



CEREDIGION COUNTY COUNCIL 2018 - 2019

INFORMATION FOR COUNCIL TAX

**Head of Finance, Canolfan Rheidol, Rhodfa Padarn,
Llanbadarn Fawr, Aberystwyth, Ceredigion, SY23 3UE**

By phone:

Sundry Debts/Council Invoices	01970 633250
Housing Benefit/Council Tax Reduction	01970 633252
Council Tax/Business Rates	01970 633253
Email	revenues@ceredigion.gov.uk
Other Council Services	01545 570881

You can visit our website: www.ceredigion.gov.uk

District Local Offices

ABERYSTWYTH, Canolfan Rheidol	01970 633253
Opening hours: Monday - Friday 9.00am - 4.00pm	
ABERAERON, Market Street	01545 572290
CARDIGAN, Morgan Street	01545 574285
Opening hours: Monday - Friday 9.00am - 1.00pm and 1.45pm - 4.30pm (4.00pm on Friday)	
LAMPETER, Market Street	01545 572637
Opening hours: Monday – Friday 9.00am – 1.00pm and 2.00pm – 4.30pm (4.00pm on Friday)	

BUDGET 2018-2019

The County Council set its budget for 2018-2019 at £140.2m which has resulted in a Council Tax increase of 4.95%. The Revenue Support Grant and National Non Domestic Rates payable to the Council has increased by 0.4% compared with 2017-2018 after allowing for grant transfers into the settlement.

The Council also collects Council Tax for the Dyfed-Powys Police (5.0% increase) and the Town and Community Councils (7.71% average increase). Overall the Council Tax bill for band D properties increased by 5.02%.

The Welsh Government sets a STANDARD SPENDING ASSESSMENT for Councils each year. This is the figure which the Government assesses as the amount required to provide a standard level of service in that area. Ceredigion County Council's 2018-2019 Standard Spending Assessment is £138.3m.

A programme of capital investment totalling £16m is planned for 2018-2019.

The Council anticipates the following spending on services in 2018-2019:

Services	2018-2019 BUDGET			
	Gross Expenditure £000's	Income £000's	Grants £000's	Net Expenditure £000's
Leadership Group	1,778	0	0	1,778
Legal & Democratic	2,771	320	0	2,451
Performance and Economy	5,001	1,235	1,172	2,594
Finance	15,106	627	17,805	(3,326)
Human Resources and Health and Safety	984	47	207	730
Families & Children	10,145	638	1,092	8,415
Adult Social Care and Commissioning	44,080	12,371	2,657	29,052
Lifestyle	10,782	2,268	636	7,878
Learning	77,024	4,468	8,303	64,253
Policy Support	3,037	59	1,379	1,599
ICT & Customer	1,979	335	0	1,644
Technical	27,369	4,811	3,052	19,506
Cost of Council Services	200,056	27,179	36,303	136,574
Contributions from Reserves	(3,071)			(3,071)
Contingency	150			150
Capital Expenditure charged to the General Fund	2,465			2,465
Levies and Precepts:				
Fire Service	3,937			3,937
Environmental Agency Industrial Drainage	10			10
Town and Community Council Precepts	1,032			1,032
Budget Requirement	204,579	27,179	36,303	141,097
Add: Discretionary Rate Relief	179			179
	204,758			141,276
Financed by:				
Specific Grants	36,303			
Other Income	27,179			
Aggregate External Finance	101,251			101,251
Met By: Council Tax Payers	40,025			40,025

RESERVES are necessary to meet known future commitments and also to fund expenditure prior to receipt of income. Reserves are also desirable to meet unexpected expenditure or a shortfall in income. The estimated balances of the Council's reserves are as follows:

	Estimated Balance 31.03.2018 £000's	Estimated Balance 31.03.2019 £000's
Earmarked Reserves	12,342	9,271
General Fund	4,800	4,800
Total	17,142	14,071

The basic Council Tax is payable in respect of Band 'D' dwellings, whilst a fraction of this amount is payable for dwellings in other bands. The gross Council Tax payable for the County Council and Dyfed-Powys Police purposes is shown opposite:-

Band	Dwelling value from	Dwelling Value up to	Fraction of Basic Tax	Ceredigion Council		Dyfed Powys-Police	
	£	£		£	p	£	p
A	-	44,000	6/9ths	817.65		149.71	
B	44,001	65,000	7/9ths	953.93		174.66	
C	65,001	91,000	8/9ths	1,090.20		199.61	
D	91,001	123,000	9/9ths	1,226.48		224.56	
E	123,001	162,000	11/9ths	1,499.03		274.46	
F	162,001	223,000	13/9ths	1,771.58		324.36	
G	223,001	324,000	15/9ths	2,044.13		374.27	
H	324,001	424,000	18/9ths	2,452.96		449.12	
I	424,001	-	21/9ths	2,861.79		523.97	

An additional special item is payable in respect of Town/Community Councils precepts as set out in the table below:

COUNCIL TAX SPECIAL ITEMS 2018-2019					
Community or Town	Precept 2017-2018		Precept 2018-2019		Council Tax (Band D)
	£	p	£	p	£ p
Aberystwyth	280,611.90		327,901.00		89.25
Aberaeron	38,010.00		38,386.00		51.94
Cardigan	83,995.47		83,995.47		46.45
Lampeter	41,000.00		41,000.00		43.70
New Quay	16,072.64		16,072.64		21.49
Borth	18,814.25		18,858.00		25.56
Ceulanamaesmawr	12,000.00		13,500.00		31.64
Blaenrheidol	3,800.00		3,900.00		19.26
Genau'r Glyn	8,000.00		8,250.00		24.31
Llanbadarn Fawr	32,091.00		36,832.00		42.08
Llangynfelin	8,000.00		8,250.00		30.95
Llanfarian	14,700.00		14,700.00		20.14
Llangwryfon	2,850.00		3,012.00		11.80
Llanilar	7,400.00		7,500.00		16.73
Llanrhystud	8,500.00		8,600.00		19.63
Melindwr	7,000.00		7,000.00		13.82
Pontarfynach	3,500.00		3,500.00		14.46
Tirymynach	19,000.00		17,500.00		21.58
Trawsgoed	4,500.00		4,500.00		10.09
Trefeurig	13,000.00		13,000.00		17.53
Faenor	28,868.00		30,311.40		38.08
Ysgubor-y-Coed	3,500.00		3,500.00		23.35
Llanddewi Brefi	8,000.00		8,000.00		26.91
Llangeitho	5,500.00		5,500.00		14.92
Lledrod	1,500.00		1,650.00		5.43
Nantcwnlle	2,000.00		2,300.00		6.21
Tregaron	17,500.00		17,500.00		32.02
Ysbyty Ystwyth	2,000.00		3,000.00		14.53
Ystrad Fflur	7,070.00		7,140.70		22.98
Ystrad Meurig	1,941.60		1,950.84		12.00
Ciliau Aeron	3,800.00		3,800.00		9.20
Henfynyw	5,500.00		6,000.00		12.29
Llanarth	8,000.00		8,400.00		10.78
Llandysiliogogo	9,680.00		9,680.00		18.00
Llanfair Clydogau	3,500.00		3,500.00		11.64
Llanfihangel Ystrad	9,950.00		9,950.00		15.01
Llangybi	3,000.00		3,000.00		10.88
Llanllwchaearn	9,000.00		9,000.00		19.28
Llansantffraed	11,940.00		14,000.00		26.17
Llanwenog	9,500.00		8,000.00		13.83
Llanwnnen	3,200.00		3,465.00		17.10
Dyffryn Arth	5,000.00		6,000.00		10.93
Aberporth	41,088.36		41,088.36		36.76
Beulah	20,000.00		20,000.00		23.38
Llandyfriog	11,000.00		9,000.00		11.01
Llandysul	40,564.20		41,405.13		33.72
Llangoedmor	28,000.00		30,000.00		52.32
Llangrannog	10,000.00		10,000.00		23.22
Penbryn	8,000.00		8,500.00		11.93
Troedyrour	8,000.00		10,000.00		15.32
Y Ferwig	15,000.00		20,000.00		32.26
Total	964,447.42		1,031,898.54		

COUNCIL TAX EXPLANATORY NOTES

EXEMPT DWELLINGS

Most dwellings will be subject to Council Tax. Some, however, will be exempt and there will be no Council Tax to pay on them. These are summarised below:-

CLASS SUMMARY

- A. An unfurnished dwelling which:-
 - a) requires or is undergoing, or has undergone major repair work to render it habitable, or
 - b) is undergoing or has undergone structural alteration.The exemption will apply for the shorter of:-
 - A period of 12 months
 - A period starting the day the dwelling became unfurnished and ending 6 months after the major repair or structural alteration was substantially completed.
- B. A dwelling owned by a Charity which has been unoccupied for less than 6 months.
- C. A dwelling which is vacant and substantially unfurnished and has been so for a period of less than 6 months, or a dwelling which is in the course of erection or whose erection is substantially complete but has remained vacant and unfurnished for a period of less than 6 months since completion.
- D. A dwelling which is unoccupied because the liable person is detained in prison.
- E. A dwelling which is unoccupied because the liable person is a long term patient in a hospital or care home.
- F. A dwelling which is unoccupied and where the liable person is the personal representative of the deceased former occupier, and less than six months have elapsed since grant of probate or letters of administration were made.
- G. A dwelling which is prohibited from occupation by law.
- H. A dwelling which is unoccupied and held available for occupation by a minister of religion.
- I. A dwelling which is unoccupied because the liable person is receiving care elsewhere.
- J. A dwelling which is unoccupied because the liable person is providing care elsewhere.
- K. A dwelling which is unoccupied because the liable person is a student living elsewhere.
- L. A dwelling which is unoccupied because it has been repossessed by the mortgagee.
- M. A Student Hall of Residence.

- N. A dwelling which is occupied entirely by students. The exemption will still apply where a non-British student's spouse is resident if that person is prevented, by terms of their UK entry visa, from taking employment or claiming benefits.
- O. A dwelling which is owned by the Secretary of State for Defence.
- P. Dwellings which are occupied by members of visiting forces (within the meaning of Part I of the Visiting Forces Act 1952).
- Q. A dwelling which is unoccupied and where the liable person is a trustee in bankruptcy
- R. A dwelling consisting of a pitch or a mooring which is not occupied by a caravan or boat.
- S. A dwelling occupied only by a person or persons aged under 18.
- T. An unoccupied dwelling which forms part of a single property which includes another dwelling and which may not be let separately without breaching Planning control.
- U. A dwelling occupied only by severely mentally impaired persons or occupied by severely mentally impaired persons together with one or more students.
- V. A dwelling in respect of which the liable person is a Diplomat or working for certain International Organisations.
- W. An annexe or similar self contained section of a property occupied by an elderly or disabled relative of the residents living in the other part of the property.

DISABLED PERSONS REDUCTION

You may qualify for a reduction in your Council Tax if there is a disabled person resident in the household and if the dwelling has certain features which are required to meet the needs of the disabled person. The special features could be a special room, an additional bathroom or kitchen or sufficient space for the disabled person's wheelchair. The features must be necessary and of major importance to the wellbeing of the disabled

ON-LINE SERVICES

Housing Benefit / Council Tax Reduction Scheme

You can now claim Housing Benefit and a reduction under the Council Tax Reduction Scheme (previously known as Council Tax Benefit) online with our electronic claim form which is available in Welsh, English and a version specifically for visually impaired customers. Simply follow the online instructions to complete the form and provide the requested evidence. A Benefits Calculator is also available where you can enter your details for a guide of how much you could be entitled to.

Council Tax & Non Domestic Rates

New Legislation which came into force from 1st April 2010 allows the issue of certain bills and notices to be sent electronically. E-billing will allow you to access your bills and notices over the web and, together with Self Service, you have constant access to your account. To sign up to e-billing simply provide your email address to revenues@ceredigion.gov.uk.

Log on to www.ceredigion.gov.uk to find out more.

DISCOUNTS

The following section gives an indication of the types of discounts that can apply. Please note that the full qualifying conditions are not shown. If you think you may be entitled to a discount, please apply to the Director of Finance at the address shown or alternatively through the website www.ceredigion.gov.uk.

If there is only one adult resident in the dwelling, a discount of 25% will apply. Some adults who live in the dwelling will be 'disregarded' for discount purposes. In other words, they will not be counted as members of the household for the purpose of claiming a Council Tax discount.

Adults falling into the following groups are disregarded:-

- full-time students, student nurses; apprentices and Youth Training trainees;
- patients resident in hospital;
- people who are being looked after in care homes;
- people who are severely mentally impaired;
- people staying in certain hostels or night shelters;
- 18 and 19 year-olds who are at or have just left school;
- careworkers working for low pay (usually for charities);
- people caring for someone with a disability who is not a spouse, partner or child under 18;
- members of visiting forces and certain international institutions;
- members of religious communities (monks and nuns);
- people in prison (except those in prison for non payment of Council Tax or a fine); A discount may therefore apply if:-

- all but one of the adults who live in the dwelling are disregarded, or
- all of the adults who live in the dwelling are disregarded.

If your bill indicates that a discount has been allowed, you must tell the Council of any change in your circumstances which affects your entitlement. If you fail to do so, you could be liable to a penalty.

The Local Government Act 2003 introduced new discretionary powers for councils in respect of council tax discounts. The Act provides more freedom for councils to determine or vary discounts and exemptions from council tax in order to take into account local problems such as flooding and other natural disasters.

SECOND HOMES

Some dwellings are included in one of three classes which have been prescribed by the Welsh Government:

Prescribed Class A comprises every dwelling in Wales:-

- a) which is not the sole or main residence of an individual;
- b) which is furnished, and
- c) the occupation of which is prohibited by law for a continuous period of at least 28 days in the relevant year.

Prescribed Class B comprises every dwelling in Wales:-

- a) which is not the sole or main residence of an individual;
- b) which is furnished, and
- c) the occupation of which is not prohibited by law for a continuous period of at least 28 days in the relevant year.

Prescribed Class C comprises every chargeable dwelling in Wales:

- a) which is unoccupied;
- b) which is substantially unfurnished.

Ceredigion County Council has resolved to grant no discount in respect of dwellings falling within prescribed classes A, B or C.

PREMIUMS

Ceredigion County Council has determined that in respect of properties that fall under section 12A and 12B of the Local Government Finance Act 1992 a premium of 25% will be charged in respect of both.

Section 12A applies in respect of long term empty properties. A dwelling is a long-term empty dwelling if it has been both unoccupied and substantially unfurnished for a period of at least one year.

Section 12B applies in respect of properties that are substantially furnished and

there is no resident.

The following properties are exempted from the Premium;

- For a maximum period of one year properties that are on the market for sale or let.
- Annexes that are being used as part of the main residence or dwelling.
- Dwellings that would be a person's sole or main residence but which is unoccupied because the person resides in armed forces accommodation.
- Pitches occupied by caravans and moorings occupied by boats.
- Dwellings where the occupation is restricted by a planning condition preventing occupancy for a continuous period of at least 28 days in a year.
- Dwellings that are occupied periodically when the usual resident is residing in job-related accommodation.

LIABILITY FOR OWNERS

The list below shows the cases where the owner will be liable:-

- A) Care homes within the meaning of the Care Standards Act 2000 and some hostels.
- B) Dwellings that are occupied by members of a religious community.
- C) Houses in multiple occupation.
- D) Dwellings which are occasionally occupied by an employer but whose staff are resident at the dwelling.
- E) The dwellings of ministers of religion.
- F) A dwelling provided to an asylum seeker under section 95 of the Immigration and Asylum Act 1999.

RIGHTS OF APPEAL

You can appeal if you think that:-

- i) The demand notice is addressed to the wrong person;
- ii) Your dwelling should be exempt from Council Tax;
- iii) You are entitled to a discount but no discount has been granted;
- iv) You are entitled to a disabled person's reduction, but no reduction has been granted;
- v) Your dwelling should not be in the prescribed classes of dwellings.

You should first write to the Head of Financial Services clearly stating the grounds for your appeal. The situation will be reviewed and you will be notified of the

decision. If you still feel aggrieved following this decision, you will have a further right of appeal to the Valuation Tribunal.

VALUATION LISTS

All domestic dwellings will appear in a Council Tax Valuation List. The list is available for public inspection at the above mentioned offices. Each dwelling has been placed in one of nine valuation bands.

RIGHTS OF APPEAL – VALUATION MATTERS

You may appeal against your band in the following circumstances:-

- After demolition or conversion (e.g. from house to flats).
- Where there have been physical changes in the locality affecting value.

And within 6 months of:-

- A change to your property band made by the Valuation Office Agency.
- A band change to a property similar to yours made by the court
- Becoming a new council tax payer.

MAKING AN APPEAL DOES NOT ALLOW YOU TO WITHHOLD PAYMENT OF YOUR COUNCIL TAX.

If your appeal is successful you will be entitled to a refund of any overpaid Council Tax. Appeal forms and further information regarding appeal procedures can be obtained from the Listing Officer of the Valuation Office Agency, Ty Glyndwr, 339 High Street, Bangor, North Wales, LL57 1EP.

The telephone helpline number is 03000 505505 or visit the website at www.voa.gov.uk. If you disagree with the Listing Officer's decision you will have a further right of appeal to a Valuation Tribunal.

HOUSING BENEFIT AND COUNCIL TAX REDUCTION (FORMERLY COUNCIL TAX BENEFIT)

You can get Housing Benefit if you need help to pay your rent. You can get a reduction under the Council Tax Reduction Scheme if you need help to pay your Council Tax. You may only claim a Council Tax Reduction in respect of your main residence and if you have either an individual or joint liability to pay Council Tax to the Council.

The amount of Housing Benefit/Council Tax Reduction you get depends on four things:-

- (i) How much money you have coming in,
- (ii) How much savings you have,
- (iii) Your personal circumstances, and
- (iv) The amount of eligible rent you pay, and/or the amount of Council Tax you are charged.

If your bill indicates that a discount has been allowed, you must tell the Council of any change in your circumstances which affects your entitlement. If you fail to do so, you could be liable to a penalty.

CHANGE OF CIRCUMSTANCES

COUNCIL TAX, HOUSING BENEFITS AND COUNCIL TAX REDUCTION SCHEME

CHANGE OF ADDRESS

If you move home, the Council will need to adjust your Council Tax bill. Please advise the Head of Finance if you change your address.

HOUSING BENEFIT AND COUNCIL TAX REDUCTION SCHEME

If you receive a reduction under the Council Tax Reduction Scheme (or Housing Benefits) **YOU HAVE A DUTY TO NOTIFY THE BENEFITS OFFICE IMMEDIATELY** if there is a change in your circumstances which may affect the amount of Housing Benefit or Council Tax Reduction you receive.

IF YOU FAIL TO NOTIFY THE COUNCIL OF A CHANGE IN YOUR CIRCUMSTANCES, YOU WILL HAVE TO PAY BACK ANY OVERPAID HOUSING BENEFIT AND OR COUNCIL TAX REDUCTION.

You are required BY LAW to notify the Council within 21 days if there is any change in your circumstances affecting the following:-

EXEMPT DWELLINGS

You must notify the Council if a dwelling ceases to be exempt from Council Tax.

DISCOUNTS

You must notify the Council if you no longer qualify for a single person discount, or if a disregarded person ceases to be disregarded for discount purposes, or if an empty dwelling becomes occupied.

DISABLED PERSON'S REDUCTION

You must notify the Council if you consider that you no longer qualify for a disabled person's reduction.