

Copeland Borough Council, The Copeland Centre, Catherine Street, Whitehaven, CA28 7SJ.
info@copeland.gov.uk



Proud of our past. Eneraised for our future.

A guide to Council Tax & Business Rates 2019/20

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.

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 in 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

Charges

Property Band	Copeland Borough Council	Cumbria County Council	Police and Crime Commissioner	Total
	£	£	£	£
Disabled A	114.59	769.60	142.60	1,026.79
A	137.51	923.52	171.12	1,232.15
B	160.43	1,077.44	199.64	1,437.51
C	183.35	1,231.36	228.16	1,642.87
D	206.27	1,385.28	256.68	1,848.23
E	252.11	1,693.12	313.72	2,258.95
F	297.95	2,000.96	370.76	2,669.67
G	343.78	2,308.80	427.80	3,080.38
H	412.54	2,770.56	513.36	3,696.46
Increase (%)	1.95%	3.99%	10.29%	

Where our money comes from and how we spend it

2018-19				2019-20		
Total Spending	Total Income	Net Spending	How the money is spent	Total Spending	Total Income	Net Spending
£m	£m	£m		£m	£m	£m
4.347	(0.941)	3.406	Corporate Services	4.379	(1.362)	3.017
2.883	(2.497)	0.386	Customer and Community Services	2.957	(2.600)	0.357
0.555	(0.002)	0.553	Democracy	0.517	(0.014)	0.503
1.155	(0.054)	1.101	Housing and Environmental Health	1.185	(0.080)	1.105
0.997	(0.657)	0.340	Planning and Economic Development	1.023	(0.689)	0.333
3.107	(1.329)	1.778	Property and Estates	3.076	(1.418)	1.658
3.260	(1.946)	1.314	Refuse and Recycling	3.764	(2.048)	1.716
21.225	(20.996)	0.229	Revenues and Benefits	21.225	(20.996)	0.229
-	(0.121)	(0.121)	All Other	0.000	(0.121)	(0.121)
37.529	(28.543)	8.986	Service Costs and Income	38.125	(29.327)	8.798
-	-	-	Use of General Reserves	(0.227)	-	(0.227)
37.529	(28.543)	8.986	Net Budget	37.898	(29.327)	8.571
		1.005	Parish & Town Council Precepts			1.081
			How the spending is funded			
		1.878	Government Grants			1.448
		2.815	Income From Retained Business Rates			2.789
		0.141	Surplus on Council Tax Collection			0.094
		4.152	Amount Raised From Council Tax			4.240
		8.986	Total Funding			8.571
		20,523.35	Council Tax Base (total number of properties in Band D equivalents)			20,557.70
		202.32	Council Tax for a Band D property (£)			206.27
		48.98	Average Band D Council Tax for Parish & Town Council Precepts			52.56

The reasons for the changes in spending and funding between 2018/19 and 2019/20 is shown in the table below:

CHANGES IN SPENDING AND FUNDING 2019/20	
	£m
Changes to Budget Requirement	
Budget Requirement 2018/19	8.986
Inflation	0.262
Service Pressures	0.082
Service Investments	0.144
Savings & Efficiencies	(0.676)
Reduction in Use of General Reserves	(0.227)
Budget Requirement 2019/20	8.571
Changes to Budget Requirement	
Total Funding 2018/19	8.986
Reduction in Government Grants	(0.430)
Change in income from Retained Business Rates	(0.026)
Change in amount of surplus on Council Tax Collection	(0.047)
Increase in Council Tax Requirement	0.088
Total Funding 2019/20	8.571

The precept amount for each parish council

Council Tax Schedule 2019/20	Precept Amount	Disabled Band A	Band A	Band B	Band C	Band D	Band E	Band F	Band G	Band H
	£	£	£	£	£	£	£	£	£	£
Arlecdon and Frizington	37,500.00	19.40	23.28	27.16	31.04	34.92	42.68	50.44	58.20	69.84
Beckermet	13,000.00	13.59	16.31	19.02	21.74	24.46	29.90	35.33	40.77	48.92
Bootle	16,400.00	33.91	40.69	47.47	54.25	61.03	74.59	88.15	101.72	122.06
St Bees	42,368.00	31.71	38.05	44.40	50.74	57.08	69.76	82.45	95.13	114.16
Cleator Moor	82,500.00	25.22	30.27	35.31	40.36	45.40	55.49	65.58	75.67	90.80
Distington	22,000.00	20.71	24.85	29.00	33.14	37.28	45.56	53.85	62.13	74.56
Drigg and Carleton	3,250.00	9.2	11.04	12.88	14.72	16.56	20.24	23.92	27.60	33.12
Egremont	146,385.73	36.54	43.85	51.16	58.47	65.78	80.40	95.02	109.63	131.56
Eskdale	5,000.00	20.22	24.27	28.31	32.36	36.40	44.49	52.58	60.67	72.80
Ennerdale and Kinniside	3,916.00	13.33	16.00	18.67	21.33	24.00	29.33	34.67	40.00	48.00
Gosforth	24,920.40	26.57	31.88	37.19	42.51	47.82	58.45	69.07	79.70	95.64
Haile and Wilton	4,000.00	12.85	15.42	17.99	20.56	23.13	28.27	33.41	38.55	46.26
Irton with Santon	3,000.00	12.84	15.41	17.98	20.55	23.12	28.26	33.40	38.53	46.24
Lowside Quarter	5,000.00	11.49	13.79	16.08	18.38	20.68	25.28	29.87	34.47	41.36
Lamplugh	10,838.00	20.62	24.74	28.86	32.99	37.11	45.36	53.60	61.85	74.22
Lowca	7,725.00	19.46	23.35	27.25	31.14	35.03	42.81	50.60	58.38	70.06
Millom	120,505.00	34.36	41.23	48.11	54.98	61.85	75.59	89.34	103.08	123.70
Moresby	14,560.00	13.67	16.41	19.14	21.88	24.61	30.08	35.55	41.02	49.22
Muncaster	5,015.00	21.24	25.49	29.73	33.98	38.23	46.73	55.22	63.72	76.46
Millom Without	8,400.00	13.29	15.95	18.60	21.26	23.92	29.24	34.55	39.87	47.84
Ponsonby	4,860.00	24.32	29.19	34.05	38.92	43.78	53.51	63.24	72.97	87.56
Parton	8,240.00	21.67	26.01	30.34	34.68	39.01	47.68	56.35	65.02	78.02
Seascale	22,229.69	19.25	23.10	26.95	30.80	34.65	42.35	50.05	57.75	69.30
Ulpha	355.00	2.64	3.17	3.69	4.22	4.75	5.81	6.86	7.92	9.50
Waberthwaite	2,200.00	12.65	15.18	17.71	20.24	22.77	27.83	32.89	37.95	45.54
Wasdale	2,125.00	17.03	20.44	23.85	27.25	30.66	37.47	44.29	51.10	61.32
Weddicar	4,250.00	14.4	17.28	20.16	23.04	25.92	31.68	37.44	43.20	51.84
Whicham	17,500.00	52.27	62.73	73.18	83.64	94.09	115.00	135.91	156.82	188.18
Whitehaven	442,558.02	36.93	44.32	51.71	59.09	66.48	81.25	96.03	110.80	132.96

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 2019-20 is Egremont and Whitehaven Town Council.

Egremont Town Council Budget

	£'000
Employee costs	101
Market Hall	32
Town Council	19
Cemetery	36
Community projects	32
Allotments	8
Bowling Green	5
Grants/donations	2
Lengthsman budget	21
Vat	18
Works	59
Less Projected Income	(78)
Less use of balances	(110)
Precept	146

Whitehaven Town Council budget

	£'000
Employees & Allowances	98
Premises	20
Supplies & Services	23
Grounds Maintenance	12
Christmas Lights	41
Allotments	15
Environmental Improvements	25
Market Stalls	22
Bus Shelters, Bins and Seats	30
Ranger/Seasonal Operative	42
Events	38
Grants	34
Community Plan	8
Elections	24
Contingencies	10
Total Expenditure	442

Cumbria County Council spending

Explanatory Note

The Secretary of State for Communities and Local Government has made an offer to adult social care authorities.

The offer is the option of an adult social care authority being able to charge an additional “precept” on its council tax for financial years from the financial year beginning in 2016 without holding a referendum, to assist the authority in meeting expenditure on adult social care. Subject to the annual approval of the House of Commons, the Secretary of State intends to offer the option of charging this “precept” at an appropriate level in each financial year up to and including the financial year 2019-20.”

In 2019-20 the County Council has set an increase of 2% for the adult social care precept in addition to the 1.99% increase in the basic rate of Council Tax. The amount raised through this precept will be spent entirely on adult social care functions.

How our spending has changed	
	£ m
Budget 2018/19	370.8
Funding Changes - due to changes in how services are funded and reductions in grant funded expenditure and use of earmarked reserves.	(3.8)
Inflation - this will add to costs	14.0
Service Priorities - other demands that increase costs of services	10.9
Savings - efficiencies and changes to services that reduce costs of services	(13.1)
Total Changes	8.0
Budget 2019/20	378.8

How Council Tax requirement has changed

	£ m
Council tax Requirement 2018/19	225.3
Changes in Gross Expenditure (see above)	8.0
Decrease in income receivable from Cumbria Business Rate Pool	0.0
Net Increase in RSG/ Top up Grant / General Grant Funding	(0.8)
Decrease in income from Retained Business rates	0.7
Decrease in Redistributed Council Tax Surplus	3.3
Total Changes	11.2
Council tax Requirement 2019/20	236.5

County Council share of Council Tax

	£s
Band A (up to £40,000)	923.52
Band B (£40,001 to £52,000)	1,077.44
Band C (£52,001 to £68,000)	1,231.36
Band D (£68,001 to £88,000)	1,385.28
Band E (£88,001 to £120,000)	1,693.12
Band F (£120,001 to £160,000)	2,000.96
Band G (£160,001 to £320,000)	2,308.80
Band H (over £320,000)	2,770.56

Precepts on Districts

	2019/20 £m
Allerdale	42.5
Barrow	27.0
Carlisle	46.9
Copeland	28.5
Eden	28.6
South Lakeland	63.0
Total	236.5

2018/19		How the money is spent	2019/20		
Total Spending £ m	Net Spending £ m		Total Spending £ m	Income £ m	Net Spending £ m
590.0	186.5	People	599.8	(420.0)	179.8
142.7	122.3	Economy & Infrastructure	146.3	(20.2)	126.1
17.2	16.8	Fire & Rescue Services	19.0	(0.4)	18.6
7.9	7.9	Local Committees	7.9	0.0	7.9
34.0	29.4	Corporate, Customer & Community	36.0	(4.7)	31.3
24.7	23.7	Finance	25.2	(1.1)	24.1
7.4	6.4	Other Items Charged Corporately	9.6	(1.1)	8.5
14.8	14.8	Other services ⁽¹⁾	14.8	0.0	14.8
(32.5)	(32.5)	Less charges for building and equipment ⁽²⁾	(34.8)	0.0	(34.8)
806.2	375.3	Service Costs	823.8	(447.5)	376.3
(4.5)	(4.5)	Money (taken from) / put into reserves	2.4	0.0	2.4
801.7	370.8	BUDGET	826.2	(447.5)	378.7
2018/19		How the spend is funded	2019/20		
	(123.0)	Government Funding			(123.7)
	(18.6)	Retained share of local business rates			(17.9)
	(0.7)	Pooled Business Rates ⁽³⁾			(0.7)
	(3.2)	Surplus or shortfall on council tax collection from			0.1
	225.3	AMOUNT RAISED FROM COUNCIL TAX			236.5
	169,131	Divide by taxbase (number of properties in Band D, less discounts) ⁽⁴⁾			170,721
	£1,332.13	Council Tax for a Band D property			£1,385.28

(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 2019/20. This figure is an estimate of the benefit to the Council of being part of the Cumbria Business Rate Pool.

(4) The 2019/20 taxbase is greater than 2018/19 because of changes in the demand for Council Tax discounts and for increases in the number of properties in Cumbria.

This table reflects the budget as agreed by the County Council on 14th February 2019. The full budget report is available on the Council website www.cumbria.gov.uk

Police and Crime Commissioner for Cumbria

Council Tax Rise of 10.29% from 2019/20

A. Police & Crime Commissioner Analysis of Council Tax Requirement.			
2018/19			2019/20
£m			£m
82.603		Police Pay and Allowances	88.106
24.395		Support Staff Pay and Allowances	25.844
1.812		Other Employee Costs	2.016
4.223		Premises Costs	4.479
2.283		Transport Costs	2.402
2.246		Commissioned Services	2.245
12.278		Supplies & Services	13.103
1.398		Capital Financing Charges	1.442
10.155		Direct Revenue Contribution to Capital	5.934
0.113		Contribution to Reserves	0.183
141.506		Gross Expenditure	145.754
-4.859	Less	Fees and Charges	-5.376
-29.536		Other Grants	-30.888
-8.484		Contribution from reserves	-5.748
98.627		Net Expenditure/Budget Requirement	103.742
		Grant Funding	
-28.320		Police Specific Grant	-28.935
-30.390		DCLG	-31.008
-0.553		Redistributed Council Tax (Surplus)/Deficit	0.021
39.364		Council Tax Requirement for The Police & Crime Commissioner for Cumbria	43.820
B. Council Tax Requirement Per Head of Population			
2018/19			2019/20
£m	£ per head		£m
			£ per head
39.364	79.06	Council Tax Requirement	43.820
			87.93

C. Analysis of Police & Crime Commissioner Precept on District Councils					
				Precept	
				£	
		Allerdale Borough Council		7,870,443	
		Barrow-in-Furness Borough Council		5,010,458	
		Carlisle City Council		8,688,772	
		Copeland Borough Council		5,276,750	
		Eden District Council		5,291,658	
		South Lakeland District Council		11,682,397	
		Total		43,820,478	
D. Total Council Tax Amounts (as agreed by the Police and Crime Commissioner on the 20/02/2019)					
		Council Tax Rise 10.29% from 2019/20			
				£	
		Band A (up to £40,000)		171.12	
		Band B (£40,001 to £52,000)		199.64	
		Band C (£52,001 to £68,000)		228.16	
		Band D (£68,001 to £88,000)		256.68	
		Band E (£88,001 to £120,000)		313.72	
		Band F (£120,001 to £160,000)		370.76	
		Band G (£160,001 to £320,000)		427.80	
		Band H (£320,001 and over)		513.36	
E. Explanation of budget movement 2018/19 to 2019/20					
				£m	£m
		Gross Expenditure 2017/18			141.506
		Increase in the cost of providing services		9.980	
		Savings & Efficiency Gains		-1.580	
		reduction in capital expenditure financed from revenue contributions and reserves		-4.221	
		reduction in Commissioned Services		-0.001	
		Increase in Contribution to Reserves		0.070	
				4.248	4.248
		Gross Expenditure 2019/20			145.754
		Council Tax Requirement 2018/19			39.364
		Changes in Gross Expenditure (see above)		4.248	
		Increase in income receivable and specific grants		-1.869	
		Reduction in contribution from reserves		2.736	
		Increase in General Grant Funding		-1.233	
		Reduction in Redistributed Council Tax Surplus		0.574	
		Increase in Council Tax Requirement 2019/20		4.456	4.456
		Council Tax Requirement 2019/20			43.820

COUNCIL TAX BAND CHARGES 2019/20

Council Tax Schedule 2019/20	Disabled Band A	Band A	Band B	Band C	Band D	Band E	Band F	Band G	Band H
	£	£	£	£	£	£	£	£	£
Arlecdon and Frizington	1,046.19	1,255.43	1,464.67	1,673.91	1,883.15	2,301.63	2,720.11	3,138.58	3,766.30
Beckermet	1,040.38	1,248.46	1,456.53	1,664.61	1,872.69	2,288.85	2,705.00	3,121.15	3,745.38
Bootle	1,060.70	1,272.84	1,484.98	1,697.12	1,909.26	2,333.54	2,757.82	3,182.10	3,818.52
St Bees	1,058.51	1,270.20	1,481.91	1,693.61	1,905.31	2,328.71	2,752.12	3,175.51	3,810.62
Cleator Moor	1,052.02	1,262.42	1,472.82	1,683.23	1,893.63	2,314.44	2,735.25	3,156.05	3,787.26
Distington	1,047.51	1,257.00	1,466.51	1,676.01	1,885.51	2,304.51	2,723.52	3,142.51	3,771.02
Drigg and Carleton	1,035.99	1,243.19	1,450.39	1,657.59	1,864.79	2,279.19	2,693.59	3,107.98	3,729.58
Egremont	1,063.34	1,276.00	1,488.67	1,701.34	1,914.01	2,339.35	2,764.69	3,190.01	3,828.02
Eskdale	1,047.02	1,256.42	1,465.82	1,675.23	1,884.63	2,303.44	2,722.25	3,141.05	3,769.26
Ennerdale and Kinniside	1,040.13	1,248.15	1,456.18	1,664.20	1,872.23	2,288.28	2,704.34	3,120.38	3,744.46
Gosforth	1,053.36	1,264.03	1,474.70	1,685.38	1,896.05	2,317.40	2,738.74	3,160.08	3,792.10
Haile and Wilton	1,039.64	1,247.57	1,455.50	1,663.43	1,871.36	2,287.22	2,703.08	3,118.93	3,742.72
Irton with Santon	1,039.64	1,247.56	1,455.49	1,663.42	1,871.35	2,287.21	2,703.07	3,118.91	3,742.70
Lowside Quarter	1,038.28	1,245.94	1,453.59	1,661.25	1,868.91	2,284.23	2,699.54	3,114.85	3,737.82
Lamplugh	1,047.41	1,256.89	1,466.37	1,675.86	1,885.34	2,304.31	2,723.27	3,142.23	3,770.68
Lowca	1,046.26	1,255.50	1,464.76	1,674.01	1,883.26	2,301.76	2,720.27	3,138.76	3,766.52
Millom	1,061.16	1,273.38	1,485.62	1,697.85	1,910.08	2,334.54	2,759.01	3,183.46	3,820.16
Moresby	1,040.47	1,248.56	1,456.65	1,664.75	1,872.84	2,289.03	2,705.22	3,121.40	3,745.68
Muncaster	1,048.03	1,257.64	1,467.24	1,676.85	1,886.46	2,305.68	2,724.89	3,144.10	3,772.92
Millom Without	1,040.08	1,248.10	1,456.11	1,664.13	1,872.15	2,288.19	2,704.22	3,120.25	3,744.30
Ponsonby	1,051.12	1,261.34	1,471.56	1,681.79	1,892.01	2,312.46	2,732.91	3,153.35	3,784.02
Parton	1,048.47	1,258.16	1,467.85	1,677.55	1,887.24	2,306.63	2,726.02	3,145.40	3,774.48
Seascale	1,046.04	1,255.25	1,464.46	1,673.67	1,882.88	2,301.30	2,719.72	3,138.13	3,765.76
Ulpha	1,029.43	1,235.32	1,441.20	1,647.09	1,852.98	2,264.76	2,676.53	3,088.30	3,705.96
Waberthwaite and Corney	1,039.44	1,247.33	1,455.22	1,663.11	1,871.00	2,286.78	2,702.56	3,118.33	3,742.00
Wasdale	1,043.83	1,252.59	1,461.36	1,670.12	1,878.89	2,296.42	2,713.96	3,131.48	3,757.78
Weddicar	1,041.19	1,249.43	1,457.67	1,665.91	1,874.15	2,290.63	2,707.11	3,123.58	3,748.30
Whicham	1,079.07	1,294.88	1,510.69	1,726.51	1,942.32	2,373.95	2,805.58	3,237.20	3,884.64
Whitehaven	1,063.73	1,276.47	1,489.22	1,701.96	1,914.71	2,340.20	2,765.70	3,191.18	3,829.42

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, however if you wish to pay over 12 months, please contact Copeland Borough Council by 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 we will make an arrangement to help you clear the balance outstanding.

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 complete the Direct Debit form available online.

Half yearly 1st instalment due 1st April, 2nd instalment due on or before 1st October.

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).

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.

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

Questions

If you have any questions regarding your Council Tax account, please contact the Revenues Team on:

Email: ctax@copeland.gov.uk

Visit our internet page at: www.copeland.gov.uk/counciltax

Phone: 01946 598300

A guide to Council Tax

Council tax is paid by every home and helps to pay for essential services like schools and emergency services. It is billed annually, but payments are spread over ten or twelve months.

The amount of council tax you pay depends on the valuation band your home is placed in, which is based on your home's value in 1991.

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.

You are entitled to a discount of 25% if only one adult lives in your property. A 25% discount may also apply, even if more than one adult is resident, as we can disregard certain adults for council tax purposes. These are:

- 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, usually for charities;
- People caring for someone with a disability who is not a husband or wife, 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).

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, 01946 598300, ctax@copeland.gov.uk. We will also 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

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.

Property Discounts and Premiums

Unoccupied & 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 a period of up to 6 months. 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:

<ul style="list-style-type: none"> • 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
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Empty Homes Premium - Properties that are left vacant for more than two years are subject to an additional 100% premium. This 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.

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.

If you wish to appeal, you should contact The Valuation Office Agency on www.voa.gov.uk or alternatively, you can write to them at Valuation Office Agency, Manchester one, 53 Portland Street, Manchester, M1 3LD, Tel 03000 501501.

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

Council Tax Reduction

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 is held on Copeland Borough Council's website.

You can claim Council Tax Reduction if you are liable to pay council tax for the property that you live in. The amount that you can claim is based on your family circumstances and income and capital for you and your partner if you have one.

Please contact Copeland Borough Council Benefit Team on 01946 598300 for further details.

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.

Business Rates

EXPLANATORY NOTES – The attached notes form part of your bill

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. 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 tax payers 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, including transitional and other reliefs, may be obtained at www.gov.uk.

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 officers of the Valuation Office Agency (VOA), an agency of Her Majesty's Revenue and Customs. They draw up and maintain a full list of all rateable values, available at www.gov.uk/government/organisations/valuation-office-agency. 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. For the revaluation that came into effect on 1st April 2017, this date was set as 1st April 2015.

The valuation officer may alter the value if circumstances change. The ratepayer (and certain others who have an interest in the property) can request a change to the value shown in the list if they believe it is wrong, through the reformed Check, Challenge, Appeal (CCA) process introduced in April 2017. Full details on the CCA process are available from the VOA or from www.gov.uk. Your billing authority can only backdate any business rates rebate to the date from which any change to the list is to have effect.

Further information about the grounds on which appeals may be made and the process for doing so can be found on the www.gov.uk website

National Non-Domestic Rating Multiplier

The local authority 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 former is higher to pay for small business rate relief. Except in the City of London where special arrangements apply, the Government sets the multipliers for each financial year for the whole of England according to formulae set by legislation. The current multipliers are shown on the front of your bill.

For 2019/2020, the Government has set the standard non-domestic rating multiplier at **50.4p (0.504)** pence per £ of rateable value and the small business non-domestic rating multiplier will be **49.1p (0.491)**.

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 businesses 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 us as soon as possible.

Revaluation 2017 and Transitional Arrangements

All rateable values are reassessed at a general revaluation. The most recent revaluation took effect from 1st April 2017. Revaluations make sure each ratepayer pays their fair contribution and no more, by ensuring that the share of the national rates bill paid by any one ratepayer reflects changes over time in the value of their property relative to others.

A £3.6 billion transitional relief scheme limits changes in rate bills as a result of the 2017 revaluation. To help pay for the limits on increases in bills, there are also limits on reductions in bills. Under the transitional scheme, limits continue to apply to yearly increases and decreases until the full amount is due (rateable value times the appropriate multiplier). The scheme applies only to the bill based on a property at the time of the revaluation. If there are any changes to the property after 1st April 2017, transitional arrangements will not normally apply to the part of a bill that relates to any increase in rateable value due to those changes. Changes to your bill as a result of other reasons (such as changes to the amount of small business rate relief) are not covered by the transitional arrangements. The transitional arrangements are applied automatically and are shown on the front of your bill. 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.

More information on the 2017 revaluation can be found at www.gov.uk/introduction-to-businessrates/revaluation.

Unoccupied Property Rating

Business rates will not be payable in the first three months that a property is empty. This is extended to six months in the case of certain industrial properties. After this period rates are payable in full. In most cases the unoccupied property rate is zero for properties owned by charities and community amateur sports clubs. In addition, there are a number of exemptions from the unoccupied property rate. Full details on exemptions can be obtained from your local authority.

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 the local authority.

Small Business Rate relief

Ratepayers who occupy a property with a rateable value which does not exceed £50,999 (and who are not entitled to other mandatory relief 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 nondomestic rating multiplier.

In addition, generally, if the sole or main property is shown on the rating list with a rateable value which does not exceed £15,000, the ratepayer will receive a percentage reduction in their rates bill for this property of up to a maximum of 100%. For a property with a rateable value of not more than £12,000, the ratepayer will receive a 100% reduction in their rates bill.

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 £2,899.

The aggregate rateable value of all the properties mentioned in (b) must not exceed £19,999 outside London or £27,999 in London on each day for which relief is being sought. If the rateable value, or aggregate rateable value, increases above those levels, relief will cease from the day of the increase.

The Government has introduced additional support to small businesses. For those businesses that take on an additional property which would normally have meant the loss of small business rate relief, the Government has confirmed that they will be allowed to keep that relief for a period of 12 months.

Where a ratepayer meets the eligibility criteria and has not received the relief they should contact their local authority. Provided the ratepayer continues to satisfy the conditions for relief which apply at the relevant time as regards the property and the ratepayer, they will automatically continue to receive relief in each new valuation period.

Certain changes in circumstances will need to be notified to the local authority by a 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 ratepayer taking up occupation of an additional property, and
- (b) 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).

The local authority has discretion to give further relief on the remaining bill. Full details can be obtained from the local authority.

Relief for Local Newspapers

The Government is providing funding to local authorities so that they can provide a discount worth up to £1,500 a year on office space occupied by local newspapers. This was due to run for 2 years from 1st April 2017. At Autumn Budget 2018, the Government extended the scheme for an additional year (2019/20). This scheme provides up to a maximum of one discount per local newspaper title and per hereditament, and up to state aid limits. The relief will be delivered through local authority discretionary discount powers (under section 47(3) of the Local Government Finance Act 1988). Eligibility criteria for this relief is set out in a guidance note: “The case for a business rates relief for local newspapers”, which can be obtained at www.gov.uk/government/consultations/the-case-for-a-business-rates-relief-for-local-newspapers.

Spring Budget 2017 Relief Scheme: Supporting Small Business

Ratepayers losing Small Business or Rural Rate Relief as a result of the 2017 revaluation will have their increases limited to the greater of either (i) a cash value of £600 per year, or (ii) the matching cap on increases for small properties in the transitional relief scheme. This relief will run until the

next revaluation in 2021 and ratepayers will receive the relief until this date or they reach what their bill would have been without the relief scheme, whichever is first.

This relief will be delivered through local authority discretionary discount powers (under section 47(3) of the Local Government Finance Act 1988). Further information can be obtained from the local authority.

Spring Budget 2017 Relief Scheme: Discretionary Scheme

The Government is providing £300 million of funding to local authorities over 4 years to 31st March 2021 to provide discounts to ratepayers in their area on a discretionary basis. Each authority has been allocated a share with which to design and implement a scheme to deliver targeted support to ratepayers. Local authority allocations can be found at:

<https://www.gov.uk/government/consultations/discretionary-business-rates-relief-scheme>

This relief will be delivered through local authority discretionary discount powers (under section 47(3) of the Local Government Finance Act 1988). Further information can be obtained from the Council.

Copeland Borough Council designed a scheme to support local businesses affected as a result of the 2017 Revaluation and to date has supported over 400 businesses with a reduction in their bill.

Retail Discount

At Autumn Budget 2018, the Government announced a one-third discount for eligible retail businesses with a rateable value of less than £51,000, up to state aid limits. This scheme will run for two years from April 2019. This discount will be applied to the bill after the application of any reliefs, excluding any local discounts.

The Government has issued guidance on the operation of the scheme, which can be found at: <https://www.gov.uk/government/publications/business-rates-retail-discount-guidance>.

This relief will be delivered through local authority discretionary discount powers (under section 47(3) of the Local Government Finance Act 1988). Further information can be obtained from the local authority.

Local Discounts

Local authorities have a general power to grant discretionary local discounts. Full details can be obtained from Copeland Borough Council.

State Aid

The award of discounts is considered likely to amount to state aid. However, it will be state aid compliant where it is provided in accordance with the De Minimis Regulations EC 1407/2013. The De Minimis Regulations allow an undertaking to receive up to EUR 200,000 'de minimis' aid over a rolling three-year period. If you are receiving, or have received, any 'de minimis' aid granted during the current or two previous financial years (from any source), you should inform the local authority immediately with details of the aid received.

Hardship Relief

The Council has discretion to give hardship relief in specific circumstances. Full details can be obtained from the Council.

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, you should check that they have the necessary knowledge and expertise, as well as appropriate indemnity insurance.

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 [website address of local authority where information is published]. A hard copy is available on request by writing to the council or at A hard copy is available on request by writing to the Council or by calling 01946 598300.