Dear Resident

Over the past six years we have been able to save almost £100 million while freezing council tax by changing and reducing many of our services. During this time we have spoken to residents to help shape our priorities to ensure we continue to focus on the things that matter most to you and your families.

To help residents through the worst of the recession we did our bit to reduce household bills by freezing council tax. However we always knew that there may come a time when we would have to increase the amount you pay.

Government has scrapped this year’s council tax freeze grant and they have also advised we can raise council tax by an additional 2% to go towards the cost of care for our elderly and most vulnerable residents. They are assuming that we will implement this rise.

While extremely difficult, the choice is simple; we either reduce services even further or we raise council tax. We feel that if we have to make even more savings at this stage the services that matter most to you and your family would be put under too much strain.

Therefore we have decided to raise our portion of your council tax by 3.99%, this includes the proposed Adult Social care increase of 2%. The overall increase to bills will be 1.86 per cent due to a reduction in the Greater London Authority precept.

And because we have managed your money carefully we can also make some investments now to save money in the future ensuring we are prepared for 2020 when Government plans to make councils self-funded. We will look at ways to help our residents live more independently, help to grow our local economy and build different sources of income.

Like our residents we are proud of our borough and we have worked hard to improve the role the Council plays in helping everyone live a good quality life. And we have an exciting year ahead with the opening of Lea Bridge Train Station and the new Waltham Forest Leisure Centre, along with our continued commitment to improve our parks, schools and town centres.

Chris Robbins
Leader of Waltham Forest Council
Council tax charges 2016/17

The valuation band for your home is shown on the front of your bill. If you would like to inspect the council tax valuation list for the Council, please contact us on 020 8496 3000 and we can arrange this for you.

<table>
<thead>
<tr>
<th>Band</th>
<th>Value of your home on 1 April 1991</th>
<th>Charge for 2016/17</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Up to and including £40,000</td>
<td>982.79</td>
</tr>
<tr>
<td>B</td>
<td>£40,001 – £52,000</td>
<td>1,146.58</td>
</tr>
<tr>
<td>C</td>
<td>£52,001 – £68,000</td>
<td>1,310.38</td>
</tr>
<tr>
<td>D</td>
<td>£68,001 – £88,000</td>
<td>1,474.18</td>
</tr>
<tr>
<td>E</td>
<td>£88,001 – £120,000</td>
<td>1,801.78</td>
</tr>
<tr>
<td>F</td>
<td>£120,001 – £160,000</td>
<td>2,129.37</td>
</tr>
<tr>
<td>G</td>
<td>£160,001 – £320,000</td>
<td>2,456.97</td>
</tr>
<tr>
<td>H</td>
<td>More than £320,000</td>
<td>2,948.36</td>
</tr>
</tbody>
</table>

Who has to pay the council tax bill?
The person living in the property, who has the most secure interest in it, is responsible for paying the council tax bill. To work out who is responsible for paying the council tax in your home, please look down the list. If number ‘1’ applies to someone living in your home, that person is responsible for paying the bill. If number ‘1’ does not apply, continue to look down the list until you come to a category that applies to someone living in your property.

1. The owner of the property (who owns the freehold).
2. The person who owns the lease.
3. A tenant (including council tenant).
4. Someone who has a licence to live in the property.
5. Someone who just lives there.

If no adults live in the property as their main home, the owner or leaseholder of the property is responsible for paying the council tax bill.

Adult Social Care Precept

The Secretary of State for Communities and Local Government made an offer to adult social care authorities in his letter of 17 December 2015. “Adult social care authorities” are local authorities which have functions under Part 1 of the Care Act 2014 (“adult social care functions”), namely county councils in England, districts 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 was the option of an adult social care authority being able to increase its relevant basic amount of council tax for the financial year beginning in 2016 by an additional 2% without holding a referendum, to assist it in meeting expenditure on adult social care functions. Subject to the annual approval of the House of Commons, the Secretary of State intends to offer the option of setting this additional increase each year up to and including 2019-20. In relation to the financial year beginning in 2016 the Secretary of State has determined (and the House of Commons has approved) a referendum threshold of 4% (comprising 2% for expenditure on adult social care and 2% for other expenditure), for adult social care authorities. These authorities may therefore increase their relevant basic amount of council tax up to this percentage in 2016 without holding a referendum.”.

This precept is shown as a separate charge on your council tax bill and is included in your monthly council tax payments.

The income generated from this charge is ring-fenced, meaning it can only be used for adult social care services.
You may be entitled to Council Tax Support (CTS) if you are:

- On benefits
- Working and on a low income
- Unemployed
- A pensioner

**How much help can I get?**
The amount of CTS you get, generally depends on your income and savings and the income and savings of anyone else who lives in your home. You cannot get CTS if you are under the eligible pension age and have more than £6,000 in savings, stocks and shares or other capital. If you are over eligible pension age the capital limit is £16,000 unless you receive combined Savings and Guarantee Pension Credit.

Anyone under the eligible pension age who is liable to pay Council Tax will have to pay at least 24 per cent of their Council Tax bill in the financial year 2016/17 as the maximum support available is capped at 76%. To find out more or make a claim, visit: [www.walthamforest.gov.uk/benefits](http://www.walthamforest.gov.uk/benefits)

**Second Adult Reduction**
You can claim Second Adult reduction if you have another adult living with you, and this has prevented you from getting a Single Person Discount. The second adult must be on a low income and cannot be your partner, jointly liable for Council Tax with you, or an occupant who is not counted as an adult for council tax purposes, for example, an adult who is severely mentally impaired.

If you are struggling to pay your Council Tax, please contact us as soon as possible on 020 8496 3000.

**Discretionary Reduction of Council Tax**
If you experience exceptional circumstances or financial difficulties, you may be able to get extra help to pay your Council Tax. To apply, you will need to provide details/evidence of your circumstances. You need to continue paying your council tax while we consider your application. To find out more or make a claim, visit: [www.walthamforest.gov.uk/discounts-and-exemptions](http://www.walthamforest.gov.uk/discounts-and-exemptions)

**Housing Benefit**
If you are also responsible for paying rent to a landlord you can also get Housing Benefit. You can use the same claim form to apply for both Housing Benefit and Council Tax Support. To find out more or make a claim, visit: [www.walthamforest.gov.uk/benefits](http://www.walthamforest.gov.uk/benefits)

**Waltham Forest Social Fund**
If you are experiencing financial problems paying for your gas and/or electricity or having difficulty buying food or essential furniture (these are just a few examples). If you’re on a low income or without money, then apply for help from the Social Fund visit: [www.walthamforest.gov.uk/wfsocialfund](http://www.walthamforest.gov.uk/wfsocialfund)

**Changes in circumstances**
If you are getting Council Tax Support and/or Housing Benefit, it’s very important that you tell us straight away about any changes in your circumstances. A change in your circumstances could mean a change in your entitlement so be sure to keep us up-to-date. To find out more and to report a change, visit: [www.walthamforest.gov.uk/change-in-circumstances](http://www.walthamforest.gov.uk/change-in-circumstances)

For more information and support, including help looking for work, additional financial assistance and other local support services, visit [www.walthamforest.gov.uk/benefit-changes](http://www.walthamforest.gov.uk/benefit-changes)
Exempt properties

Some properties may qualify for an exemption. This means that no council tax is paid on them. The following tables show the different classes of exemptions available for both occupied and unoccupied properties. If you think you are entitled to an exemption, please apply online at [www.walthamforest.gov.uk/discounts-and-exemptions](http://www.walthamforest.gov.uk/discounts-and-exemptions).

### Occupied properties

<table>
<thead>
<tr>
<th>Class</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>M</td>
<td>Student halls of residence</td>
</tr>
<tr>
<td>N</td>
<td>Properties occupied only by full-time students (and their spouses or dependants who are not EU citizens)</td>
</tr>
<tr>
<td>O</td>
<td>Armed forces accommodation for non-visiting forces</td>
</tr>
<tr>
<td>P</td>
<td>Armed forces accommodation for visiting forces</td>
</tr>
<tr>
<td>S</td>
<td>Properties occupied only by a person or persons aged under 18</td>
</tr>
<tr>
<td>U</td>
<td>Properties occupied only by a person(s) who is (are) severely mentally impaired</td>
</tr>
<tr>
<td>V</td>
<td>Properties where the person responsible for paying is a diplomat</td>
</tr>
<tr>
<td>W</td>
<td>A dwelling that is one of at least two dwellings in a single property, occupied by a dependant relative of a person living in another dwelling in the property</td>
</tr>
</tbody>
</table>

It’s easy – just complete the form, attach any supporting documents and submit to us online.

### Unoccupied properties

<table>
<thead>
<tr>
<th>Class</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>B</td>
<td>Unoccupied properties that are owned by a body established for charitable purposes only, which is unoccupied and has been so for a period of less than 6 months since the last occupation day, and was last occupied in furtherance of the objects of the charity</td>
</tr>
<tr>
<td>D</td>
<td>Unoccupied properties, which are the sole or main residence of a person who has gone into prison</td>
</tr>
<tr>
<td>E</td>
<td>Unoccupied properties, which are the sole or main residence and were previously occupied by someone who is now living in a hospital, residential care home, nursing home or hostel</td>
</tr>
<tr>
<td>F</td>
<td>Unoccupied properties where the personal representative of a person who has died, is waiting for probate or letters of administration to be granted. This exemption will also apply for up to six months after probate or letters of administration have been granted</td>
</tr>
<tr>
<td>G</td>
<td>Unoccupied properties where it is illegal to live</td>
</tr>
<tr>
<td>H</td>
<td>Unoccupied properties that are awaiting ministers of religion to move in, who will perform their duties from them</td>
</tr>
<tr>
<td>I</td>
<td>Properties left unoccupied by people who have moved to receive personal care elsewhere</td>
</tr>
<tr>
<td>J</td>
<td>Properties left unoccupied by people who have moved to provide personal care to another person who lives elsewhere</td>
</tr>
<tr>
<td>K</td>
<td>Unoccupied properties which are owned and were previously occupied by a student or someone who became a student within six weeks of leaving the property</td>
</tr>
<tr>
<td>L</td>
<td>Unoccupied properties which have been repossessed by a mortgage lender</td>
</tr>
<tr>
<td>Q</td>
<td>Unoccupied properties where the person responsible for paying is a trustee in bankruptcy</td>
</tr>
<tr>
<td>R</td>
<td>A pitch or a mooring which is not occupied by a caravan or a boat</td>
</tr>
<tr>
<td>T</td>
<td>Unoccupied properties which are within the same curtilage of a main building, but are difficult to let because of their situation, for example, granny annexes</td>
</tr>
</tbody>
</table>
Discounts

Full council tax is charged on the property if there are at least two adults aged 18 or over living in the property. If you are the only adult living in your home we will usually reduce your bill by 25 per cent.

**You can also qualify for a 25 per cent discount if all the other adults in your home are:**
- full-time students, foreign language assistants or student nurses
- dependants or foreign spouses of students
- 18/19 year olds who have child benefit paid for them
- people who are severely mentally impaired
- people whose main home is a hostel, hospital, residential care home or nursing home
- people in prison
- people who live in the same property as a person they care for (other than a husband, wife, partner or child under 18)
- members of religious communities who have no income or capital of their own.

Reductions for people with disabilities

You may be able to get your council tax bill reduced if you, or anyone living in the property, have a disability and have had certain features in your home changed.

**These changes could include:**
- an extra bathroom, toilet or kitchen for the use by the person with a disability
- space inside your home for use of a wheelchair. The wheelchair must be used indoors
- a room other than a bathroom, kitchen or toilet, which is used mainly by the person with the disability. This excludes a bedroom being used in the normal sense even if it is also used for treatment or therapy.

If you think you may be entitled to a reduction, please contact us using the details on the back of your bill or apply online at [www.walthamforest.gov.uk/discounts-and-exemptions](http://www.walthamforest.gov.uk/discounts-and-exemptions)

It’s easy – just complete the form, attach any supporting documents and submit to us online.

Empty homes premium

Where a property has been left empty and unfurnished for more than two years, a premium of 50 per cent will be charged in addition to the council tax due for that property.

Please visit our website at [www.walthamforest.gov.uk/ctax-changes](http://www.walthamforest.gov.uk/ctax-changes)

For more information and to apply for all discounts and exemptions. Go online at [www.walthamforest.gov.uk/discounts-and-exemptions](http://www.walthamforest.gov.uk/discounts-and-exemptions)
How your council tax is calculated

Information detailing how your council tax is calculated can be found on our website at www.walthamforest.gov.uk/ctax-expenditure

To request a hard copy of this information call 020 8496 3000.

Council tax appeals

The Listing Officer at the Valuation Office, not the Council, deals with all matters relating to council tax valuation and banding 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/voa/contact

You may also appeal if:

- you think you are not responsible for paying the council tax, or that the amount payable is incorrect
- you have claimed for a discount or exemption and this has not been granted
- you think any item on your bill has been worked out incorrectly
- a claim for disability reduction has not been granted
- you disagree with the date on a completion notice.

If you wish to appeal about any of the above matters, please contact the Revenues and Benefits Service at:

The Revenues and Benefits Service
PO Box 856
London
E17 9PN

Please clearly mark your letter as Council Tax Appeal.

This right of appeal does not mean that you do not have to pay your council tax. You should continue to pay your original council tax bill while your appeal is outstanding. If you do not pay, we will take recovery action to collect unpaid council tax. You may have to pay court costs if this happens.

If an appeal is successful, any overpayment of council tax will either be refunded or used to offset any outstanding council tax.

How to make a suggestion or complaint

We welcome your comments and we want to know whether the service we provide is satisfactory. If you wish to comment about our service, please visit our website at https://portal.walthamforest.gov.uk/service/contact_us.
Direct Debit

The easy way to pay

Direct Debit is the safest, easiest and cheapest way to pay your council tax.

If you pay your council tax by Direct Debit you have the option to spread your instalments over 12 months, rather than 10.

To set up a Direct Debit, visit us online at www.walthamforest.gov.uk/directdebit

Visit: www.walthamforest.gov.uk/counciltax