

## End of Year/Annual Billing March 2017 Frequently Asked Questions (FAQs)

Customer Question	Response or possible action to be taken.
<b>What do we pay Council Tax for?</b>	<p><a href="#">See the page on the Council's website about this issue</a> and also a breakdown of the charge is included in the explanatory leaflet on the website.</p> <p>The largest proportion of the Council Tax paid goes to <a href="#">Essex County Council</a>.</p> <p>More information about the 'Adult Social Care Precept' which is showing on this year's bills <a href="#">is on the ECC website</a> (scroll down to see the statement) and will also be in the ECC Council Tax explanatory leaflet on the website.</p> <p>Please note that we are not able reduce individual council tax bills if you believe that levels of service are not comparable to other areas in the district.</p> <p>You can also speak to your local councillor about this.</p>
<b>Why have I got to pay Council Tax – I am on benefits</b>	<p>The impact of Council Tax Support for working age customers means that each household has to pay a minimum of 20% of their bill (even if you are claiming Income Support, JSA etc)</p> <p>There is more information about the scheme at <a href="http://www.maldon.gov.uk/LCTS">www.maldon.gov.uk/LCTS</a>.</p> <p>The scheme for 2017-18 essentially remains the same but there are some minor changes to bring the scheme in line with other welfare reform changes for Housing Benefit i.e. restriction on customer being abroad for more than five weeks, removal of family premium, restriction to two child for new claims after April 2017.</p>
<b>I've received a Council Tax bill but I have moved from the address, what do I do?</b>	<p>Please confirm your change of address preferably by <a href="#">using the online eform on the website</a> OR by sending an email to <a href="mailto:contact@maldon.gov.uk">contact@maldon.gov.uk</a></p> <p>Please tell us the following:</p> <ul style="list-style-type: none"><li>- the date you are moving out of the property and where you are moving to</li><li>- who has taken over the property (full names). If not known then names of solicitors and/or estate agents</li><li>- any empty/unfurnished periods</li><li>- landlord details (if applicable)</li><li>- contact number/email address etc in case we need to ask for more information.</li></ul> <p>More information about this at <a href="https://www.maldon.gov.uk/info/20071/council_tax/9220/council_tax/4">https://www.maldon.gov.uk/info/20071/council_tax/9220/council_tax/4</a></p>
<b>I've received an email about my Council Tax bill/benefit letters</b>	<p>If residents contact us by email, our acknowledge email advises that we will use that email address to provide electronic services such as eBilling. This helps us to save taxpayers money by reducing costs and resources.</p> <p>To access your account(s), please login/signup to our Connect service at <a href="http://www.maldon.gov.uk/connect">www.maldon.gov.uk/connect</a>. Account information is available 24/7 and is kept securely – no need to keep paper copies!</p>

If all bills were sent electronically, this would save taxpayers £1000s in postage and printing costs.

**I think I might be entitled to claim a discount, benefit and/or exemption for Council Tax?**

More information about this at [www.maldon.gov.uk/billreduction](http://www.maldon.gov.uk/billreduction)

Even if you think you might be entitled to a discount, please pay according to your latest bill until we have issued an updated demand notice.

If you are requesting a discount (i.e. Single Person Discount) for a period of more than a year OR for a period more than a year in the past then we will need this request in writing along with an affidavit.

**My circumstances have changed and I need to end a discount or exemption I have been claiming**

Please confirm your change of circumstances as soon as possible either in writing or preferably by emailing [contact@maldon.gov.uk](mailto:contact@maldon.gov.uk) quoting your account reference number

If you are claiming benefit then a [change of circs form can be printed from the website](#)

**My property is still empty/uninhabitable/a second home. Why am I not getting a discount/have I been told that I must pay/pay more?**

From April 2012, we were able to decide our own local discounts for second homes – namely the 6 month 'empty and unfurnished discount' (previously exempt Class C) and also the 12 month 'in need of major repair' (previously exempt Class A)

Until April 2016 we have allowed a 100% discount for up to 6 months in the case of empty and unfurnished properties and for up to 12 months where the property is uninhabitable or in need of major repair and a 10% discount for second homes.

Awarding these discounts totals around £450,000 per year – something which is funded through the overall council tax charge for all tax payers.

From April 2016 **members have agreed that the level of discretionary council tax discount in all cases would be reduced to zero, effective from 1 April 2016**. This position was also supported by the public in their responses to our recent consultation. Furthermore this also supports our work in minimising the numbers of empty homes in the district.

**Why have I been told that I must pay an empty premium?**

On 13 December 2012, members agreed the recommendation to charge the maximum additional 50% as an empty homes premium. This is to provide a stronger incentive to get homes back into productive use and "remove the blight of such properties on local neighbourhoods".

- the premium will not be payable until a dwelling has been empty and unfurnished for two years
- the maximum premium that an authority will be able to charge will be 50%

You are not able to appeal against the decision to charge this premium. However you can appeal if you believe that this has been applied incorrectly i.e. if you disagree that the property is long term empty. We can only apply the premium if the property has already been empty for two or more years anyway.

If the property is no longer empty please confirm the change of circumstances preferably by emailing [contact@maldon.gov.uk](mailto:contact@maldon.gov.uk)

We need as much information as possible, which may include:

- the address, account reference number
- how the property is being used
- the dates of any furnished/unfurnished periods
- the names of any occupiers and the date of occupation
- the date of sale, demolition or any other event that may alter liability
- Your contact information in case of further information required

If you are requesting a backdated change we may require additional information to support the application. Please continue to pay according to your most recent bill until we have issued a new notice.

**I want to pay by a different payment method.**

Depending on when you ask us, there may not be enough time to set up a Direct Debit in time for 1<sup>st</sup> of the month as we need 14 days' notice to ask for an instalment. You could pay April instalment by online or via another method – options are on the back of the bill.

[DD can be applied for on website.](#)

You can also login/signup to access your own account at [www.maldon.gov.uk/connect](http://www.maldon.gov.uk/connect)

**I want to change the number of instalments to 12**

If you ask us to change the number of instalments after 13 March you may have less than 12 instalments or the April one will be left at the amount shown on your original bill as we must give 14 days' notice of any amount due.

Please continue to pay according to your most recent bill until we have issued a new notice.

**I want to make my payments on a different date**

We understand that although some people wish to change their payment dates, payments are due on the 1<sup>st</sup> of the month.

If for example you are paid towards the middle/end of month, payment should be made in the month before i.e. on 22 March in time for 1 April.

If you are struggling to pay your bill and need more help, please see the information elsewhere in these

**I have an overdue amount from previous years**

If you are not able to pay this amount we can sometimes make an arrangement with you. Please email us at [recovery@maldon.gov.uk](mailto:recovery@maldon.gov.uk) with your account details so this can be arranged.

**I have a credit outstanding from a previous year's account**

We can move this credit to pay against the new year. A refund can also be issued.

If the Council Tax payment method is by Direct Debit the refund will be transferred back into this account. If payment method is not by Direct Debit then please provide bank details (via email quoting CT reference number).

**I can't afford to pay my bill**

Are you entitled to benefit? You can use the [online benefit calculator](#) on the website.

You can also ask us to make an arrangement. Please email us at [recovery@maldon.gov.uk](mailto:recovery@maldon.gov.uk) with your account details so this can be arranged.

If customer you are already on benefit you can apply for a **Discretionary Housing Payment** (DHP) for rent, or an Exceptional Hardship Payment (EHP) for Council Tax. These additional payments can be [applied for using the form on the website](#)

It may be useful to seek independent financial advice from the [local CAB](#) or other agencies or additional support from One Support.

[One Support provides advice at MDC offices twice a week.](#) Maldon CAB provide

advice sessions in both [Burnham and Southminster each week](#).

Other suggestions for help are listed at [www.maldon.gov.uk/morehelp](http://www.maldon.gov.uk/morehelp)

**I have a complaint about the service I am receiving**

Please note that Council Tax is not a charge for specific services used by individual properties. It is a charge covering a range of services across the district.

To tell us about any problems you can [use the Report It option on the website](#).

**Why haven't I got payment slips/payment card**

We stopped issuing payment vouchers in April 2016. Please see the second page of your bill explaining the other payment options available.

**I haven't received my bill and don't know what to pay**

Please contact us about this.

You can also [sign up/login to our online Connect](#) service to obtain your account information.

**I think my property is banded incorrectly**

We do not make the decision about what band someone's property is in. This decision is made by the Valuation Office Agency (VOA). Please contact the Valuation Office via [their website](#).

**I have been approached by someone offering to help me get my band reduced, a reduction or a refund**

Council tax payers do not have to be represented in discussions or pay a fee about your banding or their council tax bill. Appeals against banding can be made free of charge and there are other agencies that can assist who do not charge such as the local Citizens Advice Bureau.

## Housing Benefit & Council Tax Support Questions

**I want to see if I am entitled to benefit?**

You can use the on-line benefits calculator, or there is a similar calculator/benefits adviser tool [on the .Gov website](#).

Our [claim form available on website](#) which can be printed or you can contact us for one to be posted to you. We will need evidence of your income and ID.

If you need assistance in completing the claim form then the Maldon CAB can assist you with a [free benefit check](#) or you can [contact them direct](#).

If you are single claimant without any dependents or health issues it is likely you will be claiming [Universal Credit](#) which means your housing costs such as rent will be paid by DWP and Housing Benefit cannot be paid.

**The income listed on my benefit letters is not correct and I have had a change in circumstances**

We are able to find out benefits information via our direct link to the DWP. This means that you do **not** need to provide this information separately to us i.e. Tax Credits, Jobseeker's Allowance, Income Support, State Pension amounts, Attendance Allowance etc..

For other changes please provide written evidence and proof of your income and/or details of the changes (i.e. what has changed and when) so your claim can be adjusted. Please email us at [revenues@maldon.gov.uk](mailto:revenues@maldon.gov.uk) providing your claim reference and details of what has changed and when.

We will then write to you providing updated letters.

If we have made a mistake we will usually look into this as quickly as we can and regret any errors and inconvenience.

**My rent has increased**

If you rent your property from Moat, Colne, Estuary, Salvation Army, London & Quadrant or other similar large Association, it is likely we have the rent increase info and have either already changed the rent or will be in due course. This

means there is no need for you provide further paperwork unless you think that your rent amount has been amended incorrectly.

If you rent your property from a private landlord please supply us with your original rent increase letter for us to action.

**I am not able to get into the Council Offices to see you**

In exceptional circumstances we can arrange for an officer to visit you. Please contact us to arrange this.

**I want to report a suspected benefit fraud**

You can tell us about benefit fraud by using the [reporting form on the website](#).

**Where can I go for other help and advice?**

Information about other agencies [who can help is available on our website](#) (this includes links to information about discount/exemptions, bus passes, grants etc) and links to other advisory agencies such as the Money Advice Service and free debt advice etc...

If you are claiming benefits you can apply for a **Discretionary Housing Payment (DHP)**. This can be [applied for using the form on the website](#).

[One Support provides advice at MDC offices twice a week](#).

Maldon CAB provides advice sessions in both [Burnham and Southminster each week](#).

**I've received an email about getting my benefit letters online**

If residents contact us by email, our acknowledge email advises that we will use that email address to provide electronic services such as eBilling. This helps us to save taxpayers money by reducing costs and resources.

To access your account(s), please login/signup to our Connect service at [www.maldon.gov.uk/connect](http://www.maldon.gov.uk/connect). Account information is available 24/7 and is kept securely – no need to keep paper copies!

If all bills and benefit letters were provided electronically, this would save £1000s of taxpayers money in postage and printing costs.

## Business Rates Questions

**Why has my rateable value increased?**

Rateable values are reviewed on a regular basis by the Valuation Office and should reflect rental values in an area at the 'valuation date'. The rental market and therefore rent payable for different types of property (e.g. shops, industrial, restaurants) and in different areas can increase or decrease significantly for a number of reasons between valuation lists (usually revaluation happens every five years). Revaluation ensures that the share of rates paid by any one rate payer is fair when compared with others. Revaluation does not raise extra money for government. More detail of how the valuation can be found on the VOA website or queries can be referred to them.

**I disagree with the rateable value**

The rateable value is set by the Valuation Office Agency (VOA) and you can contact them if they have queries. The easiest way to contact the VOA is to email them

[nsorevalenquiries@voa.gsi.gov.uk](mailto:nsorevalenquiries@voa.gsi.gov.uk)

You will need to provide the following information;

- what the enquiry is about
- name and telephone number
- the relationship to the property (for example, owner or occupier)
- the property address
- property reference number (this can be found on their bill)

Information is available on the VOA website

Pending any amendment by the VOA, the bill is payable

**I don't understand why there is transitional premium or relief (transitional adjustment) shown on my bill**

Since individual rateable values can change significantly (upwards or downwards) as a result of 5 yearly revaluations there is a transition scheme to phase in the changes. Without these restraints ratepayers might face substantial changes in the amount they pay the year following a revaluation. Ratepayers facing large increases have the increase restricted to the amount they paid the previous year plus a % increase plus an adjustment for inflation, potentially over the full 5 year period to the next revaluation. To help pay for the scheme there are similar limits on reductions. Details of any transitional adjustment (either a premium or relief) are shown on the front of the bill.

**What will the adjustment be next year**

Until the multiplier for future years is known an exact amount of future year bills cannot be calculated however the amount by which the bill will go up or down from the previous year will be restricted to a prescribed %

**I want to change the number of instalments**

If you ask us to change the number of instalments after 13 March you may have less than 12 instalments in which to pay your bill. Additionally the April instalment will be left at the amount shown on your original bill as we must give 14 days' notice of any amount due.

Please continue to pay according to your most recent bill until we have issued a new notice.

**I've received a Business Rates bill but I have moved from the address, what do I do?**

Please confirm your change of address preferably by emailing [contact@maldon.gov.uk](mailto:contact@maldon.gov.uk)

Please tell us:

- the date you moved out of the property and where you have moved to
- who has taken over the property (full names). If not known then names of solicitors and/or estate agents
- any empty/unfurnished periods
- landlord details (if applicable)
- contact number/email address etc in case we need more information.

**I think I might be entitled to claim Small Business Rate Relief?**

From April 2017 businesses occupying only one property with a rateable value below £12000 should be paying no business rates. Companies with a rateable value between £12000 and £15000 will get a % reduction.

**How do I apply for SBRR?**

There is an application form on our website or the customer can advise verbally or by email that they qualify and want to receive the relief (if they confirm verbally, note account and email through to team)

**I think I might be entitled to claim Retail Relief?**

The scheme was only applicable in 2014-15 and 2015-16 and is not available from April 2016. It is not possible to backdate any requests

**I have logged on to my 'CONNECT' and my bill/benefit letters for the new year are showing. Why is that and are they correct?**

Due to the way that our systems work, provisional information has to be used to generate these documents in time for us to comply with various legal requirements. There is currently no easy way to hide this information from customers so we must either leave it visible or temporarily switch off the service. As customers might still need to access current year information we have decided to keep the service live but to add some wording confirming that the information is provisional.

**2017 Spring Budget  
Announcements**

We will be sending out new bills to those affected by these changes when we have received instructions from the Government on how the changes are to be implemented. In the mean business rate payers should make payments based on the latest bill.

**Any service/policy  
complaint –  
bins/parking charges  
etc**

Business rates are not a charge for specific services used by individual properties. It is a charge covering a range of services across the district.

To report a service issue please [use the Report It option on the website](#).

**I have been approached  
by someone offering to  
help me get my RV  
reduced, a reduction or  
a refund**

Ratepayers do not have to be represented in discussions about their rateable value or their rates bill. Appeals against rateable values can be made free of charge.

However, ratepayers who do wish to be represented should be aware that members of the Royal Institution of Chartered Surveyors (RICS) and the Institute of Revenues, Rating and Valuation (IRRV) are qualified and are regulated by rules of professional conduct.

Before you employ a rating agent, you should check that they have the necessary knowledge and expertise, as well as appropriate indemnity insurance. Take great care and, if necessary, seek further advice before entering into any contract.

Business rate relief overview

<https://www.gov.uk/apply-for-business-rate-relief/overview>