

A guide to Council Tax and Business Rates

2021/22



Making Copeland a great place to live, work and visit.

Introduction

Council Tax

This document contains important information about your Council Tax bill, how your money is spent, what your bill is for the coming year and different ways to pay. It also explains how the money you pay contributes towards the services delivered by Copeland Borough Council, Cumbria County Council and the Police and Crime Commissioner for Cumbria.

The amount of Council Tax you pay depends on:

- The value of your property based on values at 1 April 1991; and
- Your personal circumstances

Valuation bands

Every home is placed into one of the bands below. This is calculated by the Valuation Office Agency and is based on what your property was worth on 1 April 1991, not what it would be worth today.

The bands are:

- Band A - Up to and including £40,000
- Band B - £40,001 - £52,000
- Band C - £52,001 - £68,000
- Band D - £68,001 - £88,000
- Band E - £88,001 - £120,000
- Band F - £120,001 - £160,000
- Band G - £160,001 - £320,000
- Band H - More than £320,000

Your bill

Cumbria County Council, The Police and Crime Commissioner, Copeland Borough Council and your local Parish Council work out the cost of providing their services each year. Once calculated, this determines how much your Council Tax will be.

Combined Council Tax totals 2021/22

	Copeland Borough Council	Cumbria County Council	PCC for Cumbria
Proportion of Council Tax Bill	10.8%	75.5%	13.7%
% Increase by each Authority	1.95%	3.99%	2.47%

Property Band	Copeland Borough Council	Cumbria County Council	Police and Crime Commissioner	Total
	£	£	£	£
Disabled A	119.11	832.24	151.20	1,102.55
A	142.93	998.69	181.44	1,323.06
B	166.75	1,165.15	211.68	1,543.58
C	190.57	1,331.59	241.92	1,764.08
D	214.39	1,498.04	272.16	1,984.59
E	262.03	1,830.93	332.64	2,425.60
F	309.67	2,163.84	393.12	2,866.63
G	357.32	2,496.73	453.60	3,307.65
H	428.78	2,996.08	544.32	3,969.18
Increase (%)	1.95%	3.99%	2.47%	

Cumbria County Council charges

Adult Social Care

An additional precept (amount) for Adult Social Care is included in the Cumbria County Council precept figures. Your council tax bill will show the Cumbria County Council core precept change separate from the Adult Social Care precept change.

The Government allowed those councils with Adult Social Care (ASC) responsibilities to introduce a 2% precept on Council Tax for the financial year 2016/17. This recognised the increasing cost pressures upon councils in relation to Adult Social Care.

Cumbria County Council implemented the 2% ASC precept for 2016/17. This has continued in the intervening period.

The Spending Review 2020 enabled councils to levy the precept in 2021/22 at 3%, although this could be deferred in part or in full until 2022/23.

Cumbria County Council has included an ASC precept of 2% in 2021/22. This is in addition to the 1.99% increase in the basic rate of Council Tax.

	Core Precept	ASC Precept £	Cumbria County Council
Band A	893.95	104.74	998.69
Band B	1,042.95	122.20	1,615.15
Band C	1,191.94	139.65	1,331.59
Band D	1,340.93	157.11	1,498.04
Band E	1,638.91	192.02	1,830.93
Band F	1,936.90	226.94	2,163.84
Band G	2,234.88	261.85	2,496.73
Band H	2,681.86	314.22	2,996.08

Parish precept charges

Parish	Parish Precept	Disabled A	A	B	C	D	E	F	G	H
	£	£	£	£	£	£	£	£	£	£
Arlecdon and Frizington	37,500.00	19.07	22.89	26.70	30.52	34.33	41.96	49.59	57.22	68.66
Beckermet with Thornhill	13,000.00	13.69	16.43	19.16	21.90	24.64	30.12	35.59	41.07	49.28
Bootle	17,230.00	34.64	41.57	48.50	55.43	62.36	76.22	90.08	103.93	124.72
St Bees	50,000.00	36.97	44.37	51.76	59.16	66.55	81.34	96.13	110.92	133.10
Cleator Moor	85,000.00	25.54	30.65	35.76	40.87	45.98	56.20	66.42	76.63	91.96
Distington	25,000.00	23.26	27.91	32.56	37.21	41.86	51.16	60.46	69.77	83.72
Drigg and Carleton	3,250.00	9.29	11.15	13.01	14.87	16.73	20.45	24.17	27.88	33.46
Egremont	156,779.12	39.16	46.99	54.83	62.66	70.49	86.15	101.82	117.48	140.98
Eskdale	8,000.00	32.54	39.05	45.56	52.07	58.58	71.60	84.62	97.63	117.16
Ennerdale and Kinniside	4,935.00	16.24	19.49	22.73	25.98	29.23	35.73	42.22	48.72	58.46
Gosforth	25,323.00	27.09	32.51	37.92	43.34	48.76	59.60	70.43	81.27	97.52
Haile and Wilton	4,000.00	12.54	15.05	17.56	20.07	22.58	27.60	32.62	37.63	45.16
Irton with Santon	3,500.00	16.32	19.59	22.85	26.12	29.38	35.91	42.44	48.97	58.76
Lowside Quarter	2,000.00	4.53	5.43	6.34	7.24	8.15	9.96	11.77	13.58	16.30
Lamplugh	10,838.00	20.40	24.48	28.56	32.64	36.72	44.88	53.04	61.20	73.44
Lowca	7,725.00	19.48	23.37	27.27	31.16	35.06	42.85	50.64	58.43	70.12
Millom	138,420.00	38.42	46.11	53.79	61.48	69.16	84.53	99.90	115.27	138.32
Moresby	15,000.00	14.18	17.01	19.85	22.68	25.52	31.19	36.86	42.53	51.04
Muncaster	5,200.00	23.30	27.96	32.62	37.28	41.94	51.26	60.58	69.90	83.88
Millom Without	10,920.00	17.47	20.97	24.46	27.96	31.45	38.44	45.43	52.42	62.90
Ponsonby	5,589.00	29.13	34.96	40.79	46.61	52.44	64.09	75.75	87.40	104.88
Parton	13,348.00	34.90	41.88	48.86	55.84	62.82	76.78	90.74	104.70	125.64
Seascale	23,354.51	20.36	24.43	28.51	32.58	36.65	44.79	52.94	61.08	73.30
Ulpha	364.00	2.89	3.47	4.04	4.62	5.20	6.36	7.51	8.67	10.40
Waberthwaite and Corney	2,400.00	13.99	16.79	19.59	22.39	25.19	30.79	36.39	41.98	50.38
Wasdale	2,125.00	16.44	19.73	23.02	26.31	29.60	36.18	42.76	49.33	59.20
Weddicar	5,500.00	18.24	21.89	25.53	29.18	32.83	40.13	47.42	54.72	65.66
Whicham	20,212.00	63.06	75.67	88.29	100.90	113.51	138.73	163.96	189.18	227.02
Whitehaven	433,573.86	35.53	42.64	49.75	56.85	63.96	78.17	92.39	106.60	127.92

Copeland Borough Council

Where does the money go and where does it come from?

2020/21

2021/22

Total Spending	Total Income	Net Spending	How the money is spent	Total Spending	Total Income	Net Spending
£m	£m	£m		£m	£m	£m
4.130	(1.830)	2.300	Corporate Services	4.726	(3.649)	1.077
3.211	(2.614)	0.597	Customer and Community	3.270	(2.614)	0.656
0.647	(0.002)	0.645	Democracy	0.659	(0.002)	0.657
1.452	(0.298)	1.154	Housing and Env Health	1.529	(0.298)	1.231
1.793	(1.300)	0.493	Planning and Economic Development	2.026	(1.300)	0.726
3.151	(2.764)	0.387	Property and Estates	3.209	(2.764)	0.445
4.043	(1.985)	2.059	Refuse and Recycling	5.067	(1.985)	3.082
13.499	(13.018)	0.481	Revenues & Benefits	13.699	(13.018)	0.681
0.347	(0.457)	(0.110)	All other	0.347	(0.457)	(0.110)
32.273	(24.267)	8.006	Service Costs and Income	34.532	(26.086)	8.446
			Use of general reserves	0.180	0.000	0.180
32.273	(24.267)	8.006	Net Budget	34.712	(26.086)	8.626
		1.116	Parish and Town Council Precepts			1.130
			How the spending is funded			
		0.186	Government Grants			0.831
		3.404	Income from Retained Business Rates			3.344
		0.034	Surplus / Deficit on Council Tax Collection			(0.002)
		4.382	Amount Raised from Council Tax			4.453
		8.006	Total Funding			8.626
		20,838.01	Council Tax Base (total no of properties in Band D equivalents)			20,772.12
		210.29	Council Tax for a Band D Property £			214.40
		53.58	Average Band D Council Tax for Parish and Town Council Precepts			54.40

Copeland Borough Council

Reasons for change

Changes to Budget Requirement	£0,000
Budget Requirement 2020-21	8,006
Base Budget Adjustments	1,526
Inflation	340
Service Pressures	1,974
Service Investments	125
Net Efficiencies and Use of Reserves	(3,345)
Budget Requirement 2021-22	8,626
Total Funding 2020-21	(8,006)
Change in Government Grants	(645)
Change in Business Rates	60
Change in Council Tax	(35)
Total Funding 2021-22	(8,626)



Cumbria County Council

Where does the money go and where does it come from?

How Cumbria County Council's spending has changed

	£m
Budget 2020/21	408.2
Funding Changes - due to changes in money (taken from/ put into) earmarked reserves and changes in general grant funded expenditure.	11.3
Inflation - this will add to costs	4.0
Service Priorities - other demands that increase costs of services	5.4
Savings - efficiencies and changes to services that reduce the net costs of services	7.0
Total Changes	27.7
Budget 2021/22	435.9

How Council Tax requirement has changed

	£m
Council tax Requirement 2020/21	248.3
Changes in Gross Expenditure (see above)	27.7
Increase in income receivable from Cumbria Business Rate Pool	0.0
Net Increase in RSG/ Top up Grant / General Grant Funding	(19.1)
Increase in income from Retained Business rates	0.2
Decrease in Redistributed Council Tax Deficit	0.8
Total Changes	9.6
Council Tax Requirement 2021/22	257.9

Cumbria County Council's share of Council Tax

	£
Band A (up to £40,000)	998.69
Band B (£40,001 to £52,000)	1,165.15
Band C (£52,001 to £68,000)	1,331.59
Band D (£68,001 to £88,000)	1,498.04
Band E (£88,001 to £120,000)	1,830.93
Band F (£120,001 to £160,000)	2,163.84
Band G (£160,001 to £320,000)	2,496.73
Band H (over £320,000)	2,996.08

Precept on District Councils

	2021/22
	£m
Allerdale	46.3
Barrow	29.5
Carlisle	51.9
Copeland	31.1
Eden	31.1
South Lakeland	68.0
Total	257.9

Cumbria County Council

Where does the money go and where does it come from?

2020/21

2021/22

Total Spending		Net Spending	How the money is spent	Total Spending	Total Income	Net Spending
£m		£m		£m	£m	£m
626.0		182.4	People	642.8	(445.9)	196.9
152.9		130.0	Economy & Infrastructure	154.4	(25.2)	129.2
20.2		19.8	Fire & Rescue Services	21.0	(0.5)	20.5
8.2		8.2	Local Committees	9.4	0.0	9.4
42.3		37.7	Corporate, Customer & Community	44.5	(4.9)	39.6
28.9		27.1	Finance	39.7	(1.8)	37.9
12.7		12.2	Other items charged corporately	6.2	(0.5)	5.7
22.6		22.6	Other Services (1)	13.9	0.0	13.9
(34.9)		(34.9)	Less charges for building & Equipment (2)	(34.9)	0.0	(34.9)
878.9		405.1	Service Costs	897.0	(478.8)	418.2
3.1		3.1	Money (taken from) / put into reserves	17.7	0.0	17.7
882.0		408.2	BUDGET	914.7	(478.8)	435.9
			How the spending is funded			
		(138.4)	Government Funding			(157.5)
		(19.1)	Income from Retained Business Rates			(18.9)
		(2.5)	Pooled Business Rates (3)			(2.5)
		0.1	Surplus / Deficit on Council Tax Collection from previous years			0.9
		248.3	Amount Raised from Council Tax			257.9
		172,396	Divide by taxbase (number of properties in band D less discounts) (4)			172,162
		£1,440.56	Council Tax for a Band D Property			£1,498.04

1) Other services includes provision for inflation. This will be allocated to services during the year. 2) Each service includes a charge for using buildings and equipment. These charges are also shown in the line 'Less charges for buildings and equipment' in the table above. 3) The County Council has entered into a pooled business rates arrangements with all six Cumbrian Districts in 2020/21. This figure is an estimate of the benefit to the Council of being part of the Cumbria Business Rate Pool. 4) The 2021/22 taxbase is different than 2020/21 because of changes in the demand for Council Tax discounts and for changes in the number of properties liable for Council Tax in Cumbria. 5) Where budgets have been moved between services for 2021/22, the 2020/21 figures have been adjusted to allow a like-for-like comparison of directorate budgets

This table reflects the budget as agreed by the County Council on 18th February 2021. The full budget report is available at www.cumbria.gov.uk

Cumbria Police and Crime Commissioner

Where does the money go and where does it come from?

2020/21

2021/22

2020/21			2021/22
£m			£m
93.674		Police Pay and Allowances	97.139
27.197		Support Staff Pay and Allowances	27.866
1.948		Other Employee Costs	2.470
4.611		Premises Costs	4.740
2.587		Transport Costs	2.602
2.250		Commissioned Services	2.216
13.673		Supplies & Services	13.752
1.269		Capital Financing Charges	1.265
3.424		Direct Revenue Contribution to Capital	4.046
0.096		Contribution to Reserves	0.096
150.729		Gross Expenditure	156.192
(5.443)	Less	Fees and Charges	(5.271)
(34.068)		Other grants	(35.110)
(1.019)		Contribution from Reserves	(0.699)
110.199		Net Expenditure / Budget Requirement	115.112
		Grant Funding	
(31.207)		Police Specific Grant	(33.344)
(33.222)		MHCLG	(35.146)
0.016		Redistributed Council Tax (Surplus) / Deficit	0.234
45.786		Council Tax Requirement for The Police & Crime Commissioner for Cumbria	46.856

Cumbria Police and Crime Commissioner

Council Tax requirement per head of population

2020/2021			2021/2022	
£m	£ per head		£m	£ per head
45.786	91.78	Council Tax Requirement	46.856	93.71

Explanation of budget movement 2020/21 to 2021/22

	£m	£m
Gross Expenditure 2020/21		150.729
Increase in the cost of providing services	4.875	
Increase in capital expenditure financed from revenue contributions and reserves	0.622	
Reduction in Commissioned Services	(0.034)	
	5.463	5.463
Gross Expenditure 2021/22		156.192
Council Tax Requirement 2020/21		45.786
Changes in Gross Expenditure (see above)	5.463	
Increase in Income receivable and specific grants	(0.870)	
Reduction in contribution from reserves	0.320	
Increase in general grant funding	(4.061)	
Increase in redistributed Council Tax deficit	0.218	
Increase in Council Tax requirement 2021/22	1.070	1.070
Council Tax requirement 2021/22		46.856

Total Council Tax amounts (as agreed by Cumbria Police and Crime Commissioner on 19/02/2021)

Council Tax Rise 2.47% from 2021/22	
	£
Band A (up to £40,000)	181.44
Band B (40,001 to £52,000)	211.68
Band C (£52,001 to £68,000)	241.92
Band D (68,001 to 88,000)	272.16
Band E (88,001 to £120,000)	332.64
Band F (£120,001 to £160,000)	393.12
Band G (£160,001 to £320,000)	453.60
Band H (£320,001 and over)	544.32

Analysis of Cumbria Police and Crime Commissioner Precept on District Councils

	Precept
	£
Allerdale Borough Council	8,406,957
Barrow-in-Furness Borough Council	5,360,311
Carlisle City Council	9,434,810
Copeland Borough Council	5,653,340
Eden District Council	5,644,993
South Lakeland District Council	12,355,196
Total	46,855,607

Council Tax charges

Council Tax Schedule 2021/22	Disabled Band A	Band A	Band B	Band C	Band D	Band E	Band F	Band G	Band H
	£	£	£	£	£	£	£	£	£
Arlecdon and Frizington	1121.62	1345.95	1,570.28	1794.60	2018.92	2,467.56	2916.22	3364.87	4037.84
Beckermet	1116.24	1339.49	1,562.74	1785.98	2009.23	2,455.72	2902.22	3348.72	4018.46
Bootle	1137.19	1364.63	1,592.08	1819.51	2046.95	2,501.82	2956.71	3411.58	4093.90
St Bees	1139.52	1367.43	1,595.34	1823.24	2051.14	2,506.94	2962.76	3418.57	4102.28
Cleator Moor	1128.09	1353.71	1,579.34	1804.95	2030.57	2,481.80	2933.05	3384.28	4061.14
Distington	1125.81	1350.97	1,576.14	1801.29	2026.45	2,476.76	2927.09	3377.42	4052.90
Drigg and Carleton	1111.84	1334.21	1,556.59	1778.95	2001.32	2,446.05	2890.80	3335.53	4002.64
Egremont	1141.71	1370.05	1,598.41	1826.74	2055.08	2,511.75	2968.45	3425.13	4110.16
Eskdale	1135.09	1362.11	1,589.14	1816.15	2043.17	2,497.20	2951.25	3405.28	4086.34
Ennerdale and Kinniside	1118.79	1342.55	1,566.31	1790.06	2013.82	2,461.33	2908.85	3356.37	4027.64
Gosforth	1129.64	1355.57	1,581.50	1807.42	2033.35	2,485.20	2937.06	3388.92	4066.70
Haile and Wilton	1115.09	1338.11	1,561.14	1784.15	2007.17	2,453.20	2899.25	3345.28	4014.34
Irton with Santon	1118.87	1342.65	1,566.43	1790.20	2013.97	2,461.51	2909.07	3356.62	4027.94
Lowside Quarter	1107.08	1328.49	1,549.92	1771.32	1992.74	2,435.56	2878.40	3321.23	3985.48
Lamplugh	1122.95	1347.54	1,572.14	1796.72	2021.31	2,470.48	2919.67	3368.85	4042.62
Lowca	1122.03	1346.43	1,570.85	1795.24	2019.65	2,468.45	2917.27	3366.08	4039.30
Millom	1140.97	1369.17	1,597.37	1825.56	2053.75	2,510.13	2966.53	3422.92	4107.50
Moresby	1116.73	1340.07	1,563.43	1786.76	2010.11	2,456.79	2903.49	3350.18	4020.22
Muncaster	1125.85	1351.02	1,576.20	1801.36	2026.53	2,476.86	2927.21	3377.55	4053.06
Millom Without	1120.02	1344.03	1,568.04	1792.04	2016.04	2,464.04	2912.06	3360.07	4032.08
Ponsonby	1131.68	1358.02	1,584.37	1810.69	2037.03	2,489.69	2942.38	3395.05	4074.06
Parton	1137.45	1364.94	1,592.44	1819.92	2047.41	2,502.38	2957.37	3412.35	4094.82
Seascale	1122.91	1347.49	1,572.09	1796.66	2021.24	2,470.39	2919.57	3368.73	4042.48
Ulpha	1105.44	1326.53	1,547.62	1768.70	1989.79	2,431.96	2874.14	3316.32	3979.58
Waberthwaite and Corney	1116.54	1339.85	1,563.17	1786.47	2009.78	2,456.39	2903.02	3349.63	4019.56
Wasdale	1118.99	1342.79	1,566.60	1790.39	2014.19	2,461.78	2909.39	3356.98	4028.38
Weddicar	1120.79	1344.95	1,569.11	1793.26	2017.42	2,465.73	2914.05	3362.37	4034.84
Whicham	1165.61	1398.73	1,631.87	1864.98	2098.10	2,564.33	3030.59	3496.83	4196.20
Whitehaven	1138.08	1365.70	1,593.33	1820.93	2048.55	2,503.77	2959.02	3414.25	4097.10

Parish Precepts

Where a parish precept exceeds £140,000, Council Tax Demand Notice regulations require that the Council publish a summary of the parish budget. The only two parishes in that category for 2020-21 are Egremont and Whitehaven Town Council.

Egremont Town Council budget

	£'000
Staff costs	108
Egremont Market Hall	26
Egremont Town Council	16
Egremont Cemetery	42
Christmas lights / community projects	33
Allotments	8
Bowling Green	3
Lengthmans Scheme	24
Grant donations	2
VAT	17
Total Expenditure	279

Whitehaven Town Council budget

	£'000
Employees & Allowances (inc Ranger & Assistant Ranger)	169
Premises	17
Supplies & Services	22
Grounds Maintenance	20
Christmas Lights	25
Allotments	12
Environmental Improvements	34
Market	10
Bus Shelters, Bins and Seats	20
Events	50
Grants	34
3rd Party	20
Total Expenditure	433



Making it easier to pay your bill

You can pay your Council Tax by direct debit, card, cash, cheque or online

Your Council Tax bill is normally payable by ten monthly instalments. If you wish to pay over 12 months, please contact Copeland Borough Council before 1st April. If you become liable part way through the year, or receive a bill after the start of the year, your instalments will be reduced accordingly. Details of the monthly instalments for the current year are shown on your bill.

We are here to help: If you are having difficulty paying your Council Tax, please call us immediately on 01946 598300 and select the option for Council Tax.

Direct Debit: Monthly instalments are available on 1st, 8th, 15th or 22nd.

Please call 01946 598300 with your Council Tax account number and bank details. Alternatively, please arrange this via our website www.copeland.gov.uk/counciltax

Half yearly: First instalment due 1st April, second instalment due on or before 1st September.

Annually: Payable on or before 1st April.

Debit/credit card: Payment can be made over the telephone using most major debit/credit cards.

Automated payments: Please call the automated payment line on 01946 598300 (open 24hrs, seven days a week) Selecting the option to 'make a payment'

Pay online: You can pay online using a debit/credit card at: www.copeland.gov.uk/counciltax and selecting the 'Manage your Account' option.

You can also pay by bank transfer:

Sort code: 01 09 54

Account number: 83830332

Please make sure you quote your council tax account number in the reference field.

PayPoint: You can pay by cash or debit/credit card at any shop with the PayPoint sign.

If you have any questions regarding your Council Tax account, please contact us:

01946 598300

ctax@copeland.gov.uk

www.copeland.gov.uk/council-tax

A guide to Council Tax

Council Tax is payable on most homes. How much you pay, before benefits and discounts, depends on the “banding” of the property. A ‘typical’ house in the UK is one that was valued at 1 April 1991 at between £68,000 and £88,000 and so is in tax ‘band D’. Houses with lower values are put in bands A to C and pay less tax, while those with higher values are put in bands E to H and pay more tax.

Council tax helps to pay for essential services like schools and our emergency services.

The band of your house and the amount due is shown on your bill.

Are you paying too much?

The Council Tax bill for each band assumes that there are at least two adults living in each property. If there is only one adult resident, a 25% discount will be given. Please contact the team to apply for this reduction.

Any person over 18 years of age is counted as an adult. The following people may not count when we look at the number of adults who live in a property:

- Full-time students, student nurses, apprentices and youth-training trainees;
- Patients living in hospital;
- People looked after in care homes;
- People who are severely mentally impaired;
- People staying in certain hostels or night shelters;
- Persons in respect of whom child benefit is payable;
- 18 and 19 year olds who are at or have just left school;
- Care workers working for low pay;
- 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;
- Foreign diplomats and certain members of international organisations;
- Members of religious communities;
- People in prison (except those in prison for not paying their council tax or a fine).

Your bill will show if you are entitled to a discount. If none is shown but you think you could be entitled, please call us immediately on 01946 598300.

A guide to Council Tax

Care Leavers discount from Council Tax

If you are a 'care leaver' as defined in The Children (Care Leavers) Act 2000, you may be eligible for a discount from your Council Tax until your 25th birthday.

- Eligible children are those young people aged 16-17 who are still in care and have been 'looked after' for a total of 13 weeks from the age of 14 and including their 16th birthday;
- Relevant children are those young people aged 16 and 17 who have already left care, and who were 'looked after' for at least 13 weeks from the age of 14 and have been 'looked after' at some time while they were 16 or 17;
- Former relevant children are those young people aged 18, 19 or 20 who have been eligible and/or relevant.

If you think you may be entitled to this discount, or would like further details, please contact the Revenues Team on 01946 598300.

Council Tax if you have a disability

If you, or someone living with you, need a room, an extra bathroom, kitchen, or extra space in your property to meet special requirements arising from a disability, you may be entitled to a discount. Your bill may be reduced to that of a property in the band immediately below the band shown for your property. If you are already in band A, the lowest valuation band, you may still qualify for a reduction of 5/9ths of the band D charge.

Application forms are available from the Revenues Team. The Council will inspect your property to confirm eligibility.

Annexes

You may be able to claim a 50% discount on your council tax for an annexe which is being used by you (the occupier of the main building), or a member of your family (who is not dependent on you).

You are unable to claim this discount if your annexe is occupied by someone who is not a member of your family.

If a dependent relative lives in an annexe which forms part of your main home, the annexe is exempt from Council Tax.

A dependent relative is someone who is either:

- Aged 65+
- Severely mentally impaired
- Substantially and permanently disabled

A guide to Council Tax

Empty Properties

Properties exempt from paying council tax

You may be exempt from paying council tax if your property is:

- **Class B** Owned by a charity, vacant and was last occupied by a charity (exempt for up to six months);
- **Class D** Vacant because the liable person is in prison;
- **Class E** Vacant because the liable person is a permanent patient in a hospital or a care home;
- **Class F** Vacant because the liable person has died and probate or letters of administration have not yet been granted. Exempt for up to six months after probate or letters of administration granted;
- **Class G** Vacant because nobody is allowed to live there by law;
- **Class H** Held vacant for occupation by a minister of religion;
- **Class I** Vacant because the liable person is receiving care at an address that is not a care home;
- **Class J** Vacant because the liable person is caring for someone elsewhere;
- **Class K** Vacant because the liable person is a student living elsewhere to study;
- **Class L** Vacant because it has been repossessed;
- **Class M** A hall of residence for students;
- **Class N** Lived in only by students;
- **Class O** Owned by the Ministry of Defence and lived in only by members of the armed services;
- **Class P** Lived in by member and dependents of Visiting Forces;
- **Class Q** Left vacant by a bankruptcy trustee;
- **Class R** An empty caravan pitch or a boat mooring;
- **Class S** Lived in only by people who are under 18;
- **Class T** A vacant part of another property and may not be let separately due to planning restrictions;
- **Class U** Lived in only by people who are severely mentally impaired;
- **Class V** Lived in by at least one foreign diplomat or specified member of an international organisation;
- **Class W** Occupied annexe to an occupied dwelling.

A guide to Council Tax

Property Discounts and Premiums

Unoccupied and Unfurnished - If your property is unoccupied and substantially unfurnished, you may be entitled to a 100% discount for 28 days. No discount is awarded after this period and the full council tax is due.

Uninhabitable Property Under Repair - If your property is undergoing major structural repair, you may be entitled to a 50% discount for as long as it remains in that state, or for one year (whichever is the lesser time). Please see examples below:

ROOFS	<ul style="list-style-type: none"> • Major repairs to roof structures (not general repairs) • Rebuilding defective chimney stack(s)
EXTERNAL WALLS	<ul style="list-style-type: none"> • Rebuilding defective walls • Replacement of brickwork due to property movement/underpinning • Rebuilding of gable end wall
FOUNDATIONS	<ul style="list-style-type: none"> • Repair/renewal of foundations • Underpinning substandard foundations
FLOORS	<ul style="list-style-type: none"> • Replacing defective solid floors (not floorboards) • Replacing defective floor joists
INTERNAL	<ul style="list-style-type: none"> • Replacing defective/unsafe staircase (not treads or risers) • Replacing defective ceiling joists • Rebuilding defective walls • Structural joists/RSJs • Lintels - only structural • Major fire/flood damage • Major re-plastering down to brickwork • Remove complete chimney breast • Erection of new internal or demolition of walls/partitions

The following **will not** be classed as major repair work or structural repairs singularly, although a combination of these **may** be considered:

- Skimming/replastering (walls or ceilings)
- Bathroom and kitchen refits
- Main service reconnections
- Redecoration/wall tiling
- Electric rewire/ Gas fitting
- Damp proof course
- Maintenance (repointing, rendering)
- New windows/doors (internal or external)
- Internal joinery/floorboards
- Drives, paths fences, garden walls



A guide to Council Tax

Second Homes - Furnished Second Homes are subject to 100% charge. However some second homes may still be eligible for 50% discount. If you are responsible for Council Tax on two furnished properties, one of which is not your main home, you may be eligible for a 50% discount, if you are required to occupy either property as a condition of your employment (it is specified as part of your employment contract). This discount may also apply to members of the armed forces.

For a property to be deemed a job-related dwelling it must meet the conditions outlined in the Schedule contained within The Council Tax (Prescribed Classes of Dwellings) (England) Regulations 2003 as follows:

1. (1)... a dwelling is job-related for a person if it is provided for him by reason of his employment or for his spouse by reason of the spouse's employment, in any of the following cases-

(a) where it is necessary for the proper performance of the duties of the employment that the employee should reside in that dwelling; (b) where the dwelling is provided for the better performance of the duties of the employment, and it is one of the kinds of employment in the case of which it is customary for employers to provide dwellings to employees

2. (1)...a dwelling is job-related for a person if he or his spouse is required, under a contract to which this sub-paragraph applies, to live in that dwelling

Empty Homes Premium Properties empty between 2 and 5 years - Properties that are left vacant for more than two years are subject to an additional 100% premium, resulting in 200% council tax payable.

Empty Homes Premium Properties empty for more than 5 years and less than 10 years - A 200% premium applies for properties empty more than 5 years, resulting in 300% council tax payable.

Empty Homes Premium Properties empty for more than 10 years - A 300% premium applies for properties empty more than 10 years, resulting in 400% council tax payable.

The Premium is charged against the property and not the person. If you are considering purchasing an empty property, please contact the Council to discuss this further, as you may be subject to the additional premium immediately. If the property is genuinely on the market for sale or let, please contact the Revenues Team and request an 'exception to the council tax premium' application form.

A guide to Council Tax

Council Tax - discretionary relief

Under Section 13A of the Local Government Finance Act 1992 (as inserted by Section 76 of the Local Government Act 2003), the Council has the power to reduce liability for council tax in relation to individual cases or class(es) of cases that it may determine and where national discounts and exemptions cannot be applied. Please contact Copeland Borough Council for further details.

How to appeal

You may appeal against the band your home is in if one of the following applies:

- The property has significantly changed in value because of demolition or adaptation work or because of a change in the area such as a major new road next to the property;
- You start or stop using part of the property as a business, or the balance between domestic and business use changes;
- The Listing Officer has altered a list without a proposal having been made by a taxpayer;
- You become the taxpayer of the property for the first time (you must appeal within six months).

Making an appeal does not allow you to withhold payment of your bill.

Can I appeal against my property's valuation band?

The Valuation Office Agency (VOA) values domestic properties for council tax. This valuation is used to set your council tax band. You might need to contact the VOA if you think your council tax band is wrong.

You can find out more about when you can challenge your band and what you need to do at [gov.uk/challenge-council-tax-band](https://www.gov.uk/challenge-council-tax-band). If you challenge your band, you must continue to pay council tax at your current band until your appeal is decided.

You can contact the VOA at [gov.uk/contact-voa](https://www.gov.uk/contact-voa). If you are unable to use the online service you can also contact the VOA on 03000 501 501.

A guide to Council Tax

You may also appeal if you consider that you are not liable to pay Council Tax, or you believe there has been a mistake in calculating your bill. If you wish to appeal on these grounds, you should contact Copeland Borough Council in writing at Copeland Borough Council, Revenues Team, Market Hall, Market Place, Whitehaven, CA28 7JG, Tel 01946 598300, ctax@copeland.gov.uk

Appeals to the Valuation Tribunal Service

You can also appeal to the Valuation Tribunal Service regarding the following:

- Council Tax Banding
- Council Tax Reduction
- Completion Notices

The Valuation Tribunal Service can be contacted via the details provided below:

Telephone: 0303 445 8100.

Email: Appeals@valuationtribunal.gov.uk

Website: www.valuationtribunal.gov.uk

Council Tax Reduction for those on a low income

If you or your partner are on a low income, you may be entitled to a reduction in the amount of Council Tax that you need to pay. Further details regarding the Council Tax Reduction Scheme can be obtained by contacting our Benefits Team on 01946 598300.

A guide to Council Tax

Discretionary Housing Payment

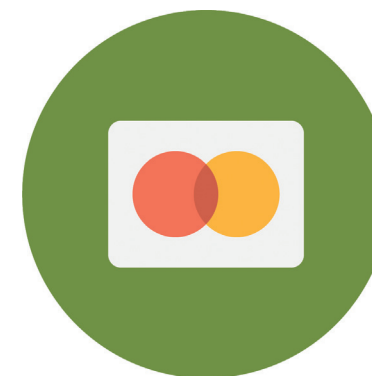
Discretionary Housing Payment is a payment you may receive at the discretion of your local authority which can help towards housing costs. You can only get it if you are entitled to Housing Benefit or the Housing Costs element of Universal Credit. Further information can be obtained from Copeland Borough Council on 01946 598300.

Second Adult Rebate

You may also be able to reduce your Council Tax bill if you live with someone who is on a low income and you would normally be entitled to a single person discount if they were not living with you. The rebate is based on the income of any second adult that lives with you, not on your income or savings.

Important information about your Council Tax data

Copeland Borough Council 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 bodies responsible for auditing or administering public funds for these purposes. For further information, please visit www.copeland.gov.uk/attachments/privacy-notice-0



Business Rates

Non-Domestic Rates

Non-Domestic Rates, or business rates, collected by local authorities are the way that those who occupy non-domestic property contribute towards the cost of local services. Under the business rates retention arrangements introduced from 1st April 2013, authorities keep a proportion of the business rates paid locally. The money, together with revenue from council taxpayers, locally generated income and grants from central government, is used to pay for the services provided by local authorities in your area. Further information about the business rates system, may be obtained at: <https://www.gov.uk/introduction-to-business-rates> and at www.copeland.gov.uk

Business Rates Instalments

Payment of business rate bills is automatically set on a 10-monthly cycle. However, the Government has put in place regulations that allow ratepayers to require their local authority to enable payments to be made through 12 monthly instalments. If you wish to take up this offer, you should contact Copeland Borough Council as soon as possible.

National Non-Domestic Rating Multiplier

The local authority works out the business rates bill for a property by multiplying the rateable value of the property by the appropriate non-domestic multiplier. There are two multipliers: the national non-domestic rating multiplier and the small business non-domestic rating multiplier. The Government sets the multipliers for each financial year, except in the City of London where special arrangements apply.

Ratepayers who occupy a property with a rateable value which does not exceed £50,999 (and who are not entitled to certain other mandatory relief[s] or are liable for unoccupied property rates) will have their bills calculated using the lower small business non-domestic rating multiplier, rather than the national non-domestic rating multiplier.

The multiplier for a financial year is based on the previous year's multiplier adjusted to reflect the Consumer Price Index (CPI) inflation figure for the September prior to the billing year. The current multipliers are shown on the front of your bill.

The 2021/22 small business non-domestic rating multiplier is **49.9p** (0.499). The standard non-domestic rating multiplier is **51.2p** (0.512).

Business Rates

Rateable Value

Apart from properties that are exempt from business rates, each non-domestic property has a rateable value which is set by the Valuation Office Agency (VOA), an agency of Her Majesty's Revenue and Customs. They compile and maintain a full list of all rateable values, available at www.gov.uk/voa

The rateable value of your property is shown on the front of your bill. This broadly represents the yearly rent the property could have been let for on the open market on a particular date specified in legislation. For the current rating list, this date was set as 1st April 2015.

The Valuation Office Agency may alter the valuation if circumstances change. The ratepayer (and certain others who have an interest in the property) can also check and challenge the valuation shown in the list if they believe it is wrong.

Further information about the grounds on which challenges may be made and the process for doing so can be found on the VOA website: www.gov.uk/guidance/how-to-check-your-rateable-value-is-correct.

Revaluations

All non-domestic property rateable values are reassessed at revaluations. The most recent revaluation took effect from 1st April 2017. Revaluations ensure that business rates bills are up-to-date, more accurately reflect current rental values and relative changes in rents. Frequent revaluations ensure the system continues to be responsive to changing economic conditions.

Business Rate Reliefs

Depending on individual circumstances, a ratepayer may be eligible for a rate relief (i.e. a reduction in your business rates bill). There are a range of available reliefs. Some of the permanent reliefs are set out below but temporary reliefs are often introduced by the Government at Budgets. You should contact us for details on the latest availability of business rates reliefs and advice on whether you may qualify. Further detail on reliefs is also provided at www.gov.uk/introduction-to-business-rates, or at copeland.gov.uk.

Business Rates

Small Business Rate Relief

If a ratepayer's sole or main property has a rateable value which does not exceed an amount set out in regulations, the ratepayer may receive a percentage reduction in their rates bill for this property of up to a maximum of 100%. The level of reduction will depend on the rateable value of the property – for example eligible properties below a specified lower threshold will receive 100% relief, and you may receive partial tapered relief up to a specified upper threshold. The relevant thresholds for relief are set out in regulations and can be obtained from Copeland Borough Council or at www.gov.uk/introduction-to-business-rates.

Generally, this percentage reduction (relief) is only available to ratepayers who occupy either—

- (a) one property, or
- (b) one main property and other additional properties providing those additional properties each have a rateable value which does not exceed the limit set in regulations.

The aggregate rateable value of all the properties mentioned in (b), must also not exceed an amount set in regulations. For those businesses that take on an additional property which would normally have meant the loss of small business rate relief, they will be allowed to keep that relief for a fixed additional period. Full details on the relevant limits in relation to second properties and the current period for which a ratepayer may continue to receive relief after taking on an additional property can be obtained from Copeland Borough Council or at www.gov.uk/introduction-to-business-rates.

Certain changes in circumstances will need to be notified to the local authority by the ratepayer who is in receipt of relief (other changes will be picked up by the local authority). The changes which should be notified are—

- (a) the property falls vacant,
- (b) the ratepayer taking up occupation of an additional property, and
- (c) an increase in the rateable value of a property occupied by the ratepayer in an area other than the area of the local authority which granted the relief.

Charity and Community Amateur Sports Club Relief

Charities and registered Community Amateur Sports Clubs are entitled to 80% relief where the property is occupied by the charity or the club and is wholly or mainly used for the charitable purposes of the charity (or of that and other charities), or for the purposes of the club (or of that and other clubs).

Business Rates

Unoccupied Property Rating

Business rates are generally payable in respect of unoccupied non-domestic property. However, they are generally not payable for the first three months that a property is empty. This is extended to six months in the case of certain other properties (for example industrial premises). Full details on exemptions can be obtained from Copeland Borough Council or from gov.uk at <https://www.gov.uk/apply-for-business-rate-relief>

Partly Occupied Property Relief

A ratepayer is liable for the full non-domestic rate whether a property is wholly occupied or only partly occupied. Where a property is partly occupied for a short time, the local authority has discretion in certain cases to award relief in respect of the unoccupied part. Full details can be obtained from Copeland Borough Council.

Rate Relief for Businesses in Rural Areas

Certain types of properties in a rural settlement with a population below 3,000 may be entitled to relief. The property must be the only general store, the only post office or a food shop and have a rateable value of less than £8,500, or the only public house or the only petrol station and have a rateable value of less than £12,500. The property has to be occupied. An eligible ratepayer is entitled to relief at 100% of the full charge (50% being mandatory relief and 50% centrally funded discretionary relief).

Transitional Rate Relief

At a revaluation, some ratepayers will see reductions or no change in their bill whereas some ratepayers will see increases.

Transitional relief schemes are introduced at each revaluation to help those facing increases. This relief has been funded by limiting the reduction in bills for those who have benefitted from the revaluation. Transitional relief is applied automatically to bills. Further information about transitional arrangements and other reliefs may be obtained from Copeland Borough Council or the website www.gov.uk/introduction-to-business-rates

Local Discounts

Local authorities have a general power to grant discretionary local discounts and to give hardship relief in specific circumstances. Full details can be obtained from Copeland Borough Council.

Business Rates

Subsidy Allowance (previously referred to as State Aid)

The award of discretionary relief is likely to amount to Subsidy Allowance. Please see www.copeland.gov.uk/attachments/business-grant-subsidy-allowance for further details.

Rating Advisers

Ratepayers do not have to be represented in discussions about their rateable value or their rates bill. However, ratepayers who do wish to be represented should be aware that members of the Royal Institution of Chartered Surveyors (RICS - website www.rics.org) and the Institute of Revenues, Rating and Valuation (IRRV - website www.irrv.org.uk) are qualified and are regulated by rules of professional conduct designed to protect the public from misconduct. Before you employ a rating adviser or company 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.

Information Supplied with Demand Notices

Information relating to the relevant and previous financial years in regard to the gross expenditure of the local authority is available at www.copeland.gov.uk A hard copy is available on request by writing to the council or by calling 01946 598300.

How to contact us

If you require further advice or assistance regarding Business Rates, please do not hesitate to contact the team on:

01946 598300 (select the option for Business Rates)

business.rates@copeland.gov.uk

www.copeland.gov.uk/non-domestic-rates