£25 off your next bill
see page 3

Croydon Council taxpayer

Pay: Croydon council taxpayer

TWENTY-FIVE POUNDS

Date: 1/4/2014

£25.00

Croydon Council

Win!

Your council tax paid for a year

See back page

CROYDON
www.croydon.gov.uk

Council Tax 2014/15
Your guide

£25 off your next bill
see page 3

CROYDON
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Win!

Your council tax paid for a year

See back page

CROYDON
www.croydon.gov.uk
Letter from the leader of the council

Last year definitely saw a turn in the fortunes of Croydon. To evidence that, you had only to see the various news reports about the borough becoming the place to live, work, play and invest. And all of this was topped off by Croydon having the biggest drop in unemployment among young adults across the whole of London; and the overall number claiming job seekers allowance has fallen by 27.3% since December 2012.

This turn in fortunes hasn’t happened by accident.

As outlined in my letter to you, last year, I said that we were serious about investing in the future of the borough. The council made a commitment to meet the needs of many residents and businesses – namely investing in education, roads, the town centre and district centres, and creating much-needed jobs for local people.

And that is why Croydon Council has been working so hard to invest in both the place and the people that make the borough such a fantastic and vibrant location.

Whether that’s the planning permission granted to Westfield and Hammerson to redevelop the town-centre retail offering; the £68m from central government to help us build new schools for the borough’s children; the reopening of the newly revamped Wandle Park; or the £7.5m annual investment in the borough’s highways. All of this shows that we are a council that is serious about investing in, and securing the future of, the borough.

Through some exceptional financial management, not only have we invested in some of the most significant schemes in recent years but we have also been able to freeze council tax. And because we recognise that things are still difficult for many of you, in addition we have been able to give back a little by taking £25 off next year’s bills to help support households and boost the local economy.

I really hope you get a sense of the opportunity and optimism in Croydon. This is a borough that people should feel incredibly proud of. People in Croydon are not afraid of hard work, and always go the extra mile to get things done.

If 2013/14 was the year of investment, 2014/15 will most definitely be the year of delivery.

Mike Fisher, Leader, Croydon Council
This year, Croydon Council is freezing council tax AND taking up to £25 off your bill. Meanwhile, the Mayor of London has reduced his share of the bill, which means that in 2014/15 you will be paying less.

If you are a council tax bill payer you will notice that we’ve credited £25 to your account. If your bill is less than £25 you will have nothing to pay.

Here is what an average Band D bill will look like:

We know that times are tough and that everyone is feeling the pinch. That’s why we’re giving bill payers this one-off efficiency dividend, which has been possible through prudent management of council finances.
Croydon Council puts value for money at the heart of everything it does. By controlling costs tightly and cutting waste, we’ve been able to deliver a council tax freeze this year and give you £25 back.

### How much you pay

Here is a quick, simple guide to what you will pay in council tax this year, depending on which tax band your property is in. It includes £25 credited to council tax bill payers’ accounts. This represents a 2% decrease on last year’s bill for Band D households.

<table>
<thead>
<tr>
<th>Band</th>
<th>2013/14 Council tax £</th>
<th>2014/15 Council tax £</th>
<th>What you will pay this year 2014/15 (after council tax efficiency dividend) £</th>
<th>2014/15 Overall % change</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>982.93</td>
<td>980.26</td>
<td>955.26</td>
<td>-2.8%</td>
</tr>
<tr>
<td>B</td>
<td>1,146.75</td>
<td>1,143.64</td>
<td>1,118.64</td>
<td>-2.5%</td>
</tr>
<tr>
<td>C</td>
<td>1,310.57</td>
<td>1,307.02</td>
<td>1,282.02</td>
<td>-2.2%</td>
</tr>
<tr>
<td>D</td>
<td>1,474.39</td>
<td>1,470.39</td>
<td>1,445.39</td>
<td>-2.0%</td>
</tr>
<tr>
<td>E</td>
<td>1,802.03</td>
<td>1,797.14</td>
<td>1,772.14</td>
<td>-1.7%</td>
</tr>
<tr>
<td>F</td>
<td>2,129.68</td>
<td>2,123.90</td>
<td>2,098.90</td>
<td>-1.4%</td>
</tr>
<tr>
<td>G</td>
<td>2,457.32</td>
<td>2,450.65</td>
<td>2,425.65</td>
<td>-1.3%</td>
</tr>
<tr>
<td>H</td>
<td>2,948.78</td>
<td>2,940.78</td>
<td>2,915.78</td>
<td>-1.1%</td>
</tr>
</tbody>
</table>

Croydon council tax: **0.00% increase**  
Greater London Authority: **-1.3% decrease**

A more detailed guide to your council tax bill is available at  
[www.croydon.gov.uk/ctaxguide](http://www.croydon.gov.uk/ctaxguide)
We all know that we are living in tough economic times, and the average cost of most household bills has risen by 17% since 2010.

But over this time your council tax has fallen by 1%

The 1% decrease is based on council tax at band D (after taking account of the efficiency dividend).

This means you are now paying less for council services than you did four years ago.

Cost of living increases 2010-2014:

- Retail Price Index: 17%
- Clothing and footwear: 38.4%
- Petrol and oil: 35%
- Rail fares: 26.3%
- Gas: 24.2%
- Electricity: 18.1%
- Food and drink: 17.1%
- Croydon council tax: -1%
How we are improving Croydon and saving money

Freezing council tax does not mean cutting services. As well as making £18m worth of efficiency savings, our commitment is to deliver high-quality, low-cost services to all residents and businesses and invest in the future of Croydon.

HERE ARE SOME OF THE PLACES WHERE YOUR MONEY IS BEING INVESTED

64% of our young people achieve more than 5 A*-C GCSEs – above the national average

46% of domestic waste is now recycled thanks to you and our award-winning recycling team

Five new primary schools by September 2014

78% of your children’s schools are achieving a ‘good’ or ‘outstanding’ rating from OFSTED

2,500 free childcare places for two-year-olds
£7.5m
to improve our roads every year

£50m on improving public areas around Croydon

£106m on primary and secondary schools – UK’s largest expansion programme

100% of council homes meet the decent homes standard

£300,000 extra on tackling fly-tipping

16,000 new jobs created in the next five years

A restored Wandle Park plus 11 green flags for our beautiful parks and open spaces
How we calculate the total council tax required for Croydon's services.

<table>
<thead>
<tr>
<th></th>
<th>Total £000</th>
<th>Amount per head £</th>
<th>Band D council tax £.pp*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Budget requirement</td>
<td>279,079</td>
<td>745.60</td>
<td>2,528.05</td>
</tr>
<tr>
<td>Paid for by:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grant from central government</td>
<td>80,485</td>
<td>215.03</td>
<td>729.07</td>
</tr>
<tr>
<td>Collection fund surplus</td>
<td>3,337</td>
<td>8.92</td>
<td>30.24</td>
</tr>
<tr>
<td>Business rates top-up grant</td>
<td>33,604</td>
<td>89.78</td>
<td>304.40</td>
</tr>
<tr>
<td>Business rates income</td>
<td>32,340</td>
<td>86.40</td>
<td>292.95</td>
</tr>
<tr>
<td>Council tax required for Croydon's services</td>
<td><strong>129,313</strong></td>
<td>345.47</td>
<td>1,171.39</td>
</tr>
<tr>
<td>Greater London authority (GLA)</td>
<td>33,008</td>
<td>88.19</td>
<td>299.00</td>
</tr>
<tr>
<td>Total council tax</td>
<td><strong>162,321</strong></td>
<td>433.66</td>
<td><strong>1,470.39</strong></td>
</tr>
<tr>
<td>2013/14</td>
<td>158,670</td>
<td>538.27</td>
<td>1,474.39</td>
</tr>
<tr>
<td>Change £</td>
<td>3,651</td>
<td>-104.61</td>
<td>-4.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Individual element decrease</th>
<th>Overall impact on council tax</th>
<th>Per annum £</th>
<th>Per week £</th>
</tr>
</thead>
<tbody>
<tr>
<td>Croydon services</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>GLA services</td>
<td>-1.32%</td>
<td>-0.27%</td>
<td>-4.00</td>
<td>-0.08</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Band</th>
<th>Proportion of Band D</th>
<th>Croydon services £.pp*</th>
<th>Greater London Authority £.pp*</th>
<th>Total £.pp*</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>6/9</td>
<td>780.93</td>
<td>199.33</td>
<td>980.26</td>
</tr>
<tr>
<td>B</td>
<td>7/9</td>
<td>911.08</td>
<td>232.56</td>
<td>1,143.64</td>
</tr>
<tr>
<td>C</td>
<td>8/9</td>
<td>1,041.24</td>
<td>265.78</td>
<td>1,307.02</td>
</tr>
<tr>
<td>D</td>
<td>1</td>
<td>1,171.39</td>
<td>299.00</td>
<td>1,470.39</td>
</tr>
<tr>
<td>E</td>
<td>11/9</td>
<td>1,431.70</td>
<td>365.44</td>
<td>1,797.14</td>
</tr>
<tr>
<td>F</td>
<td>13/9</td>
<td>1,692.01</td>
<td>431.89</td>
<td>2,123.90</td>
</tr>
<tr>
<td>G</td>
<td>15/9</td>
<td>1,952.32</td>
<td>498.33</td>
<td>2,450.65</td>
</tr>
<tr>
<td>H</td>
<td>18/9</td>
<td>2,342.78</td>
<td>598.00</td>
<td>2,940.78</td>
</tr>
</tbody>
</table>

*pp = Per property

Band D % Decrease

<table>
<thead>
<tr>
<th>Croydon council tax</th>
<th>GLA precept</th>
<th>Overall decrease</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.00%</td>
<td>-1.3%</td>
<td>-0.27%</td>
</tr>
<tr>
<td>£0.00</td>
<td>£4.00</td>
<td>£4.00</td>
</tr>
</tbody>
</table>
The table below compares the gross and net cost of providing your services for 2014/15 with 2013/14. Revenue spending refers to the day-to-day running costs of the authority; eg, salaries and wages, repairs and maintenance, etc.

<table>
<thead>
<tr>
<th>SERVICE</th>
<th>2013/14</th>
<th>2014/15</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Net</td>
<td>Spending</td>
</tr>
<tr>
<td></td>
<td>£000</td>
<td>£000</td>
</tr>
<tr>
<td>Department of adult services, housing and health</td>
<td>114,432</td>
<td>234,802</td>
</tr>
<tr>
<td>Children, families and learners</td>
<td>104,205</td>
<td>481,717</td>
</tr>
<tr>
<td>Development and environment</td>
<td>69,071</td>
<td>104,607</td>
</tr>
<tr>
<td>Chief executive’s department</td>
<td>42,185</td>
<td>322,731</td>
</tr>
<tr>
<td>Core grants</td>
<td>(13,253)</td>
<td>(15,286)</td>
</tr>
<tr>
<td>Other</td>
<td>1,435</td>
<td>13,108</td>
</tr>
<tr>
<td><strong>Net cost of services</strong></td>
<td>318,075</td>
<td>1,156,965</td>
</tr>
<tr>
<td>Levies from other bodies</td>
<td>1,524</td>
<td></td>
</tr>
<tr>
<td>Interest receivable</td>
<td>(1,971)</td>
<td></td>
</tr>
<tr>
<td>Interest payable</td>
<td>13,710</td>
<td></td>
</tr>
<tr>
<td>Contingency / unallocated provision</td>
<td>1,000</td>
<td></td>
</tr>
<tr>
<td><strong>Net operating expenditure</strong></td>
<td>332,338</td>
<td></td>
</tr>
</tbody>
</table>

**APPROPRIATIONS**

- Contributions to / (from) earmarked reserves 7,117 (304)
- Provision for repayment of external loans (26,103) (21,428)
- Deferred / intangible charges written off (3,958) (4,711)
- REFCUS (16,678) (76,872)
- **Budget requirement** 292,716 279,079

The main reasons for the decrease in estimated net expenditure from 2013/14 to 2014/15 are as follows:

<table>
<thead>
<tr>
<th>Reasons</th>
<th>£m</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inflation</td>
<td>4.5</td>
</tr>
<tr>
<td>Strategic growth</td>
<td>6.4</td>
</tr>
<tr>
<td>Strategic savings</td>
<td>(21.7)</td>
</tr>
<tr>
<td>Net effect of other variations</td>
<td>(2.9)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>(13.7)</td>
</tr>
</tbody>
</table>
**What is council tax?**

Council tax is a tax on the occupiers (or in some cases the owners) of domestic properties such as houses, flats, caravans, etc.

We collect the tax and retain some of the money to pay for the services we provide. Part of the money is collected by the council on behalf of the Greater London authority (GLA) and is used to pay for the services provided by that Authority. The amount of money you pay towards the GLA is shown separately on your bill.

The amount you pay is calculated according to the banding of your property which is based on the market value of your home on 1 April 1991. There are eight bands labelled ‘A’ to ‘H’. Band A is the lowest and Band H the highest. The bands are determined by the Valuation Office Agency (VOA) and are contained in a valuation list. You can look at the valuation list on the VOA website [www.voa.gov.uk](http://www.voa.gov.uk)

**Payment of council tax**

For information on how to pay your council tax, please read the reverse of your bill. If you are struggling to pay you may be entitled to council tax support. For more information and details of how to apply, please go to page 13. Alternatively, please email us at [croyctax@croydon.gov.uk](mailto:croyctax@croydon.gov.uk) or telephone us on 020 8726 7000 as soon as possible to discuss the options available to you.

**Discounts**

If only one adult resides in the property, a discount of 25% can be awarded. If you would like to apply for this, please visit [www.croydon.gov.uk/doitonline](http://www.croydon.gov.uk/doitonline) and click on Apply for it.

If two or more adults reside in the property but one or more adults should be disregarded for council tax purposes, so that, in effect, there is only one adult in the property, a discount of 25% can be awarded.

If the property is occupied but all the residents are not counted as adult residents, a 50% discount will apply (unless the property is exempt).

**The following people will not be counted as adult residents:**

- People who are in prison or detention (except for non-payment of local tax or fines)
- Some school and college leavers
- Full-time students, student nurses, apprentices and youth training trainees
- Persons receiving care in a registered care home
- Residents of hostels
- Members of religious communities
- Non-British spouses of students
- People who are ‘severely mentally impaired’
- 18-year-olds for whom child benefit is paid
- Long-term hospital patients
- Care workers
- Carers (unpaid carers subject to certain conditions)
- Members and dependants of International Headquarters and Defence Organisations
- Members and dependants of Visiting Forces
- Persons with diplomatic privilege or immunity.
**Exemptions**

Some properties are exempt from council tax. A list is provided below:

- Unoccupied owned by a charity (maximum period six months) (B)
- Left unoccupied by a prisoner (D)
- Residents in care home/hospital (E)
- Property forms part of a deceased estate, pending probate (F)
- Property forms part of a deceased estate, once probate granted (maximum period six months) (F2)
- Occupation prohibited by law (G)
- Property held for a minister of religion (H)
- Left unoccupied by a person living elsewhere to receive/provide care (I, J)
- Left empty by a student (K)
- Property in possession of a mortgagee (L)
- Student halls of residence (M)
- Occupied only by students (N)
- UK armed forces accommodation (O)
- Visiting forces (P)
- Empty property in hands of a trustee in bankruptcy (Q)
- Unoccupied caravan pitch or boat mooring (R)
- Occupied only by under 18 year olds (S)
- Unoccupied annex to an occupied dwelling (T)
- Occupied wholly by people who are ‘severely mentally impaired’ (U)
- Main residence of a person with diplomatic privilege or immunity (V)
- Occupied annex to an occupied dwelling (W)

If you think you are entitled to a discount or exemption and this is not already showing on your bill, please contact us. For more information about whether you are eligible and how to apply for one of these discounts or exemptions, please visit our website www.croydon.gov.uk/advice/counciltax/reductions

**Empty properties**

From 1 April 2013, an additional charge of 50% council tax will be applied for properties that have been empty for more than two years. This is in order to reduce housing pressure within the area by bringing empty properties back into use. For help and advice on preparing your property for sale or to let, please visit our website www.croydon.gov.uk/housing/privatehousing/intro

**People with disabilities**

If you or someone living with you needs a room/extra bathroom/kitchen to meet special needs arising from disability, or needs sufficient space to use a wheelchair indoors, then you may be entitled to a reduced council tax bill. To apply for this, please contact us with details of the adaptations made to the property.
Council tax instalments

Payment of council tax is usually made in 10 instalments, April to January. From April 2013, the government has made a change to the regulations so that payment of council tax can be made over 12 instalments, April to March. If you wish to take advantage of this, please confirm this in writing, via post or email, by 16 April 2014. If you do not contact us by this date but still wish to have your instalments changed, you should still contact us in writing and we will give you as many instalments as possible up to March. Please note if your account was set to pay over 12 instalments for 2013-14, this will automatically be carried forward so that you are given 12 instalments for 2014-15.

Council tax appeals

Banding appeals

Appeals about banding are dealt with by the Listing Officer, VOA, Bromley Office, Unicorn House, 28 Elmfield Road, Bromley BR1 1LR, email ctsouth@voa.gsi.gov.uk or telephone 03000 501501. Further information about making an appeal can be found on www.voa.gov.uk

Other appeals

Appeals concerning liability, discounts, exemptions or disabled relief should be made in writing to the Director of Customer, Transformation and Communications Services, Resources and Customer Service Department, Croydon Council, Bernard Weatherill House, 8 Mint Walk, Croydon CR0 1EA. The council has up to two months to respond to your appeal. If you are unhappy with the reply or no reply has been received within two months of your appeal to us, you can progress your appeal to The London South East Valuation Tribunal, 2nd Floor Black Lion House, 45 Whitechapel Road, London E1 1DU.

Contacting the council tax section

- Visit our website at www.croydon.gov.uk/advice/counciltax
- E-mail us at croyctax@croydon.gov.uk
- Write to Council Tax Section, Croydon Council, Bernard Weatherill House, 8 Mint Walk, Croydon CR0 1EA.
- Telephone 020 8726 7000
  we are open from 9am to 5pm Monday to Friday.
- Minicom 020 8760 5797.

Visit Access Croydon, Bernard Weatherill House, Croydon.
We are open from 8.30am to 4.45pm Monday to Friday.
You can claim housing benefit and council tax support today:

Visit [www.croydon.gov.uk](http://www.croydon.gov.uk), apply online using our benefits calculator, call our contact centre on [020 8726 7000](tel:02087267000) or email us at [croyhben@croydon.gov.uk](mailto:croyhben@croydon.gov.uk) to request a visit or appointment for someone to help you to fill out the form.

**Do your circumstances mean you can get help?**

Below is a table looking at customers with different circumstances and the amount of help they are receiving with their rent and/or council tax. Are these circumstances similar to yours?

<table>
<thead>
<tr>
<th>Monthly income</th>
<th>Monthly rent</th>
<th>Money given towards their rent</th>
<th>Monthly council tax</th>
<th>Money given towards their council tax</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mr and Mrs M live in a council house with their three children and Mr M is working</td>
<td>£1,280.58</td>
<td>£375.56</td>
<td>£375.56</td>
<td>£80.73</td>
</tr>
<tr>
<td>Ms W is a single parent living in a housing association house with her daughter over five and is working</td>
<td>£883.74</td>
<td>£471.35</td>
<td>£447.55</td>
<td>£90.78</td>
</tr>
<tr>
<td>Ms H is renting a flat on her own and working in a nursing home</td>
<td>£715</td>
<td>£339.25</td>
<td>£136.76</td>
<td>£80.73</td>
</tr>
<tr>
<td>Ms A is a self-employed hairdresser living in a privately rented two bedroom house with her son</td>
<td>£971.84</td>
<td>£800.02</td>
<td>£800.02</td>
<td>£70.63</td>
</tr>
<tr>
<td>Mr V is currently off sick from work and getting income support</td>
<td>Income support</td>
<td>£614.98</td>
<td>£614.98</td>
<td>£60.54</td>
</tr>
<tr>
<td>Mr &amp; Mrs L are pensioners living in a house that they own</td>
<td>£1,193.36</td>
<td>Homeowner</td>
<td>Homeowner</td>
<td>£145.04</td>
</tr>
</tbody>
</table>

This information is for guidance only and is intended to give an estimate as to whether there is entitlement to benefit. You will need to complete an application.
**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, revenue support grant provided by the Government and certain other sums, is used to pay for the services provided by your local authority and other local authorities in your area. Further information about the business rates system, including transitional and other reliefs, may be obtained at [www.gov.uk](http://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 on their website at [www.voa.gov.uk](http://www.voa.gov.uk). The rateable value of your property is shown on the front of this 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 2010, this date was set as 1st April 2008.

The valuation officer may alter the value if circumstances change. The ratepayer (and certain others who have an interest in the property) can appeal against the value shown in the list if they believe it is wrong. Further information about the grounds on which appeals may be made and the process for doing so can be found on the VOA website or from your local valuation office.

**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. Generally, the multipliers increase in line with inflation according to the Retail Price Index in September of the preceding year. For the 2014-15 financial year, the Government has capped the increase in the multipliers at 2%.

Between revaluations, the multipliers change each year in line with inflation and to take account of the cost of small business rate relief. In the year of revaluation the multipliers are rebased to account for overall changes to total rateable value and to ensure that the revaluation does not raise extra money for Government. Similarly, the change in the revaluation date to 2017 has no effect on the total amount of revenue raised from business rates. The current multipliers are shown on the front of this bill.

**Business Rates Instalments**

Payment of business rate bills is automatically set on a 10-monthly cycle. However, the Government has announced that it will legislate to allow businesses to ask for their business rate bills to be spread over 12 months to help with cash flow. The Government is putting in place regulations that will, with effect for the 2014-15 financial year, 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 your local authority as soon as possible.
Revaluation 2010 and Transitional Arrangements

All rateable values are generally reassessed every five years at a general revaluation to ensure bills paid by any one ratepayer reflect changes over time in the value of their property relative to others. The current rating list is based on the 2010 revaluation. The Government has confirmed that the next revaluation has been postponed until 2017. This will provide greater stability for businesses to encourage economic growth. Five yearly revaluations will continue from 2017. Revaluation does not raise extra money for Government. The Government’s Written Ministerial Statement on the postponement can be found at the following link: www.publications.parliament.uk/pa/cm201213/cmhansrd/cm121112/wmstext/121112m0001.htm

For those ratepayers who would otherwise have seen significant increases in their rates liability, the Government has put in place a £2 billion transitional relief scheme to limit and phase in changes in rate bills as a result of the 2010 revaluation. To help pay for the limits on increases in bills, there were also limits on reductions in bills. Under the transition 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 2010, 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 because of 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 this bill.

More information on revaluation 2010 can be found at www.voa.gov.uk.

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 unless the unoccupied property rate has been reduced by the Government by order. 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 the local authority. If the unoccupied property rate for the financial year has been reduced by order, it will be shown on the front of this bill.

The Government has introduced a new temporary measure for unoccupied new builds from October 2013. Unoccupied new builds will be exempt from unoccupied property rates for up to 18 months (up to state aid limits) where the property comes on to the list between 1st October 2013 and 30th September 2016. The 18 month period includes the initial 3 or 6 month exemption and so properties may, if unoccupied, be exempt from non-domestic rates for up to an extra 15 or 12 months.
EXPLANATORY NOTES

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 are not entitled to another mandatory relief or are liable for unoccupied property rates and occupy a property with a rateable value which does not exceed £17,999 outside London or £25,499 in London will have their bill calculated using the lower small business non-domestic rating multiplier, rather than the national non-domestic 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 £12,000, the ratepayer will receive a percentage reduction in their rates bill for this property of up to a maximum of 50% for a property with a rateable value of not more than £6,000. However, until 31st March 2015, the Government has doubled the usual level of relief.

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

- (a) one property, or
- (a) one main property and other additional properties providing those additional properties each have a rateable value which does not exceed £2,599.

The rateable value of the property mentioned in (a), or the aggregate rateable value of all the properties mentioned in (b), must not exceed £17,999 outside London or £25,499 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.

However, 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.

An application for Small Business Rate Relief is not required. 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
- (a) 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.
Local Discounts
Local authorities have a general power to grant discretionary local discounts. Full details can be obtained from the local authority.

Retail Discounts
The Government is giving funding to local authorities so that they can provide a discount worth up to £1,000 a year - in both 2014-15 and 2015-16 - to retail premises with a rateable value of up to £50,000. This will provide support to premises including pubs, cafes, restaurants and shops. Full details can be obtained from the local authority.

The Government is also giving funding to local authorities so that they can provide a 50% discount for 18 months for those businesses that move into retail premises that have been empty for a year or more. This is available for businesses which move into empty premises between 1st April 2014 and 31st March 2016. Full details can be obtained from the local authority.

The award of such 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 (1407/2013). The De Minimis Regulations allow an undertaking to receive up to £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 local authority has discretion to give hardship relief in specific circumstances. Full details can be obtained from the local authority.

Cancellation of Backdated Rates Liabilities
The Government has put in place regulations to allow for the cancellation of certain backdated business rates liabilities. The relevant regulations, the Non-Domestic Rating (Cancellation of Backdated Liabilities) Regulations 2012 (SI 2012/537), can be found at www.legislation.gov.uk/uksi/2012/537/made.


Rating advisers
Ratepayers do not have to be represented in discussions about their rateable value or their rates bill. Appeals against rateable values can be made free of charge. However, ratepayers who do wish to be represented should be aware that members of the Royal Institution of Chartered Surveyors (RICS - 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. 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.croydon.gov.uk/ctaxguide. A hard copy is available on request by writing to the council or at 020 8667 8385.
Introduction

The Mayor of London, Boris Johnson, is committed to leading a transparent administration. This guide explains how your council tax pays for GLA services. His sixth budget continues to deliver on his promise to reduce council tax and invest in London’s infrastructure. For the third year running the Mayor is cutting his part of the council tax. This means it has fallen 24 per cent in real terms since 2008. He is also on course to meet his commitment to reduce it by ten per cent in cash terms during his second term.

The current financial climate means that the public sector must deliver improved public services with fewer resources. This year’s budget has required some tough but necessary choices to be made while at the same time protecting the key services Londoners expect from the Mayor - safer streets, investment in transport infrastructure and affordable housing.
Council tax and budget information

The Greater London Authority’s (GLA) share of the council tax for a typical band D property has been reduced by £4 to £299.00. The table below shows how this is allocated. A band D council taxpayer in the City of London, which has its own police force, will pay £84.48.

<table>
<thead>
<tr>
<th>Council Tax</th>
<th>2013-14</th>
<th>Change</th>
<th>2014-15</th>
</tr>
</thead>
<tbody>
<tr>
<td>MOPAC (Met Police)</td>
<td>216.92</td>
<td>- 2.40</td>
<td>214.52</td>
</tr>
<tr>
<td>LFEPA (Fire Brigade)</td>
<td>49.87</td>
<td>2.55</td>
<td>52.42</td>
</tr>
<tr>
<td>GLA and Olympics</td>
<td>33.88</td>
<td>- 4.09</td>
<td>29.79</td>
</tr>
<tr>
<td>TfL (Transport)</td>
<td>2.33</td>
<td>- 0.06</td>
<td>2.27</td>
</tr>
<tr>
<td><strong>Total (£)</strong></td>
<td><strong>303.00</strong></td>
<td><strong>- 4.00</strong></td>
<td><strong>299.00</strong></td>
</tr>
</tbody>
</table>

Controlling costs at City Hall (Core GLA)

The Mayor has put value for money at the very heart of his administration and has controlled costs tightly and cut out waste. This is reflected in the savings and efficiencies of just under £350 million which will be delivered across the GLA Group in 2014-15.

These savings have allowed the Mayor to reduce his precept for residents of the 32 London boroughs as well as releasing money to deliver his key priorities over his current Mayoral term. This includes maintaining police officer numbers at or around 32,000; reducing tube delays by 30 per cent; the delivery of Crossrail and the Northern Line Extension; the regeneration of the Queen Elizabeth Olympic Park; the creation of over 200,000 jobs; and the delivery of 42,000 homes a year.

Mayor’s Office for Policing and Crime (Met Police)

The Mayor has set the Met Police a challenge to drive down crimes in key categories; boost public confidence by at least 20 per cent; reduce delays in the criminal justice system by 20 per cent; increase compliance with community sentences by 20 per cent; and reduce reoffending by young people by 20 per cent while delivering 20 per cent savings in its budget.

The MetChange programme is redesigning the way that police services are delivered in London through the One Met Model. This includes: under Neighbourhood Policing, a planned increase of more than 2,600 officers over the next two years and a reconfiguration of specialist policing services and support functions.

In order to meet the financial challenges faced by the Metropolitan Police and protect resources for front line policing it will be necessary to sell many of the under-used and outmoded buildings in MOPAC’s estate and continue reforming back office functions. However, the Mayor has promised that an equivalent or better public access will be provided following this rationalisation.
Every London borough continues to have at least one front counter open 24 hours a day 7 days a week. The Mayor is also seeking to make it easier and more convenient for Londoners to access the police in new ways while ensuring that more officers are out on the beat where Londoners want to see them.

**Transport for London (TfL)**

With London’s population forecast to grow by one million in the next decade, the Mayor is investing in making the transport network more reliable. TfL’s ten year investment plans will deliver major upgrades and improvements in day to day service reliability to support jobs, economic growth and prosperity. This investment includes:

- delivering a 30 per cent improvement in the Tube’s reliability by the end of 2015 and upgrading key stations across the network;
- completing Crossrail which will increase London’s rail capacity by ten per cent and delivering the Northern Line extension to Battersea;
- increasing capacity on overground and underground trains;
- introducing a new 24-hour Tube service at weekends from 2015;
- contactless payment being expanded to TfL’s rail services;
- delivering 600 New Bus for London vehicles by 2016; and
- making cycling safer and improving the safety and quality of London’s roads for all users.

**London Fire and Emergency Planning Authority**

LFEPA approved the Fifth London Safety Plan (LSP5) in 2013. This plan supports improvements to operational efficiency and effectiveness which will not only balance the authority’s budget but also seeks to protect, and where possible, improve the London Fire Brigade’s response times. LSP5 will promote community safety and fire prevention and prioritises ensuring that buildings in London conform to fire safety standards in order to protect Londoners and visitors to London.

**London Legacy Development Corporation (LLDC)**

The LLDC was set up by the Mayor to ensure that London benefits from a lasting legacy from the 2012 Olympics. In Spring 2014 the Queen Elizabeth Olympic Park’s southern section - including the Aquatics centre - will re-open. The Olympic Stadium is due to re-open permanently in 2016. In addition plans will be developed to boost job creation and economic growth through creating a higher education and cultural quarter.
Crossrail Business Rate Supplement

The Greater London Authority (GLA) introduced a business rate supplement (BRS) in April 2010 to finance £4.1 billion of the costs of the £14.5 billion Crossrail project.

What is Crossrail and How Will It Benefit Your Business?

Crossrail will connect the outer suburbs and Heathrow to the West End, City and Canary Wharf. It is pivotal to the future of London’s economy and the increased earnings – from new jobs and quicker journeys – will benefit businesses across London.

It is the single largest investment in London’s infrastructure for decades, employing up to 14,000 people at the peak of construction. Crossrail services are due commence on the Shenfield to Liverpool Street section in 2017 and through central London in 2018 followed by a phased introduction of services on the rest of the route.

Find out more at www.crossrail.co.uk, by calling the Crossrail 24 hr Helpdesk on 0345 602 3813 or visiting Crossrail’s Visitor Information Centres at Whitechapel and Tottenham Court Road.

Developments in the Construction and Financing of Crossrail

The Mayor of London agreed a settlement with the Government in October 2010 for the Crossrail route and secured investment for the upgrade of the Tube. Crossrail is now under construction at its key sites across London.

In April 2012 the Mayor introduced a community infrastructure planning (CIL) levy on new developments in London to finance Crossrail. This is paid for by the developer. Find at more at www.london.gov.uk.

How Will London’s Businesses Help to Fund Crossrail?

The Crossrail BRS is being used to finance £3.5 billion worth of GLA borrowing and the repayment of this sum after Crossrail is completed. A further £0.6 billion of BRS revenues are being used to finance the construction works directly. The GLA will have contributed nearly £3.5 billion by March 2014 towards the project using revenues financed by the BRS. It expects the Crossrail BRS will run for a period of between 24 and 31 years until its borrowing is repaid. A further contribution of £530 million is forecast for 2014-15.
Does My Business Have to Pay the Crossrail BRS?
Your rates bill makes clear if you are liable to pay the BRS. The Crossrail BRS is applied only to assessments (e.g. business and other non domestic premises) on the local rating lists of the 32 London boroughs and City of London Corporation with a rateable value of more than £55,000. Over 80 per cent of non domestic properties in London are therefore exempt.

How Much Do I Pay if My Property’s Rateable Value is Above £55,000?
The Crossrail BRS multiplier for 2014-15 is 2p per pound of rateable value. Reliefs for the Crossrail BRS will apply on the same basis and at the same percentage rate as for your National Non Domestic Rates (NNDR) bill, although no transitional relief is provided for the BRS.

Keeping You Up to Date
We will provide an annual update for ratepayers over the lifetime of the BRS.

Contact for Further Information
020 7983 4100  crossrail-brs@london.gov.uk;
www.london.gov.uk/crossrail-brs
Finance, GLA, City Hall London SE1 2AA
Summary of GLA group budget
The tables below set out the GLA’s funding sources and the reasons for the year on year change in the budget.

<table>
<thead>
<tr>
<th>How the GLA budget is funded (£m)</th>
<th>2014-15</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross expenditure</td>
<td>11,037</td>
</tr>
<tr>
<td>Fares, charges and other income</td>
<td>-5,857</td>
</tr>
<tr>
<td>Government grants and business rates</td>
<td>-4,461</td>
</tr>
<tr>
<td>Net transfer to/from reserves</td>
<td>68</td>
</tr>
<tr>
<td><strong>Amount met by council tax payers (£m)</strong></td>
<td><strong>787</strong></td>
</tr>
</tbody>
</table>

The change in gross expenditure reflects the impact of the phasing of transport investment and savings within the GLA group.

<table>
<thead>
<tr>
<th>Changes in Spending (£m)</th>
<th>2014-15</th>
</tr>
</thead>
<tbody>
<tr>
<td>2013-14 council tax requirement</td>
<td>779</td>
</tr>
<tr>
<td>Inflation</td>
<td>123</td>
</tr>
<tr>
<td>Efficiencies and other savings</td>
<td>-349</td>
</tr>
<tr>
<td>New investment to improve services</td>
<td>473</td>
</tr>
<tr>
<td>Other changes (including income growth)</td>
<td>-239</td>
</tr>
<tr>
<td><strong>2014-15 council tax requirement</strong></td>
<td><strong>787</strong></td>
</tr>
</tbody>
</table>

Detailed budget by service area
The table below compares the GLA group’s expenditure on policing, fire and other services (including transport) in 2014-15 with 2013-14. The increase in the council tax requirement is supporting investment in policing, the Fire Brigade, regeneration and apprenticeships. The reduction in gross expenditure reflects the impact of savings and efficiencies made within the GLA group.

Find out more about the budget on our website: [www.london.gov.uk](http://www.london.gov.uk) (tel: 020 7983 4000).

<table>
<thead>
<tr>
<th>Summary of Spending and Income £m</th>
<th>Police (MOPAC)</th>
<th>Fire (LFEPA)</th>
<th>Other Services (incl. GLA, LLDC and TfL)</th>
<th>GLA Group Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross expenditure</td>
<td>3,269.9</td>
<td>3,253.0</td>
<td>445.1</td>
<td>431.6</td>
</tr>
<tr>
<td>Government grants and business rates</td>
<td>-2,443.0</td>
<td>-2,359.1</td>
<td>-283.3</td>
<td>-264.9</td>
</tr>
<tr>
<td>Other income (incl. fares and charges)</td>
<td>-297.1</td>
<td>-272.6</td>
<td>-30.1</td>
<td>-30.7</td>
</tr>
<tr>
<td>Net expenditure</td>
<td>529.8</td>
<td>621.3</td>
<td>131.7</td>
<td>136.0</td>
</tr>
<tr>
<td>Change to Level of Reserves</td>
<td>27.3</td>
<td>-57.1</td>
<td>-3.3</td>
<td>2.2</td>
</tr>
<tr>
<td>Council tax requirement (income)</td>
<td>557.1</td>
<td>564.2</td>
<td>128.4</td>
<td>138.2</td>
</tr>
</tbody>
</table>
COUNCIL TAX SUPPORT

If you are finding it hard to pay your council tax and you are on a low income, or you are not working, you might be able to claim council tax support. Please visit www.croydon.gov.uk/advice/benefits/how to find out whether you can get help to lower the amount of council tax you need to pay.

For more information or advice, visit www.croydon.gov.uk/benefitchanges

The government has also made significant changes to welfare and benefits. These changes are part of the Welfare Reform Act 2012.

To find out how you are affected, use our welfare reform calculator at www.croydonwrc.entitledto.co.uk

FASTERT, SMARTER, BETTER WAYS OF CONTACTING CROYDON COUNCIL

Do it online

You can now do more of your council transactions online, 24/7, 365 days a year. For example:

• view your housing statement and pay your rent
• report a local issue (such as potholes, fly-tips, blocked drains, dog fouling, etc)
• report a missed rubbish collection
• book and pay for a bulky/white goods collection
• renew your parking permit

Coming soon...

• view your council tax or business rates account and make payments
• view your housing benefit or council tax support claim

Sign up to www.croydon.gov.uk/myaccount

‘My Croydon’ mobile app

A faster, smarter, better way to report issues to the council using your smartphone – it’s quick, free and easy to download.

Get it now from www.croydon.gov.uk/app or your app store.

DIRECT DEBIT

Set up a direct debit before 31 May 2014, and you’ll be entered into a prize draw to have your council tax paid for a year!

Direct debit is the easiest and most cost-effective way for you to pay council tax. Set up your direct debit today.

You can do it online at www.croydon.gov.uk/doitonline, via our automated telephone line 0845 940 0160, or by completing and returning the direct debit form enclosed with your bill.

For terms and conditions, visit www.croydon.gov.uk/counciltaxprizedraw