



Taxes, Benefits & Concessions



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Council Tax

Council Tax is a charge that is payable on all domestic properties. It is collected to help pay for local services such as schools, roads, libraries, police, fire service and rubbish collection.

The amount you pay depends on where you live within the district, what band your property has been given, the number of adults in a household and your personal circumstances.

How is my bill calculated?

All domestic properties have been given a 'band' by the national Valuation Office Agency, which is used to calculate the amount of Council Tax you must pay.

Your bill is made up of charges for different local services. As well as a charge for our own services, we also collect charges on behalf of other public authorities in the area as part of your overall Council Tax bill. These are:

Derbyshire County Council

Derbyshire Police Authority

Derbyshire Fire Authority

Your local town or parish council

Although we are the authority that issues your bill we have no control over the amounts set, or levels of service provided, by Derbyshire County Council, the Police Authority, the Fire Authority or the local town and parish councils.

When will I get my bill?

Council Tax bills are normally issued to all properties in March each year. If you move into the area during the course of a year, we will issue a bill for the remainder of the year once we have your details.

We aim to provide you with a bill within 10 working days of receiving the information we need, and to set payment dates that give you adequate time to arrange payment.

How can I pay my bill?

At the start of the year your Council Tax is normally payable by ten monthly instalments. However you can request to pay it over twelve months if you wish. If your bill is issued later in the year you will still be entitled to pay by instalments but the number of instalments will be reduced.

We offer a number of alternative methods by which you can pay, these are listed on your bill, and also set out later in this booklet.

What if I think the bill is wrong?

You should let us know immediately and you must continue to pay the amounts set out on your latest Council Tax bill until you are sent an adjusted bill.

If you overpay and are due a refund, we aim to issue it within 10 working days of receiving the information we need to process it.

What if I disagree with my banding?

The amount of Council Tax you pay depends on the property band your home is in. Your property has been assessed by the Valuation Office Agency, and placed in a band according to its value. If you disagree with your property banding, you should contact them directly:

**Council Tax East
Valuation Office Agency
Ground Floor
Ferrers House
Castle Meadow Road
Nottingham
NG2 1AB**

Telephone: 03000 501501

Website www.voa.gov.uk

If you appeal against the banding of your property you must still continue to pay your Council Tax based on the current band until your appeal is resolved. If your appeal is successful we will refund any overpayment to you.

Am I entitled to any reduction in my bill?

You may be entitled to a reduction in your Council Tax bill in certain circumstances:

- If you live on your own you are entitled to a 25 per cent single person discount
- Some categories of people, such as full-time students, are disregarded when we count the number of people who reside in a property for Council Tax purposes. If two or more adults reside in your home and all but one of them is not counted for Council Tax purposes, then the bill will be reduced by 25 per cent
- If your home has been adapted for a disabled person, you may be entitled to a reduction in Council Tax
- If you are on a low income, you may be entitled to receive Council Tax Reduction
- Some dwellings are exempt from Council Tax, e.g. dwellings that are unoccupied and unfurnished are exempt from Council Tax for a period of up to three months.

We will inform you of discount or other relief you are entitled to receive from paying your Council Tax, but we can only do this if you give us full information.

What if I have trouble paying the bill?

Please tell us immediately if you are going to find it difficult to pay your Council Tax as we may be able to adjust your instalments, for example, by setting up a direct debit.

Collecting unpaid Council Tax

We aim to collect instalments as soon as they are due. If you miss an instalment, or pay less than the amount due we follow a set reminder and recovery process, as outlined below.

Reminders

The first time that you fail to pay a Council Tax instalment, we will send you a reminder asking you to bring your account up to date within a set time. If you do this you can carry on paying by instalments.

If you fall behind on your payments again, a second and last reminder will be issued requesting payment of outstanding instalments within a set time. If you do this, as in the case of a first reminder, you can still continue to pay by monthly instalments.

If you fail to pay your bill again we will issue a final reminder notice. This means that your right to pay by instalments is withdrawn and the full amount outstanding on the notice must be paid within seven days.

Recovery of unpaid Council Tax

If you receive a reminder or final reminder and you do not pay the amount shown within the time allowed, or you have not contacted us to discuss it, your account will be passed to the Recovery Section for further action.

This means you will incur additional costs and legal proceedings will be taken. Of course we would like to avoid all of these options, if at all possible, by making an acceptable arrangement with you.

More detailed information about this process is available online at www.ne-derbyshire.gov.uk

How you can help us to provide a better service

To help us provide a good service, we need your co-operation. Please:

- Pay your Council Tax bill on time
- Give us complete and accurate information, and tell us of any change in your circumstances
- Tell us as soon as possible if you are having problems with your payments

Contact us

For more information or to advise us of any changes in your circumstances, please call **(01246) 217600**, email **revenues@ne-derbyshire.gov.uk** or visit our offices.

Business Rates

Business Rates (also known as non-domestic rates) are payable on all commercial properties. We keep a proportion of the Business Rates that are paid in our area.

When will I get my bill?

Business Rate bills are normally issued in March each year. If you move into the area during the year we will issue a bill for the remainder of the year once we have your details. We aim to provide you with a bill within 10 working days of receiving the information we need, and set payment dates that give you adequate time to arrange payment.

How is my bill calculated?

The amount you are charged is calculated by multiplying the Rateable Value by the multiplier set each year by the Government (sometimes known as the rate poundage). There are two multipliers: the standard non-domestic rating multiplier and the small business non-domestic rating multiplier. The Government sets the multipliers for each financial year for the whole of England according to the formulae set by Legislation.

How is the rateable value of my property set?

This is set by the national Valuation Office Agency. It broadly represents the yearly rent the property could have been let for on the open market on a particular date, and this is re-valued every five years.

What if I disagree with my rateable value?

Queries about rateable values are dealt with by the Valuation Office Agency. If you wish to discuss this you should contact them directly:

**Valuation Office Agency,
Non-Domestic Rates East, Rosebery Court, Central
Avenue, St Andrews Business Park, Norwich NR7 0HS
Telephone: 03000 501501
Website www.voa.gov.uk**

If you appeal against the rateable value of your property you must still continue to pay your Business Rates based on the current bill until your appeal is resolved. If your appeal is successful we will refund any overpayment to you and, in certain circumstances, we will pay you interest on the overpayment.

How can I pay my bill?

At the start of the year your Business Rates bill is normally payable by ten monthly instalments. However you can request to pay it over twelve months if you wish. If your bill is issued later in the year you will still be entitled to instalments but the number of instalments will be reduced.

We offer a number of alternative methods by which you can pay, which are listed on your bill.

Am I entitled to any reduction in my bill?

You may be able to obtain a reduced business rate bill in certain circumstances:

- **Charities and non-profit making organisations**

Registered charities are entitled to 80 per cent relief from rates on any non-domestic property which they occupy, which is wholly or mainly used for charitable purposes. We also have discretion to give further relief on the remaining part of the bill. Other voluntary or non-profit making organisations may also apply for discretionary relief

- **Hardship**

We can reduce your bill in cases of hardship, but this will only be granted in exceptional circumstances. You must provide up-to-date audited accounts and other evidence to support your claim.

- **Partly occupied properties**

Ratepayers are normally liable for the full bill regardless of whether a property is wholly or partly occupied. However, where a property is partly occupied for a short period of time, normally less than one year, we may be able to reduce the bill accordingly.

- **Rural businesses**

Businesses in rural areas may be entitled to a reduction in their bill as part of the government's Rural Rate Relief scheme:

- Mandatory Rural Rate Relief - some properties automatically qualify for a 50 per cent reduction of the annual bill.

- Discretionary Rural Rate Relief - we may be able to reduce the annual bill for businesses that are of benefit to the local community.

- **Small businesses**

Small Business Rate Relief is available for ratepayers with either:

- One property with a rateable value of below £18,000
- One main property and other additional properties (providing the additional properties have individual rateable values of less than £2,600) and the combined rateable value of all properties is under £18,000

Eligible businesses have their bill calculated using a lower figure than the standard figure applied elsewhere (the small business multiplier). In addition, businesses with a rateable value below £6,000 get their bill reduced by 100 per cent. The reduction decreases on a sliding scale of one per cent for every £120 of rateable value over £6,000 up to £11,999.

- **Sports clubs**

Organisations registered with the Inland Revenue as Community Amateur Sports Clubs (CASCs) are entitled to an 80 per cent reduction. We have the discretion to give relief on the remaining part of the bill.

- **Unoccupied properties**

Business rates are not payable for 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 Business Rates are payable in full unless the unoccupied property rate is reduced by the government. Properties with a rateable value less than £2,600 are currently exempt from the unoccupied charge. Certain other types of property are also exempt for example properties owned by charities.

- **Transitional arrangements**

This is a scheme to help phase in the effect of a large increase in Business Rates, which happen when properties are routinely re-valued every five years. To help pay for this limit on the increase, there is also a limit on reductions in bills. Under the transition scheme these limits continue to apply each year until the full amount (the rateable value times the multiplier) is due.

For more information about rate relief visit the website at www.ne-derbyshire.gov.uk, call (01246) 217600, or email revenues@ne-derbyshire.gov.uk

What if I have trouble paying the bill?

Please tell us immediately if you are going to find it difficult to pay your Business Rates as we may be able to adjust your instalments, for example, by setting up a Direct Debit.

Collecting unpaid Business Rates

We aim to collect instalments as soon as they are due. If you miss an instalment, or pay less than the amount due we follow a set reminder and recovery process, as outlined below.

Reminder

The first time you fail to pay an instalment, we will send you a reminder asking you to bring your account up to date within a set time. If you fail to pay the amount shown within the specified time you will lose your right to pay by instalments, and we will ask you to pay the remaining balance of your account in one lump sum.

We will only issue one reminder in any one financial year. Having received a reminder it is not too late to arrange payment of the missed instalment(s) and future payments by Direct Debit. If you miss a second payment in one financial year, we will issue a final reminder. This means that your right to pay by instalments is withdrawn and the full amount outstanding on the notice must be paid within seven days.

Recovery of unpaid Business Rates

If you receive a reminder or final reminder and you do not pay the amount shown within the time allowed, or you have not contacted us to discuss it, your account will be passed to the Recovery Section for further action. This means you will incur additional costs and legal proceedings will be taken. Of course we would like to avoid all of these options, if at all possible, by making an acceptable arrangement with you.

More detailed information about this process is available online at www.ne-derbyshire.gov.uk

How you can help us to provide a better service

To help us provide a good service, we need your co-operation. Please:

- Pay your Business Rates on time
- Give us complete and accurate information, and tell us of any change in your circumstances
- Tell us as soon as possible if you are having problems with your payments

Benefits

There are a range of different benefits which people may be able to claim, most of which are dealt with by the Department for Work and Pensions. We deal with Council Tax Reduction and Housing Benefit, and each year we pay out more than £25 million a year to people on low incomes. We also work hard to counter and detect fraud.

Who can apply?

If you are on a low income and you pay rent for the property you live in to the council, a private landlord or a Housing Association, you may be able to claim Housing Benefit. If you are on a low income and are liable to pay Council Tax you may be able to claim Council Tax Reduction.

How do I apply?

You need to complete an application form. These are available online at www.ne-derbyshire.gov.uk. If you don't have access to complete an on-line application you can ring us for any assistance that you require.

Once you have completed your application form on-line you can attach copies of any documents that we require to support your application. We may ask you to provide us with original documents or further evidence after you have submitted your application. If we ask you for more information to go with your claim and you do not send it within one month of us asking for it you could lose benefit.

How much help will I get?

This depends on a number of factors, including your income, savings, household circumstances and the amount of rent and /or Council Tax that you are required to pay. Your benefit will be worked out by comparing the amount of money the government says you need to live on (your applicable amount), with the money you have coming in each week.

If you receive Income Support, Job Seeker's Allowance (Income Based), Employment Support Allowance (Income Related) or Guarantee Pension Credit, or if your income is less than your applicable amount, you will usually get the full amount of Housing and Council Tax Reduction.

If your income is more than your applicable amount, the level of Housing Benefit and Council Tax Reduction you receive will go down using a sliding scale.

If you are not sure if you will qualify for Housing or Council Tax Reduction you can use our online benefits calculator to work out what you may be entitled to by visiting www.ne-derbyshire.gov.uk or call (01246) 217600.

How will my benefit be paid?

Once we have calculated your benefit we will send you a letter explaining the process. If you are a council tenant your Housing Benefit will automatically be credited to your rent account. This means you will then pay less rent.

If you are a private tenant your Housing Benefit will be paid direct to you, unless your landlord shows that you are in rent arrears or you are classed as vulnerable and it is in your best interests to pay direct to you landlord.

Either way the payments are made by BACS transfer direct to a bank account, as we no longer issue cheques.

Council Tax Reduction will be credited to your Council Tax account and we will issue a new bill showing the revised amount to pay.

What if I disagree with the decision about my Benefit/Reduction entitlement?

You can ask us to explain our decision and to review your application - but this appeal must be lodged within a month of our original decision. If you are still dissatisfied you can appeal against the decision. This must be made in writing and you must give us the reason (s) why you wish to appeal. Another officer will review your application.

If our decision cannot be changed we will explain why and refer your appeal on to an independent tribunal called the Appeals Service.

What if my circumstances change?

It is important that you tell us immediately. If the change means that your benefit has been overpaid you may be asked to pay it back. If you take more than a month to tell us about a change that makes your benefit go up we may not be able to alter your benefit from the date of the change.

Examples of changes in income or family circumstances that could affect your benefit are:

- Your Income Support or Job Seeker's Allowance stops or starts
- You move house

- You or anyone living with you starts work
- Your capital or savings change
- Your rent changes
- Any of your children leaves school or leaves home

If you don't know if a change in your circumstances will alter your benefit be safe and tell us anyway.

What if I suspect someone is claiming benefit that they're not entitled to?

Claiming benefit to which you are not entitled is fraud. It is not a victimless crime - benefit fraud costs everyone money, and we work hard to detect and counter fraudulent claims.

If you suspect someone is claiming Housing Benefit to which they are not entitled you should contact the Department for Work and Pensions. You can do this online at www.gov.uk/report-benefit-fraud or by phone on **0800 854 440**.

If it is Council Tax Reduction that is being claimed fraudulently you should contact us on **(01246) 217600**.

Contact us

For more information or to advise us of any changes in your circumstances, please call **(01246) 217600**, email revenues@ne-derbyshire.gov.uk or visit our offices.

Paying Bills

Council Tax and Business Rates are payable in monthly instalments which are shown on your bill. You can pay any bill using the methods detailed below:

- **By Direct Debit**

This is one of the most convenient ways to pay your bills. You can choose to make your payments on the 5th, 15th or 28th of the month

If you have not already opted to pay by Direct Debit, this can be set up online at www.ne-derbyshire.gov.uk

Alternatively you can set up a Direct Debit by calling (01246) 217600 or picking up a form from any of our offices.

- **By cash, cheque, debit card and credit card at any of the following offices:**

NEDDC, 2013 Mill Lane, Wingerworth, Chesterfield S42 6NG

Monday - Friday 9am to 5pm

Clay Cross Area Housing Office, Market Street

Monday - Friday 9am to 4pm (except Wednesdays when the office closes at 2pm)

Dronfield One Stop Shop, Dronfield Sports Centre, Civic Centre

Monday - Friday 9am to 5pm

You can pay at any time when the Sports Centre is open using the automated payment kiosk. Staff are available Monday - Friday 9am to 5pm.

Killamarsh Area Housing Office, Stanley Street

Monday and Tuesday 9am to 2pm

Thursday and Friday 9am to 4pm (Closed Wednesdays)

North Wingfield Area Housing Office, Whiteleas Avenue

Monday - Friday 9am to 4pm (except Wednesdays when the office closes at 2pm)

- **By Post**

Cheques should be made payable to **North East Derbyshire District Council** and sent to **NEDDC, 2013 Mill Lane, Wingerworth, Chesterfield S42 6NG**. Please write your account reference number, as shown on your bill, on the back of the cheque. Please note that post-dated cheques are not accepted and will be returned to you.

- **By telephone via automated line for Council Tax**

Payment for Council Tax can be made easily and directly via an automated payment line at any time 24 hours a day. To make a payment please ring **(01246) 217710** and follow the instructions given.

Please remember to have your bill handy when you call as you will be asked to give your account reference number and your debit or credit card to give the account details.

In addition to the automated payments line you can make Council Tax, Business Rates payments over the telephone using either your debit or credit card telephoning the **Revenues Customer Service Team on (01246) 217450** on Monday to Friday between 8.30am to 5pm. Payments are credited to your account within one working day.

- **Online**

Log onto our website at www.ne-derbyshire.gov.uk click on **Make a Payment** and follow the instructions to make a payment using either a debit or credit card.

- **Post Office or Paypoint**

You can pay your Council Tax, Business Rates or Housing Benefit overpayment at any Post Office or PayPoint outlet using either cash or a credit/debit card. PayPoint outlets are commonly in local shops, supermarkets and petrol stations. You can find a list of locations near to you on the internet at <http://paypoint.net-city.co.uk/paypoint>.

You will need your bill with the barcode to be able to make payment by this method.

Contact us

For more information call us on **(01246) 217600**

Independent Advice

You can get independent advice on many topics from the following organisations:

North East Derbyshire Citizens Advice Bureau

0300 456 8437

www.ned-cab.org.uk

Derbyshire Law Centre

(01246) 550674

www.duwc.org.uk

Derbyshire Unemployed Workers Centres

(01246) 231441

www.ne-derbyshire.gov.uk/duwc

Derbyshire Welfare Rights Advice

01629 531535

www.derbyshire.gov.uk

Concessionary Travel Fares (Gold Card)

People over 60 and qualifying disabled people are eligible for free off-peak bus travel.

This means that people who are eligible for a Gold Card are able to travel for free on local buses throughout England after 9.30am on weekdays and at any time during weekends and bank holidays.

If you go to another part of the country on holiday, for example, you will be able to travel on the local bus services for free at off-peak times.

You will not be able to travel for free on long distance express or coach services or on special excursion or tour buses.

You can download an application form and find out more information about the scheme at www.ne-derbyshire.gov.uk. Alternative, call customer services on (01246) 217330.