Budget for Birmingham

2010-2017 Council tax help

Council tax help and information notes



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A message from the Leader

You are no doubt aware of the financial challenges our city council faces. We must make cuts of £90 million for the 2016/17 financial year – as part of around £250 million in cuts over the next four years. This is on top of the £560 million cut to our annual spending since 2010.

It is against this backdrop that we must now completely change what we do as a city council. We must accept – and help others to accept – that Birmingham City Council in 2020 will in many ways be unrecognisable from the city council of 2010.

I say this not to offer excuses or to wave the white flag. Dramatically reduced funding from Government is a fact of life, so we have to look up from the ledger sheet and be cleverer. We have to re-imagine and remodel how we do things.

Yes the capacity has dramatically shrunk, but the demand has not. So our challenge now is to work more closely with partners, community groups and residents. Together we are going to have to find new ways of delivering services and developing new relationships.

I have been very clear in my first few weeks as leader of the council that I want to work with the people of this city as we make these tough decisions. It is no longer a case of 'doing things to the city' but more a case of 'doing things with the city'.

We all have an interest in redesigning services to best serve people across Birmingham and I am determined that your council will continue to play a vital role in a city that supports its citizens – right through from our children to our older adults.

Growing demand at the older end of that scale means that, like most councils, we are increasing council tax by 3.99 per cent this year. The initial 1.99 per cent is to cover a general increase in costs, while the additional 2 per cent is for the Adult Social Care Precept permitted by the Government. In Birmingham, this will contribute towards paying private sector care workers on council contracts £7.20 an hour for those aged over 25, from 1st April (which is the Government's new minimum wage from then) and their caring for an increasing number of older people requiring care. On top of the money raised from the social care precept to pay for those care costs, we have also chosen to increase the pay to those private sector care workers on council contracts to £7.50 an hour for those aged over 18, not just 25.

Looking ahead, your council will focus on a range of important priorities including education, housing, partnerships, jobs and skills. We will also continue to lobby Government for a fairer funding deal.

Our city faces real challenges and we must work together to build a Birmingham of opportunity and hope.

J.m. Cenny

Councillor John Clancy, Leader of the Council

A city with 2020 vision

With a developing vision for how it will look in the year 2020, your council is changing. We are transforming what we do and how we do it in response to the changing needs of citizens and because we need to adapt to not having the money to do all the things we did before.

The vision for your future council is based on the fundamental ideals of **prosperity**, **fairness** and **democracy**, and, within that, to have a strong economy; safety and opportunity for all children; a great future for young people; thriving local communities; a healthy and happy city; and a modern council.

Early priorities include keeping our children's and education improvement plans on track and successfully concluding the work set for us by the Birmingham Independent Improvement Panel.

Profound change across local Government is also underway. New city-regional leadership will be put in place through the West Midlands Combined Authority, with new powers devolved from central Government to allow us to drive economic growth, investment and the reform of public services. The council will become more strategic and much smaller. There will be new ways of delivering local services and new ways people can engage in their local community, such as the new local council for Sutton Coldfield.

Arising from our longer term thinking, we are focusing on a small number of big issues for the city including the provision of decent, affordable housing, investment in our transport infrastructure and a city for young people, learning and skills.

How we're making the changes

We've adopted a new approach. We've looked at how we can meet the needs of citizens, through providing services ourselves but also with a renewed focus on how we can work with partners to achieve shared aims. Our role, with other civic and civil leaders, is to agree the vision for Birmingham and lead the city as a joint enterprise.

Our proposals for change are divided into six key themes which aim to better meet citizens' needs, make substantial savings and improve our performance. They are:

- **Prevent family breakdown** seeking to support disadvantaged families through a range of interventions so their children can thrive.
- **Maximise the independence of adults** with Birmingham a city where getting older is a positive experience.
- **Sustainable neighbourhoods** creating an environment which is more sustainable, reduces costs and is better for the health and wellbeing of residents.

- **Economic growth and jobs** economic development and support for job creation, skills training and sustainable business growth can impact greatly on the prosperity and wellbeing of the city.
- Changes to the workforce our direct workforce will be smaller reflecting that outcomes and services will be delivered through new models where staff will not necessarily be directly employed by the council.
- **Council-wide** we will continue to work more efficiently, redesigning our services so they are as lean as possible.

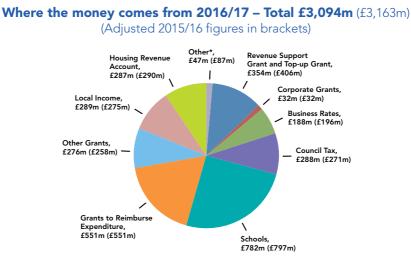
This is a council on a journey of change and improvement. By working together in partnership we know that this city will rise to all the challenges we face and secure a great future for all its citizens.

Council tax

There will be a rise of 1.99 per cent in the city council's base element of the council tax for 2016–17. In addition – in recognition of particular pressures on adult social care – there will be a further 2 per cent rise for the Adult Social Care Precept, which will contribute towards increasing adult social care costs. This, in total, is a rise of 3.99 per cent.

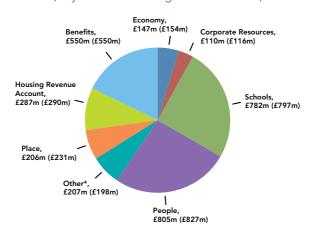
How budgets are put together

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.



* Other includes: Use of Reserves and Balances and costs recovered by charging capital accounts

Where the money is spent 2016/17 – Total £3,094m (£3,163m) (Adjusted 2015/16 figures in brackets)



* Other includes Corporately Managed Budgets and Use of Reserves and Balances

Spending

SPENDING ON CITY COUNCIL SERVICES AND BAND D COUNCIL TAX	Adjusted 15/16 £m	16/17 £m	% change
Gross Expenditure	3,163.218	3,093.772	-2.20
Less Other Income	-2,288.677	-2,258.491	-1.32
Net Expenditure	874.541	835.281	-4.49
Less Revenue Support Grant and Top-up Grant	-406.099	-353.654	-12.91
Less Business Rates	-196.305	-187.884	-4.29
Plus/(less) Council Tax Collection Fund brought forward	-0.962	-5.781	500.95
In-Year Charge to council taxpayers	271.175	287.962	6.19
Divided by the taxbase			
(Band D property equivalents)	234,089	239,042	2.12
Council tax for City Council services (Band D)	£1,158.43	£1,204.65*	3.99
Fire and Rescue Authority Precept	£54.94	£56.03	1.99
West Midlands Police & Crime Commissioner	£106.55	£111.55	4.69
Gives a total council tax (Band D)	£1,319.92	£1,372.23	3.96

For each £1m change in gross spend Band D council tax for City Council services would be affected by +/-£4.18 (£4.27 in 2015/16).

* This amount includes a 2% increase relating to the additional Adult Social Care Precept.

£1,353.22	£1,406.01	3.90
£33.30	£33.78	1.44
£1,319.92	£1,372.23	3.96
	£33.30	£33.30 £33.78

New Frankley in Birmingham Parish Council: gross expenditure in 2016/17 will be £95,470 (£129,426 in 2015/16). Net expenditure will be £44,321 (£43,287 in 2015/16) which is equivalent to £33.78 per property in Band D (£33.30 for 2015/16). Its charge will be made only to council taxpayers in the parish. For each £1,000 change in gross spend, 2016/17 Band D council tax would be affected by +/-£0.76.

Total council tax (Band D)	£1,319.92	£1,372.23	3.96
Sutton Coldfield Parish Precept		£49.96	N/A**
Gives a total council tax (Band D) including Sutton Coldfield	£1,319.92	£1,422.19	7.75

Sutton Coldfield Parish Council: gross expenditure in 2016/17 will be £1,823,850 which is equivalent to £49.96 per property in Band D. Its charge will be made only to council taxpayers in the parish. For each £1,000 change in gross spend, 2016/17 Band D council tax would be affected by +/-£0.03.

**This is the first year of the Sutton Coldfield Parish Precept.

HOW SPENDING ON CITY COUNCIL SERVICES HAS CHANGED FROM 2015/16	Gross Expenditure £m	Gross Income £m	Net £m
ADJUSTED 2015/16 BUDGET WAS	3,163	-2,289	874
Budget Issues and Policy Choices	27	-3	24
Savings Plans	-69	-19	-88
Inflation	17	0	17
Movement in Use of Reserves	-18	36	18
Fall out of Directorate Grants	-5	5	0
Corporately Managed Budgets	2	-12	-10
School Expenditure & Funding	-15	15	0
Housing Revenue Account	-3	3	0
Other	-5	5	0
2016/17 BUDGET IS	3,094	-2,259	835

Detailed council tax figures Council tax 2016/17

	City Council*	Fire and Rescue Authority	West Midlands Police and	Total excl. Parish	New Frankley in Birmingham Parish		Sutton Coldfield	
Band	£	£	Crime Commissioner £	Precept £	Parish Precept £	Parish Total £	Parish Precept £	Parish Total £
А	803.10	37.35	74.37	914.82	22.52	937.34	33.31	948.13
В	936.95	43.58	86.76	1,067.29	26.27	1,093.56	38.86	1,106.15
С	1,070.80	49.80	99.16	1,219.76	30.03	1,249.79	44.41	1,264.17
D	1,204.65	56.03	111.55	1,372.23	33.78	1,406.01	49.96	1,422.19
Е	1,472.35	68.48	136.34	1,677.17	41.29	1,718.46	61.06	1,738.23
F	1,740.05	80.93	161.13	1,982.11	48.79	2,030.90	72.16	2,054.27
G	2,007.75	93.38	185.92	2,287.05	56.30	2,343.35	83.27	2,370.32
Н	2,409.30	112.05	223.10	2,744.45	67.56	2,812.01	99.92	2,844.37

*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 and Wye Regional Flood and Coastal Committee

	2015/16	2016/17
Gross expenditure	£11.544m	£17.667m
Levies raised	£1.064m	£1.084m
Total council tax base (Band D property equivalents)	901,000	923,000

Trent Regional Flood and Coastal Committee

	2015/16	2016/17
Gross expenditure	£51.205m	£41.575m
Levies raised	£1.936m	£1.975m
Total council tax base (Band D property equivalents)	1,692,000	1,727,000

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 Costal 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 1.9% for the Severn & Wye Committee and 2.0% for the Trent Committee.

The total Local Levy raised has increased from ± 3.000 m in 2015/16 to ± 3.059 m for 2016/17 (± 1.084 m for Severn & Wye and ± 1.975 m for Trent Committees). Birmingham's share of this total Local Levy in 2016/17 is ± 0.273 m.

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

Fair Processing Statement

Any personal data held by Birmingham City Council, in relation to your council tax or business rates bill, will be held in full compliance with the legal obligations as set out in the Data Protection Act 1998 and in accordance with the council's privacy policy. A copy is available at any council library or on the Birmingham City Council website: www.birmingham.gov.uk/privacy

Birmingham City Council will incorporate the names and addresses held in the council tax and business rates systems into customer services systems. This is in line with the privacy policy.

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 and Benefits 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

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

Council tax – help and information

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 and 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
А	Up to and including £40,000	Е	£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 contact:

The Listing Officer, Council Tax West, Valuation Office Agency, Overline House, Central Station, Blechynden Terrace, Southampton SO15 1GW Telephone: **03000 501501**; Website: **www.voa.gov.uk**

Council tax – 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 10 and 11.

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.

New Precepts for 2016/17

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 a "precept" of up to 2% on its council tax for 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" in relation to each financial year up to and including the financial year 2019-20.

In relation to the financial year beginning in 2016 the Secretary of State has determined (and the House of Commons has approved) a referendum principle of 4% (comprising 2% for expenditure on adult social care and 2% for other expenditure), for adult social care authorities. These authorities may therefore set council tax up to this percentage in 2016 without holding a referendum.

Sutton Coldfield Parish Council Precept

Following a postal consultative ballot in the summer of 2015, Birmingham City Council passed a resolution on 15th September 2015 to establish a parish council for the parliamentary constituency of Sutton Coldfield. An additional amount (known as a precept) is added to the annual council tax bill for properties within the area of the parish council. The amount payable is based on the national average for parish council 'Band D' properties and – following consultation – was approved via a Community Governance Review Reorganisation Order. The amount will vary depending on the valuation band of the property, and whether any further reductions are made, for example, a single person discount, disabled reduction, or council tax support. Based on a full council tax charge, the precept for the 2016/17 financial year is:

Band A – £33.31	Band B – £38.86	Band C – £44.41	Band D – £49.96
Band E – £61.06	Band F – £72.16	Band G – £83.27	Band H – £99.92

The full council tax charge for each band, including this and all other precepts, can be found at **www.birmingham.gov.uk/counciltaxbands**.

If you would like to know more about Sutton Coldfield Parish Council, please visit **www.birmingham.gov.uk/sutton-coldfield-parish-council** where you will find answers to frequently asked questions, details of the latest developments, copies of relevant documents and other useful information.

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. Please call us on 0121 303 1113 for an application form.

Annexes occupied by a relative

From 1st April 2014, 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. Please call us on 0121 303 1113 for an application form.

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/discounts-and-exemptions-form

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/discounts-and-exemptions-form

Empty property charges

Where a property has been empty and unfurnished for a period of two years a council tax charge of up to 150% may be applied.

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 dependent 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

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

Some people might not know how to claim, others might think it is too complicated. If you have not claimed Council Tax Support, 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 introduced major changes to a number of benefits through the Welfare Reform Act. If you have been affected by these changes and you need help and guidance, please visit our webpage **www.birmingham.gov.uk/welfarereform**

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 854 440 (0800 328 0512 Textphone), or write to NBFH, PO Box 224, Preston PR1 1GP.

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 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 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/directdebit**. 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 payment by 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 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.

Do it online anytime Keepupto date with services.

Find out more about Birmingham City Council services including council tax and benefits, rubbish and recycling, housing repairs, streets, parking and transport at:

birmingham.gov.uk/doitonline

Birmingham City Council

We are caring for 1900 children waiting for a new family in Birmingham



Visit: adoptandfoster.co.uk or phone: 0121 303 7575