

# Understanding Your Council Tax Bill

An example Council Tax Bill;



## YOUR COUNCIL TAX BILL

Web site: [www.rossendale.gov.uk](http://www.rossendale.gov.uk)  
E-mail: [counciltax@rossendalebc.gov.uk](mailto:counciltax@rossendalebc.gov.uk)

**1** Issued on 08-MAR-2016

**3**



MR A NONYMOUS  
1 HIGH STREET  
RAMSBOTTOM  
BL0 0AA



**2**

Account Reference

**12345678**

Please quote with payments and in all correspondence

**4**

Bar Code Reference



+00000000000000000000+

**5**

Reason for bill

Annual

\*The council tax attributable to Lancashire County Council includes a precept to fund adult social care

**6**

Property to which the bill refers  
1 HIGH STREET  
RAMSBOTTOM  
BURY  
LANCS  
BL0 0AA

**7**

HOW THE TAX IS ARRIVED AT FOR BAND B	%
Lancs County Council	896.20 2.0
Rossendale Boro Council	197.09 0.0
Lancashire P.C.C.	126.17 2.0
Adult Social Care Prece	17.57
Combined Fire Authority	51.45 2.0

**9**

Parish 001  
Valuation Band 8  
Disabled Band  
Property Ref 00000000000000

**8**

Total for Band 1288.48 3.1

**10**

Charge For Period	Band B	01-APR-2016	31-MAR-2017	1288.48
25% Reduction For Single Occupancy		01-APR-2016	31-MAR-2017	-322.12
Council Tax Support		01-APR-2016	31-MAR-2017	-570.60



£1/2000000000

**12**

**Total Amount due - to be paid as detailed below**

**£395.76 11**

Your instalments for 2016/17 do not include your 2015/16 account balance  
As at 11-FEB-2016 your 2015/16 Council Tax account balance is 235.00  
First instalment due on 01-APR-2016 1 x 35.76  
9 Other instalments due on 01-MAY-2016 to 01-JAN-2017 9 x 40.00  
Instalments to be paid by: CASH MONTHLY

## **Explanatory Notes**

### **1. The Date The Bill Was Sent.**

This is the date your bill was posted to you. If there are any changes to your account a new bill would be issued. You should always refer to the most recently issued bill as the correct one.

### **2. The Council Tax Account Reference Number.**

You should quote this number whenever you contact the council about your account

This number is unique to a combination of the person(s) liable to pay the tax and the property that the tax is for.

For example, if you change address, you would be allocated a new account reference number for your new property.

If a partner moves in with you, you would be allocated a new reference number to allow for a split between the tax that you are solely liable for and the tax that you are jointly liable for.

If, due to any changes in circumstances, you have more than one council tax account, it is important to take care that you use the correct reference number for any payments or correspondence.

### **3. Contact Name & Address**

This is the name of the person liable and the contact address being used to send the bill to. It might not be the same as the address that the bill relates to, for example if you have now left the property.

### **4. Bar Code Reference**

You can use this barcode at any post office or Paypoint to make payments against your bill.

### **5. Reason for Bill**

Gives a basic indication of why the bill has been produced, for example 'discount'. You can use this to compare the calculation of your tax (part 10) with your last bill, to see how the account has changed.

### **6. Property to Which the Bills Refers**

Tells you which property gave rise to the tax. In most cases, this will be the same as the address at the top of the bill, but if you are responsible for the tax for more than one property, or have recently moved, this section confirms which bill relates to which property.

### **7. How the Tax is Arrived at**

This section shows the different 'precepts' which make up the bill and the level that they have increased. Precepts are the individual charges for the various organisations that Council Tax pays towards.

In Rossendale there have usually been four precepts:

Lancashire County Council – around 70% of the bill

Rossendale Borough Council – around 16% of the bill

Police & Crime Commissioner – around 10% of the bill

Combined Fire Authority – around 4% of the bill.

If you live in Whitworth there is also a precept for Whitworth Parish Council.

From 2016/17 the Government has also decided to allow Councils that provide adult social care (Lancashire County Council in Rossendale) to raise their part of the Council Tax by an additional 2% in order to help fund social care specifically. This is in addition to the normal maximum increase of 2% per preceptor. The additional 2% for social care is also shown as a separate precept on the bill.

For 2016/17 Rossendale and Whitworth have not increased their parts of the charge. Lancashire CC, the Fire Authority and the Police & Crime Commissioner have each increased the charge by 2%. Taken together with the social care precept the overall tax bill has gone up by 3%.

#### 8.Total for Band

The total tax rate for the band that the property is in. This is the total of the precepts listed above (part 7)

#### 9. Banding and Property Reference

Valuation Band – which of the eight valuation bands that the property falls into. Valuation bands are based on the open market value the property would have had as at 1<sup>st</sup> April 1991. Valuation bands are decided by the valuation office agency [www.voa.gov.uk](http://www.voa.gov.uk) . You should contact the VOA if you think your property is in the wrong band.

Disabled Band – property is charged at one band lower than it actually is in, when there have been certain adaptations which are required to meet the needs of a resident with a disability. More information on this is included in the leaflet issued with the bill.

Property Ref – is the unique reference for the property. This reference number stays allocated to the property regardless of who the person liable to pay the Council is.

#### 10. Charges, Periods and Reductions

This part shows the way your individual charge is made up.

Charge For Period – this is the amount of time your bill is for. Council Tax is worked out on a daily basis, so the total for the band (part 8) is divided by 365 (days in a year) then multiplied by the number of days you are liable for.

The lines below the charge relate to other adjustments which might apply, such as:

Discount – for empty property or reduced occupancy

Exemption – some properties or occupiers are exempt from paying council tax

Council tax support – reduction based on low income (this used to be called council tax benefit)

There may be a combination of the above factors and each individual element will be shown separately.

Please remember that it is your responsibility to inform the council if there is any reduction on the bill that, for any reason, you should not be entitled to.

### 11. Total Payable

This is the amount you have been billed for. It will equal the charge, less any reductions, shown in in part 10 above.

### 12. How & When to Pay

This part shows how the bill should be paid. Normally it will include 10 monthly instalments, with the first instalment being the odd one, if the sum due does not divide up exactly.

If the bill is due to a change part way through the year, the instalments will be divided over the remaining months available.

This part of the bill also shows the method of payment, for example 'cash monthly' or 'direct debit.'

NB If you have changed address, or the people liable for the tax have changed, it may not be possible to carry your direct debit details over from the previous account. Forms to pay by direct debit, and information on how to set up direct debit by telephone, are included with the bill. Please check your bill carefully. Do not assume that a direct debit will continue if there has been a change in your council tax account number.

There may also be a separate item included here which relates to other unpaid council tax for the account that the bill relates to.

If you have an unpaid Council Tax balance from a previous year, or which has already been included in recovery action that has been taken against you, and which relates to the account you have received the bill for, then it will be included here.

If there is a previous amount included in the bill, you will already have received letters and notices about that amount.

If you are unsure what the amount relates to, please contact us.

## Back of the Bill

### How to contact us

#### Post & Telephone

Rossendale Borough Council  
ADMAL ADM4005 Rossendale  
BB4 4ZR

#### Telephone

**01706 217777**  
Mon - Wed - Thu - Fri  
9.00 am - 5pm  
Tue - 9.15am - 5pm

#### In Person

Rossendale Borough Council One Stop Shop  
The Business Centre  
Futures Park, Bacup  
OL13 0BB

#### One Stop Shop Enquiries

Mon - Wed - Thu - Fri  
8.45am - 5pm  
Tue - 9.15am - 5pm

#### Website & Email

[counciltax@rossendalebc.gov.uk](mailto:counciltax@rossendalebc.gov.uk)  
[recovery@rossendalebc.gov.uk](mailto:recovery@rossendalebc.gov.uk)  
[benefits@rossendalebc.gov.uk](mailto:benefits@rossendalebc.gov.uk)

Please look at

[www.rossendale.gov.uk/counciltax](http://www.rossendale.gov.uk/counciltax)  
for lots of helpful information  
covering questions our customers ask

### Paying your bill

#### Direct Debit



The easiest way to pay, and we offer two different dates each month.

Telephone **01706 217777** to set up instantly.

#### By Phone



If you have a debit or credit card you can pay over the telephone.

Call **01706 217777 Option 2**

Lines are open 24 hours a day, 7 days a week.



#### Online



You can pay over the internet by debit or credit card at  
[www.rossendale.gov.uk/onlinepayments](http://www.rossendale.gov.uk/onlinepayments)  
24 hours a day, 7 days a week.

The council will charge for the use of a credit card in order to recover direct transaction costs.

You will be advised of the exact amount prior to making your payment

#### Cash



If you need to pay by cash you can use your bill at any Post Office or Paypoint outlet.



You should take this bill along with your payment and the cashier will scan the barcode on the front of the bill.

#### By Post



Make your cheque payable to 'Rossendale Borough Council' and write your Council Tax account reference number on the back.

#### Send it to:

Rossendale Borough Council,  
PO Box 102, Bacup, Lancs  
OL13 0BB

Post-dated cheques will not be accepted.

If you require a receipt please enclose a stamped addressed envelope.

**You should allow 5-7 working days for bank processing or postal delivery. Failure to do so could result in you losing the right to pay by instalments and additional costs being added to your account.**

### Council Tax Support

**Universal Credit (UC) does not include Council Tax Support. If you claim UC and need help with Council Tax you will need to make a separate claim. Any person who pays Council Tax can apply for Council Tax Support.**

Applications can be made online at [www.rossendale.gov.uk](http://www.rossendale.gov.uk) by clicking APPLY FOR IT. Forms are also available by telephoning 01706 217777 or from the One Stop Shop at Rossendale Borough Council

Some other organisations which can offer independent money/debt advice are:

National Debtline Tel: 0808 808 4000 (Mon to Fri 9.00 am to 8.00 pm, Sat 9.30 am to 1.00 pm)

Rossendale C.A.B Tel: 03444 889622 Mon to Fri 10.00 - 4.00pm [www.rossendalecab.org.uk](http://www.rossendalecab.org.uk)

Lancashire County Council Welfare Rights Service Tel: 0300 123 6739

Local Credit Unions offer financial services such as savings accounts & loans; Bacup 01706 601809, First Choice Tel: 01706 212759

Have you recently changed your name or address? Do you require a copy bill or refund? Do you wish to apply for a discount or exemption? Why not inform us on line go to [www.rossendale.gov.uk/counciltax](http://www.rossendale.gov.uk/counciltax)

Details of expenditure in the Borough funded by this Council Tax bill can be found

at [www.rossendale.gov.uk/counciltax](http://www.rossendale.gov.uk/counciltax)

[www.lancsfirerescue.org.uk/publications.aspx](http://www.lancsfirerescue.org.uk/publications.aspx)

[www.lancashire-pcc.gov.uk/our-money/budgets/budget-201617](http://www.lancashire-pcc.gov.uk/our-money/budgets/budget-201617)

[www.lancashire.gov.uk/council/finance](http://www.lancashire.gov.uk/council/finance)

Rossendale Borough Council will use the information supplied in accordance with the Data Protection Act 1998. The Council has a duty to protect public funds and may use the information you have provided or share it with other bodies for the purpose of preventing and detecting fraud. We will also share your information where we have a legal obligation to do so, or where we believe that by doing so we can provide you with a better standard of service. This includes

Information on the back of the bill includes our contact details, how to pay your bill, information on council tax support and some other useful contact details for organisations who may be able to give you advice.

## The Council Tax Leaflet

**Council Tax  
2016/17**

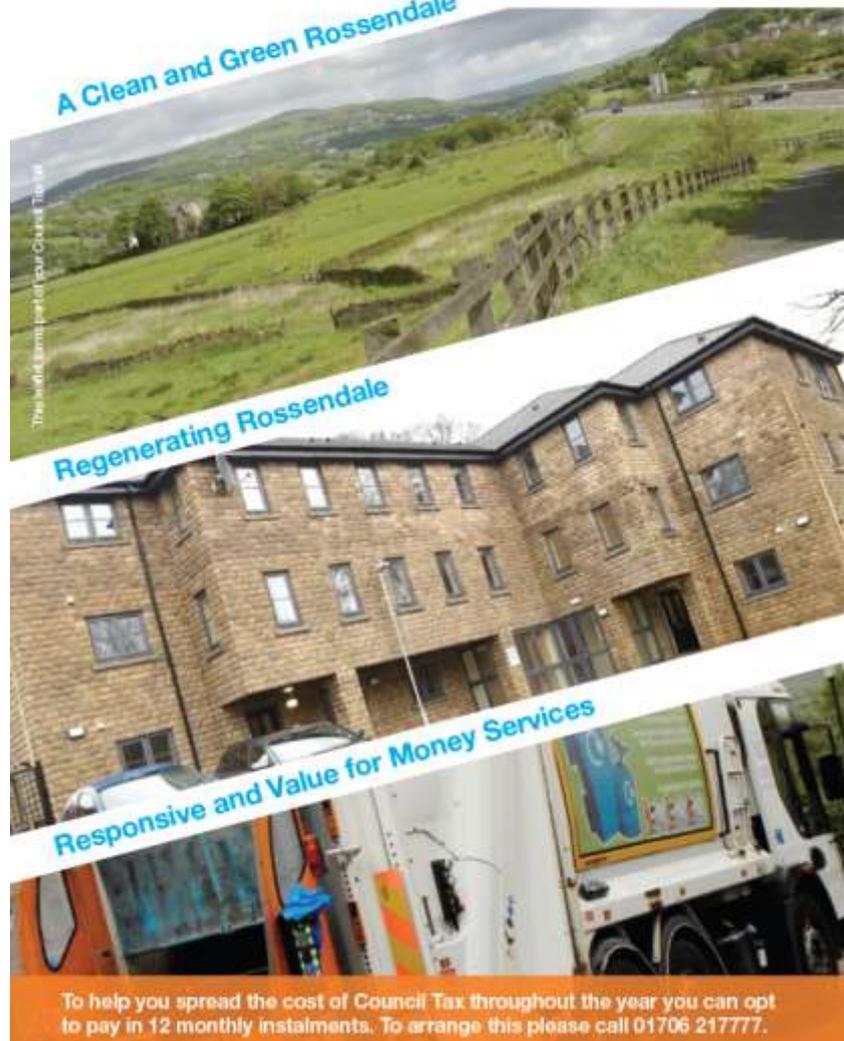
**Rossendale  
BOROUGH COUNCIL**

**A Clean and Green Rossendale**

**Regenerating Rossendale**

**Responsive and Value for Money Services**

To help you spread the cost of Council Tax throughout the year you can opt to pay in 12 monthly instalments. To arrange this please call 01706 217777.



When you receive your first bill of the year, or for any new account, a council tax leaflet will be included.

This leaflet is legally part of your bill. It includes basic information on discounts and exemptions. If you have a reduction on your bill, this leaflet will help you understand what it is for and whether it may change in the future. You may be entitled to some form of reduction that you have not claimed. If you are already receiving a reduction the leaflet may clarify the conditions that apply. Please remember that it is your responsibility to notify the Council of any changes.

In some cases there are strict limits on how far a reduction can be backdated if you claim it later. There may be penalties applied if you claim a reduction that you should not have been entitled to. If there is any dispute later, it is assumed that you have read the bill and leaflet & therefore understand the relevant reductions.