Your guide to
Council Tax 2015/2016

stoke.gov.uk
Contact the Council

Save time, go online...

It’s ‘Click and Easy’ to:
- Tell us you’ve changed address
- Tell us someone’s moved in with you
- Pay your Council Tax
- Set up a Direct Debit payment with us

Fill in a simple form at stoke.gov.uk/c Council Tax
Dear Resident,

Public services are all too often unseen and taken for granted. Despite Stoke-on-Trent being one of the worst hit councils in decreases in central government funding in the country, we’ve managed to keep on delivering most public services.

**Savings**
The council has made savings of £97 million over the last four years and it’s predicted that we will have to save further £100 million over the next four, forcing us to make some very difficult decisions.

Despite this, we have not lost our number one focus on increasing jobs for local people, in line with what you’ve said is most important to you. This work is paying off and Stoke-on-Trent is now one of the fastest growing cities in the UK with 3,000 new jobs created over the last two years.

**Ways of working**
In close partnership with the business sector, we’ve focused on improving the city’s economic competitiveness. It’s only by boosting growth and jobs that we can generate the funding we need for our children, older people and those in need.

We are using modern digital technologies and working with other organisations to share ideas, drive down costs and, wherever possible, improve the services we continue to deliver.

**No increase in Council Tax**
We know that it’s a difficult time for our residents and that hard working families are under increasing pressure too. That’s why as a city council, we have not raised Council Tax for three years in a row.

Despite further reductions in funding from central government, we will continue to drive out efficiencies, invest in the future of the city and protect vital services for our residents.

Public services are the lifeblood of the city and we are striving to maintain and improve the support that our citizens rely on.

Yours

Councillor Mohammed Pervez  
Leader of Stoke-on-Trent City Council
Introduction

This is a guide to Council Tax for the year April 2015 to March 2016. It explains how the money you pay contributes towards hundreds of services delivered by Stoke-on-Trent City Council, Staffordshire Fire & Rescue Service and the Police & Crime Commissioner. As well as detailing how your money is spent, it also provides information about discounts, exemptions and support available to help you pay your bill.

What is Council Tax?

Council Tax is paid by every occupier or owner of a domestic property in the city and helps to finance a wide range of public services, such as social care, refuse collection, libraries and highways maintenance.

The money raised is used to make up the difference between the funding we get from Government and the money we need to supply all the services the residents of Stoke-on-Trent need. By paying your Council Tax regularly and on time, you help to provide a range of services for your local community.

Where our money comes from

The money that the city council collects from Council Tax is only a small proportion of income we get to run services, with the majority of funding coming from Central Government in the form of grants.

The pie chart and table opposite shows where our funding comes from.

‘Other grants’ includes both general and specific grants, and ‘Income’ includes income from areas such as local business rates, licensing, parking charges and other fees and charges.

The increased Council Tax is due to changing the discounts offered on empty properties and Council Tax paid from new properties in the city.
Our total revenue expenditure for this year is £763.9 million.

However £559.6 million of this is allocated to specific areas such as benefits, schools and housing; it cannot be used to pay for the day-to-day running of general council services, such as waste collection and disposal or maintaining the city’s highways. This means our total net budget is £204.3 million.

You can see how this all adds up to pay for our gross expenditure below.

<table>
<thead>
<tr>
<th>Net budget before grant</th>
<th>*2014/15</th>
<th>2015/16</th>
</tr>
</thead>
<tbody>
<tr>
<td>Funded from</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Revenue Support Grant</td>
<td>£79.8m</td>
<td>£59.4m</td>
</tr>
<tr>
<td>Business Rates income</td>
<td>£65.0m</td>
<td>£66.2m</td>
</tr>
<tr>
<td>Unringfenced grants</td>
<td>£5.9m</td>
<td>£7.2m</td>
</tr>
<tr>
<td><strong>Council Tax</strong></td>
<td><strong>£68m</strong></td>
<td><strong>£69.7m</strong></td>
</tr>
<tr>
<td>Collection fund balances</td>
<td>£1.1m</td>
<td>£1.8m</td>
</tr>
<tr>
<td><strong>Total Funded from</strong></td>
<td><strong>£219.8m</strong></td>
<td><strong>£204.3m</strong></td>
</tr>
<tr>
<td>Other sources of income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>School funding</td>
<td>£199.5m</td>
<td>£208.8m</td>
</tr>
<tr>
<td>Housing rents</td>
<td>£69.4m</td>
<td>£70.3m</td>
</tr>
<tr>
<td>Service specific grants</td>
<td>£182.8m</td>
<td>£171.5m</td>
</tr>
<tr>
<td>Other income</td>
<td>£105.8m</td>
<td>£109m</td>
</tr>
<tr>
<td><strong>Total Other Sources</strong></td>
<td><strong>£592m</strong></td>
<td><strong>£564m</strong></td>
</tr>
<tr>
<td><strong>Total Gross Expenditure</strong></td>
<td><strong>£777.3m</strong></td>
<td><strong>£763.9m</strong></td>
</tr>
</tbody>
</table>

*We have changed the way we have accounted for some expenditure in 2015/16. To compare year on year, we have restated our 2014/15 expenditure in the same way.*
How Band D Council Tax is calculated

Each domestic property is put into one of eight Council Tax bands (A to H) depending on its value on the open market on 1 April 1991. Your Council Tax bill tells you which band your home is in and how much you need to pay.

This is set by the listing officer at the Valuation Office Agency, which is part of HM Revenues and Customs, completely independent from the city council.

We calculate how much we need and then divide that amount by the number of properties in the area. The result is the amount of Council Tax payable for the average home in band D. Council Tax for the other bands are a proportion of band D.

**How to appeal**

Stoke-on-Trent City Council does not decide which band your home is in. You can challenge your Council Tax band if you think it’s wrong, but you should continue to pay your Council Tax bill while you do this. If you win your appeal, we will change your bill and give you back what you have overpaid.

For further information, including how you can appeal if you think your property valuation band is wrong, please contact the Valuation Office Agency.
Tel: **03000 501501**, Email: ctwest@voa.gsi.gov.uk, web: [voa.gov.uk](http://voa.gov.uk)
**Council Tax charges for 2015/16**

In 2015/16, Stoke-on-Trent City Council has a Council Tax requirement of **£69.7 million**

This is how much money we need to raise in order to deliver hundreds of services across the city.

This year, a band D council taxpayer in Stoke-on-Trent will be charged:

1. **City Council** band D property will pay in total **£1,430.03**

   - 0% increase
   - 1.95% increase

The city council will **not** be increasing its element of Council Tax charges this year, for the third year running. This remains one of the lowest in the country - out of 324 billing authorities, we currently have the 11th lowest Council Tax charge per property.

<table>
<thead>
<tr>
<th>Band</th>
<th>Total 2015/16</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>£953.35</td>
</tr>
<tr>
<td>B</td>
<td>£1,112.25</td>
</tr>
<tr>
<td>C</td>
<td>£1,271.14</td>
</tr>
<tr>
<td>D</td>
<td>£1,430.03</td>
</tr>
<tr>
<td>E</td>
<td>£1,747.81</td>
</tr>
<tr>
<td>F</td>
<td>£2,065.60</td>
</tr>
<tr>
<td>G</td>
<td>£2,383.38</td>
</tr>
<tr>
<td>H</td>
<td>£2,860.06</td>
</tr>
</tbody>
</table>
How has spending changed?

By law, we have to set a balanced ‘Net Revenue Expenditure’ budget. Therefore, in 2015/16 the city council has had to make savings of £26.9 million.

<table>
<thead>
<tr>
<th></th>
<th>Gross Expenditure</th>
<th>Gross Income</th>
<th>Net Expenditure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Make Stoke-on-Trent the place to bring business</td>
<td>£2.1m</td>
<td>£1.3m</td>
<td>£0.8m</td>
</tr>
<tr>
<td>Support and develop existing business</td>
<td>£20.6m</td>
<td>£7.2m</td>
<td>£13.4m</td>
</tr>
<tr>
<td>Work with people to promote independence and healthy lives</td>
<td>£594.6m</td>
<td>£442.7m</td>
<td>£151.9m</td>
</tr>
<tr>
<td>Make Stoke-on-Trent a great city to live in</td>
<td>£146.6m</td>
<td>£108.4m</td>
<td>£38.2m</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>£763.9m</strong></td>
<td><strong>£559.6m</strong></td>
<td><strong>£204.3m</strong></td>
</tr>
</tbody>
</table>

How we spend your money

There are two types of funding / spending streams; Revenue and Capital.

Revenue

This is the money we use to run day-to-day services, such as collecting rubbish or powering streetlights – the same way in which you would use your wages to pay a utility bill or for your weekly food shopping.

Revenue Spending

Our total ‘Gross Revenue Expenditure’ budget for this year is £763.9 million. £559.6 million of this though can only be used on certain things, such as schools and housing benefits. This means we have a ‘Net Revenue Expenditure’ budget of £204.3 million to spend on delivering services this year.

Our balanced budget 2015/16

We have £26.9m in funding and other pressures. To balance the budget we have found savings.
Capital
This is the money we can only use on large scale investments that have a longer life than just one year, such as creating a new road or buying a building – the same way in which you would take out a loan to buy a car or a mortgage to buy a house.

All of our spending, both Revenue and Capital is linked to the priorities set out in the Mandate for Change and our Renaissance Programme, which aims to transform the city by creating jobs and business opportunities.

It also aims to focus resources on the areas that residents told us were important to them during the recent My City, My Say community engagement events:
- Jobs and prosperity
- Cleaner streets
- Safer environment
- Supporting the most vulnerable

Capital Spending
The city council has an ambitious investment programme and will be investing £288.16 million on capital projects over the next five years in order to create jobs and growth opportunities within the city. These schemes are funded through a combination of capital grants, capital receipts, borrowing and revenue contribution.

Our major investments include:

- **£21.7m** into primary schools, ensuring children have the best possible start in life
- **£19.75m** into a district heat network to power city centre businesses with more sustainable energy
- **£9.4m** into the University Quarter, including the restoration of Hanley Park
- **£20m** to improve city centre infrastructure and connectivity
- **£3.6m** into adult social care services to protect the most vulnerable
- **£300,000** to introduce electronic school crossings
**How your money is spent – getting value for your money**

The city council’s charge for a Band D property in Stoke-on-Trent in 2015/16 is £1,183.46 per year. **This works out at just £3.24 per day.** (Total Band D charge of £1,430.03 = £3.90 per day).

Here are just some of the wide range of council services that your Council Tax has helped to provide over the last 12 months...

- Helped 4,971 people to live safely and independently at home
- Welcomed 669,000 visitors into libraries
- Supported over 3,000 smokers to quit
- Supported the creation of 845 jobs
- Helped to start up 181 new businesses
- Maintained and cleaned 590 miles of roads
- Collected waste from 114,000 households
- Maintained 39,000 streetlights
- Recycled 38,000 tonnes of household waste
- Invested in community safety services
- Processed over 33,000 benefit claimants
- Made 4.4 million concessionary fares journeys
- Completed over 400 repairs a day to council housing
- Provided advice or services to 2,500 adult carers
- Assisted 36,500 children in nursery, primary, secondary or special schools
- Helped 1,496 unemployed people through Home to Work
- Maintained 39,000 streetlights
- Raised and collected millions of pounds of bills
- Handled 516,000 calls through our contact centre
- Maintained over 1,380 hectares of park and open space
- Processed over 33,000 benefit claimants

*PC*
Helped 4,971 people to live safely and independently at home.

Welcomed 669,000 visitors into libraries.
Registered 5,580 births.

Supported over 3,000 smokers to quit.

Cleared up 4,270 reported incidents of fly tipping.

Maintained and cleaned 590 miles of roads.

Registered 5,580 births.

Supported 2,607 children with early help through the Family Intervention Service.

Supported the creation of 845 jobs.

Helped to start up 181 new businesses.

Helped 1,496 unemployed people through Home to Work.

Recycled 38,000 tonnes of household waste.

Collected waste from 114,000 households.

Raised and collected millions of pounds of bills.

Supported 36,500 children in nursery, primary, secondary or special schools.

Handed 516,000 calls through our contact centre.

Processed over 33,000 benefit claimants.

Invested in community safety services.

Made 4.4 million concessionary fares journeys.

Repaired 13,852 highway defects such as potholes.
Completed over 400 repairs a day to council housing.

Assessed 2,500 adult carers and provided advice or services.

Maintained 39,000 streetlights.
Gave cycle training to 700 people.

36,500 children in nursery, primary, secondary or special schools.

36,500 children in nursery, primary, secondary or special schools.

You can find out more about how we spend your money at stoke.gov.uk/transparency.
Your council services, your priorities

This year, the city council has to find £26.9m worth of savings, which follows £97m of cuts we have had to make to our budget over the last four years. Despite significant funding cuts, we are continuing to work hard to ensure that we retain high quality services for our residents and local communities.

We want to make every penny count and are committed to offering taxpayers value for money. The city council is working in new and different ways to improve how we deliver our services.

However, every resident in the city can play their part in helping to manage spending more effectively and focusing vital resources on areas that it’s most needed. Below are just a few examples of how you can help to get value for money for the whole of the city...

**Switch off paper billing**

Printing and posting out the annual Council Tax bill to every home in the city, costs thousands of pounds in taxpayers’ money.

It costs roughly the same amount as:

- Filling 533 potholes
- Powering 290 streetlights for a year
- Emptying 94,000 bins

If you stacked up all of the printed Council Tax bills on top of each other, the pile would be 1.2m high, the same height as the average 7-year old child.

It also takes approximately 14 trees to make the amount of paper that’s used.

Residents can now view their Council Tax bill electronically which saves time, money and paper. Thousands of bill payers have already registered to securely manage their Council Tax with an Online Account.

You can sign up for free at stoke.gov.uk/onlineaccount
Fly tipping
In 2013/14, we received 4,270 reported incidents of fly tipping with the cost of clearing up the mess left behind totalling £29,276 per month. This included large items such as fridges, carpets, sofas and mattresses, as well as normal household waste and black bin bags.

Fly tipping is an endless battle that the council can ill afford at the best of times, not least when public services are under enormous financial pressures. Residents have told us that they are as equally frustrated with fly tipping bringing down their neighbourhoods. Our environmental enforcement team needs the support of all local residents to help tackle the problem.

Private landowners and householders have a responsibility not to dump waste, or allow waste to be dumped, on their land. Serving legal notices, cleaning up and recovering the costs, all take time and resources which we should be spending on providing essential services for the community.

If you have small amounts of waste, take it to one of the city council’s two Household Waste Recycling Centres at Hanford and Burslem. If you employ someone to take away your rubbish, make sure they have the right waste carrier permits. If your waste turns up fly-tipped, you are legally responsible.

If you have any large items that you need to get rid of, our bulky waste removal service offers competitive prices for collections. For more information, go to stoke.gov.uk or call 01782 234234 to book a collection.

Cleaner Streets
We know from talking to local residents through the My City, My Say programme that having cleaner streets is a top priority. Our environmental enforcement team is working hard across the city to help clean our streets of dog fouling and littering.

As well as being unpleasant if you step in it, dog mess is also a health hazard and can spread diseases. It is a small minority of irresponsible dog owners who are impacting on the rest of the city.

This costs the city council thousands of pounds each year to clear up the mess, and if you are caught dropping litter or not removing your dog’s waste, you could also pay the price...

You will be served with a fixed penalty notice which comes with an instant fine of £80. If you choose not to pay, we will take you to court. Not only will you then have a criminal conviction but the maximum fine imposed by the Magistrates for littering is £2,500 and £1,000 for dog fouling, plus any legal costs.
How to pay your Council Tax

We have a range of ways that you can pay your Council Tax bill. Make sure you have your account number to hand.

Paying your Council Tax straight from your bank account by Direct Debit is the cheapest, quickest and easiest way to pay.

It’s all done automatically, so you don’t have to worry about missing a payment. It also allows you to keep on top of your household bills and spread the cost of paying them to suit you. You can set up a Direct Debit with us for either weekly or monthly payments and can also choose a payment date that suits you.

Setting up a Direct Debit for your Council Tax is now ‘Click and Easy’ – just go to stoke.gov.uk/counciltax and fill in a short online form. Or call 01782 234234.

It’s easy, convenient and safe to pay your bill using a debit or credit card online at stoke.gov.uk/counciltax. However you will need to make sure that you remember to do this each time a payment is due.

Call the 24-hour service on 01782 234123 to quickly make a payment using your debit or credit card.

Give your bank the following details to set up this service…

- Sort code: 30-93-83
- Bank account number: 03004166
- Your Council Tax account number

From April 2015, the city council will have transferred all of its banking business to Lloyds Banking Group - please note the new banking details.

Use your Stoke-on-Trent payment card at any Payzone, Post Office or PayPoint outlet in the country. This takes around five working days to reach your account so your payment must be made at least seven days before the due date.

You can pay by cash, cheque, postal order, debit or credit card, or use the automated payment kiosks at any of our One Stop Shops or Local Centres across the city. Go to stoke.gov.uk to check locations and opening times.
Managing your Council Tax online

The Online Account makes managing your Council Tax ‘Click and Easy’

The Online Account is a secure web portal similar to ‘online banking’ that allows Stoke-on-Trent City Council customers to manage their payments with us, as well as access a range of other council services.

Available 24-hours a day, seven days a week, the easy to use system means you can access your Council Tax, Business Rates and Benefits account information at a time and place that’s convenient for you. This means that you don’t need to spend time on hold or queuing up to ask a simple query and can quickly logon to access instant and up-to-date account information.

At the click of a button - anywhere, anytime - you can:

- Check your bill, balance and payments
- Apply for discounts and exemptions
- View Housing Benefits payments
- Tell us when your circumstances change
- Get e-billing and electronic notifications
- View Council Tax Support claims

Thousands of residents have already registered for an Online Account. You can sign up by visiting stoke.gov.uk/onlineaccount

Save time by going online

A change in your circumstances could affect how much Council Tax you pay. You must tell us within 21 days of any change. Don’t commit fraud - it’s now ‘Click and Easy’ to tell us online.

We have introduced a range of simple forms that you can use to tell us when things change, rather than having to spend time and money calling us.

Go to stoke.gov.uk/counciltax to:

- Tell us you’ve changed address
- Let us know that someone has moved in with you and you need to cancel your Single Person Discount
- Inform us that a tenant moved out, if you’re a landlord
- Set up a Direct Debit payment with us
- Pay your Council Tax

New banking details

The city council has transferred all of its banking to Lloyds Banking Group. If you have a Standing Order set up, or you pay your bill online or over the telephone through your bank, you’ll need to change the bank details that you have registered for the city council as a payee with your bank. **If you pay by Direct Debit or directly to the city council you don’t need to take any action.**
Manage your Council Tax account online

Quick
At the click of a button... anywhere, anytime
- Check your bill, balance and payments

Easy
- Apply for discounts and exemptions
- View Housing Benefits and Council Tax Support claims

Secure
- Tell us when your circumstances change
- Get e-billing and electronic notifications

Sign up now at:
stoke.gov.uk/onlineaccount

/sotcitycouncil
@sotcitycouncil
Be like the Smart family on Easy Street
Pay your Council Tax by Direct Debit

62% of Council Tax bill payers in Stoke-on-Trent already know that paying by Direct Debit is the quickest and easiest way to pay.

- It’s all done automatically straight from your bank account – so you don’t have to worry about missing a payment.
- Spread the cost weekly or monthly – helping you to keep on top of your household bills.
- Choose a payment date that suits you and cancel at any time – you stay in control.
- Everything’s protected by the Direct Debit guarantee – you’ll get a full refund from your bank if there’s a mistake.
- Trust Direct Debit to be totally secure – just relax and enjoy complete peace of mind.

To set up a Direct Debit go to stoke.gov.uk/counciltax or call 01782 234234
Discounts and exemptions

Discounts
Council Tax is based on two or more adults living in a property. You are entitled to a 25% discount if there is only one adult living in the house.

If there are two or more adult residents, a 25% discount may still apply if they include:
- Full time students, apprentices and certain trainees
- People resident in a care home or hospital
- 18 and 19 year olds still at, or who have just left, school / college
- People who are severely mentally impaired
- Care workers
- People caring for someone with a disability (but not their spouse or child under 18)
- People held in detention
- Spouses or dependents of students who are not British citizens and are not legally entitled to take paid employment or claim benefits

Empty and Second Homes
For 2015/16, we have changed the discounts given for empty properties.

<table>
<thead>
<tr>
<th>Type of home</th>
<th>Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Empty and unfurnished</td>
<td>0%</td>
</tr>
<tr>
<td>Second homes or empty but furnished</td>
<td>0%</td>
</tr>
<tr>
<td>Empty and unfurnished undergoing major repairs</td>
<td>0%</td>
</tr>
<tr>
<td>Structural alteration</td>
<td></td>
</tr>
<tr>
<td>Work-related accommodation</td>
<td>50%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type of home</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Empty and unfurnished for 24 months</td>
<td>+50%</td>
</tr>
</tbody>
</table>
Exemptions
Some homes are exempt from Council Tax. The following list gives a guide to the circumstances under which exemptions apply.

<table>
<thead>
<tr>
<th>Class</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Class B</td>
<td>Empty properties which are owned by a charity – exempt for up to six months.</td>
</tr>
<tr>
<td>Class D</td>
<td>Properties which are empty because the person who usually lives there is being legally detained elsewhere such as in prison.</td>
</tr>
<tr>
<td>Class E</td>
<td>Properties which are empty because the person who usually lives there is resident in a care home or hospital.</td>
</tr>
<tr>
<td>Class F</td>
<td>Properties which are waiting for probate or letters of administration to be granted – exempt for up to six months after grant (where a person is liable in their capacity as the personal representative of the deceased).</td>
</tr>
<tr>
<td>Class G</td>
<td>Properties in which occupation is prevented by law.</td>
</tr>
<tr>
<td>Class H</td>
<td>Empty properties being held for a minister of religion.</td>
</tr>
<tr>
<td>Class I</td>
<td>Properties left empty by someone who is living elsewhere to receive personal care.</td>
</tr>
<tr>
<td>Class J</td>
<td>Properties left empty by someone who is living elsewhere to provide personal care to someone.</td>
</tr>
<tr>
<td>Class K</td>
<td>Properties which are empty and where the owner is a student who last lived in the dwelling as their main home.</td>
</tr>
<tr>
<td>Class L</td>
<td>Properties which a mortgage provider has repossessed.</td>
</tr>
<tr>
<td>Class M</td>
<td>Properties which are used as a hall of residence for students.</td>
</tr>
<tr>
<td>Class N</td>
<td>Properties occupied wholly by full time students.</td>
</tr>
<tr>
<td>Class O</td>
<td>Armed forces accommodation – not visiting forces.</td>
</tr>
<tr>
<td>Class P</td>
<td>Properties in which a member of visiting forces resides.</td>
</tr>
<tr>
<td>Class Q</td>
<td>Properties held by a trustee in bankruptcy.</td>
</tr>
<tr>
<td>Class R</td>
<td>Unused caravan pitches or boat moorings.</td>
</tr>
<tr>
<td>Class S</td>
<td>Properties occupied only by persons under the age of 18.</td>
</tr>
<tr>
<td>Class T</td>
<td>An empty ‘granny flat’.</td>
</tr>
<tr>
<td>Class U</td>
<td>Properties occupied only by severely mentally impaired people.</td>
</tr>
<tr>
<td>Class V</td>
<td>Properties occupied by a person or persons with Diplomatic Privilege or Immunity.</td>
</tr>
<tr>
<td>Class W</td>
<td>A ‘granny flat’ in which a dependent relative lives.</td>
</tr>
</tbody>
</table>

Local Authorities can introduce discounts and exemptions for any chargeable dwelling in their area. This is to take account of local situations or emergencies, for example flood damage.
Disabled Persons Reduction
The amount of Council Tax you have to pay may be reduced by one band where one of the residents is substantially and permanently physically disabled and the house has additional disability facilities.

To qualify, your home must have at least one of the following features:
- a room (other than a bathroom, kitchen or toilet) that is mainly used by and required for meeting the needs of the disabled person.
- a second bathroom or kitchen required for meeting the needs of the disabled person.
- sufficient floor space to allow a wheelchair to be used indoors by the disabled person.

For example: If your home is in valuation band D, your Council Tax bill will be reduced to that of band C. If your home is in band A, your charge will be reduced by the same amount as a band B property.

Call us on **01782 234234** to arrange a visit to your home to check that you qualify.

Applying for a discount or exemption
If you think you that you may be eligible for a Council Tax discount or exemption, you can apply through the Online Account at [stoke.gov.uk/onlineaccount](http://stoke.gov.uk/onlineaccount)

You can also call **01782 234234** for eligibility advice or email revenues@stoke.gov.uk (providing as much information as possible, such as the type of discount / exemption you wish to apply for, names, addresses etc.).

Appealing a decision
You can appeal against a decision of the city council if you think that you are not liable to pay Council Tax or have been refused a discount or exemption.

Appeals in these cases should be made first in writing to:
Stoke-on-Trent City Council, Revenues Centre, PO Box 1490, Swann House, Boothen Road, Stoke-on-Trent ST4 4TS
Tel: **01782 234234** Email: revenues@stoke.gov.uk

If after making your appeal to us you are not satisfied with the outcome, you have the right to appeal to the Valuation Tribunal. This is an independent appeals tribunal, funded by Parliament that provides a free service and holds local hearings.

You can contact them at:
Valuation Tribunal Office Doncaster, Hepworth House, 2 Trafford Court, Doncaster Yorkshire DN1 1PN
Tel: **01302 342324** Email: VTDoncaster@vto.gsx.gov.uk

You must continue to pay your Council Tax in accordance with the bill sent to you while making an appeal. If your appeal is successful, we will send you a refund for the amount that you have overpaid.
Help if you’re struggling to pay your Council Tax

If you’re struggling to pay your bill, it’s important you contact us on 01782 234234 as soon as possible - don’t leave it until it’s too late. We have a range of weekly and monthly payment options to suit your needs and can also advise if you are entitled to benefits to help you pay.

You may be able to get help towards paying your Council Tax bill depending on your circumstances, and those of the people living with you, your income and savings.

Council Tax Support
Council Tax Support could help pay towards some of your Council Tax bill. You may be entitled to help if you are on a low income, even if you own your home or are in work.

The amount of award depends on a number of factors and support is restricted to 70% of your bill. Certain groups of people, such as the severely disabled, are protected from this restriction - find out more about protected groups at stoke.gov.uk/benefits.

If you have over £10,000 in capital or savings, you will not be entitled to any Council Tax Support (unless you are of pension age).

There may be a reduction in the support we can give to you if you have other people living with you who are aged 18 or over (not including your partner), for example other family members or friends. If these people are not working and not claiming a state benefit such as Jobseeker’s Allowance, then we will deduct £5 per week from your support. If they are earning over £186 per week we will increase the deduction to £10.

Housing Benefit and Council Tax Support assessors are based at Local Centres across the city. As well as morning drop-in sessions, you can also book an afternoon appointment to speak to an assessor by calling 01782 234234.

You can check to find your nearest Local Centre and the days and times of sessions online at stoke.gov.uk/benefits. Please note that during busy times the morning drop-in sessions services may end before the advertised times. Drop-in sessions are also open at Stoke One Stop Shop throughout the day, from 8.45am to 5pm.
Changes in your circumstances

It is very important that you let us know of any changes that may affect the amount of Council Tax support or discount that you to receive within 21 days. If not, you could be committing fraud.

You need to tell us if there are any changes to:
• your income (wages, maintenance, benefits, works pension, tax credits or any other income at all);
• the amount of savings you have, including the number of stocks and shares you own;
• your household when people move in or leave;
• the income of other people in your household;
• Or if you move, have to live away from home, become a student, or go into hospital.

It’s now ‘Click and Easy’ to tell us online if you’ve changed address or if you need to cancel your Single Person Discount because someone has moved in with you - go to stoke.gov.uk/counciltax. For all other changes, call us on 01782 234234.

Helping to prevent fraud

Fraud is theft; it is not a victimless crime and affects us all. We are committed to preventing, detecting and investigating Council Tax fraud in Stoke-on-Trent.

We investigate people who:
• work but do not declare this when they claim benefit;
• claim benefit as a single person but actually live with a partner;
• have other people living in their property and don’t tell us;
• claim for an address but don’t actually live there;
• don’t tell us their full amount of income, savings or capital when they claim benefit;
• pretend to rent a property which they actually own;
• continue to claim benefit on a property after they have moved; or
• don’t have the right to claim benefit given their true circumstances.

Don’t help people who lie to us. This could mean you are also committing a crime and you could be prosecuted. If you suspect that someone is committing fraud you should report them straight away:
• Report online at stoke.gov.uk/reportfraud
• Call us in confidence on the 24-hour Fraud Hotline on 01782 236800
Do you know what a fraudster looks like?

We need your help to find out!

Every year, thousands of pounds of your money is stolen by cheaters - money that should be used to improve your local community.

Don’t let them get away
Call us on 01782 236800 or report fraud online at stoke.gov.uk/reportfraud
What happens if you do not pay?

If you have problems paying your Council Tax bill, please let us know as soon as possible. We may take enforcement action to recover any payments that are overdue so it is important that you contact us on 01782 234234 as we may be able to help you before we get to this stage.

If your Council Tax payments are not made on time, and in line with the instalment plan set out on your bill, we will send you a reminder notice. If you don’t pay the amount asked for on the reminder notice within seven days you will lose the right to pay by instalments, and you must pay the full amount within a further seven days.

If you don’t pay the full amount, we will send you a Magistrates Court summons, which adds costs to the amount you already owe. At the hearing we will apply for a ‘Liability Order’ which allows us to take further action to collect the amount that you owe. This could involve passing the Liability Order onto a bailiff who can take goods up to the value of your debt in order to repay it.

When your account is issued to the bailiff, a fee is added onto your debt. Further fees are then added when the bailiff first visits your property, and if they have to visit again. You can prevent these fees from being added to your account by making an arrangement to repay before bailiff action is taken.

Other support
There is a range of organisations around the city that can help if you’re struggling with money. Visit stoke.gov.uk/moneymatters to find information and resources to help you look after your finances.
Pay no more than you have to

**The Bloggs**

The Bloggs family live in a band A property

Their Council Tax is **£953.35** a year

They pay by Direct Debit and spread the cost over 12 months

Their payment is **£79.45** per month

**Total amount = £953.35**

**The Smiths**

The Smiths also live in a band A property

Their Council Tax is **£953.35** a year

They forgot to pay and missed a couple of payments so they got a court summons. They were charged **£50**

They ignored this and a Liability Order was granted. They were charged **£25**

The Order was passed onto a bailiff who sent a letter. This incurred a fee of **£75**

They ignored this as well so the bailiff visited which added another fee of **£235** to what was owed

They didn’t want the bailiff to take anything from their home so they paid the full amount

**Total amount = £1,338.35**

The Smiths paid **£385** more than the Bloggs

**The Jones**

The Jones also live in a band A property

Their Council Tax is **£953.35** a year

However, they already have a debt of **£1,600**

The Magistrates Court Liability Order and bailiff letter added a further **£150**

They were charged a fee of **£235** when the bailiff visited their home plus an extra **£7.50** (7.5% of their debt over £1,500)

When the bailiff came back to take items that could be sold to cover the debt, another **£110** fee was added plus another **£7.50** (7.5% of their debt over £1,500)

**Total amount = £1,463.35**

The Jones paid **£510** more than the Bloggs. Plus they still have their original debt of **£1,600** that needs to be paid

**Total amount outstanding = £3,063.35**

If the Smiths and the Jones were having problems paying their Council Tax, they should have called us on 01782 234234 and we could have tried to help. By ignoring payments, the amount that they owe has gone up significantly.
Need a Loan?

.............. talk to us first

CAB
Potteries MoneyWise
- Advice
- Money Management

MoneyLine
- Short-term Loans from £50 to £500

Credit Union
- Loans above £500 to £5000

CAB can help you solve your debt problems and manage your money better either through direct one to one debt advice or through packages of training and information such as those provided by Potteries MoneyWise. For more information call 01782 408685 or email david.scott@snscab.org.uk

Build skills and strategies to help you budget more confidently and keep more of your money.

MoneyLine are a provider of financial services in the form of short-term loans, savings accounts and can help someone to open a bank account if they don’t have one. For more information call 01782 206836, web address www.etmline.co.uk

Credit Union Staffordshire provides an easy, flexible way for you to save and work towards a more stable financial future, as well as offering some solutions to immediate financial worry such as loans and jam jar accounts.

We’ll introduce you to an ethical, safe and affordable alternative to the money-management services that you may be more familiar with, and we’ll lay out, nice and simply, exactly what a difference it will make to your pocket and your future. For more information call 0845 224 1216, web address www.creditunionltd.com

Need a Loan? ................ talk to us first
Stoke-on-Trent and Staffordshire Fire and Rescue Authority

Making Staffordshire the safest place to be

We are an ambitious, forward thinking Fire and Rescue Service. We continue to be one of the most efficient and low cost services with an average cost per head of population of around £37.

Our Corporate Safety Plan for 2014 – 2017 looks to build on the success of our previous work and sets out our five strategic priorities to inform and drive our vision of making Stoke-on-Trent and Staffordshire the safest place to be.

Investment in our communities

The first phase of our successful Private Finance Initiative (PFI) project provided Staffordshire with three new and seven re-built Community Fire Stations.

We are currently on our second PFI project and in the process of rebuilding ten of our stations and one new Community Fire station at Loggerheads which replaces Ashley Fire Station. Chase Terrace, Kinver, Loggerheads, Longton, Rugeley and Stone Community fire stations are now up and running. Burton, Leek, Penkridge, Lichfield, and Codsall are due to be completed by 2016.

We will be having Community Engagement Days at the new stations throughout the year so that the local community can have a look around, meet local firefighters and find out how the community facilities can benefit the area. Community facilities are available for use by groups, partnership agencies and individuals running meetings and activities for the benefit of the community.

More information on events at your local station can be found here
More information on the Community Fire Stations can be found here
Transforming how we work

As part of the austerity measures placed on local authorities by Central Government, cuts in funding are set to continue for the foreseeable future. As a modern, forward thinking organisation we know that we have to transform how we work in order to meet future challenges.

Our Community Safety Options (CSO) project will provide a range of new delivery methods for our prevent, protect and response arrangements. These will take account of risk profiling, new vehicle types, technology and equipment to support new safe systems of work. These options will be developed in accordance with our guiding principles.

We will consult with the residents of Stoke-on-Trent about these proposed changes during the spring. We want our communities to be involved in shaping our service. Opportunities for residents to take part in the consultations will be promoted through our media and social media channels.

We have also collaborated with private sector companies and frontline staff to develop new technology for extinguishing fires. An example of this is the ST15 misting branch which uses minimum water to achieve maximum results when putting out fires.

Community Safety Campaigns

We are committed to the strategy that prevention is more effective and cheaper than cure. We invest heavily in targeted prevention and protection activities to drive down the number of fires, deaths, injuries and road traffic collisions in Staffordshire and Stoke-on-Trent.

Our dedicated prevention teams continue to work alongside local residents and with partner organisations to keep our communities as safe as possible. They focus on those target groups at risk and prevent accidents through education and intervention. ‘Flames Aren’t Games’ is a campaign that we run each year to educate young people on the consequences of deliberately setting fires and therefore reduce the number of these incidents we attend. Despite the warm weather that we had during summer 2014, there was a reduction in deliberate grass fires of 32% compared to 2013 as a result of the campaign.
First Class Response

We work hard to prevent incidents occurring but we make sure we maintain a high quality response to emergencies when they do happen and that we have the resilience to face all demands.

We constantly review and analyse the type and number of emergency incidents we attend. This has resulted in the upgrade of our hydraulic rescue equipment on all appliances which is used when we attend Road Traffic Collisions.

We launched the Staffordshire and West Midlands Fire Control in partnership with West Midlands Fire Service in April 2014. The mobilising of appliances now takes place using the shared “Vision” mobilising system. This enables control room operators to identify the quickest appropriate appliance to send to an emergency in the county. We have also implemented a crewing model that keeps appliances available during the busiest times.

The training and development of our staff is a priority to us. We have invested significantly in the provision of enhanced training facilities at our headquarters site. This means that our operational staff receive the most up to date and professional incident command and multi-agency training available. We continually assess and review our operational training programmes to make sure our operational crews have the skills and knowledge to respond safely and effectively to the broad range of incidents they may have to face.

We organised the Service’s first ‘Community Wellbeing Home Safety Day’ on 1 October 2014. Employees from every department within Staffordshire Fire and Rescue Service supported over 40 public and private community events around the county as part of the large scale safety drive which coincided with national Older People’s Day. The different teams gave out information and advice, as well as taking bookings for free Home Fire Risk Checks.

Another initiative that we run is our highly successful ‘Olive Branch’ training, which helps colleagues from partner organisations such as the police and local councils to make referrals to us about fire safety issues. When an individual is identified as being at risk of fire, we visit their property and carry out a free Home Fire Risk Check. We deliver on average 30,000 Home Fire Risk Checks a year.
Our commitment to transparency

We understand that being accountable and transparent is not only a legal responsibility but an opportunity to truly engage with our communities, staff and partners. Accurate, meaningful and timely information helps the community understand what it is we do and helps them to participate in shaping how we will deliver the right services in the future.

We publish our Statement of Accounts annually as well as any supplier payments over £500 on a monthly basis and salaries over £50,000 on our website.

We carry out extensive consultation and engagement with staff, partnership agencies and the local community. This year we will be giving our communities the chance to have their say on our Community Safety Options (CSO) project.

To view our Statement of Accounts and other financial information, click here

What the money will be spent on

<table>
<thead>
<tr>
<th>PEOPLE</th>
<th>PROPERTY</th>
<th>TRANSPORT</th>
<th>OPERATIONAL SUPPLIES</th>
<th>FINANCE CHARGES</th>
<th>OTHER</th>
</tr>
</thead>
<tbody>
<tr>
<td>28.5m</td>
<td>5.2m</td>
<td>1.0m</td>
<td>3.5m</td>
<td>2.3m</td>
<td>0.5m</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Band</th>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>F</th>
<th>G</th>
<th>H</th>
</tr>
</thead>
<tbody>
<tr>
<td>Council Tax</td>
<td>45.97</td>
<td>53.64</td>
<td>61.30</td>
<td><strong>68.96</strong></td>
<td>84.28</td>
<td>99.61</td>
<td>114.93</td>
<td>137.92</td>
</tr>
<tr>
<td>Proportion of Band D</td>
<td>6/9</td>
<td>7/9</td>
<td>8/9</td>
<td><strong>9/9</strong></td>
<td>11/9</td>
<td>13/9</td>
<td>15/9</td>
<td>18/9</td>
</tr>
</tbody>
</table>

Contact us

Director of Finance, Assets & Resources
Tel: 08451 22 11 55
E-mail: finance@staffordshirefire.gov.uk
60% of 13 year-olds have been asked for a sexual video or image of themselves.

Talk about it…
www.staffordshirecares.info/stepup

www.staffordshire-pcc.gov.uk
What’s the budget for this year and beyond?

Government funding for policing and community safety is reducing. Staffordshire will receive £5.754 million less for 2015/16. That is a 5.1% reduction with further reductions in future years.

So why not increase council tax?

It’s too easy to hit local people in the pocket instead of spending what we’ve already got better. Common sense efficiency in spending public money is what I believe in. The reductions in budget from Government are tough but the work to improve value for money is working and freezing council tax, as I did last year, is the right thing to do. It means the value of Band D council tax remains at £177.61 across Staffordshire and Stoke-on-Trent.

Your council tax for policing and community safety explained

<table>
<thead>
<tr>
<th>Income (funding)</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Police Grant (includes Community Safety grant)</td>
<td>£107,034m</td>
</tr>
<tr>
<td>Council tax</td>
<td>£67.226m</td>
</tr>
<tr>
<td>Specific Grants</td>
<td>£3.534m</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>£177.794m</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expenditure</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Staffordshire Police (Less trading income £5.342m)</td>
<td>£173.012m</td>
</tr>
<tr>
<td>Commissioner’s Local Community/Innovation Fund</td>
<td>£3.506m</td>
</tr>
<tr>
<td>OPCC (including Victims Services and Partnership Commissioning)</td>
<td>£1.276m</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>£177.794m</strong></td>
</tr>
</tbody>
</table>
Neighbourhood Watch is valued across Staffordshire. But over recent years it hasn't always received the support it should have done from police. I want to reinvigorate it, using technology to make it more attractive to a wider age range and invest a bit more to support its growth. Strong policing and communities that can be united against crime and wrongdoing are important. It should be more central to local policing and I would love to hear your thoughts on our plans to modernise such a brilliant resource. Help us to develop our new approach, so together we can support your local community, at www.staffordshire-pcc.gov.uk/neighbourhood-watch/

Your computer is one of the most useful things you own…

… but it leaves you at risk of online fraud and crime

Get the facts…

www.getsafeonline.org

Let’s turn the screw on criminals

Don’t let the criminals get away with it!

Crimestoppers aren’t the police.
Calls are completely anonymous, and you could get a cash reward.
Have your say...

Should your council tax be increased to fund the Police?

Security V’s Privacy
Which is more important to you?

Are you protected online?

A reinvigorated Neighbourhood Watch.
What are your thoughts?

www.staffordshire-pcc.gov.uk/have-your-say

Want to make policing more accountable?
Get involved!

www.staffordshire-pcc.gov.uk/safer-neighbourhood-panels/

Find us on Social media

Find us on Social media

Please contact us if you would like this publication in an alternative format and/or language:

pcc@staffordshire.pcc.pnn.gov.uk
01785 232270
The Environment Agency – Midlands Region


The Environment Agency has powers in respect of flood and coastal erosion risk management for 2369 kilometres of main river and along tidal and sea defences in the area of the Trent 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 financial details are:

<table>
<thead>
<tr>
<th>Trent Regional Flood and Coastal Committee</th>
<th>2014/15</th>
<th>2015/16</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross Expenditure</td>
<td>£37,677</td>
<td>£51,205</td>
</tr>
<tr>
<td>Levies Raised</td>
<td>£1,936</td>
<td>£1,936</td>
</tr>
<tr>
<td><strong>Total Council Tax Base</strong></td>
<td><strong>£1,658</strong></td>
<td><strong>£1,692</strong></td>
</tr>
</tbody>
</table>

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.

Changes in the Gross Budgeted expenditure between the years both reflects the impact of the Government Spending Review and national prioritisation of projects. For 2014/15 we have included Grant Aided Expenditure on all Risk Management Authority Programs.

The total Local Levy raised has increased by 0%.

The total Local Levy raised has remained the same in 2015/2016 as 2014/2015 at £1,936,000.
## Useful contacts

<table>
<thead>
<tr>
<th>Stoke-on-Trent City Council</th>
<th>Civic Centre, Glebe Street, Stoke-on-Trent ST1 4HH</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tel:</strong> 01782 234234</td>
<td>Lines are open between 8am to 8pm Mondays to Fridays, and 9am to 1pm on Saturdays</td>
</tr>
<tr>
<td><strong>Email:</strong> <a href="mailto:revenues@stoke.gov.uk">revenues@stoke.gov.uk</a></td>
<td>Send us a message by email</td>
</tr>
<tr>
<td><strong>Text:</strong> 07786 200700</td>
<td>Send a message through your mobile</td>
</tr>
<tr>
<td>Visit any of our Local Centres or One Stop Shops across the city</td>
<td>Go to <a href="http://stoke.gov.uk">stoke.gov.uk</a> to check for locations and opening times</td>
</tr>
<tr>
<td>Follow us on Twitter @SoTCityCouncil</td>
<td>Ask us a question on social media</td>
</tr>
<tr>
<td>Like us on Facebook /SoTCityCouncil</td>
<td>Get the latest information about your city council services</td>
</tr>
<tr>
<td><a href="http://stoke.gov.uk">stoke.gov.uk</a></td>
<td>Access a range of services at the click of a mouse 24-hours a day</td>
</tr>
<tr>
<td><a href="http://stoke.gov.uk/counciltax">stoke.gov.uk/counciltax</a></td>
<td>Find out more about Council Tax or tell us about a change in your circumstances</td>
</tr>
<tr>
<td><a href="http://stoke.gov.uk/onlineaccount">stoke.gov.uk/onlineaccount</a></td>
<td>Managing your Council Tax online is ‘Click and Easy’</td>
</tr>
<tr>
<td><a href="http://stoke.gov.uk/benefits">stoke.gov.uk/benefits</a></td>
<td>See what benefits are available and if you are entitled to claim them</td>
</tr>
<tr>
<td><a href="http://stoke.gov.uk/moneymatters">stoke.gov.uk/moneymatters</a></td>
<td>Find information and resources to help you look after your finances</td>
</tr>
</tbody>
</table>
Staffordshire Police
Staffordshire Police Headquarters, PO Box 3167, Stafford ST16 9JZ
Tel: 101 For local police stations or general enquiries
Tel: 999 In an emergency
staffordshire.police.uk
Find us on Facebook /StaffordshirePolice
Follow us on Twitter @StaffsPolice

Office of the Police and Crime Commissioner Staffordshire
First Floor, Block 9, Weston Road, Stafford ST18 0YY
Tel: 01785 232385
E: PCC@staffordshire.pcc.pnn.gov.uk
staffordshire-pcc.gov.uk
Find us on Facebook /StaffordshirePCC
Follow us on Twitter @StaffsPCC

Stoke-on-Trent and Staffordshire Fire and Rescue Service Authority
Pirehill, Stone ST15 0BS
Tel: 08451 221155 For local fire stations or general enquiries
Tel: 999 In an emergency
Tel: 0800 0241999 For a free home fire risk check
staffordshirefire.gov.uk
Find us on Facebook /StaffordshireFireandRescueService
Follow us on Twitter @StaffsFire

Other contacts
Valuation Office Agency
Tel: 03000 501501
voa.gov.uk

Valuation Tribunal Office Doncaster
Tel: 01302 342324
valuationtribunal.gov.uk

Department for Work and Pensions
Tel: 0800 055 6688
dwp.gov.uk

Citizens Advice Bureau
Tel: 08444 111 444
adviceguide.org.uk
There are easier and quicker ways to contact your local council...

Instead of this, you can:

- visit stoke.gov.uk
- follow us on Twitter
- like us on Facebook
- visit One Stop Shops and Local Centres
- email enquiries@stoke.gov.uk
- call 01782 234234
- text 07786 200700
stop treating us like rubbish

Please recycle me

stoke.gov.uk
Instruction to your Bank or Building Society to pay by Direct Debit

Please fill in the whole form using a ball point pen and send to:

**Stoke-on-Trent City Council**
Revenues Centre
PO Box 1490,
Swann House, Stoke-on-Trent
ST4 4TS

Name of account holder(s)

Bank/Building Society account number

Branch Sort Code

Name and full postal address of your Bank or Building Society branch

To: The Manager Bank/Building Society

Address

Postcode

Council Tax Account Number (shown on your bill)

---

Originator’s Identification Number

9 7 1 6 7 2

**Preferred payment plan**
(Tick one box only)

- [ ] 12 instalments due 1st
- [ ] 10 instalments due 5th
- [ ] 10 instalments due 10th
- [ ] 10 instalments due 25th
- [ ] 2 half yearly instalments
- [ ] 48 weekly instalments due Monday

---

Instructions to your Bank or Building Society. Please pay Stoke-on-Trent City Council Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debits Guarantee. I understand that this instruction may remain with the City Council and if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

Date

Address

---

The Direct Debit Guarantee

- This guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change Stoke-on-Trent City Council will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If in error is made by Stoke-on-Trent City Council or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel your Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to Stoke-on-Trent City Council.

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This guarantee should be detached and retained by the payer