Council tax help and information notes

Budget for Birmingham 2019-20



A great city to live in



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Making a positive difference every day to people's lives





A message from the Leader

Birmingham City Council is continuing to invest in the services that matter to the people of this city, despite ongoing financial challenges.

We have had to make cuts of £690m to vital services that support the people of Birmingham since 2010 and must now find further savings of £85 million over the next four years, including £46 million for 2019/20, taking the total annual savings over this 12-year period to £775 million.

It was against this backdrop that, in November, we launched our Budget Consultation and I would like to thank everyone who responded to our proposals and helped shape our spending plans going forward.

These are challenging times, but there are plenty of reasons for optimism in Birmingham:

- For the first time in ten years, children's services are showing sustained improvement.
- We're addressing the city's housing shortage, building more social and affordable homes.
- We're working with partners on a range of initiatives to tackle homelessness.
- We're addressing major health issues like air pollution.
- And this city is currently attracting record levels of investment.

Projects such as the exciting Smithfield Development and the £1 billion Curzon Investment Plan will create jobs and opportunities for this city's young and growing population. Not only that, but the Commonwealth Games in 2022 and the arrival of HS2 four years later can ensure a golden decade for the people of Birmingham.

These projects, which will provide homes, jobs and opportunities for the people of Birmingham, are in stark contrast to the huge cuts being forced on our public services.

Even in such challenging times, we can be proud of the fact that:

- We're building an entrepreneurial city to learn, work and invest in
- We're ensuring Birmingham is an aspirational city to grow up in and a fulfilling city to age well in
- This continues to be a great city to live in
- Birmingham residents will gain the maximum benefit from hosting the Commonwealth Games

So we continue to invest in the services that the people of Birmingham rely on.

We will continue to attract investment, create jobs and build the homes needed by a growing city.

And we will tackle inequalities, protecting the most vulnerable in our city.

lan Ward, Leader, Birmingham City Council

Vision and priorities

Birmingham is a city of growth where every child, citizen and place matters. We plan to focus our resources on five key priorities. We want Birmingham to be a great city to live in; an entrepreneurial city to learn, work and invest in; an aspirational city to grow up in; and a fulfilling city to age well in.

We also want Birmingham residents to gain the maximum benefit from hosting the Commonwealth Games in 2022.



Council tax for 2019/20

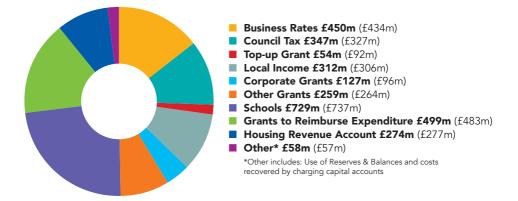
There will be a general Council Tax increase of 2.99% in 2019/20. In addition, in recognition of particular pressures on adult social care, council tax will increase by a further 2% through the Social Care Precept, making an overall increase of 4.99%. Money raised from the Social Care Precept will be invested in adult social care services.

How budgets are put together

Revenue expenditure for city council services involves spending on the day-to-day running costs of the council, e.g. employees, premises, supplies and services.

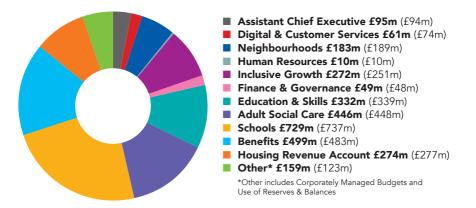
Where the money comes from 2019/20 - Total £3,109m (£3,073m)

(2018/19 figures in brackets)



Where the money is spent 2019/20 - Total £3,109m (£3,073m)

(2018/19 figures in brackets)



Spending

SPENDING ON CITY COUNCIL SERVICES AND BAND D COUNCIL TAX	2018/19 £m	2019/20 £m	% change
Gross Expenditure	3,073.341	3,108.699	1.15
Less Other Income	(2,218.152)	(2,257.109)	1.76
Net Expenditure	855.189	851.590	-0.42
Top Up Grant	(91.744)	(54.447)	-40.65
Less Business Rates	(434.180)	(449.749)	3.59
Less Council Tax Collection Fund brought forward	(1.987)	0.000	-100.00
In-Year Charge to council taxpayers	327.278	347.394	6.15
Divided by the taxbase			
(Band D property equivalents)	248,838	251,580	1.10
Council Tax for City Council services (Band D)	1,315.22	1,380.85*	4.99
Fire and Rescue Authority Precept	58.84	60.60	2.99
West Midlands PCC	128.55	152.55	18.67
Gives a total Council Tax (Band D)	1,502.61	1,594.00	6.08

For each £1m change in gross spend, Band D council tax for City Council services would be affected by +/- \pm 3.97 (£4.02 in 2018/19)

* This amount includes an increase relating to the additional Adult Social Care Precept. For 2019/20 this increase is 2% (1% increase in 2018/19).

Total Council Tax (Band D)	1,502.61	1,594.00	6.08
New Frankley in Birmingham Parish Precept	34.00	23.09	-32.09
Gives a total Council Tax (Band D) including New Frankley in Birmingham Parish Council	1,536.61	1,617.09	5.24

New Frankley in Birmingham Parish Council: gross expenditure in 2019/20 will be £72,220 (£86,420 in 2018/19). Net expenditure will be £31,221 (£45,521 in 2018/19) which is equivalent to £23.09 per Band D property (£34.00 for 2018/19). Its charge will be made only to Council Taxpayers in the parish. For each £1,000 change in gross spend, 2019/20 Band D Council Tax would be affected by +/-£0.74 (£0.75 in 2018/19).

Total council tax (Band D)	1,502.61	1,594.00	6.08
Sutton Coldfield Town Precept	49.96	49.96	0.00
Gives a total Council Tax (Band D) including Sutton Coldfield Town Council	1,552.57	1,643.96	5.89

Sutton Coldfield Town Council: gross expenditure in 2019/20 will be £1,851,318 (£1,850,868 in 2018/19) which is equivalent to £49.96 per Band D property (no change from 2018/19). Its charge will be made only to Council Taxpayers in the parish. For each £1,000 change in gross spend, 2019/20 Band D Council Tax would be affected by +/-£0.03 (no change from 2018/19).

HOW SPENDING ON CITY COUNCIL SERVICES HAS CHANGED FROM 2018/19	Gross Expenditure £m	Gross Income £m	Net £m
2018/19 BUDGET WAS	3,073	(2,218)	855
Inflation	23	(4)	19
Budget Issues and Policy Choices	27	11	38
Savings Plans	(45)	(1)	(46)
Movement in Use of Corporate Reserves	24	(12)	12
Changes in Corporate Grants	0	(31)	(31)
School Expenditure & Funding	(8)	8	0
Housing Revenue Account	(3)	3	0
Grants to Reimburse Expenditure	16	(16)	0
Directorate Grants	(5)	5	0
Corporately Managed Budgets & Other Changes	7	(2)	5
2019/20 BUDGET IS	3,109	(2,257)	852

Detailed council tax figures 2019/20

	City Council*	Fire & Rescue	West Midlands	Total excl. Parish	New Frankley in Birmingham		Čolo	Sutton Ifield
BAND	£	Authority £	PCC £	Precept £	Parish Precept £	Parish Total £	Town Precept £	Town Total £
А	920.57	40.40	101.70	1,062.67	15.39	1,078.06	33.30	1,095.97
В	1,073.99	47.13	118.65	1,239.77	17.96	1,257.73	38.86	1,278.63
С	1,227.42	53.86	135.60	1,416.88	20.53	1,437.41	44.41	1,461.29
D	1,380.85	60.60	152.55	1,594.00	23.09	1,617.09	49.96	1,643.96
Е	1,687.71	74.07	186.45	1,948.23	28.22	1,976.45	61.06	2,009.29
F	1,994.56	87.53	220.35	2,302.44	33.35	2,335.79	72.17	2,373.61
G	2,301.42	101.00	254.25	2,656.67	38.48	2,695.15	83.26	2,739.93
Н	2,761.70	121.20	305.10	3,188.00	46.18	3,234.18	99.92	3,287.92

* This amount includes the Adult Social Care precept which is shown separately on your bill

Environment Agency Midlands Region

The Council Tax (Demand Notices) (England) Regulations 2011

The Environment Agency is a levying body for its Flood and Coastal Erosion Risk Management Functions under the Flood and Water Management Act 2010 and the Environment Agency (Levies) (England and Wales) Regulations 2011.

The Environment Agency has powers in respect of flood and coastal erosion risk management for 4,855 kilometres of main river and along tidal and sea defences in the areas of the Severn & Wye and the Trent Regional Flood and Coastal Committees (2,486 and 2,369 respectively). Money is spent on the construction of new flood defence schemes, the maintenance of the river system and existing flood defences together with the operation of a flood warning system and management of the risk of coastal erosion. The financial details are:

Severn & Wye Regional	Flood and Coasta	al Committee
	2018/19	2019/20
	'000s	'000s
Gross expenditure	£14,847	£15,871
Levies raised	£1,128	£1,151
Total Council Tax Base (Band D property equivalents)	958	974
Trent Regional	Flood and Coasta	al Committee
Trent Regional	Flood and Coasta 2018/19	al Committee 2019/20
Trent Regional		
Trent Regional Gross expenditure	2018/19	2019/20
	2018/19 '000s	2019/20 '000s

The majority of funding for flood defence comes directly from the Department for the Environment, Food and Rural Affairs (Defra). However, under the new Partnership Funding rule not all schemes will attract full central funding. To provide local funding for local priorities and contributions for partnership funding the Regional Flood and Coastal Committees recommend through the Environment Agency a local levy.

A change in the gross budgeted expenditure between years reflects the programme of works for both capital and revenue needed by the Regional Flood and Coastal Committees to which you contribute. The total Local Levy raised has increased by 2.0% for the Severn & Wye Committee and 2.0% for the Trent Committee.

The total Local Levy raised has increased from £3,182,315 in 2018/19 to £3,245,962 for 2019/20 (£1,150,579 for Severn & Wye and £2,095,383 for Trent Committee). Birmingham's share of this total Local Levy in 2019/20 is £289,578.

Council tax - help and information

If you have any difficulty understanding this part of the leaflet or you want more help with your council tax you can:

Go to the website at: www.birmingham.gov.uk/council-tax

You will find information about council tax, along with forms you can use to ask questions about your account, or to tell us about changes in your circumstances. Please quote your account reference number, if you have one, when contacting us.

Text phone: 0121 303 1119 (Registered users only)

Write to: Birmingham City Council, Revenues, PO Box 5, Birmingham B4 7AB

Electronic Billing

As part of the City Council's commitment to improving our online services to Birmingham Citizens and others, we have launched electronic billing. This gives you the chance to choose to receive notification of your Council Tax bills electronically. It's simple to register, and following confirmation, emails will be sent to you when your latest Council Tax bills or other notices are available to view. To register for this service, go to: **www.birmingham.gov.uk/ebilling** and follow the simple process to get your bill online.



Changes in circumstances

You must inform the council if there is a change that affects your council tax charge – for example, if you receive a discount or exemption and the conditions no longer apply. This could be where you are not the only person in your property aged 18 years and over and therefore no longer qualify for a single person discount. You should also advise us if you change address, or if a different person should now be liable to pay the bills.

You must inform the council's Revenues team immediately of any change in your circumstances. Failure to do so, without reasonable excuse, could result in a financial penalty. You can do this by visiting: www.birmingham.gov.uk/changeincircs

Council tax - help and information

Brum Account

The BRUM account is an online account that citizens can use to access the services we provide online; amongst other services citizens can:

- Sign up for garden waste collection
- Access Council Tax Online and tell us about a move or change in circumstance, set up a direct debit and view your council tax bill
- Access Business Rates Online to view accounts, bills and pay by direct debit
- Access Housing Rents Online to view your account, statements and pay by DD

It's a simple registration process and you can go to **www.birmingham.gov.uk/myaccountpage** to register and create your account.

If you wish to claim Council Tax Support or if you are claiming Council Tax Support and have a change in your circumstances that you wish to report, you can do so by accessing the Birmingham City Council website: **www.birmingham.gov.uk/benefits**

Data protection Statement for Council Tax

We, Birmingham City Council, process your personal data in order to comply with our legal obligation to assess and collect council tax or business rates bills. All personal data will be processed in accordance with the Data Protection Act 2018 and the General Data Protection Regulation (GDPR).

The legal basis that allows us to use your information is 'public task'. Your personal data may also be shared with other organisations, the details of which can be found on our website **www.birmingham.gov.uk/fairprocessing** where you can also find details of our Data Protection Officer and information on your rights and how to exercise them. In accordance with our retention schedule, we shall keep your personal data for a period of 6 years from date of account closure.

Help and information for visually impaired people

Please call 0121 303 1113 to register for our large print services. We can provide you with information relating to your council tax bill in large print, on audiotape or in Braille.

Council tax bands

Council tax is the way in which Birmingham City Council receives some of the money it needs to provide local services. The amount you pay is based on the value of your property in 1991. There are eight bands set by the government. Your band is shown on your council tax bill.

Band	Property value in 1991	Band	Property value in 1991
Α	Up to and including £40,000	E	£88,001 - £120,000
В	£40,001 – £52,000	F	£120,001 - £160,000
С	£52,001 – £68,000	G	£160,001 - £320,000
D	£68,001 – £88,000	н	More than £320,000

Appeals against banding

You can appeal against the banding of newly-occupied properties, or properties which have had a major change in structure, or use of facilities. It is not possible to appeal on the grounds of general changes in the property market, or if an appeal has been made before.

If you have any questions concerning the banding of your property go to the Valuation Office Agency (VOA) website at **www.gov.uk/voa**. Even if you have made an appeal against your banding you must continue to pay your council tax until it is decided.

Council tax bands – who is responsible for payment?

The person liable to pay council tax is the person who first fits one of the descriptions listed below, starting with one and working through to six. More than one person can be held liable if they are on the same level. Husbands, wives and partners are usually jointly liable. In some cases, the owner of a property will have to pay the council tax, rather than the residents (e.g. houses in multiple occupation, care homes or nursing homes).

- 1. Resident owner
- 2. Resident leaseholder
- 3. Resident statutory or secure tenant
- 4. Resident with a licence to occupy
- 5. Resident aged 18 or over
- 6. Non-resident owner

If you think that you are not the person who should have to pay council tax, see help and information on pages 9 and 10.

You should not withhold payment of your council tax if you are waiting for a decision on whether your banding or liability is correct or whether you are entitled to Council Tax Support.

Precepts

Adult Social Care Precept

The Secretary of State for Communities and Local Government has made an offer to adult social care authorities. ("Adult social care authorities" are local authorities which have functions under Part 1 of the Care Act 2014, namely county councils in England, district councils for an area in England for which there is no county council, London borough councils, the Common Council of the City of London and the Council of the Isles of Scilly.)

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.

For 2019/20 the City Council has increased Council Tax by 2% in relation to the Adult Social Care Precept.

Sutton Coldfield Town Council Precept

Royal Sutton Coldfield Town Council is the tier of local government closest to residents and is funded by a precept. The precept is paid by Sutton Coldfield residents via council tax to Birmingham City Council.

In 2018-19 the Town Council has represented residents in a series of major consultations on transport, green belt development and regeneration in the town. It has established a Town Centre Regeneration Partnership to lead the way in bringing forward proposals to improve and regenerate the Town Centre. This year the precept has continued to support Sutton Coldfield library and a wide ranging programme of Community Grants. It also funded the town's first ever Heart of England In Bloom entry and the improved festive lights scheme.

For further information on how the precept is spent, please visit **www.suttoncoldfieldtowncouncil.gov.uk**.

New Frankley in Birmingham Parish Council Precept

New Frankley in Birmingham Parish Council, a first tier of Local Government, serves a population of approximately 8,000 and was established in May 2000.

Unlike other urban Parish Councils, New Frankley owns no property or land in the Parish.

It uses funding from Section 137 of the Local Government Act 1972 to fund various Voluntary Groups within the Parish, e.g. Frankley Street Champions, Frankley Neighbourhood

Forum, Frankley Carnival as well as other community groups.

The Parish Office is located in the Arden Shopping Parade in Frankley and is open Monday to Friday between 9.00am and 1.00pm. The Office provides assistance, support and guidance to those residents requiring it.

Council tax reductions

People with disabilities

If your home has special facilities for someone in your household who is disabled, it may be possible to get your bill reduced. You may be able to get a reduction if, for example:

- You have a room needed by the disabled person for a special purpose (e.g. dialysis equipment)
- You have an extra bathroom or kitchen for the disabled person
- There is enough floor space for someone who uses a wheelchair within the home

You will need to complete an application form to receive this reduction. For further information, or to make an application, please visit www.birmingham.gov.uk/disabled-person-discount

Annexes occupied by a relative

A discount of up to 50% can be awarded where a relative is occupying an annexe and a charge is payable.

You will need to complete an application form to receive this reduction. For further information, or to make an application, please visit www.birmingham.gov.uk/annexe-discount

Personal discounts

The full bill is only payable if there are at least two adults living in the property. In certain circumstances you may be entitled to a reduction:

• If you are the only adult aged 18 years or over living in your property you can apply for a 25% discount

Some people are not counted when looking at the number of adults in a property.

The main categories are:

- Full-time students, student nurses, apprentices and youth training trainees
- · People who are severely mentally impaired
- People caring for someone living in the property who has a disability, and who is not their spouse, partner or child aged under 18 years
- 18 and 19-year-olds who are at, or who have just left, school or college
- Patients resident in hospital
- People who are being looked after in care homes
- People in prison (except those in prison for non-payment of council tax or a fine)

For further information, or to make an application, please visit www.birmingham.gov.uk/exemptions

Exemptions

Exempt properties

Some properties are exempt from council tax. For a full list, please visit **www.birmingham.gov.uk/exemptions**

However, the main categories are:

- A property left unoccupied by a person detained in custody
- A property left unoccupied by patients now resident in a hospital or care home
- A property left unoccupied because the owner or tenant has died, for a maximum of six months after probate has been granted
- A property left empty by people receiving care
- A property left empty by people providing care
- A property left empty by someone who is now a full-time student living elsewhere
- A property occupied solely by full-time students, or by some non-British dependants of students
- A property left empty by a bankrupt
- A vacant caravan pitch or boat mooring
- A property occupied only by people aged under 18 years
- An unoccupied annexe which cannot be let separately without a breach of planning control
- A property occupied only by people who are severely mentally impaired (including the liable person)
- Certain properties occupied by diplomats
- An annexe occupied by an elderly or disabled relative

You will need to complete an application form to receive any reduction or exemption.

For further information, or to make an application, please visit www.birmingham.gov.uk/exemptions

Care leavers discount

Care leavers under 21

The council reduced council tax bills for its care leavers under 21 to zero from 1 April 2017.

If this applies to you, you still need to apply for any other reduction to which you are entitled such as:

- student discount or exemption
- single resident discount
- council tax support (CTS)

but we will automatically top up your entitlement so you have nothing to pay until you reach your 21st birthday.

You do not need to fill in a form as you are entitled to this discount regardless of your circumstances.

The discount does not apply if the bill is in someone else's name, for instance a friend, relative or landlord, or you are a care leaver from outside Birmingham, but it does still apply if you are jointly liable for council tax with someone who is not a care leaver, or if you would be named on the bill if you were not a student.

Sometimes we may not know straightaway that you have moved address, so if you get a bill and you think you should have had this discount, just let us know by emailing counciltax@birmingham.gov.uk or calling 0121 303 1113.

This discount is only for amounts due for periods after 1 April 2017, so you will still need to pay any council tax you owe for an earlier period. Unless you have already done so, you will need to contact us to agree a payment arrangement.

Care leavers under 25

If you are 21 or over and under 25, you can ask for further help if have claimed any other reductions you are entitled to and you are still finding it difficult to make ends meet. This discount is only for council tax due after 1 April 2017, so you will still need to pay any council tax you owe for an earlier period. Unless you have already done so, you will need to contact us to agree a payment arrangement.

We can backdate the discount to 1 April of the financial year in which we receive your application, or identify that the conditions for the discount are met.

If you leave Birmingham and then return, you can apply for a discount for any period for which you are liable for council tax in Birmingham, provided the other conditions are met.

Entitlement will end when you reach the age of 25, or your circumstances change such that you no longer qualify.

If we do not award you a discount, you can ask us to look again at our decision. You will need to put your request in writing, with reasons, and supply relevant supporting information. Reviews will be considered by someone not involved in the original decision, and you will be told the outcome of the review in writing.

For further information, or to make an application, please visit

www.birmingham.gov.uk/exemptions

Empty property charges

Empty and unoccupied properties

Most unoccupied properties attract a full council tax charge, whether furnished or not. Properties that are unoccupied and unfurnished for two years or more may also attract a 50% up to 31/03/2019 and 100% from 01/04/2019 premium charge.

Premium Charges

From 1 April 2019 under Section 11b of the Local Government Finance Act 1992 as amended by the Local Government Finance Act 2012 and Rating (Property in Common Occupation) and Council Tax (Empty Dwellings) Act 2018 Birmingham City Council has determined that in respect of the whole of area properties that have been unoccupied and substantially unfurnished for two years or more will be subject to a 100% premium effective from 1 April 2019. The Council Tax payer will have to pay 200% of the Council Tax charge.

The premium was set at 50% and from 01/04/2019 this will go up to 100%. This means that if you own a property which has been empty and unfurnished for two years or more, you will be charged an extra 50% up to 31/03/2019 and 100% from 01/04/2019 Council Tax on top of the full Council Tax for the property.

As this premium applies to the property, a change of ownership or tenancy will not affect the premium. If when you purchased or leased your property it had already been empty and unfurnished for two years or more, you will have to pay a 200% Council Tax charge. The additional charge can only be removed by bringing your property back into use. If you bring your property back into use then go on the link below to notify us of this change. We will need to know your reference number and the date of occupation. We will then arrange for a visit to your property to confirm the information you have provided.

For further information on empty property charges, go to www.birmingham.gov.uk/ empty-property-discount

Council Tax Support

Why should I claim Council Tax Support?

Council Tax Support is money off your council tax bill. This means that your bill could be reduced. Council Tax Support can be awarded in addition to any other reductions in your bill.

Claimants of working age (other than those listed below) will have their Council Tax Support assessment based on a maximum of 80% of their council tax liability.

Claimants will have their Council Tax Support assessment based on 100% of their council tax liability if the:

- Claimant or their partner is a pensioner
- Claimant or their partner is entitled to a disability premium, severe disability premium, enhanced disability premium or disabled child premium
- Claimant or their partner is entitled to employment support allowance and receives a qualifying disability-related benefit
- Claimant or their partner qualifies for a carer's premium
- Claimant or their partner receives a war disablement pension, war widow's pension or war widower's pension
- Claimant or their partner has a dependant child under six

You may still qualify for Council Tax Support even if:

- You are working
- You have other income such as a works pension or a private pension
- You have savings, unless these are more than £16,000
- You are in receipt of Universal Credit

If you are in receipt of Universal Credit you can make a claim for Council Tax Support at **www.birmingham.gov.uk/CTS**.

How much can I get?

The amount of Council Tax Support you get depends on your individual circumstances and takes account of any income you (and a partner, if you have one) get from working, pensions, benefits and tax credits, any savings over £6,000 and your household circumstances including any other people who live with you.

The people who live with you other than your partner and dependant children are called non-dependants. For every non-dependant that lives with you there could be a reduction in the overall amount of Council Tax Support that you are awarded.

Help and advice

If you have not claimed Council Tax Support before, but would like to know if you are entitled to it, you can find out further information about this at: **www.birmingham.gov.uk/benefits**

If you already get Council Tax Support, you do not need to make a new claim. Your Council Tax Support will be taken off your bill. If your circumstances change you must tell us immediately as this could affect your Council Tax Support entitlement.

For more information on the Council Tax Support scheme, go to **www.birmingham.gov.uk/** counciltaxsupport

Other benefit changes

The government has recently introduced major changes to a number of benefits. If you have been affected by these changes and you need help and guidance, please visit our webpage **www.birmingham.gov.uk/financial-help**

Benefit fraud - help us stamp it out

Do you know anyone committing benefit fraud or any other type of fraud against the council? Anyone wishing to report a suspected benefit fraud should call, in confidence, the Local Authority Fraud Hotline on **0800 854 4400 (0800 328 0512 Textphone)**, or write to: NBFH, Mail Handling Site A, Wolverhampton WV98 2BP

Help with your Universal Credit application

Contact the Universal Credit helpline if you:

- need help finding or using a computer
- have questions about applying
- need information in alternative formats (for example Audio CD, braille or large print)

Universal Credit helpline

Telephone: 0800 328 9344 Textphone: 0800 328 1344 Monday to Friday, 8am to 6pm

Or visit www.birmingham.gov.uk/universalcredit

How to pay

Please note that your payment date is the 1st of the month, commencing in April, unless you pay by Direct Debit when you will have a choice of payment dates.

Monthly Direct Debit payers have the choice of paying on the 1st, 8th, 15th, 21st or 28th of the month. You can also pay by Direct Debit if you pay yearly or half-yearly – your payment dates will be 1st April if you pay annually, and 1st April and 1st October if you pay half-yearly.

Direct Debit

This is the easiest way to pay, and you are protected by the Direct Debit guarantee. If you would like to pay by Direct Debit, it could not be simpler. You can make an application online by visiting **www.birmingham.gov.uk/directdebitforms**. If you do not have access to the web, just call us on 0121 303 1113, advise us of your chosen payment date and provide us with the relevant details. We will do the rest.

Online

Visit **www.birmingham.gov.uk/council-tax** where you can make a payment by a debit or credit card.

By telephone using debit/credit card

Call 0121 464 2001 to make payment on the 24-hour automated payment system.

If you pay by any of the following methods, you must allow five days for your payment to reach us.

PayPoint/Payzone/Post Office

Towards the top right-hand side of your bill there is a barcode, which can be used when making a payment. You should present this, along with your payment, at any Post Office or any shop displaying the PayPoint or Payzone logo. Please note that only cash is accepted at PayPoint and Payzone outlets. You can pay by cheque at the Post Office. Cheques need to be made payable to 'Post Office Counters Ltd'. There is no charge for using these services. The barcode cannot be used at banks. The cashier will process your payment and give you back your bill.

It is recommended that you request a receipt for your payments. Please keep your bill in a safe place as you will need it to pay your instalments throughout the year.

For a list of PayPoint and Payzone outlets, please visit **www.paypoint.com** and **www.payzone.co.uk**

Don't fall into the debt trap

All payments must be received by the due dates shown on your bill, or you may receive a reminder notice. If payments are not made on time, you may be subject to enforcement action. This can involve deductions from your income, bankruptcy proceedings, a charging order, enforcement agent (bailiff) or an application to commit you to prison. Substantial costs are involved – which you will have to pay.

You should not withold payment of your council tax whilst you are appealing against your banding, disputing your liability, or if we are processing your application for any form of discount, exemption or other benefit.

If you have difficulties paying your council tax, please contact us on **0121 303 1113**.

Paying by Direct Debit ensures you do not miss payments

You can make an application online by visiting **www.birmingham.gov.uk/directdebit**. If you do not have access to the web then just call us on **0121 303 1113**, advise us of your chosen payment date and provide us with your relevant details. We will do the rest. For information on all council services visit **www.birmingham.gov.uk**

Service improvement

The council has tracing software which enables us to identify and recover outstanding council tax from people who leave their property without paying.

Comments/compliments/complaints – your views

We are committed to providing our customers with an excellent level of service and support the city council's 'Your Views' policy.

If you would like to raise anything about the service you have received, whether it is a comment, compliment or complaint, please let us know by visiting **www.birmingham.gov.uk/yourviews** or contact us using the details available in the help and information section of this booklet.



Our new electronic billing is: simple to use, saves you time and gives you greater control over your bills and payments.

Find out more about how eBilling will make your life easier: birmingham.gov.uk/ebilling



Notes

You can now get your Council Tax bill online. Go to the link below to register.

For more information about how to manage your account online please visit: **birmingham.gov.uk/counciltax**



birmingham.gov.uk/ebilling



birmingham.gov.uk