

A guide to Council Tax and Business Rates

2022/23



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 the 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 on 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 2022/23

| | Copeland Borough Council | Cumbria County Council | PCC for Cumbria |
|--------------------------------|--------------------------|------------------------|-----------------|
| Proportion of Council Tax Bill | 10.77% | 75.32% | 13.91% |
| % Increase by each Authority | 1.95% | 2.00% | 3.67% |

| Property Band | Copeland Borough Council | Cumbria County Council | Police and Crime Commissioner | Total |
|---------------|--------------------------|------------------------|-------------------------------|----------|
| | £ | £ | £ | £ |
| Disabled A | 121.43 | 848.89 | 156.75 | 1,127.07 |
| A | 145.71 | 1,018.66 | 188.10 | 1,352.47 |
| B | 170.00 | 1,188.45 | 219.45 | 1,579.90 |
| C | 194.28 | 1,358.22 | 250.80 | 1,803.30 |
| D | 218.57 | 1,528.00 | 282.15 | 2,028.72 |
| E | 267.14 | 1,867.55 | 344.85 | 2,479.54 |
| F | 315.71 | 2,207.11 | 407.55 | 2,930.37 |
| G | 364.28 | 2,546.66 | 470.25 | 3,381.19 |
| H | 437.14 | 3,056.00 | 564.30 | 4,057.44 |
| Increase (%) | 1.95% | 2.00% | 3.67% | |

Cumbria County Council charges

Adult Social Care

An additional precept 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 charge separate from the Adult Social Care Precept Charge.

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 provision for adult social care.

Cumbria County Council implemented an ASC precept of 2% in 2016/17. This has continued in the intervening period. The Spending Review 2020 assumed and enabled councils to levy the precept in 2021/22 at 3%, although this could be deferred in part or full until 2022/23.

Cumbria County Council implemented an ASC precept of 2% in 2021/22 and deferred the remaining 1% to 2022/23.

Cumbria County Council has included an ASC precept at 2%. This consists of the remaining 1% deferred from 2021/22 and a further 1% increase that was confirmed in the Local Government Finance Settlement for 2022/23.

There was no increase in the basic rate of Council Tax.

| | Core Precept | ASC Precept £ | Cumbria County Council |
|--------|--------------|---------------|------------------------|
| Band A | 893.95 | 124.71 | 1,018.66 |
| Band B | 1,042.95 | 145.50 | 1,188.45 |
| Band C | 1,191.94 | 166.28 | 1,358.22 |
| Band D | 1,340.93 | 187.07 | 1,528.00 |
| Band E | 1,638.91 | 228.64 | 1,867.55 |
| Band F | 1,936.90 | 270.21 | 2,207.11 |
| Band G | 2,234.88 | 311.78 | 2,546.66 |
| Band H | 2,681.86 | 374.14 | 3,056.00 |

Parish precept charges

| Parish | Parish Precept | Disabled A | A | B | C | D | E | F | G | H |
|----------------------------------|----------------|------------|-------|-------|--------|--------|--------|--------|--------|--------|
| | £ | £ | £ | £ | £ | £ | £ | £ | £ | £ |
| Arlecdon and Frizington | 37,500.00 | 18.87 | 22.65 | 26.42 | 30.20 | 33.97 | 41.52 | 49.07 | 56.62 | 67.94 |
| Beckermest with Thornhill | 14,000.00 | 14.66 | 17.59 | 20.53 | 23.46 | 26.39 | 32.25 | 38.12 | 43.98 | 52.78 |
| Bootle | 19,500.00 | 41.02 | 49.22 | 57.42 | 65.63 | 73.83 | 90.24 | 106.64 | 123.05 | 147.66 |
| St Bees | 52,000.00 | 39.77 | 47.73 | 55.68 | 63.64 | 71.59 | 87.50 | 103.41 | 119.32 | 143.18 |
| Cleator Moor | 85,000.00 | 25.17 | 30.20 | 35.23 | 40.27 | 45.30 | 55.37 | 65.43 | 75.50 | 90.60 |
| Distington | 25,000.00 | 22.86 | 27.43 | 32.00 | 36.57 | 41.14 | 50.28 | 59.42 | 68.57 | 82.28 |
| Drigg and Carleton | 3,250.00 | 8.82 | 10.59 | 12.35 | 14.12 | 15.88 | 19.41 | 22.94 | 26.47 | 31.76 |
| Egremont | 164,618.08 | 40.63 | 48.76 | 56.89 | 65.01 | 73.14 | 89.39 | 105.65 | 121.90 | 146.28 |
| Eskdale | 8,760.00 | 35.87 | 43.04 | 50.21 | 57.39 | 64.56 | 78.91 | 93.25 | 107.60 | 129.12 |
| Ennerdale and Kinniside | 17,393.75 | 58.52 | 70.23 | 81.93 | 93.64 | 105.34 | 128.75 | 152.16 | 175.57 | 210.68 |
| Gosforth | 27,207.00 | 28.87 | 34.64 | 40.41 | 46.19 | 51.96 | 63.51 | 75.05 | 86.60 | 103.92 |
| Haile and Wilton | 4,000.00 | 12.56 | 15.07 | 17.58 | 20.09 | 22.60 | 27.62 | 32.64 | 37.67 | 45.20 |
| Irton with Santon | 3,000.00 | 13.78 | 16.53 | 19.29 | 22.04 | 24.80 | 30.31 | 35.82 | 41.33 | 49.60 |
| Lowside Quarter | 3,000.00 | 6.88 | 8.25 | 9.63 | 11.00 | 12.38 | 15.13 | 17.88 | 20.63 | 24.76 |
| Lamplugh | 10,838.00 | 20.64 | 24.77 | 28.89 | 33.02 | 37.15 | 45.41 | 53.66 | 61.92 | 74.30 |
| Lowca | 7,725.00 | 19.59 | 23.51 | 27.43 | 31.35 | 35.27 | 43.11 | 50.95 | 58.78 | 70.54 |
| Millom | 145,558.00 | 40.95 | 49.14 | 57.33 | 65.52 | 73.71 | 90.09 | 106.47 | 122.85 | 147.42 |
| Moresby | 15,150.00 | 13.91 | 16.69 | 19.47 | 22.25 | 25.03 | 30.59 | 36.15 | 41.72 | 50.06 |
| Muncaster | 5,600.00 | 25.82 | 30.99 | 36.15 | 41.32 | 46.48 | 56.81 | 67.14 | 77.47 | 92.96 |
| Millom Without | 12,000.00 | 19.23 | 23.07 | 26.92 | 30.76 | 34.61 | 42.30 | 49.99 | 57.68 | 69.22 |
| Ponsonby | 5,589.00 | 31.14 | 37.37 | 43.60 | 49.83 | 56.06 | 68.52 | 80.98 | 93.43 | 112.12 |
| Parton | 13,500.00 | 34.68 | 41.61 | 48.55 | 55.48 | 62.42 | 76.29 | 90.16 | 104.03 | 124.84 |
| Seascale | 23,821.60 | 20.82 | 24.98 | 29.14 | 33.31 | 37.47 | 45.80 | 54.12 | 62.45 | 74.94 |
| Ulpha | 364.00 | 2.74 | 3.29 | 3.84 | 4.39 | 4.94 | 6.04 | 7.14 | 8.23 | 9.88 |
| Waberthwaite and Corney | 2,702.00 | 15.38 | 18.45 | 21.53 | 24.60 | 27.68 | 33.83 | 39.98 | 46.13 | 55.36 |
| Wasdale | 2,125.00 | 16.94 | 20.33 | 23.72 | 27.11 | 30.50 | 37.28 | 44.06 | 50.83 | 61.00 |
| Weddicar | 5,500.00 | 17.97 | 21.57 | 25.16 | 28.76 | 32.35 | 39.54 | 46.73 | 53.92 | 64.70 |
| Whicham | 20,616.00 | 63.61 | 76.33 | 89.06 | 101.78 | 114.50 | 139.94 | 165.39 | 190.83 | 229.00 |
| Whitehaven | 455,593.93 | 37.11 | 44.53 | 51.95 | 59.37 | 66.79 | 81.63 | 96.47 | 111.32 | 133.58 |

Copeland Borough Council

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

2021/22

2022/23

| Total Spending | Total Income | Net Spending | How the money is spent | Total Spending | Total Income | Net Spending |
|----------------|-----------------|---------------|---|----------------|-----------------|---------------|
| £m | £m | £m | | £m | £m | £m |
| 4.726 | (3.649) | 1.077 | Corporate Services | 6.503 | (3.572) | 2.931 |
| 3.270 | (2.614) | 0.656 | Customer and Community | 3.356 | (2.614) | 0.742 |
| 0.659 | (0.002) | 0.657 | Democracy | 0.676 | (0.002) | 0.675 |
| 1.529 | (0.298) | 1.231 | Housing and Env Health | 1.519 | (0.298) | 1.221 |
| 2.026 | (1.300) | 0.726 | Planning and Economic Development | 2.719 | (2.040) | 0.679 |
| 3.209 | (2.764) | 0.445 | Property and Estates | 3.294 | (2.764) | 0.530 |
| 5.067 | (1.985) | 3.082 | Refuse and Recycling | 4.850 | (1.985) | 2.866 |
| 13.699 | (13.018) | 0.681 | Revenues & Benefits | 13.649 | (13.018) | 0.631 |
| 0.347 | (0.457) | (0.110) | All other | 0.347 | (0.457) | (0.110) |
| 34.532 | (26.086) | 8.446 | Service Costs and Income | 36.914 | (26.749) | 10.165 |
| 0.000 | 0.000 | 0.180 | Use of general reserves | 0.000 | 0.000 | 0.000 |
| 34.712 | (26.086) | 8.626 | Net Budget | 36.914 | (26.749) | 10.165 |
| | | 1.130 | Parish and Town Council Precepts | | | 1.191 |
| | | | How the spending is funded | | | |
| | | 0.831 | Government Grants | | | 0.597 |
| | | 3.344 | Income from Retained Business Rates | | | 4.910 |
| | | (0.002) | Surplus / Deficit on Council Tax Collection | | | 0.101 |
| | | 4.453 | Amount Raised from Council Tax | | | 4.557 |
| | | 8.626 | Total Funding | | | 10.165 |
| | | 20,772.12 | Council Tax Base (total no of properties in Band D equivalents) | | | 20,850.75 |
| | | 214.40 | Council Tax for a Band D Property £ | | | 218.57 |
| | | 54.40 | Average Band D Council Tax for Parish and Town Council Precepts | | | 57.12 |

Copeland Borough Council

Reasons for change

| | |
|--------------------------------------|-----------------|
| Changes to Budget Requirement | £0,000 |
| Budget Requirement 2021-22 | 8,626 |
| Base Budget Adjustments | 2,615 |
| Inflation | 540 |
| Service Pressures | 815 |
| Service Investments | 1,577 |
| Net Efficiencies and Use of Reserves | (4,008) |
| Budget Requirement 2022-23 | 10,165 |
| Total Funding 2021-22 | (8,626) |
| Change in Government Grants | 234 |
| Change in Business Rates | (1,566) |
| Change in Council Tax | (207) |
| Total Funding 2022-23 | (10,165) |



Cumbria County Council

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

How our spending has changed

| | £m |
|---|--------------|
| Budget 2021/22 | 435.9 |
| Funding Changes - changes in the amount of general funding available to finance the net expenditure budget | (2.8) |
| Earmarked Reserves - increases in net expenditure budget as a result of the cost of inflation | (31.1) |
| Inflation - increases in net expenditure budget as a result of the cost of inflation | 24.3 |
| Service Priorities - other demands and pressures which have increased the costs of services | 12.9 |
| Savings - Change in the value of savings that have impacted on the net expenditure budget | 3.3 |
| Total Changes | 6.6 |
| Budget 2022/23 | 442.5 |

How Council Tax requirement has changed

| | £m |
|---|--------------|
| Council tax Requirement 2021/22 | 257.9 |
| Changes in net budget (see above) | 6.6 |
| Changes in General Funding not reflected in net budget | (2.3) |
| Decrease in budgeted income from Retained share of local business rates | 4.6 |
| Changes in surplus or shortfall on council tax collection from previous years | (1.0) |
| Total Changes | 7.9 |
| Council Tax Requirement 2022/23 | 265.8 |

Cumbria County Council's share of Council Tax

| | £ |
|-------------------------------|----------|
| Band A (up to £40,000) | 1,018.66 |
| Band B (£40,001 to £52,000) | 1,188.45 |
| Band C (£52,001 to £68,000) | 1,358.22 |
| Band D (£68,001 to £88,000) | 1,528.00 |
| Band E (£88,001 to £120,000) | 1,867.55 |
| Band F (£120,001 to £160,000) | 2,207.11 |
| Band G (£160,001 to £320,000) | 2,546.66 |
| Band H (over £320,000) | 3,056.00 |

Precept on District Councils

| | 2022/23 |
|----------------|--------------|
| | £m |
| Allerdale | 47.4 |
| Barrow | 30.4 |
| Carlisle | 53.7 |
| Copeland | 31.9 |
| Eden | 31.8 |
| South Lakeland | 70.6 |
| Total | 265.8 |

Cumbria County Council

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

2021-22

2022-23

| Total Spending | | Net Spending | How the money is spent | Total Spending | Total Income | Net Spending |
|----------------|--|------------------|---|----------------|----------------|------------------|
| £m | | £m | | £m | £m | £m |
| 642.8 | | 196.9 | People | 668.7 | (460.4) | 208.3 |
| 154.4 | | 129.2 | Economy & Infrastructure | 168.5 | (26.5) | 142.0 |
| 21.0 | | 20.5 | Fire & Rescue Services | 21.6 | (0.6) | 21.0 |
| 9.4 | | 9.4 | Local Committees | 10.9 | 0.0 | 10.9 |
| 44.5 | | 39.6 | Corporate, Customer & Community | 46.7 | (5.0) | 41.7 |
| 39.7 | | 37.9 | Finance | 40.4 | (1.8) | 38.6 |
| 6.2 | | 5.7 | Other items charged corporately | 4.5 | (0.5) | 4.0 |
| 918.0 | | 439.20 | Net Service Expenditure | 961.3 | (494.8) | 466.5 |
| 13.9 | | 13.9 | Other Services (1) | 29.8 | 0.0 | 29.8 |
| (34.9) | | (34.9) | Less charges for building & Equipment (2) | (40.8) | 0.0 | (40.8) |
| 17.7 | | 17.7 | Money (taken from) / put into reserves | (13.0) | 0.0 | (13.0) |
| 914.7 | | 435.90 | NET BUDGET | 937.30 | (494.8) | 442.5 |
| 2021/22 | | | How the spending is funded | 2022/23 | | |
| | | (157.5) | Government Funding | | | (159.8) |
| | | (18.9) | Retained share of Business Rates | | | (14.3) |
| | | (2.5) | Pooled Business Rates (3) | | | (2.5) |
| | | 0.9 | Surplus / Deficit on Council Tax Collection from previous years | | | (0.1) |
| | | 257.9 | Amount Raised from Council Tax | | | 265.8 |
| | | 172,162 | Divide by taxbase (number of properties in band D less discounts) (4) | | | 173,964 |
| | | £1,498.04 | Council Tax for a Band D Property | | | £1,528.00 |

- (1) Other services includes provision for inflation that will be allocated to services during the year and also includes precept payments which will be made to third parties during the year
- (2) Each service includes a depreciation 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 District Councils in 2022/23. This figure is an estimate of the benefit of the County Council being part of the Cumbria Business Rates pool.
- (4) The 2022/23 tax base is different than 2021/22 because of changes in the demand for Council Tax discounts and for changes in the number of properties liable for Council Tax in Cumbria.

This table reflects the budget as agreed by the County Council on 10th February 2022. The full budget report is available on the Council website www.cumbria.gov.uk

Cumbria Police and Crime Commissioner

Where does the money go and where does it come from?
2021-22 and 2022-23.

Council Tax Rise of 3.67% from 2022/23

2021/22

2022/23

| 2021/22 | | | 2022/23 |
|----------------|------|--|----------------|
| £m | | | £m |
| 97.139 | | Police Pay and Allowances | 96.514 |
| 27.866 | | Support Staff Pay and Allowances | 29.274 |
| 2.470 | | Other Employee Costs | 3.452 |
| 4.740 | | Premises Costs | 5.104 |
| 2.602 | | Transport Costs | 2.597 |
| 2.216 | | Commissioned Services | 2.351 |
| 13.752 | | Supplies & Services | 14.184 |
| 1.265 | | Capital Financing Charges | 1.164 |
| 4.046 | | Direct Revenue Contribution to Capital | 5.016 |
| 0.096 | | Contribution to Reserves | 0.096 |
| 156.192 | | Gross Expenditure | 159.752 |
| (5.271) | Less | Fees and Charges | (5.128) |
| (35.110) | | Other grants | (31.144) |
| (0.699) | | Contribution from Reserves | (1.781) |
| 115.112 | | Net Expenditure / Budget Requirement | 121.699 |
| | | Grant Funding | |
| (33.344) | | Police Specific Grant | (35.374) |
| (35.146) | | DLUHC Grant | (37.230) |
| 0.234 | | Redistributed Council Tax (Surplus) / Deficit | (0.011) |
| 46.856 | | Council Tax Requirement for The Police & Crime Commissioner for Cumbria | 49.084 |

Cumbria Police and Crime Commissioner

Council Tax requirement per head of population

| 2021/2022 | | | 2022/2023 | |
|-----------|------------|-------------------------|-----------|------------|
| £m | £ per head | | £m | £ per head |
| 46.856 | 93.71 | Council Tax Requirement | 49.084 | 98.21 |

Population for 2022/23 is based on a ONS estimate of the County's resident population of 499,781 (500,012 in 2021/22)

Explanation of budget movement 2021/22 to 2022/23

| | £m | £m |
|--|---------|----------------|
| Gross Expenditure 2021/22 | | 156.192 |
| Increase in the cost of providing services | 2.455 | |
| Increase in capital expenditure financed from revenue contributions and reserves | 0.970 | |
| Increase in Commissioned Services | 0.135 | |
| | 3.560 | 3.560 |
| Gross Expenditure 2022/23 | | 159.752 |
| | | |
| Council Tax Requirement 2021/22 | | 46.856 |
| Changes in Gross Expenditure (see above) | 3.560 | |
| Reduction in Income receivable and specific grants | 4.109 | |
| Increase in contribution from reserves | (1.082) | |
| Increase in general grant funding | (4.114) | |
| Increase in redistributed Council Tax deficit | (0.245) | |
| Increase in Council Tax requirement 2022/23 | 2.228 | 2.228 |
| Council Tax requirement 2022/23 | | 49.084 |

Total Council Tax Amounts (as agreed by the Police and Crime Commissioner on the 16/02/2022)

| | £ |
|------------------------------------|---------------|
| Band A (up to £40,000) | 188.10 |
| Band B (40,001 to £52,000) | 219.45 |
| Band C (£52,001 to £68,000) | 250.80 |
| Band D (£68,001 to £88,000) | 282.15 |
| Band E (£88,001 to £120,000) | 344.85 |
| Band F (£120,001 to £160,000) | 407.55 |
| Band G (£160,001 to £320,000) | 470.25 |
| Band H (£320,001 and over) | 564.30 |

Analysis of Cumbria Police and Crime Commissioner Precept on District Councils

| | Precept |
|-----------------------------------|-------------------|
| | £ |
| Allerdale Borough Council | 8,755,628 |
| Barrow-in-Furness Borough Council | 5,614,573 |
| Carlisle City Council | 9,921,760 |
| Copeland Borough Council | 5,883,039 |
| Eden District Council | 5,877,864 |
| South Lakeland District Council | 13,031,146 |
| Total | 49,084,010 |

Council Tax charges

| Council Tax Schedule 22/23 | Disabled A | Band A | Band B | Band C | Band D | Band E | Band F | Band G | Band H |
|----------------------------|------------|----------|----------|----------|----------|----------|----------|----------|----------|
| | £ | £ | £ | £ | £ | £ | £ | £ | £ |
| Arlecdon and Frizington | 1,145.94 | 1,375.12 | 1,604.32 | 1,833.50 | 2,062.69 | 2,521.06 | 2,979.44 | 3,437.81 | 4,125.38 |
| Beckermest | 1,141.73 | 1,370.06 | 1,598.43 | 1,826.76 | 2,055.11 | 2,511.79 | 2,968.49 | 3,425.17 | 4,110.22 |
| Bootle | 1,168.08 | 1,401.69 | 1,635.32 | 1,868.93 | 2,102.55 | 2,569.78 | 3,037.01 | 3,504.24 | 4,205.10 |
| St Bees | 1,166.84 | 1,400.20 | 1,633.58 | 1,866.94 | 2,100.31 | 2,567.04 | 3,033.78 | 3,500.51 | 4,200.62 |
| Cleator Moor | 1,152.23 | 1,382.67 | 1,613.13 | 1,843.57 | 2,074.02 | 2,534.91 | 2,995.80 | 3,456.69 | 4,148.04 |
| Distington | 1,149.92 | 1,379.90 | 1,609.90 | 1,839.87 | 2,069.86 | 2,529.82 | 2,989.79 | 3,449.76 | 4,139.72 |
| Drigg and Carleton | 1,135.89 | 1,363.06 | 1,590.25 | 1,817.42 | 2,044.60 | 2,498.95 | 2,953.31 | 3,407.66 | 4,089.20 |
| Egremont | 1,167.70 | 1,401.23 | 1,634.79 | 1,868.31 | 2,101.86 | 2,568.93 | 3,036.02 | 3,503.09 | 4,203.72 |
| Eskdale | 1,162.93 | 1,395.51 | 1,628.11 | 1,860.69 | 2,093.28 | 2,558.45 | 3,023.62 | 3,488.79 | 4,186.56 |
| Ennerdale and Kinniside | 1,185.59 | 1,422.70 | 1,659.83 | 1,896.94 | 2,134.06 | 2,608.29 | 3,082.53 | 3,556.76 | 4,268.12 |
| Gosforth | 1,155.93 | 1,387.11 | 1,618.31 | 1,849.49 | 2,080.68 | 2,543.05 | 3,005.42 | 3,467.79 | 4,161.36 |
| Haile and Wilton | 1,139.62 | 1,367.54 | 1,595.48 | 1,823.39 | 2,051.32 | 2,507.16 | 2,963.01 | 3,418.86 | 4,102.64 |
| Irton with Santon | 1,140.84 | 1,369.00 | 1,597.19 | 1,825.34 | 2,053.52 | 2,509.85 | 2,966.19 | 3,422.52 | 4,107.04 |
| Lowside Quarter | 1,133.94 | 1,360.72 | 1,587.53 | 1,814.30 | 2,041.10 | 2,494.67 | 2,948.25 | 3,401.82 | 4,082.20 |
| Lamplugh | 1,147.71 | 1,377.24 | 1,606.79 | 1,836.32 | 2,065.87 | 2,524.95 | 2,984.03 | 3,443.11 | 4,131.74 |
| Lowca | 1,146.66 | 1,375.98 | 1,605.33 | 1,834.65 | 2,063.99 | 2,522.65 | 2,981.32 | 3,439.97 | 4,127.98 |
| Millom | 1,168.02 | 1,401.61 | 1,635.23 | 1,868.82 | 2,102.43 | 2,569.63 | 3,036.84 | 3,504.04 | 4,204.86 |
| Moresby | 1,140.97 | 1,369.16 | 1,597.37 | 1,825.55 | 2,053.75 | 2,510.13 | 2,966.52 | 3,422.91 | 4,107.50 |
| Muncaster | 1,152.89 | 1,383.46 | 1,614.05 | 1,844.62 | 2,075.20 | 2,536.35 | 2,997.51 | 3,458.66 | 4,150.40 |
| Millom Without | 1,146.29 | 1,375.54 | 1,604.82 | 1,834.06 | 2,063.33 | 2,521.84 | 2,980.36 | 3,438.87 | 4,126.66 |
| Ponsonby | 1,158.21 | 1,389.84 | 1,621.50 | 1,853.13 | 2,084.78 | 2,548.06 | 3,011.35 | 3,474.62 | 4,169.56 |
| Parton | 1,161.74 | 1,394.08 | 1,626.45 | 1,858.78 | 2,091.14 | 2,555.83 | 3,020.53 | 3,485.22 | 4,182.28 |
| Seascale | 1,147.88 | 1,377.45 | 1,607.04 | 1,836.61 | 2,066.19 | 2,525.34 | 2,984.49 | 3,443.64 | 4,132.38 |
| Ulpha | 1,129.81 | 1,355.76 | 1,581.74 | 1,807.69 | 2,033.66 | 2,485.58 | 2,937.51 | 3,389.42 | 4,067.32 |
| Waberthwaite and Corney | 1,142.44 | 1,370.92 | 1,599.43 | 1,827.90 | 2,056.40 | 2,513.37 | 2,970.35 | 3,427.32 | 4,112.80 |
| Wasdale | 1,144.01 | 1,372.80 | 1,601.62 | 1,830.41 | 2,059.22 | 2,516.82 | 2,974.43 | 3,432.02 | 4,118.44 |
| Weddicar | 1,145.04 | 1,374.04 | 1,603.06 | 1,832.06 | 2,061.07 | 2,519.08 | 2,977.10 | 3,435.11 | 4,122.14 |
| Whicham | 1,190.68 | 1,428.80 | 1,666.96 | 1,905.08 | 2,143.22 | 2,619.48 | 3,095.76 | 3,572.02 | 4,286.44 |
| Whitehaven | 1,164.17 | 1,397.00 | 1,629.85 | 1,862.67 | 2,095.51 | 2,561.17 | 3,026.84 | 3,492.51 | 4,191.02 |

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:

Egremont Town Council budget

| | £ |
|---------------------------------------|----------------|
| Staff costs | 110,000 |
| Egremont Market Hall | 27,600 |
| Egremont Town Council | 17,250 |
| Egremont Cemetery | 45,250 |
| Christmas lights / community projects | 35,000 |
| Allotments | 8,300 |
| Bowling Green | 3,000 |
| Lengthmans Scheme | 24,500 |
| Grant donations | 2,300 |
| VAT | 16,000 |
| COVID Budget | 1,000 |
| Total Expenditure | 290,200 |

Whitehaven Town Council budget

| | £ |
|------------------------------|----------------|
| Employees & Allowances | 113,000 |
| Ranger and Assistant Ranger | 57,000 |
| Premises | 62,000 |
| Supplies & Services | 20,000 |
| Grounds Maintenance | 21,000 |
| Christmas Lights | 40,000 |
| Allotments | 12,000 |
| Environmental Improvements | 35,000 |
| Bus Shelters, Bins and Seats | 10,000 |
| Events | 43,000 |
| Grants | 34,000 |
| 3rd Party | 9,000 |
| Total Expenditure | 456,000 |



Parish Precepts

Millom Town Council budget

| | £ |
|-----------------------|--------|
| Donations | 1,500 |
| Folk Museum | 1,000 |
| Millom Park | 19,000 |
| Millom Park Toilets | 9,095 |
| Hav Toilets | 3,490 |
| Beach Café | 500 |
| Haverigg Play Area/FS | 3,125 |
| Tennis Court | 1,000 |
| Seats and Paths | 500 |
| Cenotaph | 510 |
| Tourism/Xmas Market | 1,000 |
| Xmas | 13,125 |
| Flowers/Civic Pride | 5,000 |
| Armistice Day/Wreaths | 500 |
| Lincoln Street | 100 |
| Earl St Allotments | 500 |
| Audit Fee | 950 |
| Legal Fees | 500 |

| | |
|---------------------------|---------------|
| Subscriptions | 800 |
| Sundries & Training | 1,100 |
| Travel | 150 |
| Mayors Allowance | 700 |
| Millom In Bloom | 300 |
| Elections | 0.00 |
| Library Papers | 480 |
| Bus Service | 3,000 |
| Project Costs | 0.00 |
| Expenditure Totals | 67,925 |
| | |
| ESTABLISHMENT | |
| Wages | 54,687 |
| Tax/NI | 5,500 |
| Pension | 2,000 |
| DWP DEA Charges | 953 |
| Wages Service | 750 |
| Bank Charges | 360 |
| Rent | 5,250 |

| | |
|-------------------------------|----------------|
| Rates | 1,730 |
| Utilities | 1,805 |
| Telephone/Internet | 1,178 |
| Stationery/Software | 2,135 |
| Postage | 525 |
| Office Equipment | 400 |
| Insurance | 2,900 |
| Office/Window Cleaning | 350 |
| Sundries | 250 |
| Establishment Totals | 80,773 |
| | |
| TOTAL INCOME | 3,140 |
| LESS TOTAL EXPENDITURE | 148,698 |
| Precept | 145,558 |



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 the team to discuss this further.

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: 1st instalment due 1st April and 2nd 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.

Pay online: You can pay online using a debit/credit card at: Copeland.gov.uk/ways-pay

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.

£150 Government Council Tax Rebate

If you live in a property in Council Tax Bands A-D, you are likely to receive a £150 council tax rebate from the Government to help with the cost of living. Second homes and empty properties will not benefit from the rebate.

For properties on a low income and not in Council Tax Bands A-D, a discretionary scheme will be made available.

For people who pay Council Tax by direct debit, in most cases, the rebate will go directly into bank accounts. If direct debit is not in place, residents can sign up here: www.copeland.gov.uk/council-tax

The rebate will not need to be repaid.

Are you paying too much?

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

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, (less than £36 per week)
- 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.

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 team.

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 1/9th 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

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

- B:** Owned by a charity, vacant and was last occupied by a charity (exempt for up to six months)
- D:** Vacant because the liable person is in prison
- E:** Vacant because the liable person is a permanent patient in a hospital or a care home
- 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
- G:** Vacant because nobody is allowed to live there by law
- H:** Held vacant for occupation by a minister of religion
- I:** Vacant because the liable person is receiving care at an address that is not a care home
- J:** Vacant because the liable person is caring for someone elsewhere
- K:** Vacant because the liable person is a student living elsewhere to study
- L:** Vacant because it has been repossessed
- M:** A hall of residence for students
- N:** Lived in only by students
- O:** Owned by the Ministry of Defence and lived in only by members of the armed services
- P:** Lived in by member and dependents of Visiting Forces
- Q:** Left vacant by a bankruptcy trustee
- R:** An empty caravan pitch or a boat mooring
- S:** Lived in only by people who are under 18
- T:** A vacant part of another property and may not be let separately due to planning restrictions
- U:** Lived in only by people who are severely mentally impaired
- V:** Lived in by at least one foreign diplomat or specified member of an international organisation
- 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 per cent 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 per cent 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 per cent charge. However, some second homes may be eligible for a 50 per cent 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 per cent discount, if you are required to occupy either property as a condition of your employment (and it is specified as part of your employment contract). This discount may also apply to members of the armed forces.

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 per cent premium, resulting in 200 per cent council tax payable.

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

Empty Homes Premium Properties empty for more than 10 years - A 300 per cent premium applies for properties empty more than 10 years, resulting in 400 per cent 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, 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.

How to appeal

You may appeal if you think you are not liable to pay Council Tax, for example, if you are not the resident owner, or because the property is exempt. You may also appeal if you believe the Council made a mistake when working out the amount you should pay. This relates to matters regarding entitlement to discounts, reductions under the disability reduction scheme and the Local Council Tax Support scheme.

If you want to appeal under these grounds, you must first contact ctax@copeland.gov.uk and state the reasons for your appeal.

We have a duty to respond to you within two months. We will inform you of the steps we have taken to deal with your appeal. If you are not satisfied you may appeal to the Valuation Tribunal Service within two months of our decision www.valuationtribunal.gov.uk/council-tax/

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

Appeals Regarding your Council Tax Band

If you believe your Council Tax Band is incorrect, you must appeal in the first instance to the Listing Officer of the Valuation Office Agency www.gov.uk/challenge-council-tax-band. The Listing Officer will look at your case and has a duty to respond within four months. If you disagree with the Listing Officers decision, you can, within three months of the Listing Officers decision, make an appeal directly to the Valuation Tribunal service: www.valuationtribunal.gov.uk/council-tax/

A guide to Council Tax

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.

To make a claim or to notify the Local Authority that you have had a change in your circumstances, please visit: www.copeland.gov.uk/benefits. You can also register to view your letters online by clicking the online button in the same place.

Discretionary Housing Payment

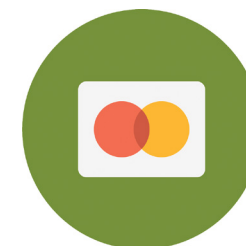
Discretionary Housing Payment is a payment you may receive at the discretion of your local authority which can help towards housing costs. You can only get it if you are entitled to Housing Benefit or the housing costs element of Universal Credit. Further information can be obtained from www.copeland.gov.uk/benefits or by emailing dhp@copeland.gov.uk

Second Adult Rebate

You may 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 https://www.copeland.gov.uk/sites/default/files/attachments/privacy_notice1.pdf



Business Rates

Non-Domestic Rates

Non-Domestic Rates, or business rates, are the way that those who occupy nondomestic 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. This provides a direct financial incentive for authorities to work with local businesses to create a favourable local environment for growth since authorities will benefit from growth in business rates revenues. The money, together with revenue from council taxpayers, revenue support grant provided by the government and certain other sums, is used to pay for the services provided by local authorities in the area. Further information about the business rates system, may be obtained at www.gov.uk. Please be aware that your business rates do not fund the provision or emptying of bins. You have a duty of care to make your own arrangements for the disposal of waste created by your business. For further information about this visit; <https://www.gov.uk/managing-your-waste-an-overview>

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 council works out the business rates bill by multiplying the rateable value of the property by the appropriate multiplier. There are two multipliers: the standard non-domestic rating multiplier and the small business non-domestic rating multiplier. The government sets the multipliers for each financial year for the whole of England according to formulae set by legislation.

Ratepayers who occupy a property with a rateable value which does not exceed £50,999 (and who are neither entitled to certain other mandatory relief[s] nor liable for unoccupied property rates) will have their bills calculated using the lower small business non-domestic rating multiplier, rather than the standard non-domestic rating multiplier.

The 2022/23 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 and 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. Further details are provided below, at www.gov.uk/introduction-to-business-rates and at www.copeland.gov.uk/non-domestic-rates

Temporary Reliefs

Some of the permanent reliefs are set out below but temporary reliefs are often introduced by the Government at Budgets. Further detail on current temporary reliefs is available at www.gov.uk/apply-for-business-rate-relief. You should contact Copeland Borough Council for details on the latest availability of business rates reliefs and advice on whether you may qualify

Business Rates

Small Business Rate Relief

If a ratepayer's sole or main property has a rateable value which does not exceed a set threshold, the ratepayer may receive a percentage reduction in their rates bill for the property of up to a maximum of 100 per cent. The level of reduction will depend on the rateable value of the property. For example, eligible properties with a rateable value below a specified lower threshold will receive 100 per cent relief. Eligible properties between that threshold and a specified upper threshold will receive partial tapered relief. The relevant thresholds for relief are set by the Government by order and can be obtained from www.copeland.gov.uk/non-domestic-rates or at www.gov.uk/introduction-to-business-rates.

Generally, these percentage reductions (reliefs) are 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 by order.

The aggregate rateable value of all the properties mentioned in (b), must also not exceed an amount set by order. 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 www.copeland.gov.uk/non-domestic-rates 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 falling vacant,
- (b) the ratepayer taking up occupation of an additional property, or
- (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

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. Such relief schemes are 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 the local authority 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 www.copeland.gov.uk/non-domestic-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 industrial premises, whilst certain other properties such as vacant listed buildings are not liable for business rates until they are reoccupied. Full details on exemptions can be obtained from www.copeland.gov.uk/non-domestic-rates or from gov.uk at <https://www.gov.uk/apply-for-business-rate-relief>

Business Rates

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