your instalments.

You can pay in cash only at any PayPoint retailer. You must take your bill or payment card with you when you go to pay. To request a payment card click visit **www.iwight.com/revsandbens "How to pay"**

If you have been issued with an Allpay payment card you can now make your payment to the council direct from your mobile telephone. All you need is a registered mobile phone and a debit card, then please log on to **www.allpayments.net/textpay/login.aspx**

Post Office

You can use your payment card at any Post Office free of charge by cash or debit card.

Your rights

The council wishes to give the best possible service and hopes to resolve your concerns quickly, if you have a complaint about council services please make it to the council department concerned. If we cannot deal with your concerns ourselves, or if you are not satisfied with the way we have handled your complaint, you can talk to the local government ombudsman advice team on 0300 061 0614 or go to their website at www.lgo.org.uk

Alternatively you can write to:

The Local Government Ombudsman, PO Box 4771, Coventry CV4 0EH



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If you have difficulty understanding this document, please contact us on 01983 821000 and we will do our best to help you.