

Council Tax 2018-19



Dear resident,

The government has imposed challenging budget reductions on public services in Redbridge. These affect every one of us as residents of the borough. The Council budget has already been cut by £132m and we expect that there is more to come. Despite the cuts, we have been working hard to deliver the services our residents want, need and deserve.

The Council remains committed to investing in safety, green spaces, keeping our streets clean and protecting our vulnerable residents. This is reflected in our budget for the coming year, which meets the financial challenge created by austerity head on. The Council will continue to invest in our borough while saving £50m through delivering services in ways that are more creative and efficient.

We did not choose austerity, and we cannot protect all our services from cuts, but we believe we are making the right choices for the future of our borough: transforming our economy, supporting our vulnerable and modernising our services.

Protecting our vital services

Like all councils, Redbridge faces a national social care crisis. Our elderly population is growing and they and their families rightly expect good support from public services.

We have kept our Council Tax as low as possible for residents over the past four years, but with the government shirking its responsibility to meet the costs of care, we have little choice but to accept the government's proposal that we should introduce a 2% social care levy.

The money raised through this levy is used solely to fund adult social care, which is needed to support and protect our most vulnerable residents in a time of ever increasing financial pressure.

We have not taken this decision lightly, but as residents you've told us that you want to see services for the elderly protected. This tax increase will help us to do that.

Keeping our streets safe

The government's police cuts have led to rising crime in some parts of our borough. Our budget ensures that the Council is doing everything it can to keep the streets safe.

Our key measures include:

- New LED lights which make our streets brighter and improve safety, reduce electricity costs and help prevent antisocial behaviour.
- £1.5m in new high-tech CCTV and Automatic Number Plate Recognition cameras – improving safety and tackling crime.
- Tripling the size of our uniformed Enforcement Team to tackle fly tipping and antisocial behaviour.
- A £50,000 Community Safety Fund to support neighbourhood watch schemes and community groups.

The Council will also launch the first of its kind independent Redbridge Crime Commission, working in partnership with our community to fight crime.

Keeping Redbridge happy and healthy

We want Redbridge to be a place where people flourish, and as part of that we will continue to deliver health and wellbeing projects across the borough.

The new Loxford leisure centre is complete and a second will follow in Goodmayes in the next few months. Work will begin on the Wanstead public pool later in 2018. The council will also improve our 29 parks and open space by investing £1.6m in new play equipment.

To ensure that everyone can enjoy everything Redbridge has to offer, we will make it easier for motorists to park across the borough. We will double the amount of free parking time to one hour and halve the cost of residential permits to £20, with electric vehicles free.

The Council faces unprecedented challenges, but austerity cannot dim our ambition for our borough nor our determination to deliver **Results for Redbridge**.

Best wishes

Councillor Jas Athwal
Leader, London Borough of Redbridge



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How we calculate your Council Tax

Before setting the budget, we consider the cost of all the services we want to provide and those we have to provide by law.

We receive direct grants from central Government, which fund some of these services. We also generate revenue from services such as planning. Each year we find ways to provide the same services for less money by improving efficiency. Your Council Tax also includes funding for other bodies such as the Greater London Authority (GLA).

The remainder of our budget is funded through Council Tax. The amount of Council Tax you pay relates to the value of your property. There are eight tax bands from A-H.

Redbridge Council has a Council Tax of £1,255.75 at Band D.

This is an increase of 2.99 per cent together with a 2 per cent increase as a result of the Chancellor's Spending Review which must be used to fund Adult Social Care.

Further detailed information about the increase and additional revenue raised for adult social care must be included in the 'Information to be supplied with Demand Notices' as follows:

'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.

The total Band D Council Tax including the GLA element is **£1,549.98** and is made up as follows:

Overall, the Council Tax for Redbridge in **2018-19** at band D increased by **£73.89** which equates to an increase of **5 per cent** or approximately **£1.42** per week.

	Council Tax
London Borough of Redbridge 2017-18	1,196.07
Greater London Authority Element 2017-18	280.02
Total Council Tax 2017-18	1,476.09
Increase in Council Tax 2.99%	35.76
Increase Adult Social Care Precept 2%	23.92
Greater London Authority Element 5.1%	14.21
London Borough of Redbridge 2018-19	1,549.98

How we spend our budget

Our budget, which includes Government grants and your Council Tax, is used in the following ways:

- to help deliver frontline services within the Borough
- to fund vital support services to assist in frontline service delivery
- to pay for the services we receive from a number of external bodies









How is your money spent?

The table below shows how we have spent your money in 2017-18, how we plan to spend it in 2018-19 and how much the resulting Council Tax is.

2017-18 £'000	How your money is spent	2018-19 £'000
334,042	Children's Services	345,663
99,474	Adults	92,409
14,030	Leisure	11,830
54,295	Highways, Roads & Transportation (Civic Pride)	45,723
168,584	Payments, Benefits & Customer Services	171,700
13,012	Environment & Regeneration	13,223
37,236	Housing	45,137
13,806	Corporate Services	14,003
815	Other	0
735,294	Gross Expenditure on Services	739,688
15,643	Interest	16,571
9,505	Unallocated costs & contingencies	9,279
0	Contribution to Reserves	1,981
(7,633)	Contribution from Reserves	0
17,656	Levies	18,619
(113,231)	Fees & Charges and Other Income	(111,867)
(550,318)	Grants, Subsidies & Business Rates	(561,913)
(4,500)	Collection Fund Surplus	(2,500)
102,416	Council Tax Requirement	109,858

Changes in Spending	£m
Council Tax Requirement 2017-18	102.4
Spending Changes	
Growth for existing services and new initiatives	40.1
Efficiencies and other savings	(42.6)
Increases in Levies	1.0
Inflation / Contingencies	5.1
Other Net Variations	3.8
Funding Changes	
Use of Reserves	9.6
Collection Fund Surplus	2.0
Government Grants / Business Rates	(11.6)
Council Tax Requirement 2018-19	109.8

What are the Council Tax valuation bands?

Bands	Value of property (April 1991)	Ratio of Band D charged	Redbridge Precept £	Adult Social Care Precept £	Greater London Authority Precept £	Total £
 A	Up to £40,000	6:9	783.83	53.34	196.15	1,033.32
 B	£40,001 - £52,000	7:9	914.46	62.23	228.85	1,205.54
 C	£52,001 - £68,000	8:9	1,045.10	71.12	261.54	1,377.76
 D	£68,001 - £88,000	9:9	1,175.74	80.01	294.23	1,549.98
 E	£88,001 - £120,000	11:9	1,437.02	97.79	359.61	1,894.42
 F	£120,001 - £160,000	13:9	1,698.29	115.57	425.00	2,238.86
 G	£160,001 - £320,000	15:9	1,959.57	133.35	490.38	2,583.30
 H	More than £320,000	18:9	2,351.48	160.02	588.46	3,099.96





Home owners, tenants and landlords pay their Council Tax based on eight bands.

The Valuation Office Agency calculates which band your property should be in, based on the valuation of your home on 1 April 1991. The table shows the eight valuation bands and the ratio from the middle Band D.

It also shows the amount of Council Tax you must pay split between Redbridge services (including levying bodies – see pages 10–12) and the amount you pay to the GLA (pages 13-14). Your bill will state which band you are in.

Can I appeal my valuation band?

Yes, there are several reasons you may wish to appeal:

-  you become the property's Council Tax payer for the first time. You must appeal within six months of becoming liable
-  your band is changed by the Valuation Office without a request from you
-  you believe there is a material increase or decrease in your home's value because of building or engineering work
-  you stop or start using part of your home as a business

If you have an enquiry about the Council Tax band contact the Valuation Office Agency on www.gov.uk/contact-voa or telephone **03000 501 501**. However, you must still pay your Council Tax until any appeal is settled.

Appeals Direct

Appeals Direct gives the taxpayer the option of deciding whether they want to make an appeal to the Valuation Tribunal if, after the VOA has reviewed the banding, they disagree with the VOA's finding. The case would be automatically forwarded to the tribunal even if discussions with the VOA were ongoing or the taxpayer had no wish to take the matter to appeal.

Further details can be obtained from the Valuation Office Agency www.voa.gov.uk or the Valuation Tribunal Office London www.valuationtribunal.gov.uk

Which properties are exempt from Council Tax?

Exemption Class A & Class C were abolished from 1 April 2013 and local authorities were allowed to set a local discount or apply no discount. The Council decided no discount would be made available which means

Unoccupied Dwellings

CLASS B:	Owned by a charitable body and empty less than six months.
CLASS D:	Left empty by someone who has gone into prison.
CLASS E:	Was previously the sole or main residence of a hospital patient or patient in a home.
CLASS F:	Awaiting probate or letters of administration to be granted - will also be exempt for up to six months after letters granted while dwelling remains empty.
CLASS G:	Occupation is forbidden by law.
CLASS H:	Waiting to be occupied by a minister of religion.
CLASS I:	Previously the residence of a person who is receiving care somewhere other than a hospital, residential care home, nursing home, mental nursing home or hostel.
CLASS J:	Left empty to provide care to another person.
CLASS K:	Left empty by student(s) who are resident elsewhere during term-time.
CLASS L:	An unoccupied dwelling where a mortgagee is in possession under the mortgage.
CLASS Q:	Which is the responsibility of the bankrupt's trustee.
CLASS R:	A dwelling consisting of a pitch or a mooring which is not occupied by a caravan, or as the case may be, a boat.
CLASS T:	Unoccupied annexe to an occupied dwelling that cannot be let separately from the dwelling without breach of planning control.

the full Council Tax charge is payable in respect of empty properties subject to the existing exemption classes listed below.

Occupied Dwellings

CLASS M:	Hall of Residence for accommodation of students.
CLASS N:	Occupied by student(s) only.
CLASS O:	Armed Forces accommodation.
CLASS P:	Dwellings occupied by member(s) of visiting forces.
CLASS S:	Occupied only by persons under 18.
CLASS U:	Dwelling occupied only by severely mentally impaired person(s).
CLASS V:	Main residence of a person with diplomatic privilege or immunity.
CLASS W:	A dwelling forming part of a single property with another dwelling being the residence of a dependant relative. (Granny Annexe).

Care Leavers

Care leavers will be exempt from Council Tax until they turn 25 years of age, please contact RLCDuty1@barnardos.org.uk if you wish to apply.

When can I be offered a discount?

We charge full Council Tax if there are at least two adults, aged 18 or over, living in a property. If only one adult is resident in the main home the tax can be reduced by 25 per cent. Please apply online at www.redbridge.gov.uk/counciltax

Some people will not be counted as residents if they are:

- full time students, student nurses, apprentices or youth training trainees.
- patients resident in hospital
- being looked after in a care home
- people with learning disabilities
- people staying in certain hostels or night shelters
- 18 and 19 year olds who are at, or have just left college
- care workers working on low pay (usually for charities)
- caring for someone with a disability (who is not a spouse, partner or child under 18)
- members of visiting forces and certain international institutions
- members of religious communities
- in prison

No discount is available for furnished or unfurnished empty properties and second homes. Also any empty substantially unfurnished property vacant for longer than two years will be charged a 50 per cent premium additional to the full Council Tax.

A discount of 50 per cent is available for people living in annexes provided they are related to the person liable to pay the Council Tax of the main dwelling.

Disabilities

Your Council Tax may be reduced if you, or someone who lives with you, have special needs because of a disability. These special adaptations could include an extra bathroom, kitchen or extra space for wheelchairs.

If you qualify for a disabled reduction your property will be moved down a band. For example, if your property is in Band C it would be charged the equivalent of a property in Band B.

Foster Carers

Registered Foster Carers for Redbridge Council will receive a 60 per cent discount, for more information about fostering, please email fostering@redbridge.gov.uk

Contact

If you wish to apply or know someone you think may be entitled to a reduction please e-mail council.tax@redbridge.gov.uk or write to the address on your Council Tax bill or phone **020 8708 5670**.

Get the benefits you are entitled to

The Welfare Benefits Team

- give free, confidential information about how you may be able to get help towards your rent, Council Tax and day to day living expenses
- you don't have to be unemployed or on a low wage to get help
- you may get more money if you are sick, disabled, an older person or caring for somebody

Call **020 8708 4180** or email **welfare.benefits@redbridge.gov.uk**

Council Tax Reduction and Housing Benefit

If you are on a low income you may be able to get help with your Council Tax and rent. From 1 April 2018, working age households will receive a maximum of 75 per cent support towards their Council Tax. People in receipt of certain disability benefits will continue to receive up to 85 per cent support and pensioners a maximum of 100 per cent support.

You can find out how much Council Tax Reduction and Housing Benefit you may be entitled to, and then make a claim at **www.redbridge.gov.uk/calculator**. If you need help to make a claim on line, please call **020 8708 5690**.

In the meantime you should pay the amount you owe. If you are entitled to a reduction we will send you a revised bill, telling you if you still have to pay anything.

If you are awarded Council Tax Reduction you will need to let us know immediately if there is a change in your circumstances.

Additional Support

The Council have set aside a Discretionary Hardship Fund to provide support for people who receive less than 100 per cent Council Tax Reduction and are experiencing severe financial hardship. To apply for a hardship payment please visit **www.redbridge.gov.uk/benefits** or call **020 8708 5690**.

You can also contact the Money Advice Service **www.moneyadviceservice.org.uk** for free, unbiased and independent advice.

If you need debt advice you can contact the Mary Ward Legal Centre on **020 7269 5455** or visit **www.marywardlegal.org.uk**

Universal Credit

Universal Credit is a new benefit for people of working age only. It is administered by the Department for Work and Pensions. It is a single monthly payment which will replace:

- Income Support
- Job Seekers Allowance (Income Related)
- Employment Support Allowance (Income Related)
- Housing Benefit
- Child Tax Credit
- Working Tax Credit

In Redbridge, Universal Credit is due to be phased in for new claims only from June 2018. Existing claims for benefit are due to begin the transition to Universal Credit in 2019.

To find out more about Universal Credit please visit **www.gov.uk/universalcredit**

If you pay Council Tax to Redbridge and wish to claim Council Tax Reduction you must apply for this online at **www.redbridge.gov.uk/benefits**

What else does your Council Tax pay for?

East London Waste Authority (ELWA)

ELWA has the statutory responsibility for the disposal of around 469,000 tonnes of household, commercial, industrial and Refuse and Recycling Centre Waste collected by the London Boroughs of Barking & Dagenham, Havering, Newham and Redbridge.

Waste disposal is carried out under a 25-year Integrated Waste Management Contract (IWMC) with Renewi plc (previously Shanks Waste Management Limited), supported by funding via the government's Private Finance Initiative.

ELWA's total levy requirement is **£64,770,000** (2017-18: £61,542,000).

Increases in operational costs, landfill tax along with management contractor fee inflation for **2018-19**, as well as planned increases to reserves has resulted in a **5.2 per cent** average levy increase which is an increase of **4.9 per cent** for London Borough of Redbridge.

The major part of the ELWA Levy is apportioned on the basis of volumes of Household Waste with the remainder allocated according to the Council Tax Base.

The Levy on the London Borough of Redbridge for 2018-19 is **£17,741,000** (£16,917,000 for 2017-18).



What else does your Council Tax pay for?

London Pensions Fund Authority (LPFA)

The London Pensions Fund Authority (LPFA) raises a levy each year to meet expenditure on premature retirement compensation and outstanding personnel matters for which LPFA is responsible and cannot charge to the pension fund. These payments relate to former employees of Greater London Council (GLC), the Inner London Education Authority (ILEA) and the London Residuary Body (LRB).

For 2018-19, the income to be raised by levies is set out below. The Greater London levy is payable in all boroughs, the Inner London levy only in Inner London Boroughs (including the City of London). The figures show the total to be raised and, in brackets, the percentage change on the previous year.

	£'000	Change in %
Inner London	£13,065	(0%)
Greater London	£10,318	(0%)
Total	£23,383	(0%)

The Levy on the London Borough of Redbridge for 2018-19 is **£306,236** (£306,848 for 2017-18).

Lee Valley Regional Park Authority

Lee Valley Regional Park is a unique leisure, sports and environmental destination for all residents of London, Essex and Hertfordshire.

The 26 mile long, 10,000 acre Park, much of it formerly derelict land, is partly funded by a levy on the Council Tax. This year there has been a 6 per cent decrease in this levy.

Further details on how this budget is spent and the amount each council contributes can be found at www.leevalleypark.org.uk

You can also find out more about hundreds of great days out, world class sports venues and award winning parklands at www.visitleevalley.org.uk

	2017-18 £m	2018-19 £m
Authority Operating Expenditure	11.8	11.2
Authority Operating Income	(3.4)	(3.3)
Net Service Operating Costs	8.4	7.9
Financing Costs – Debt servicing/repayments	0.5	0.5
– Capital Investment	1.3	1.2
Total Net Expenditure	10.2	9.6
Total Levy	(10.2)	(9.6)

The Levy on the London Borough of Redbridge for 2018-19 is **£211,544.88** (£224,871.12 for 2017-18).

What else does your Council Tax pay for?

The Environment Agency

The Environment Agency has powers in respect of flood and coastal erosion risk management for 5,200 kilometres of main river and along tidal and sea defences in the area of the Thames Regional Flood and coastal committee. 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 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 'matching' funding the Agency may seek funding from County and Metropolitan Councils, Unitary Authorities and London Boroughs in the form of a Local Levy. The Local Levy is shared on the basis of Band D equivalents between all contributing bodies within the Committee Area.

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 Committee to which you contribute.

The total Local Levy raised has increased from £11,129,577 in 2017-18 to **£11,351,056** for **2018-19**.

	Thames Regional Flood and Coastal Committee	
	2017-2018	2018-2019
	£'000	£'000
Gross Expenditure	£98,788	£97,838
Levies Raised	£11,130	£11,351
Total Council Tax Base	4,906	5,001

The Levy on the London Borough of Redbridge for 2018-19 is **£198,552** (£194,249 for 2017-18).



Greater London Authority

Introduction

This is Sadiq Khan's second budget as the Mayor of London. It is built around his vision of a London where nobody feels left behind and where everyone has the opportunities they need to fulfil their potential. It supports London's future growth and economic success, building on our City's thriving economy, extraordinary creativity, tolerance, diversity and openness to the world.

Sadiq Khan will not tolerate any waste of public money, particularly against a background of ever tightening resources from the Government. This year's budget has required some tough choices. It will improve the key services Londoners need. That means ensuring transport fares are more affordable and building more affordable homes. The budget also provides resources to support jobs and growth, tackle rough sleeping and make London a fairer and cleaner place to live. The Mayor will also provide extra resources from council tax and business rates for the Metropolitan Police and London Fire Brigade to keep Londoners safe. This will help offset the impact of continuing real terms cuts in government grant.

Council tax for GLA services

The GLA's share of the council tax for a typical Band **D** property has been increased by **£14.21** (or 27p per week) to **£294.23**. The additional income raised is being applied to fund the Metropolitan Police and London Fire Brigade. A Band D council taxpayer in the City of London, which has its own police force, will pay **£76.10**.

Council Tax	2017-18 £	Change in £	2018-19 £
MOPAC (Metropolitan Police)	206.13	12.00	218.13
LFC (London Fire Brigade)	48.01	2.21	50.22
GLA	23.80	0.04	23.84
TfL (Transport)	2.08	(0.04)	2.04
Total	280.02	14.21	294.23



Investing in frontline services

This budget will enable the Mayor to fulfil his key priorities for London in his current term. These include:

- making transport more affordable. Single bus fares, single pay as you go fares on the Tube and DLR and Santander cycle hire scheme charges will be frozen until at least 2020. This will save travellers around £40 million a year. A new bus and tram one hour Hopper fare has also been introduced
- continuing to tackle London's housing crisis, using £3.15 billion of funding to support starts of 90,000 new affordable homes by 2021
- providing the best policing service possible within the funding made available by the Government which continues to fall in real terms year on year
- providing extra resources to support disadvantaged young Londoners and protect vulnerable children and women at risk of abuse and domestic violence
- providing sufficient resources to the London Fire Brigade to ensure that first and second fire engines arrive at emergency incidents within six and eight minutes respectively
- working with London boroughs to maintain existing concessionary travel and assisted door to door transport schemes. This includes free 24 hour travel for the over 60s, the disabled, armed forces personnel in uniform and eligible war veterans and protecting the Taxicard and Dial a Ride schemes. Discounts on travelcards are also available for apprentices
- increasing capacity on the London Underground, commencing the operation of Elizabeth line (formerly Crossrail) through central London by the end of 2018 and his introduction of the Night Tube and Night Overground services
- making public transport more accessible for everyone. Step-free access is planned to be introduced at five more London Underground stations in 2018-19 and funding has been secured for a further 13. All Elizabeth line stations will also be step-free
- funding projects to bring Londoners together, promote arts and culture, help tackle inequality, improve the environment, and boost London's economy.

Summary of GLA budget

The following tables compare the GLA group's spending for 2018-19 with last year and set out why it has changed. The GLA's gross expenditure is higher this year. This is mainly due to the impact of additional investment planned by the Mayor in transport, policing and the fire service. Overall the council tax requirement has increased because of the extra funding for the Metropolitan Police and the London Fire Brigade alongside. There has also been a 2.4 per cent increase in London's residential property taxbase. Find out more about our budget at www.london.gov.uk or call **020 7983 4000**.



How the GLA budget is funded	2018-19 £m
Gross Expenditure	12,178.4
Government grants and retained Business Rates	(4,638.3)
Fares, charges and other income	(6,163.9)
Use of reserves	(510.5)
Amount met by Council Tax payers	865.7

Changes in spending	2018-19 £m
2017-18 council tax requirement	804.8
Inflation	227.3
Efficiencies and other savings	(324.2)
New initiatives	296.2
Other changes (for example fares revenue and government grants)	(138.4)
2018-19 Council Tax requirement	865.7

Monday - Friday
9.00am - 5.00pm



For free translations phone **020 8554 5000**

Për përkthime pa pagesë telefononi

هاتف الترجمة المجانية

ফ্রি ট্রান্সলেশনের জন্য ফোন করুন

Za besplatn telefon za prevod

對於免費翻譯電話

دینک نوفلت مرامش نی ا هب ناگی ار ممچرت ی ارب

لطفا با شماره تلفن زیر تماس بگیری:

در صورت نیاز به ترجمه مجانی،

મફત ભાષાંતર માટે ફોન કરો

לתרגום חינם, התקשרו

नःशुल्क अनुवाद के लिये, इस पर फोन करें

Mpo na telefone ofele ya kobongola

na monoko mususu

Dël nemokamo vertimo skambinkite

Aby uzyskać bezpłatne tłumaczenie,
prosimy zadzwonić na numer

Para obter uma tradução gratuita, ligue

Pentru traducere gratuită, sunați la

Перевод - бесплатно. Звоните

Za besplatni prijevod, nazovite

Turjumaad bilaash ah u soo wac

இலவசமான மொழிபெயர்ப்புக்கு

தொலைபேசியில் அழைக்கவும்.

Ücretsiz bir tercüme için 'yı arayın

مفت ترجمے کے لئے فون کریں

Dịch thuật miễn phí xin gọi đến số máy

મુફત અનુવાદ લਈ ટેલીફોન કરો

Fún ìtumò lófèḗ pe èrò ìbáńisòrò

For large print or braille phone 020 8554 5000

How do I pay my Council Tax?

There are several ways to pay but we recommend you set up a direct debit which is a fast secure method.

Pay by direct debit

Set up a direct debit by completing the online application on www.redbridge.gov.uk/counciltax or telephone **020 8708 5670** and speak to an advisor.



Pay over the Internet

Log on securely at www.redbridge.gov.uk and click on the 'Pay for it' link.

Pay by cheque/cash

You can pay at any Post Office or shops showing the PayPoint sign. Council Tax payers can now choose to pay by 12 instalments. Pay the April instalment and let us know so we can update your account and divide the remaining amount over 11 months. Otherwise you will continue to receive 10 instalments which generally means no payments are due in February and March. Payment slips are no longer sent with your Council Tax bill.

Pay at a bank

Most banks have a Bill Payment or Faster Payment facility which you set up on your own bank account. However, as banks operate differently you'll need to ask your local branch how you can pay the Council Tax this way.

You will need the Council's Sort Code 57-96-51, Bank Account No 00000000 and your own Council Tax reference number. Some banks may charge you for dealing with your payment. If this happens the bank charge must be paid separately and must not be deducted from the Council Tax amount payable.



Pay by credit/debit card

Call **020 8708 4708** for the 24 hour payment line or visit www.redbridge.gov.uk and have your Council Tax reference number ready. We only accept Visa/Mastercard/Delta/Switch/Solo/Electron and Maestro UK.

What happens if I don't pay?

Failure to pay your Council Tax is an offence that can lead to a prison sentence or you could lose your home if you are made bankrupt.

The maximum number of reminder notices you will receive will be two. If you continue to pay late after receiving two reminders you will receive a final notice and will lose your right to pay by instalments.

If payment is not received within seven days of the above notices then a Magistrates Court Summons for the full amount may be issued. This will mean additional summons and enforcement agent costs being incurred.