

Your guide to council tax

2018-2019

Important information for people who pay council tax.



Investing in a fairer future

I want to thank everyone who took part in this year's budget consultation.

Next year the council must save £13.3 million - on top of £254 million we have been forced to save over the past seven years due to rising costs and cuts in Government grant.

We know that from 2020 onwards, we will be almost entirely reliant on Council Tax and retained business rates to fund all of our services. The central Government grant which, as part of the post-war consensus, paid for bin collections, school crossings, trading standards, pest control, libraries, social workers, foster parents, street cleaning, tree planting, tourist information, road and pavement repairs, community centres, lunch clubs and much more, will have been removed entirely.

The Government have made it very clear. After 2020 we are on our own.

Going it alone does not mean we lessen our ambition for the city. I am determined that Newcastle will continue to grow as both the regional capital and as one of the great cities of the north. To match that ambition, we need investment. Government spending rules mean we cannot borrow money to pay our day to day costs. But we can use prudential borrowing to invest in projects which will bring jobs, growth and a financial return for the city.

We have also, despite the unprecedented level of cuts we have faced, done our utmost to shield the most vulnerable in our city from the impact of austerity. We have used our limited flexibilities to support people affected by bedroom tax and provide advice and support for those facing financial pressure.

The Government has allowed local authorities to increase Council Tax and apply an additional charge called the adult social care precept, to help meet the rising cost of adult social care. The power to impose this precept was introduced by Government to make up for the underfunding of social care.

It is clear that Newcastle will again be forced to make difficult choices. These choices are unwelcome, and not of our making. Therefore, we have made the very difficult decision to increase Council Tax by 2.949% and apply the 2% adult social care precept. The total increase of 4.949% equates to a £74.55 increase for a Band D property and £49.70 for Band A. We will use this additional income to avoid the need to make further reductions to service provision beyond those set out in our budget for 2018-19.

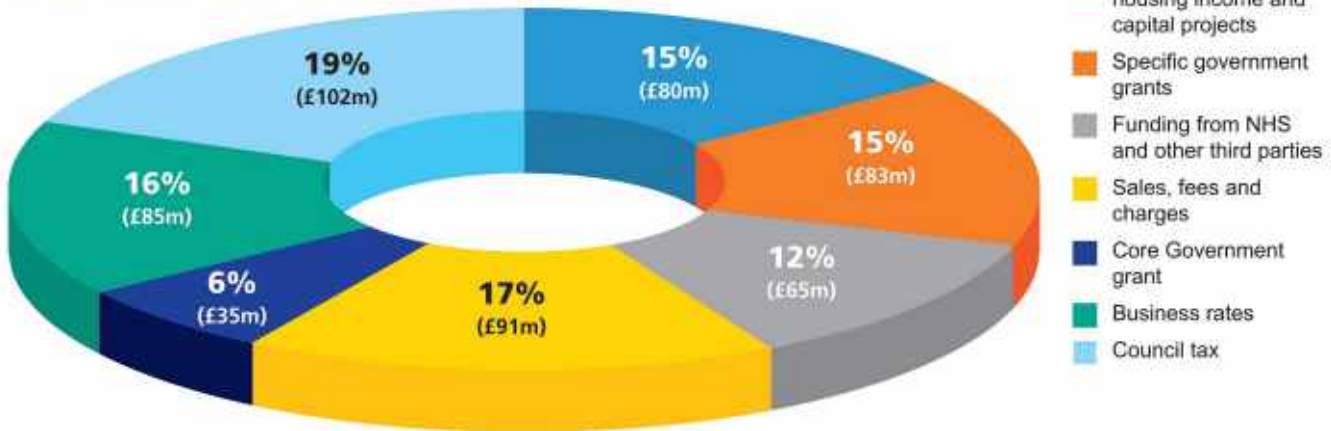
We are also making some changes to our Council Tax Reduction Scheme in 2018-19 to replace a complex means test. Instead, under our new scheme, working age people eligible for a council tax reduction will receive a discount of between 25% and 90%, depending on the level of their income and the income band they fall under. When setting the new scheme, account was taken of funding cuts, council tax arrears, universal credit and the impact of wider welfare reform changes.



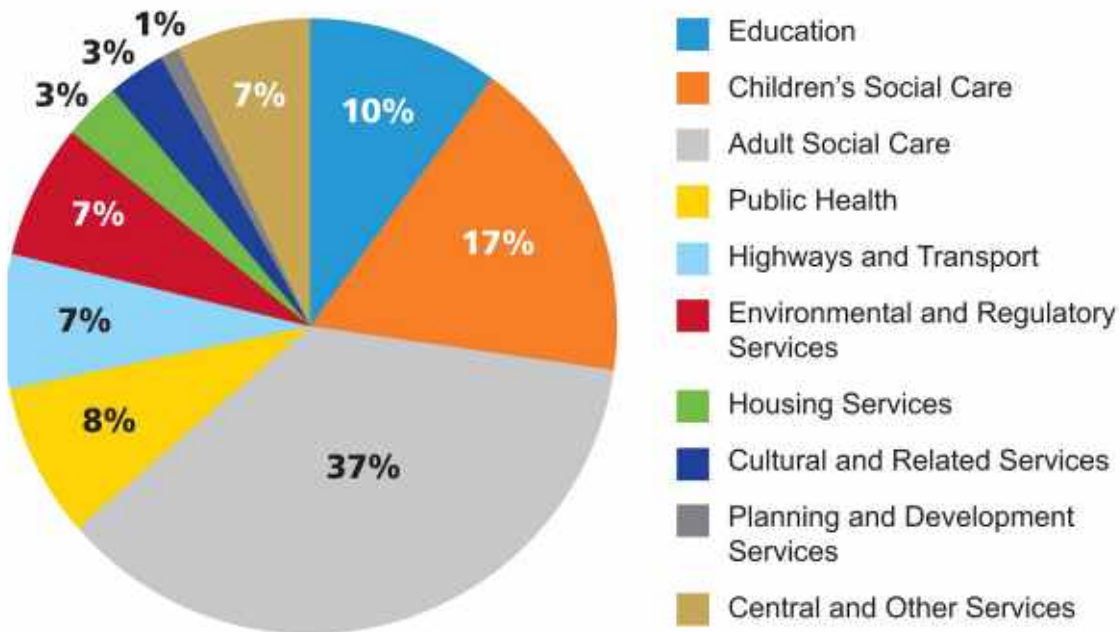
Nick Forbes

Councillor Nick Forbes
Leader of the Council

Where our income comes from



How the council plans to spend its money next year



How much you will pay

Your council tax bill is based on the value of your home and how many adults live there.

Your home has been put into one of eight valuation bands, depending on its market value as at 1 April 1991.

Our council tax levels for 1 April 2018 to 31 March 2019 are shown below.

If you are the new council tax payer of a property, you could be affected by improvements made to your property by the previous owner.

When ownership changes the band can be increased if your property has been extended or improved since 1993.

Valuation band	Your property's value at 1 April 1991	Council tax 1 April 2018 to 31 March 2019
A	Up to £40,000	£1,180.80
B	£40,001 to £52,000	£1,377.61
C	£52,001 to £68,000	£1,574.41
D	£68,001 to £88,000	£1,771.21
E	£88,001 to £120,000	£2,164.81
F	£120,001 to £160,000	£2,558.42
G	£160,001 to £320,000	£2,952.01
H	£320,001 or more	£3,542.42

How is the council tax built up

Net	Equivalent Band D Expenditure £000	Expenditure Council Tax £	Per Head £
Total Spending by the City	228,367	3,473.05	749.22
Less: Revenue Support Grant and Contribution from Business Rates (including top up)	(35,394)	(538.28)	(116.12)
	(89,020)	(1,353.83)	(292.05)
Council Requirement	103,953	1,580.94	341.05
Plus Joint Board Precepts:			
Police and Crime Commissioner for Northumbria	7,255	110.33	23.80
Tyne and Wear Fire and Rescue Authority	5,256	79.94	17.25
Amount to be raised from Council Tax	116,464	1,771.21	382.09

Charges per band

Band	City	Adult Social Care Precept	Police	Fire	Total
	£	£	£	£	£
A	986.75	67.21	73.55	53.29	1,180.80
B	1,151.21	78.41	85.81	62.18	1,377.61
C	1,315.67	89.61	98.07	71.06	1,574.41
D	1,480.13	100.81	110.33	79.94	1,771.21
E	1,809.05	123.21	134.85	97.70	2,164.81
F	2,137.97	145.61	159.37	115.47	2,558.42
G	2,466.88	168.02	183.88	133.23	2,952.01
H	2,960.26	201.62	220.66	159.88	3,542.42

Parish charges

Band	Brunswick	Dinnington	Hazlerigg	N.Fenham & Blakelaw	North Gosforth	Woolsington
	£	£	£	£	£	£
A	12.34	12.43	12.79	14.10	4.10	4.45
B	14.40	14.51	14.93	16.45	4.78	5.20
C	16.45	16.58	17.06	18.80	5.47	5.94
D	18.51	18.65	19.19	21.15	6.15	6.68
E	22.62	22.79	23.45	25.85	7.52	8.16
F	26.74	26.94	27.72	30.55	8.88	9.65
G	30.85	31.08	31.98	35.25	10.25	11.13
H	37.02	37.30	38.38	42.30	12.30	13.36

What will the council spend in 2018-2019 on the provision of its services?

2017-2018			2018-2019			Change in year	
Gross Expenditure	Income	Net Expenditure	On Services	Gross Expenditure	Income	Net Expenditure	Net Expenditure On Services
£000	£000	£000		£000	£000	£000	£000
30,050	(23,511)	6,539	Assistant Chief Exec (incl. public health, democratic services, museums, arts & culture, communications, policy and performance)	28,773	(22,050)	6,723	184
136,557	(136,201)	356	Operations (incl. local services, environmental services, commercial property, construction, repairs and maintenance)	142,133	(142,974)	(841)	(1,197)
416,704	(290,045)	126,659	People (incl. schools, adult social care and children's social care)	407,888	(279,392)	128,496	1,837
49,535	(34,602)	14,933	Place (incl. housing, economic development, licensing, major projects, planning & transport)	49,442	(34,081)	15,361	428
33,363	(13,634)	19,729	Resources (incl. financial services, human resources, ICT and legal services)	33,787	(13,648)	20,139	410
666,209	(497,993)	168,216	Total Service Expenditure	662,023	(492,145)	169,878	1,662
			Plus: Provisions				
		47,162	Corporate Items (including pension costs, treasury management costs and insurance costs)			47,667	
		(7,396)	Contribution to/from Reserves			(5,612)	
			PLUS: LEVIES				
		201	Northumbria Regional Flood and Coastal Committee Levy			202	
		16,453	North East Combined Authority Levy			16,232	
		224,636	Total spending by the city			228,367	

Adult Social Care Precept

The Secretary of State for Communities and Local Government has made an offer to adult social care authorities. ("Adult social care authorities" are local authorities which have functions under Part 1 of the Care Act 2014, namely county councils in England, district councils for an area in England for which there is no county council, London borough councils, the Common Council of the City of London and the Council of the Isles of Scilly.)

The offer is the option of an adult social care authority being able to charge an additional "precept" on its council tax for financial years from the financial year beginning in 2016 without holding a referendum, to assist the authority in meeting expenditure on adult social care. Subject to the annual approval of the House of Commons, the Secretary of State intends to offer the option of charging this "precept" at an appropriate level in each financial year up to and including the financial year 2019-20.

For adult social care authorities, council tax demand notices show two percentage increases; one for the part of the overall change attributable to the adult social care precept, and one for the part attributable to general expenditure. The maximum permitted increases in 2018/19 are 3.0% and 3.0% respectively. Newcastle City Council will increase the adult social care precept by 2.0% in 2018/19. This will contribute £2.0 million to help reduce the funding gap in the adult social care budget.

The percentage increases for Newcastle City Council are based on the total council tax (covering both elements) in the previous year - for example, the Band A adult social care precept in 2018/19 has been calculated as follows:

$$£47.12 + (£1,004.26 \times 2.0\%) = £67.21$$

Environment Agency North East Region

The Council Tax (Demand Notices) (England) Regulations 2011.

The Environment Agency is a levying body for its Flood and Coastal Erosion Risk Management Functions under the Flood and Water Management Act 2010 and the Environment Agency (Levies) (England and Wales) Regulations 2011.

The Environment Agency has powers in respect of flood and coastal erosion risk management for 1642 kilometres of main river and along tidal and sea defences in the area of the Northumbria Regional Flood and Coastal Committee. Money is spent on the construction of new flood defence schemes, the maintenance of the river system and existing flood defences together with the operation of a flood warning system and management of the risk of coastal erosion. The financial details are:

Northumbria Regional Flood and Coastal Committee	2017-2018	2018-2019
	£000	£000
Gross Expenditure	15,237	23,388
Levies Raised	2,259	2,304
Total Council Tax Base	708	719

The majority of funding for flood defence comes directly from the Department for the Environment, Food and Rural Affairs (Defra). However, under the new Partnership Funding rule not all schemes will attract full central funding. To provide local funding for local priorities and contributions for partnership funding the Regional Flood and Coastal Committees recommend through the Environment Agency a local levy.

A change in the gross budgeted expenditure between years reflects the programme of works for both capital and revenue needed by the Regional Flood and Coastal Committee to which you contribute. The total Local Levy raised by this committee has increased by 2.0%

The total Local Levy raised has increased from £2,259,311 in 2017/2018 to £2,304,497 for 2018/2019.

Tyne and Wear Fire and Rescue Authority

Tyne and Wear Fire and Rescue Authority was established under Section 26 of the Local Government Act 1985, and comprises members from each of the five districts of Tyne and Wear County.

Additional Information - Council Tax Demand Note

Equivalent Band 'D' Charge per dwelling £79.94

Equivalent charge on other bands

A	B	C	D	E	F	G	H
£53.29	£62.18	£71.06	£79.94	£97.70	£115.47	£133.23	£159.88

		£000
Loans Outstanding at	31.3.17	12,694
Estimated Loans Outstanding at	31.3.18	12,186
Forecast Capital Expenditure	2018-2019	6,983
Estimated General Fund Balances	31.3.18	3,943
	31.3.19	<u>3,943</u>
Variation		<u>0</u>
Council Tax Requirement	2017-2018	21,765
Council Tax Requirement (equivalent)	2018-2019	<u>22,747</u>
Increase in Council Tax Requirement		<u>982</u>
Numbers of staff - FTE's	2017-2018	851
	2018-2019	833

In 2018-2019 council tax represents 43.2% of gross revenue expenditure (2017-2018 41.5%)

Amount per head based on total projected population of 1,128,757	£
Budget Requirement	42.61
Revenue Support Grant	(8.52)
Top Up Grant	(9.77)
Business Rate Local Share	(3.55)
SFA Adjustment Grant	(0.28)
Collection Fund Net (Surplus)/Deficit	(0.34)

COUNCIL TAX REQUIREMENT

20.15

Gateshead	Newcastle	North Tyneside	South Tyneside	Sunderland	
51,462	65,754	59,048	38,296	69,991	284,551

2017-2018

2018-2019

Gross Expenditure	Gross Income	Net Expenditure		Gross Expenditure	Gross Income	Net Expenditure
£000	£000	£000		£000	£000	£000
51,287	4,367	46,920	Fire Service	50,442	4,231	46,211
951	0	951	Contingency - Provision	2,021	0	2,021
0	154	(154)	Interest on Balances	0	135	(135)
52,238	4,521	47,717	Budget Requirement	52,463	4,366	48,097
0	10,897	(10,897)	Revenue Support Grant	0	9,620	(9,620)
0	10,688	(10,688)	Top Up Grant	0	11,032	(11,032)
0	4,020	(4,020)	Business Rate Local Share	0	4,001	(4,001)
0	211	(211)	Business Rates Under-Indexation Grant	0	312	(312)
0	385	(385)	Council Tax Collection Fund Net (Surplus)/Deficit	0	539	(539)
249	0	249	Business Rates Collection Fund Net (Surplus)/Deficit	154	0	154
52,487	30,722	21,765	Council Tax Requirement	52,617	29,870	22,747

Message from Dame Vera Baird QC, Police and Crime Commissioner for Northumbria

Your council tax bill includes an element to pay towards policing in Northumbria. For 2018/19, following public consultation, I have increased the precept by £12 to ensure the effective delivery of the Police and Crime Plan, protect your communities and the most vulnerable and maintain the provision of neighbourhood based policing services. The increase is required to maintain the level of funding expected by the Government. It will cost 23p per week for a Band D household. Most residents of Northumbria live in a Band A property and will pay £73.55 per year, which is an increase of 15p per week.

The Band D council tax precept for Northumbria will increase from £98.33 to £110.33 for the year. This remains, by far, the lowest precept of any Police and Crime Commissioner in England and Wales. You can find more information on the OPCC website - www.northumbria-pcc.gov.uk

COUNCIL TAX INFORMATION 2018/19

Just before Christmas, the Government announced the amount of funding that Northumbria Police would receive. When setting the figure, the government assumed that I would increase the police precept element of council tax by £12.00 (for a band D property) – if I didn't do this, it would mean a cut of more than £5 million to our budget. That said, I firmly believe that it is local residents who should decide not government, which is why I went out to consultation on this matter.

Central government budget cuts continue to hit Northumbria police force hard, since 2010 our income has been cut by more than £135 million. Together with the Chief Constable, I have looked for further savings in every area of business. Since the cuts came into effect, we have been reliant upon reserves. That position cannot continue as reserves are nearing the lowest level allowed to ensure we can deal with any emergency. My plan is to maintain reserves at a level necessary to ensure Northumbria Police are able to keep you and your family safe.

The recruitment of police officers is what you have told me you want to see happen and that is what I have delivered. New police officers on our streets further delivers our commitment to neighbourhood policing.

As mentioned above, when calculating the overall policing budget for Northumbria, the Government had anticipated that the police precept element of council tax bills would rise by £12 for a Band D property, most residents in Northumbria live in a Band A property so the increase is £8 or 15p per week. There was no negotiation with government, if we want to maintain our vital neighbourhood policing services, we have to accept this decision. However, I wanted to know what local residents thought, so we conducted surveys on line, via email, telephone and chatted with local residents and it was heartening to see your overwhelming support for our police force. 80% of those we spoke to agreed that paying extra for policing was worth it. I can assure you that I will continue to deliver financial prudent management, to protect the services that matter to you.

Despite all the challenges, Northumbria Police is proud to serve our local communities, we excel at delivering for local people and HMIC inspections reinforce this. We are a learning organisation and always want to improve, we relish feedback from residents, partners and government as it allows us to improve further.

The extra money generated through the police precept will continue to fund the priorities that you have helped set out in the Police & Crime Plan, find out more on my website: www.northumbria-pcc.gov.uk. Thank you for your continued support.

Best wishes



Dame Vera Baird QC
Police & Crime Commissioner - Northumbria

Police and Crime Commissioner for Northumbria

2017 - 2018

2018 - 2019

Gross Expenditure	Gross Income	Net Expenditure		Gross Expenditure	Gross Income	Net Expenditure
£000	£000	£000	Service	£000	£000	£000
274,628	13,614	261,014	Police General	279,028	12,783	266,245
		261,014	Budget Requirement			266,245
			LESS			
		214,456	Formula Grant			214,456
		6,867	Council Tax Support Grant			6,867
		1,301	Legacy Council Tax Grants			1,301
		872	Constituent Authorities Net Surplus			899
		37,518	Council Tax Requirement			42,722
		£6.305m	Charge on Newcastle			£7.255m
		£98.33	Band "D" Equivalent Charge			£110.33

Change in Council Tax Requirement between years is attributable to:	£000
Inflation, budget pressures and other budget adjustments	10,402
Reduction in government funding	0
Budget savings	(6,727)
Change in use of reserves	1,529
	5,204

North East Combined Authority - NECA

The Durham, Gateshead, Newcastle upon Tyne, North Tyneside, Northumberland, South Tyneside and Sunderland Combined Authority (known as the North East Combined Authority) was established on 15 April 2014 and took on the functions of the former Tyne and Wear Integrated Transport Authority which was dissolved on the same date.

In accordance with the Transport Levying Bodies (Amendment) Regulation 2015, NECA issues a levy on the Constituent Authorities to fund Transport related expenditure.

	2017-18 NECA Transport Budget £000	2018-19 NECA Transport Budget £000
Gross Transport Expenditure		
Tyne Tunnel	28,399	26,271
Transport co-ordination and former ITA Nexus	2,152	2,110
(Grant from NECA* and External Grants - net of commercial income)	87,826	88,379
Durham (Grant from NECA*)	15,477	15,692
Northumberland (Grant from NECA*)	6,217	6,146
	<u>140,071</u>	<u>138,598</u>
Income		
Tyne Tunnels	(28,315)	(26,260)
Interest on ITA Revenue Balances	0	0
	<u>(28,315)</u>	<u>(26,260)</u>
Net Transport Expenditure	<u>111,756</u>	<u>112,338</u>
Reserves:		
Contribution from Tyne Tunnel Reserves	(83)	(11)
Contribution from Tyne and Wear Transport Reserves	7	0
Contribution from Nexus Reserves	(1,610)	(1,934)
Expenditure Requirement	<u>110,070</u>	<u>110,393</u>
Funded by:		
Tyne and Wear Transport Levy	(63,040)	(61,800)
Durham Transport Levy	(15,482)	(15,697)
Northumberland Transport Levy	(6,222)	(6,151)
Rail Grants and Miscellaneous Grants	(25,326)	(26,745)
Funding agreed by Authority	<u>(110,070)</u>	<u>(110,393)</u>

* NECA makes an annual grant to the Tyne & Wear Integrated Transport Executive (Nexus), Durham County Council and Northumberland County Council in respect of revenue support.

A comparison with previous NECA Transport budget:

Inflation and other cost pressures	3,166	(651)
Increased income	(1,466)	1,419
Budget reductions	(6,719)	(186)
Movement on contribution from reserves	2,373	(259)
	<u>(2,646)</u>	<u>323</u>

Please note: the Tyne Tunnels expenditure requirement is met fully from Tunnels reserves and tolls income, with no levy funding.

How you can pay

Pay by Direct Debit

monthly, any date between 1st and 28th, weekly on a Monday or a Friday, fortnightly on a Monday or a Friday.

Pay online at www.newcastle.gov.uk/counciltax

Pay by phone on 0191 278 7878 and ask for payments.

Please pay on time as council tax is a priority debt and must be paid on or before the due date.

- If you miss a payment a reminder will be sent
- If you ignore this we will apply to the Magistrate's Court for a summons.
- If payment is not made the court will issue a liability order allowing us to enforce collection.

Additional costs will be incurred for a summons and liability order and you will be required to pay them.

After a liability order is issued the following methods may be used to collect the council tax debt. These will incur further costs and you will be required to pay them.

- attachment of earnings or benefit
- instructing an enforcement agent
- issuing a bankruptcy petition
- applying for a charging order against your property
- committal to prison.

We can help if you fall behind with your council tax payments please don't ignore letters sent to you. Please contact us so that we can help you.

- Phone 0191 278 7878 and ask for council tax.

How to pay less

The full council tax assumes that two adults (aged 18 and over) live in a property. To claim or ask about a council tax discount, relief, exemption or reduction please contact us by phone on 0191 278 7878 and ask for council tax.

Certain reductions may apply:

Discounts may reduce your council tax. You may be entitled to a discount of:

- 25% if you live alone
- 25% or 50% if one or all adults living in your home are disregarded (see next page).
- 100% for one month only if your property is unoccupied and substantially unfurnished. (There must be a period of occupancy for six weeks between awards of Class C discount).

Discount Amnesty

Between April 2018 and March 2019 we will be carrying out a review of all council tax discounts to make sure that entitlement is lawful and correct. We will be using credit agencies and we will match with other records available to us for the prevention of fraud and you will receive a letter about this.

If you have a council tax discount that you are no longer entitled to and you have forgotten to report it please let us know immediately and we will remove it. Failure to do this may mean you are fraudulently claiming and when we find out we will remove the discount and fine you £70. Depending how serious this is we may also prosecute you.

To avoid a fine and/or being prosecuted please get in touch by either completing an enquiry form at www.newcastle.gov.uk/counciltaxforms or phone 0191 278 7878, ask for council tax.

'Disregarded' adults are adults who are not counted for council tax purposes, these include:

- people living in certain hostels
- students, apprentices, student nurses and youth training trainees
- school leavers under 20 who left school or college after 30 April are discounted until 1 November of that year
- diplomats and members of international institutions and defence organisations
- members of religious communities
- carers
- people who are permanently and severely mentally impaired
- 18 year olds who someone gets Child Benefit for
- people living in hospital, nursing or care homes
- people in prison (except those who are in prison for not paying their council tax).

Disabled relief helps if your household includes someone with a disability. To qualify, your home must be lived in by someone who is permanently and severely disabled and it must have been adapted to meet this person's special needs. If you qualify for this your council tax band will be reduced.

Exemptions may reduce your council tax, however specific criteria must be met. Examples of when an exemption can be awarded include:

Occupied properties that are:

- lived in by full time students only
- lived in by people under 18 only
- lived in by severely mentally impaired people only.

Unoccupied properties (no time limit) where:

- the occupant has gone into prison, hospital or a care home
- the occupant has moved to provide care elsewhere
- the occupant has moved to receive care elsewhere
- the property has been repossessed
- the occupation of the property is prohibited by law
- the property is held for a Minister of Religion
- Grant of Probate has not been obtained.

Unoccupied (up to six months) where:

- Grant of Probate has been obtained
- the property is owned by a Charity.

Changes in circumstances

If you have been awarded a discount, relief, exemption or reduction and there is a change in your circumstances which could affect your entitlement, you must tell us within **21 days** of the change. If you fail to tell us a financial penalty of £70 will be imposed. If you fail to tell us on more than one occasion the penalty may be increased to £280. You may also be liable for prosecution.

Examples of the types of changes that you must tell us about include (but are not limited to):

- moving home
- applying for or ending a discount or exemption
- people moving into or out of your home or property
- tenancy changes
- changes to income / savings / type of benefit received by you or other members of your household.

To report a change in circumstances please use the online enquiry form:
www.newcastle.gov.uk/ctaxenquiry or write to us.

Appeals against a council tax decision

You can make an appeal against your council tax if you think:

- you are not responsible for the council tax
- council tax should not be charged for your home
- your council tax bill is wrong.

If you wish to appeal, you must in the first instance write to our Revenues and Benefits Department, Civic Centre, Newcastle upon Tyne, NE1 8QH and ask us to review the decision, setting out the reasons why you believe that you are not liable to pay council tax or why you think your council tax bill is wrong. We will consider the matter and notify you in writing of the outcome of our review. If after our review you are still unhappy, or if we fail to respond to your request for a review within two months, you may appeal to the Valuation Tribunal, phone 0300 123 2035.

Valuation band appeals

If your enquiry is about the council tax band given to your property, you need to contact the Valuation Office Agency at www.gov.uk/council-tax or phone 0300 050 1501.

Council Tax Reduction Scheme 2018/19

Newcastle City Council approved a new Council Tax Reduction scheme for working age people which will start on 1 April 2018. This is an **income-banded scheme** which will assess the maximum level of Council Tax Reduction based on your net income and family circumstances.

Where you or your partner are in receipt of one of the following passported benefits you will automatically be placed in the highest band of the scheme and only pay 10% of Council Tax:

- **Income Support**
- **Jobseeker's Allowance (income-based)**
- **Employment and Support Allowance (income-related);**

Under this scheme, as part of our ongoing commitment to support disabled people, we will continue to disregard **Disability Living Allowance, Personal Independence Payments, Armed Forces Independence Payments and War Disablement Benefits** for the income used in the assessment of Council Tax Reduction and we will also continue to disregard **Child Benefit and Child Maintenance Payments**.

Working-age households will receive a discount, **depending on the level of income**. This means we will look at your net income after disregarding the above mentioned benefits and decide what band your income falls into. You will be awarded a percentage level of Council Tax Reduction in line with the table below. We will allow extra income in each band for couples and those with children.

The income bands are set out as shown in the table below:

CTR Level	Passported	Single Income Band £	Couples' Income Band £	Family with 1 child £	Family with 2 or more children
Band A - 90%	Relevant Benefit	0.00 to 110.00	0.00 to 160.00	0.00 to 210.00	0.00 to 260.00
Band B - 85%	N/A	110.01 to 150.00	160.01 to 200.00	210.01 to 250.00	260.01 to 300.00
Band C - 50%	N/A	150.01 to 230.00	200.01 to 270.00	250.01 to 330.00	300.01 to 370.00
Band D - 25%	N/A	230.01 to 300.00	270.01 to 350.00	330.01 to 400.00	370.01 to 450.00

In summary:

- Working-age people will receive a % **discount of either 90%, 85%, 50% or 25%**, depending on the level of their income and the income band they fall into.
- Anyone with **savings of £6,000** or more will not qualify.
- Those receiving **Income Support, Jobseeker's Allowance (income-based) Employment and Support Allowance (income-related)** will automatically be placed into Band A (i.e. 90% reduction).
- Net earnings will be taken into account when calculating Council Tax Reduction.
- Applications for Council Tax Reduction will be made online or through the notification of an award of Income Support, Jobseekers Allowance (income-based), Employment and Support Allowance (income-related) and Universal Credit.
- Income from **Disability Living Allowance, Personal Independence Payments, Armed Forces Independence Payments, Child Benefit, Child Maintenance, and War Disablement Benefits** will continue to be disregarded when calculating Council Tax Reduction.
- To support incentives to work, we will retain the earnings disregard of £7.50 for single people, £12.50 for couples and £27.50 for lone parents, this is the amount of earnings not taken into account.
- To support incentives to work for those working over 16 hours, we will retain a weekly childcare disregard which will be applied to earnings of up to £175.00 for one child and £300.00 for two or more. (A disregard is an amount of earnings not taken into account in the calculation of net earnings).

- **Universal Credit** - Where the Universal Credit payment is worked out based on wages, we still will take these wages into account after deducting the relevant earnings disregard. We will then add them to the Universal Credit payment to work out what band to use to calculate the Council Tax Reduction.
- Deductions taken from Universal Credit by the Department of Work and Pensions (DWP) will not be removed.
- The housing cost element of Universal Credit will be ignored.
- Applications from joint tenants will be assessed on their share of the liability.
- Non-dependant deductions. A flat rate charge of £2.50 per week will be applied for each non-dependant member of the household. (This is where you have someone else living in your home who is not dependent on you, and who may be able to contribute to your Council Tax).
- Backdating is limited to 6 months and assessed on whether there is good cause to do this.
- Payment of Council Tax Reduction would still only be made if it is over £1 per week.

Pension age people will continue to receive Council Tax Reduction in accordance with the Government's prescribed national scheme.

More details can be found at www.newcastle.gov.uk/CouncilTaxReductionscheme2018/19

Help and advice on debt

If you have a problem with debt it is important not to panic but don't ignore it either - it won't go away. Every year in Newcastle hundreds of people work with a debt adviser to deal with their debts. If you have debt, you need to take action or you could end up losing out financially or getting yourself deeper into debt. There may be a risk of further enforcement action being taken, for example by the court and Enforcement Agents.

Citizens Advice Newcastle and the council's Council Tax, Welfare Rights and Money Matters teams are working together to help people manage their council tax payments and other debt.

We really want to help you through these difficult times. If you contact any of the following teams they will be able to provide independent advice.

We can help by arranging suitable payment plans, helping to maximise your income through benefits and help to resolve other debt problems. Please visit any of the websites below to find out more information.

Citizens Advice Newcastle 0191 229 2750 or www.citizensadvice-newcastle.org.uk
or email moneyadvice@newcastle.org.uk

Money Matters 0191 277 1050 or www.newcastle.gov.uk/welfarerights

Welfare Rights 0191 277 2627 or www.newcastle.gov.uk/welfarerights

Council Tax 0191 278 7878 or www.newcastle.gov.uk/counciltax

Housing Benefits 0191 278 7878 or www.newcastle.gov.uk/benefits

YHN 0191 277 1144 or www.yhn.org.uk

Data protection

The information held on your account by the council's Revenues and Benefits Service will be used for administering and collecting council tax, business rates and for processing housing benefit claims. Revenues and Benefits may share your information with other Newcastle City Council departments to make sure you are receiving all the reductions, discounts, reliefs and exemptions to which you are entitled. If you are a Your Homes Newcastle tenant we also obtain information collected by them and provide both council tax and benefit information to them.

For further information on Data Protection please phone 0191 211 6500 or email dataprotection@newcastle.gov.uk

Freedom of Information

The Freedom of Information Act came into force on 1 January 2005. This gives you the right to see any information that we hold about the council's business, subject to certain exemptions. For further information on Freedom of Information please phone 0191 211 6500 or email freedomofinformation@newcastle.gov.uk

National Fraud Initiative

This authority is under a duty to protect the public funds it administers and to this end may use the information you have provided for the prevention and detection of fraud. It may also share this information with other external bodies responsible for auditing or administering public funds for these purposes.

Equality and diversity

Newcastle City Council is committed to equality and diversity and this document is available in different formats. You can get all the information in this leaflet in large print, audio version, in Braille or in another language. If you require this please phone 0191 278 7878 and ask for council tax or email benefitstechnicalsupport@newcastle.gov.uk

Key contact details

Housing Benefit and Council Tax Reduction enquiries

Phone 0191 278 7878 and ask for benefits

Website www.newcastle.gov.uk/benefits

Minicom (for hearing difficulties) Phone 0191 211 4944

Automated Payments (24 hours) Phone 0191 278 7878 and ask for Payments

Freedom of Information / Data Protection enquiries Phone 0191 277 7666

Valuation Office Agency Phone 0300 050 1501

Valuation Tribunal Phone 0300 123 2035

Citizens Advice Newcastle Phone 0191 229 2750

Money Matters Phone 0191 277 1050

Welfare Rights Service Phone 0191 277 2627

City Emergency Helpline Phone 0191 278 7878 and ask for Envirocall

How to get in touch about your council tax

Online

MyAccount is a free, interactive and secure online service that allows you to access council tax, housing benefit (including a landlord service) and business rates, 24 hours a day, seven days a week. To register go to www.newcastle.gov.uk/myaccount

With MyAccount you can:

- Check your account whenever you want
- Get access to your bills and notifications securely
- Get email alerts when new bills or notifications are issued
- Notify us immediately of any changes in your personal details.

For any queries or to report a change in circumstances you can also use our online enquiry form at www.newcastle.gov.uk/ctaxenquiry

By phone

On 0191 278 7878 and ask for council tax.