

The Council Tax Bill Explained

INFORMATION

About Your Council Tax Bill 2019/2020



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Council Tax Bands

Most dwellings are subject to the Council Tax. There is one bill per dwelling, whether it is a house, bungalow, flat, maisonette, mobile home, or houseboat, and whether it is owned or rented.

The Welsh Assembly Government changed the number and range of bands from 1 April 2005. All dwellings in Wales were rebanded into the nine bands set out below. The new bands were based on the open market capital value as at 1 April 2003.

Valuation band	Range of Values
A	Not exceeding £44,000
B	Over £44,000 but not exceeding £65,000
C	Over £65,000 but not exceeding £91,000
D	Over £91,000 but not exceeding £123,000
E	Over £123,000 but not exceeding £162,000
F	Over £162,000 but not exceeding £223,000
G	Over £223,000 but not exceeding £324,000
H	Over £ 324,000 but not exceeding £424,000
I	Over £424,000

Your council tax bill states which band applies to your property.

Appeals

The council tax band attributed to each property is set by the Valuation Office Agency. You can query your valuation band by ringing their helpline number 03000 505505.

For further information you can write to, or visit, the Valuation Office Agency, Ty Nant, 180 High Street, Swansea, SA1 1JR, or visit their website at www.vo.gov.uk where you can make an online appeal.

Please note that you are required to pay the full amount of council tax shown on your bill until any appeal is settled.

Alternative Formats

If you require any of this information in a different format, or language please contact the Council Tax Helpline on **01792 635382**.

Data Protection

We must protect the public funds we handle and so we may use the information we hold to prevent and detect fraud. We may also share this information for the same purposes with the Council's Benefit Service, other Council Departments and other organisations which handle public funds.

Fair Processing Notice

As part of a national exercise, we are required by law to supply Council Tax information to the Wales Audit Office. The information includes names, addresses and any discounts claimed.

The Cabinet Office on behalf of the Wales Audit Office compares this information with the Electoral Register and if it appears that a discount is being claimed incorrectly, we will make further enquiries to establish if the discount should be cancelled.

Please contact us immediately if you have forgotten to tell us that you are no longer entitled to a discount. For more information please call the Council Tax Section (01792) 635382.

Exempt Dwellings

Some dwellings are exempt, including **occupied** properties which:

- Are occupied only by students
- Are occupied only by persons who are severely mentally impaired
- Are occupied only by persons under 18
- Are occupied only by care leavers
- Forces' barracks and married quarters. Their occupants will contribute to the cost of local services through a special arrangement

and **unoccupied** properties which:

- Are unfurnished (exempt for up to six months)
- Are owned by a charity (exempt for up to six months)
- Require or are undergoing structural alteration or major repair. This exemption is limited to a maximum overall period of twelve months
- Are left empty by someone who has gone into prison
- Are left empty by someone who has moved to receive personal care in hospital or a home or elsewhere.
- Are left empty by someone who has moved, in order to provide personal care to another person
- Are left empty by student owners, studying elsewhere
- Are waiting for probate or letters of administration to be granted (and up to six months after)
- Have been repossessed
- Are the responsibility of a bankrupt's trustee
- Are empty because their occupation is forbidden by law
- Are waiting to be occupied by a minister of religion
- A pitch not occupied by a caravan, or a mooring not occupied by a boat
- Unoccupied Annexe to an occupied dwelling

If you think your property may be exempt, please contact the Council Tax Section (01792) 635382.

People with Disabilities

A reduction may be granted if a disabled person lives in a property and that property has a room or a second bathroom or kitchen which is used by the disabled person, or if there is sufficient floor space to allow use of a wheel chair by the disabled person. Please contact the Council Tax Section (01792) 635382.

Discounts

The personal element (50%) of the tax assumes that there are at least two adults in the property. If you live alone, you are entitled to a 25% discount. Discounts may also apply because certain groups of people, which are listed below, are disregarded when counting the number of adults in a dwelling:

- Full time students, including non-British spouses of students, student nurses, apprentices and Youth Training trainees
- Patients resident in hospital
- People who are being looked after in care homes
- People who are severely mentally impaired

- People staying in certain hostels or night shelters
- 18 and 19 year olds who are at or have just left school
- Careworkers working for low pay, usually for charities
- People caring for someone with a disability who is not a spouse, partner, or child under 18
- Members of visiting forces and certain international institutions
- Members of religious communities (monks and nuns)
- People in prison (except those in prison for non-payment of Council Tax or a fine)
- Care Leavers

If you think you may be entitled to a discount please telephone: (01792) 635382.

If your bill indicates that a discount has been allowed, you must tell the Council of any changes of circumstances which affect your entitlement. If you fail to do so you may be required to pay a penalty.

Empty Properties

Some empty properties are exempt (see pages 3 and 4). Other unoccupied properties will fall into a prescribed class of dwellings (see below). The remaining empty properties qualify for a 50% discount. Please ask for a discount form if the discount is not shown on your bill.

Prescribed Classes of Dwellings

The prescribed classes of dwellings are furnished dwellings which are not anyone's sole or main residence where:

- (a) occupation is prohibited by law for a continuous period of at least 28 days in the relevant year;
- (b) occupation is not prohibited

Excluded are:

- (a) caravan pitches or moorings for boats;
- (b) properties whose owner lives away in a job related dwelling;
- (c) properties where the occupier has died and either probate has not been granted or a period of twelve months or less has elapsed since grant of probate was made;

Most second homes or holiday homes will fall into these classes. Each Welsh Council has discretion to grant discount of either 50% as above, or to vary the rate of discount by granting 25% or no discount at all.

The City and County of Swansea has determined that, under Section 12 of the Local Government Finance Act 1992, properties falling into the prescribed classes of dwellings will not be subject to a discount. A 50% discount is available on second homes owned by Armed Forces Personnel who live in MOD accommodation.

Payments

You can pay your Council Tax 24hrs a day, 7 days a week, by debit or credit card via our website at: www.swansea.gov.uk/counciltax or by phoning our Automated Telephone Payment System on 0300 4562765 (English) or 0300 4562775 (Welsh) – (local rate).

If you wish to pay your Council Tax in 12 monthly instalments please contact the Council Tax Section (01792) 635382.

Help With Paying Your Council Tax and / or Rent

If your income and capital are below a certain level you might be able to get help to pay your Council Tax by applying for a Council Tax Reduction (CTR). If you pay rent for the home you live in you may be able to get help to pay your rent by applying for Housing Benefit (HB) or Universal Credit.

You can only make a new claim for Housing Benefit if:

- you are state pension credit age, or
- you are a resident in certain types of specified or temporary accommodation, or
- You are entitled and remain entitled to a Severe Disability Premium as part of your :-
 - *JSA(IB), ESA(IR), Income Support or
 - *Within the last month you were entitled to a Severe Disability Premium in your Housing Benefit (and remain entitled to it).

If you already receive Housing Benefit this will continue unless you have a change in your circumstances which ends your entitlement.

If you do not fall into the above categories and you need help with your rent you may make a claim for Universal Credit with the Department for Work and Pensions.

Applying for a Council Tax Reduction and / or Housing Benefit

Applications for a CTR and / or HB should be made as soon as you think you may need help, as normally any reduction or benefit can only be considered from the date your application is received.

The amount of income and capital you can have and still remain entitled to a CTR and / or HB will vary depending on your and your family's circumstances. For example, if you have children or a member of your household is disabled, you could have more income than a single person but still be entitled to some help.

If you have capital in excess of £16000 you would not normally be entitled to a CTR and / or HB. However there are some exceptions to this rule.

You can contact us for more advice on 01792 635885. If you provide details of all your income and capital we can provide an estimate of how much CTR and / or HB you might be entitled to.

You can apply for a CTR or HB in a number of ways:

- **In person** – come to the Contact Centre in the Civic Centre where our staff will be pleased to advise you on the application process. Applications can also be made at your local District Housing office.
- **On our website** – you can make a claim using our online form at www.swansea.gov.uk/benefitforms

Advice about applying for a CTR and / or HB

If you would like some help or advice about applying, please telephone our Take Up Team on 01792 635885. They will be able to take some details from you about your circumstances and provide an estimate of how much CTR and / or HB you might be entitled to. When you telephone please have details of all your income and capital to hand.

Estimate Of Financial Reserves

At 31/3/2019 £'000		At 31/3/2020 £'000
8,000	General Balances	9,352
	Earmarked Reserves	
7,575	Schools	4,617
43,975	Other	44,356
59,550		58,325

Capital Programme

2018/19 £'000		2019/20 £'000
121,834	Expenditure	143,587
	Financed by:	
59,961	Borrowing	75,924
28,613	Grants	35,878
33,260	Council Funds	31,785
121,834		143,587

Financing of Total Spending Requirements

2018/19 £'000		2019/20 £'000
239,946	Revenue Support Grant	242,197
79,141	National Non Domestic Rates	80,014
115,532	Council Tax Requirement	122,580
434,619	Total Financing	444,791
	The Standard Spending Assessment	
426,535	Announced for the Authority is	436,813

Community Councils

	Precepts		Band D Council Tax	
	2018/19 £	2019/20 £	2018/19 £	2019/20 £
Bishopston	45,000.00	50,000.00	22.95	25.73
Clydach	101,304.00	105,357.00	38.64	40.18
Gorseinon	95,370.00	114,205.00	30.00	35.00
Gowerton	33,904.00	33,869.00	17.36	17.36
Grovesend & Waungron	6,300.00	7,500.00	15.29	18.03
Ilston	3,876.00	4,770.00	12.00	15.00
Killay	20,000.00	19,000.00	9.47	8.85
Llangennith,	7,250.00	7,900.00	14.68	15.64
Llanmadoc & Cheriton				
Llangyfelach	24,000.00	24,000.00	25.34	25.53
Llanrhidian Higher	94,087.20	108,396.20	59.10	67.96
Llanrhidian Lower	3,000.00	3,000.00	9.15	9.04
Llchwyr	83,300.00	86,324.00	24.50	25.37
Mawr	61,500.00	62,000.00	82.55	83.33
Mumbles	531,914.00	533,590.00	54.87	55.29
Penllergaer	15,000.00	15,000.00	10.98	11.01
Pennard	77,000.00	82,000.00	52.78	55.86
Penrice	10,000.00	11,000.00	23.87	26.70
Pontarddulais	87,000.00	89,740.00	38.14	38.93
Pontlliw & Tircoed	36,088.00	37,206.00	35.00	35.71
Port Eynon	5,500.00	6,000.00	12.64	14.18
Reynoldston	10,000.00	12,500.00	34.25	41.67
Rhossili	3,300.00	3,300.00	17.55	18.03
Three Crosses	30,032.64	30,117.12	42.24	42.24
Upper Killay	18,000.00	18,000.00	31.47	32.37
	1,402,725.84	1,464,774.32		

Revenue Budget 2019/20

	2018/19		2019/20	
	Gross Expenditure £,000	Income £,000	Gross Expenditure £,000	Income £,000
	Net Expenditure £,000		Net Expenditure £,000	
Corporate Services				
CMT Directorate, Corporate Communications and Marketing, Design Print Unit, Corporate Customer Services Unit, Overview & Scrutiny function, Mayoral Services, Web Development.				
Financial Strategy, Accountancy Services, Internal Audit, Housing Benefits, Council Tax, Business Rates, Performance & Delivery function. Legal Services, Land Charges, Procurement & Commercial Activities, Coroners Service. Human Resources & Organisational Development. Emergency Management Services Unit; Information Technology & Business Change	141,699	99,793	140,203	95,192
		41,906		45,011
Education				
Primary, secondary and special schools, education improvement, school meals, school transport, special education needs, employment training, adult/community education and education planning and resources.	204,219	36,407	208,469	37,781
		167,812		170,688
Poverty & Prevention				
Poverty and prevention, community safety, early intervention, partnership, performance & commissioning, tackling poverty, and young peoples' services.	19,390	13,012	20,363	15,810
		6,378		4,553
Waste, Transport & Property				
Waste management, refuse collection, recycling, street cleaning, highways, street lighting, land drainage & coast protection, road safety, car parks, sewerage services, and property and building services.	75,926	37,468	78,138	39,606
		38,458		38,532
Leisure, Regeneration, Housing & Public Protection				
Culture, sport, leisure and tourism, economic regeneration and planning public protection and housing services.	39,656	21,509	37,290	19,564
		18,147		17,726
Social Services				
Child protection and family support; support to enable vulnerable people to live independently; long and short-term residential care.	141,822	30,747	153,874	37,835
		111,075		116,039
All City and County Council services	622,712	238,936	638,337	245,788
		383,776		392,549
Other Items				
Corporate Provision for Inflation	2,000		3,000	3,000
Levies payable (not treated as special expenses) Swansea Bay Port Health Authority.	86		86	86
Contributions				
Combined Fire Authority	12,631		12,971	12,971
Capital Financing charges	32,709		31,945	31,945
Net Revenue Expenditure	670,138	238,936	686,339	245,788
Change in balances	1,614		2,375	2,375
Total Budget Requirement	671,752	238,936	688,714	245,788
Discretionary non dom. Rate relief.	400		400	400
Total City & County of Swansea requirement	672,152	238,936	689,114	245,788
Community Council precepts	1,403		1,465	1,465
Total spending requirement	673,555	238,936	690,579	245,788
		434,619		444,791

Your Guide to 2019/20 Council Taxes

The level of Council Taxes paid in the City and County of Swansea Area can be different because some areas have Community Councils. In these areas, in addition to the City and County of Swansea Council and Police and Crime Commissioner for South Wales Council Taxes, an extra charge is paid for Community Councils. The total amount due for 2019/20 is shown in the table below.

	Band A	Band B	Band C	Band D	Band E	Band F	Band G	Band H	Band I
Council Taxes 2019/2020	£	£	£	£	£	£	£	£	£
City & County of Swansea	896.46	1,045.87	1,195.28	1,344.69	1,643.51	1,942.33	2,241.15	2,689.38	3,137.61
Police and Crime Commissioner for	171.68	200.29	228.91	257.52	314.75	371.98	429.20	515.04	600.88
South Wales AREAS WITHOUT Community Councils	1,068.14	1,246.16	1,424.19	1,602.21	1,958.26	2,314.31	2,670.35	3,204.42	3,738.49
Areas WITH Community Councils	Band A	Band B	Band C	Band D	Band E	Band F	Band G	Band H	Band I
	£	£	£	£	£	£	£	£	£
Bishopston	1,085.29	1,266.17	1,447.06	1,627.94	1,989.71	2,351.48	2,713.23	3,255.88	3,798.53
Clydach	1,094.93	1,277.41	1,459.91	1,642.39	2,007.37	2,372.35	2,737.32	3,284.78	3,832.24
Gorseinon	1,091.47	1,273.38	1,455.30	1,637.21	2,001.04	2,364.87	2,728.68	3,274.42	3,820.16
Gowerton	1,079.71	1,259.66	1,439.62	1,619.57	1,979.48	2,339.39	2,699.28	3,239.14	3,779.00
Grovesend & Waungron	1,080.16	1,260.18	1,440.22	1,620.24	1,980.30	2,340.35	2,700.40	3,240.48	3,780.56
Ilston	1,078.14	1,257.83	1,437.52	1,617.21	1,976.59	2,335.98	2,695.35	3,234.42	3,773.49
Killay	1,074.04	1,253.04	1,432.06	1,611.06	1,969.08	2,327.09	2,685.10	3,222.12	3,759.14
Llangennith, Llanmadoc & Cheriton	1,078.57	1,258.32	1,438.09	1,617.85	1,977.38	2,336.90	2,696.42	3,235.70	3,774.98
Llangyfelach	1,085.16	1,266.02	1,446.88	1,627.74	1,989.46	2,351.19	2,712.90	3,255.48	3,798.06
Llanrhidian Higher	1,113.45	1,299.02	1,484.60	1,670.17	2,041.32	2,412.47	2,783.62	3,340.34	3,897.06
Llanrhidian Lower	1,074.17	1,253.19	1,432.23	1,611.25	1,969.31	2,327.37	2,685.42	3,222.50	3,759.58
Llwchwr	1,085.05	1,265.89	1,446.74	1,627.58	1,989.27	2,350.96	2,712.63	3,255.16	3,797.69
Mawr	1,123.69	1,310.97	1,498.26	1,685.54	2,060.11	2,434.68	2,809.23	3,371.08	3,932.93
Mumbles	1,105.00	1,289.16	1,473.34	1,657.50	2,025.84	2,394.17	2,762.50	3,315.00	3,867.50
Penllergaer	1,075.48	1,254.72	1,433.98	1,613.22	1,971.72	2,330.21	2,688.70	3,226.44	3,764.18
Pennard	1,105.38	1,289.61	1,473.84	1,658.07	2,026.53	2,395.00	2,763.45	3,316.14	3,868.83
Penrice	1,085.94	1,266.93	1,447.92	1,628.91	1,990.89	2,352.88	2,714.85	3,257.82	3,800.79
Pontarddulais	1,094.09	1,276.44	1,458.79	1,641.14	2,005.84	2,370.54	2,735.23	3,282.28	3,829.33
Pontlliw & Tircoed	1,091.95	1,273.93	1,455.93	1,637.92	2,001.91	2,365.89	2,729.87	3,275.84	3,821.81
Port Eynon	1,077.59	1,257.19	1,436.79	1,616.39	1,975.59	2,334.79	2,693.98	3,232.78	3,771.58
Reynoldston	1,095.92	1,278.57	1,461.23	1,643.88	2,009.19	2,374.50	2,739.80	3,287.76	3,835.72
Rhossili	1,080.16	1,260.18	1,440.22	1,620.24	1,980.30	2,340.35	2,700.40	3,240.48	3,780.56
Three Crosses	1,096.30	1,279.01	1,461.74	1,644.45	2,009.89	2,375.32	2,740.75	3,288.90	3,837.05
Upper Killay	1,089.72	1,271.34	1,452.96	1,634.58	1,997.82	2,361.07	2,724.30	3,269.16	3,814.02