Incorporating council tax information for Luton Council, Bedfordshire Fire and Rescue Service and Bedfordshire Police and Crime Commissioner
Useful Contacts

Luton Council
www.luton.gov.uk
email: revenues@luton.gov.uk

Visit us at:
Customer Service Centre
Town Hall
Upper George Street
Luton
Bedfordshire LU1 2BQ
Counter open 9am – 5pm (self-serve 8.30am – 5.30pm)

Benefits
Housing benefit and council tax reduction
www.luton.gov.uk/Benefits
email: revenues@luton.gov.uk

Council tax
Paying by phone
0300 456 2725 (open 24/7)
Information about your council tax and discounts and exemptions
www.luton.gov.uk/Counciltax
email: revenues@luton.gov.uk

Direct Debit set-up for council tax
www.luton.gov.uk/counciltaxdd

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

Valuation Office Agency
Council tax valuation bandings and appealing them
www.voa.gov.uk
email: cteast@voa.gsi.gov.uk

Valuation tribunal
If you have appealed to the Council about your bill and disagree with our decision, you can appeal to this independent organisation:

www.valuationtribunal.gov.uk
email: vtdoncaster@vts.gsi.gov.uk
Tel: 0300 123 2035
Fax: 01302 321447
Write to: Hepworth House
2 Trafford Court
Doncaster DN1 1PN
Introduction

This booklet explains how we work out your council tax and where the money goes. It also sets out easy ways to pay, as well as details of how you could qualify for a discount.

Many people are entitled to claim council tax reduction, even if they are in full time work. For more information, please contact us (see page 11 for details).

This booklet is on our website to save the considerable cost of printing and delivery. You can easily download and print it if you need a hard copy.

What is council tax?

**Council tax** is the way people pay for local services such as education, refuse collection, libraries and care for the elderly. This year, a band D council taxpayer in Luton will be charged £1,708.98. Of this, £1,435.30 goes to the council, £178.09 to the police and £95.59 to the fire authority.

Based on property values set by the Inland Revenue’s valuation office in 1991, the amount of tax you pay makes a contribution towards the cost of local services but most of the cost is paid by Central Government.

Statement concerning adult social care funding

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. 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.

Ways to pay your council tax

Direct debit
The easiest and most convenient way to pay. Switch to Direct Debit online at www.luton.gov.uk/counciltaxdd

Bank transfer
Pay online through your own bank’s website. You will need to quote your council tax account number.
Our bank account bank details are:
Lloyds Bank sort code: 30 66 76 account number: 17 25 68 62

Online or telephone
Please visit our website www.luton.gov.uk/payonline or call our 24 hour payment line on 0300 456 2725 and follow the instructions.

Telephone banking
You need to sign up with your bank in order to pay your bills by this method. You can make payment 24 hours a day, seven days a week simply by quoting our bank sort code: 30 66 76, account number 17 25 68 62 and your council tax account number.

Payment kiosk
Pay by cash or cheque at our payment kiosk located in the Customer Service Centre. Access is available Monday to Friday between 9am and 5pm. A receipt and change are provided. You will need to quote your council tax account number.

Post office or PayPoint
You can pay at your local post office by cash, cheque or debit card – credit cards are not accepted – or by cash only at newsagents and convenience stores that display the PayPoint sign. Please take your payment card with you.

POST
Make your cheques payable to Luton Borough Council and don’t forget to write your council tax account number on the back, then send it to:
Revenues, Luton Council, Town Hall, George Street, Luton LU1 2BQ
Remember:

- ensure you have your council tax reference available when making payments
- if you pay your council tax by cash or credit/debit card, your instalments are due on the 1st of each month (unless you have specifically requested an alternative day); you must ensure these payments are received on or before the due date.
- If you pay by cheque, please allow six extra days.

Council tax is now payable in a maximum of 12 monthly instalments. The default number of instalments is still 10. If you wish to move from your current 10 monthly instalments to 12 please contact us before the 16th April via www.luton.gov.uk/Council_tax/council-tax-billing

Payment usually starts in April and ends in January for 10 instalments, or March for 12 instalments. The amount you have to pay, and when, is shown on your bill.

If you provide the council with your mobile telephone number we can send you an SMS reminder if you miss a payment. This may help you to avoid costs as a result of recovery action automatically triggered if you are late in paying your bill.

Sign up to MyAccount

Regular users of the council website will know there are lots of ways to find information and get things done. Our online system, MyAccount, lets you do all this and more from your computer, tablet or smartphone.

Provide your name, address, email and that’s it. This information is kept safe and secure.

With MyAccount, you can pay your council tax, check your council tax balance, see your bill, view your benefit notifications and claim benefits – all at a few clicks of a button.

Why not sign up today at: www.luton.gov.uk/myaccount
Paperless billing

All new residents to Luton will receive council tax bill notifications by email rather than through the post. If you are an existing resident and want to opt in or out of the service go to www.luton.gov.uk/ebilling

Who has to pay?

To work out who is responsible for your home, look down the list below until you come to the category that applies to you:

1. Resident owner of the property (who owns the freehold)
2. Resident person who owns the lease
3. Resident tenant (including council tenants)
4. Resident who has a licence to live in the property
5. Someone who just lives there
6. Non-resident owner of the property

If no adults live in the property as their main home, the owner or person entitled to possession is responsible for paying the council tax bill.

In some special cases, (including houses in multiple occupation such as bedsits), it is the owner who is responsible for paying the council tax and not the residents.

A resident is a person aged 18 years or over who lives in the dwelling as their only or main home.

Joint owners or tenants are jointly liable for one council tax bill for the dwelling. Husbands and wives, civil partners and unmarried partners who live together are also jointly responsible for paying the bill.
What if you do not pay?

If you fail to pay or pay late, you will lose your right to pay by instalments and have to pay the outstanding balance in full immediately. You will receive a reminder / final notice and ultimately you could receive a court summons and have to pay £75 costs. From April 2018 if we go to court and obtain a liability order this may also impact your credit reference score and could prevent you from obtaining further credit.

FAIR PROCESSING NOTICE

Should a Liability Order be granted for non-payment of council tax, such information about the arrears will be passed from the Billing Authority to Registry Trust Limited (RTL), which will process your personal information for the legitimate interest of providing a public register of liability orders, RTL will also provide this information to Credit Reference Agencies and Third Parties with the legitimate interest of assessing credit worthiness and reducing defaults. Details of the processing, Agencies and Third Parties referred to can be found at www.registry-trust.org.uk.org.uk or write to RTL at 153-157 Cleveland St, London, W1T 6QW. This information could adversely affect your credit file which is used to access your financial status, i.e. when you apply for a credit card or loan.

Each processing party will store this information for up to 6 years from the date the Order was issued. It is a statutory requirement the Authority holds your personal information, this will be passed to RTL, and from RTL to the Agencies and Third Parties, on a contractual basis.

You have the right to request from the Authority; access to, rectification or erasure of your personal data. You have the right to restrict or object to processing, and data portability. All parties above using such information do so on the basis of public interest and the legitimate interest stated above, processing will only cease if compelling legitimate grounds cannot be proven to override your interest. You have the right to lodge a complaint with the Information Commissioner or relevant supervisory authority.

For further information please do not hesitate to contact the council.
Your case could then be referred to enforcement agents for collection and incur the following charges:

**Compliance Stage Fee: £75**
This fee is due as soon as the case is received by the Enforcement Agent and covers all activity up to the 1st commencement of the enforcement stage.

**Enforcement Stage Fee: £235 plus 7.5% of the value of the original debt which exceeds £1500.**
This stage comprises all activity from the first attendance at the premises in relation to the instruction.

**Sale Stage Fee: £110 plus 7.5% of the value of the original debt which exceeds £1500**
This stage commences with the 1st attendance at the property for the purpose of transporting goods to the place of sale.

The enforcement fees are nationally fixed and set by government.

You could also be made bankrupt and lose your home, or even be jailed for up to 90 days.

So, please let us know straight away if you are having difficulty paying your council tax.

You can make an arrangement to pay if you login at [www.luton.gov.uk/myaccount](http://www.luton.gov.uk/myaccount).

We will do our very best to help and advise. You can email us at revenues@luton.gov.uk

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**Council tax discounts**

You may be entitled to a discount on your council tax bill if you, or someone in your household, fall into one of these categories:
• students, apprentices, YTS trainees, student nurses and foreign language assistants
• people under 20 who are on, or have just completed, a qualifying course of further education
• young people for whom child benefit is still payable
• people caring for someone with a disability who is not a spouse, partner or child under 18
• severely mentally impaired people
• live-in care workers on low pay, such as community service volunteers
• patients usually resident in hospital, residential care homes, nursing homes or hostels providing a high level of care
• residents of certain hostels or night shelters
• prisoners, convicted or on remand, except where imprisonment is for non-payment of fines or council tax.
• second adult rebate for pension age only

To claim, please go to www.luton.gov.uk/counciltax

Ceased discounts

Under the Local Government Finance Act 2012, Luton does not offer:

• discount on second homes
• exemption on an unoccupied and substantially unfurnished property
• exemption on an unoccupied and substantially unfurnished property requiring or undergoing structural alterations or major repair works to make it habitable
• second adult rebate (working age only)
Reductions for people with disabilities

If you or anyone who lives with you is disabled, you may be entitled to reduced council tax if:

- your home has an extra bathroom or kitchen that is essential or of major importance to the disabled person’s well being
- your home has a room (not a bathroom, kitchen or lavatory) specifically used or adapted for the disabled person, which is essential or of major importance to the disabled person’s well being
- if a wheelchair is used inside the home and it is essential or of major importance to the disabled person’s wellbeing.

You can still apply even if your home is in the lowest banding (band A). To claim, please go to www.luton.gov.uk/counciltax

If you care for someone with a disability who is not your spouse, partner, or a child under 18, you may be entitled to be ‘disregarded’ for council tax.

Council tax: empty homes premium

Any homes that have been empty and unfurnished for more than two years will be charged one and a half times their normal council tax rate.

Discount for annexes

The government wishes to support extended families living together (i.e. children saving for a new home or elderly parents). If parts of a home are constructed or adapted for separate occupation and separately banded for council tax as an annex, a 50% discount can be awarded. If you think this discount applies to you please contact us (see the contact details shown at the start of this booklet).
You don’t have to pay council tax on a property if it falls into any of the following exemption categories. If your bill has an exemption code on it, you must tell us if you think the exemption is incorrect. If you have not been granted an exemption but think you may be entitled to one, please let us know.

<table>
<thead>
<tr>
<th>Class</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Class B</td>
<td>Owned by charity and unoccupied. <strong>Exempt for up to six months.</strong></td>
</tr>
<tr>
<td>Class D</td>
<td>Unoccupied because the owner or tenant is in prison.</td>
</tr>
<tr>
<td>Class E</td>
<td>Unoccupied because the owner or tenant now lives in a hospital or care home.</td>
</tr>
<tr>
<td>Class F</td>
<td>Unoccupied after a death. <strong>Exempt for up to six months after grant of probate.</strong></td>
</tr>
<tr>
<td>Class G</td>
<td>Unoccupied because occupation is forbidden by law.</td>
</tr>
<tr>
<td>Class H</td>
<td>Unoccupied and is being held for occupation by a minister of religion.</td>
</tr>
<tr>
<td>Class I</td>
<td>Unoccupied as the person has moved to receive personal care elsewhere.</td>
</tr>
<tr>
<td>Class J</td>
<td>Unoccupied as persons have moved to provide personal care elsewhere.</td>
</tr>
<tr>
<td>Class K</td>
<td>Unoccupied properties owned and last used by a student</td>
</tr>
<tr>
<td>Class L</td>
<td>Unoccupied properties that have been repossessed by the mortgage lender.</td>
</tr>
<tr>
<td>Class M</td>
<td>Student hall of residence.</td>
</tr>
<tr>
<td>Class N</td>
<td>Properties only occupied by students.</td>
</tr>
<tr>
<td>Class O</td>
<td>UK armed forces accommodation.</td>
</tr>
<tr>
<td>Class P</td>
<td>Occupied by a member of visiting force.</td>
</tr>
<tr>
<td>Class Q</td>
<td>Unoccupied property that is the responsibility of a bankrupt’s trustee.</td>
</tr>
<tr>
<td>Class R</td>
<td>Unoccupied caravan pitch or boat mooring.</td>
</tr>
<tr>
<td>Class S</td>
<td>All occupiers under 18 years of age.</td>
</tr>
<tr>
<td>Class T</td>
<td>Unoccupied granny flat or annex which cannot be let out separately.</td>
</tr>
<tr>
<td>Class U</td>
<td>All occupiers are severely mentally impaired</td>
</tr>
<tr>
<td>Class V</td>
<td>Main residence of a person with diplomatic privilege or immunity.</td>
</tr>
<tr>
<td>Class W</td>
<td>Granny flat or annex that is occupied by a dependant relative.</td>
</tr>
</tbody>
</table>
Council tax reduction scheme

Our council tax reduction scheme helps those on a low income, even if they are working, by providing a discount on their council tax liability.

We will compare your income to your needs and calculate if you are entitled to any reduction. You must apply for the reduction as it is not granted automatically.

The maximum council tax reduction for working age households is 75% of the charge for your council tax band. Pensioners and war widows may still qualify for up to 100% reduction under this scheme.

For more information about council tax reduction or to make an online application visit our website www.luton.gov.uk/benefits

Disagree with our council tax reduction decision?
If you think our decision is wrong you can ask us to look at it again. Your request needs to be made in writing and include the reasons why you think our decision is wrong plus any additional evidence you want to be taken into account. There is no time limit for asking us to look at a decision again.

If we decide that our original decision was correct you have the right to appeal directly to the Valuation Tribunal Service which is independent of the council. You can appeal against the:

- amount of council tax reduction we have granted you
- information we have used to calculate your council tax reduction
You cannot appeal against any of the rules of the council's council tax reduction scheme itself.

Before you can appeal to the Valuation Tribunal, you must write to us first, asking us to look at our original decision. You can only appeal to the Valuation Tribunal once we have considered our decision and decided that it is correct.

If you appeal directly to the Valuation Tribunal without first asking us to look at the original decision again, the appeal will not be accepted or considered.

If we have decided our original decision is correct, you then have two months in which to appeal directly to the Valuation Tribunal.

If we don't respond to your request to look at the original decision again within two months, you can appeal directly to the Valuation Tribunal. In these circumstances the appeal must be made within four months of the original decision that you think is incorrect.

Please note you must continue to pay your council tax while awaiting the result of an appeal hearing.

Council tax exceptional hardship relief
If you experience exceptional circumstances of financial hardship you may be able to claim discretionary help. The budget for this is limited so the help available will be for a limited period and amount.

To apply, please read the criteria below and complete the application form on the council’s website http://www.luton.gov.uk/Benefits/Pages/exceptional-hardship-scheme.aspx

- Applications are made online at www.luton.gov.uk and 2 months bank statements are required.
- Applications will be evaluated on their individual merits by reference to the following criteria: the application must be due
to exceptional financial or personal hardship usually brought about by events outside the applicants’ control

Evidence required – financial or personal hardship

- summary of reason for application
- any evidence to substantiate reason
- statement of how this reduction will assist and what will happen next
- completed income and expenditure form
- bank statement
- utility bills
- evidence of rent and mortgage
- employment details with pay advice
- evidence of benefits received

A decision on your claim will be made within one month of receipt of the application, but this will be extended if you are asked to provide further evidence. Then a decision will be made within one calendar month of receiving all the evidence.

Discretionary reductions are funded by the council tax payers of the borough. Payment of any award under this scheme is dependent upon sufficient funds being available within the Council’s budget. An award will only be made for council tax within the current financial year.

If you disagree with the decision on your application, you can ask for a review of the decision, which will be done within one calendar month of the decision notification letter.

Help with your rent: Universal credit or housing benefit

On 22nd February 2016 Universal Credit was first introduced in Luton for mainly single people. This has stopped being awarded for new claims from January 2018 but those already on it will remain.
Universal Credit is a single payment for people who are looking for work or on a low income. Full Service Universal Credit is being rolled out across the country and will be live in Luton from October 2018. It will gradually replace:

- **Housing Benefit**
- Income Support
- Income Related Jobseeker’s Allowance
- Income Related Employment Support Allowance
- Working Tax Credit
- Child Tax Credit

**Should I claim Housing Benefit or Universal Credit?**

From October 2018 when Full Service Universal Credit rolls out you will only be able to claim Housing Benefit if:

- You are a Pensioner - Universal Credit is a working age benefit and you will be able to claim Housing Benefit if you have reached state pension age
- You have three or more children - Families with three or more children will still be able to make a claim for Housing Benefit
- You are living in supported accommodation - If you rent from a charity, or housing association, and receive care or support as part of your rent then you may be able to claim Housing Benefit. Please speak to your landlord for more advice.
- You are living in temporary accommodation

Please note Universal Credit does not cover council tax costs so applications for council tax reduction should still be made through the Council.

Universal Credit is administered by the Department for Work and Pensions (DWP) and unlike the benefits it replaces; it is paid monthly in arrears.

Information about who’s eligible and how to make a claim for Universal Credit is available on the [GOV.UK](https://www.gov.uk) website.
You will not be able to save the online application and go back to it. You must allow time for the form to be completed. It may take between 30 and 45 minutes.

You will need the following information to claim online:
- Your National Insurance number
- Details of a bank, building society or Post Office into which your Universal Credit will be paid
- Your rent agreement (if you have one)
- Details of any savings and other capital
- Details of any non-work income – for example income from an insurance plan
- Details of any other benefits you already get
- You might also need these details for people who live in your home, eg your partner.

Do not delay in making your claim as the Department of Work and Pensions (DWP) cannot backdate your claim except in exceptional circumstances.

Universal Credit is paid once a month and paid direct into a bank account. Your claim and your account will be accessed and managed online.

**Universal Credit is claimed and maintained online**
If you don’t have a computer at home you can use the computers at the Job Centre, at the Town Hall or at the library. If you need more help you can get face to face or telephone advice from staff at the Job Centre.

You should contact the helpline if:
- You have any questions
- Your circumstances change and you are already receiving Universal Credit

**Universal Credit Helpline:** 0800 328 9344
Claim housing benefit today online

For more details on getting help with housing benefit see www.luton.gov.uk/benefits

Disagree with our housing benefit decision?

If you think our decision is wrong you can ask us to look at it again. Your request needs to be made in writing and include the reasons why you think our decision is wrong plus any additional evidence you want to be taken into account. You have one month from the date of the decision to ask us to look at a decision again.

Help us fight fraud

If you think someone is claiming benefit fraudulently, you can report it online at https://www.gov.uk/report-benefit-fraud or contact the benefit fraud hotline on 0800 854 440, which is a 24 hour free phone service. Any information provided will be treated in strictest confidence.

Moving home?

Please remember to tell us if you move home. You can do this at www.luton.gov.uk/change-of-circs

Let us know immediately about any changes in your circumstances, particularly if you are claiming council tax reduction or any other discount or a tax exemption.

You must also tell us if you have been given a discount to which you are not entitled.

We rely on accurate information from council tax payers to make the system work. If you knowingly provide inaccurate information or refuse to supply details we need, you could be liable for a penalty of up to £70 and/or risk prosecution.
How to request a review of your council tax bill

If you disagree with our decision about the bill or your responsibility to pay council tax, please write to us giving the reasons why you think your bill is wrong.

You can ask for a review of the decision if you think:
- we are sending bills to the wrong person for your home
- your home should be exempt from council tax
- the amount of the bill is wrong, for example if you think you are entitled to a discount or a reduction
- we have not reduced the bill for a disability

Appeals to the Valuation Tribunal
If you asked for a review of your bill and do not receive a reply within two months, or you receive a reply within two months and you still disagree with the council's decision, you have a further two months in which to appeal to the Valuation Tribunal. (Contact details can be found on page 2 of this booklet).

You cannot appeal if your only reason for doing so is that you do not agree with the council’s local council tax reduction scheme.

Disagree with the banding of your property?
Your property has been allocated to one of eight bands by the Inland Revenue’s Valuation Office, on the basis of its open market value on 1 April 1991.

Each valuation band pays a different amount of council tax. If you think the property has been placed in the wrong band you may be able to appeal by:
- asking the Valuation Office Agency (VOA) to check it
- making a formal challenge to the VOA – you can only do this in certain circumstances, for example, if your property has changed significantly since it was valued
Expenditure and income

For many years, Luton Council has kept its tax the lowest in Bedfordshire and the tax rate has also been close to the average of other unitary councils. It has kept costs down with a range of money-saving and income-generating ideas.

<table>
<thead>
<tr>
<th>Property Band</th>
<th>Capital values (£) as at 1 April 1991</th>
<th>No. of properties</th>
<th>Council tax (£)</th>
</tr>
</thead>
<tbody>
<tr>
<td>A with disability relief</td>
<td>0 to 40,000</td>
<td>13</td>
<td>949.44</td>
</tr>
<tr>
<td>A</td>
<td>0 to 40,000</td>
<td>18,781</td>
<td>1139.32</td>
</tr>
<tr>
<td>B</td>
<td>40,001 to 52,000</td>
<td>26,746</td>
<td>1,329.20</td>
</tr>
<tr>
<td>C</td>
<td>52,001 to 68,000</td>
<td>22,408</td>
<td>1,519.09</td>
</tr>
<tr>
<td>D</td>
<td>68,001 to 88,000</td>
<td>7,739</td>
<td>1,708.98</td>
</tr>
<tr>
<td>E</td>
<td>88,001 to 120,000</td>
<td>3,402</td>
<td>2,088.75</td>
</tr>
<tr>
<td>F</td>
<td>120,001 to 160,000</td>
<td>1,054</td>
<td>2,468.53</td>
</tr>
<tr>
<td>G</td>
<td>160,001 to 320,000</td>
<td>261</td>
<td>2,848.30</td>
</tr>
<tr>
<td>H</td>
<td>over 320,000</td>
<td>32</td>
<td>3,417.95</td>
</tr>
</tbody>
</table>

Tax base band D equivalents: 50461.1
(49733.3 in 2017/18)

Total: 80,436

The council tax attributable to Luton Borough Council includes a precept to fund adult social care.

- 3% of the increase: £104.32 per annum for a band D property is for adult social care
• 2.98% of the increase: £38.64 per annum for a band D property is for the Luton’s other services.

The amount of income generated from council tax is constrained, as over 84% of properties in the town are at or below valuation Band C.

Core grant support from government has reduced by a further £5.2m this year to £15.9m for 2018/19 and has reduced by over £48m since 2013/14. The council is continuing to lessen the effect of this on public facing services by continuing to make cost savings and generating alternative sources of income.

For 2018/19 the council has been able to set a balanced budget while continuing to protect services. The council has included £12 million in the budget to cover cost pressures on vital services including £2.7 million for adults and older persons social care, £2.4 million for children’s care and education and £1.8m for temporary accommodation, together with meeting £2.7 million of inflation pressures on wider costs and 3.7m on pay and related employee costs.

Cost savings or increased income has been sought in every area of the council's activities in order to balance the 2018/19 budget. Budget savings for 2017/18 totalled £8.5 million and for 2018/19 there is a further £5.9 million. The budget reductions are expected to have limited impact on current service levels, but it has not been possible to shield all public facing services from savings.

Overall, the net cost of services for 2018/19 has increased by £6.3m compared to 2017/18.
The major changes in net spending are outlined in the table below.

<table>
<thead>
<tr>
<th>Major changes</th>
<th>£million</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service growth including Adult Social Care, partly supported by ASC precept and grants</td>
<td>5.3</td>
</tr>
<tr>
<td>Revenue effect of capital programme</td>
<td>2.5</td>
</tr>
<tr>
<td>Price inflation on purchased services, partly supported by ASC precept</td>
<td>2.7</td>
</tr>
<tr>
<td>Employee costs – pay awards and pensions, partly supported by ASC precept</td>
<td>3.7</td>
</tr>
<tr>
<td>Grants &amp; other income toward service growth costs</td>
<td>-3.5</td>
</tr>
<tr>
<td>Increased income and returns on investment</td>
<td>-6.5</td>
</tr>
<tr>
<td>One-off Contribution to reserves from business rates</td>
<td>5.2</td>
</tr>
<tr>
<td>Reductions in expenditure and increases in income</td>
<td>-3.1</td>
</tr>
</tbody>
</table>

**Net change in spend** 6.3

### Budget expenditure and income 2018/19

<table>
<thead>
<tr>
<th></th>
<th>2018/19</th>
<th></th>
<th>2017/18</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Expenditure</td>
<td>per band D property</td>
<td>Expenditure</td>
<td>per band D property</td>
</tr>
<tr>
<td></td>
<td>£000</td>
<td>£</td>
<td>£000</td>
<td>£</td>
</tr>
<tr>
<td>Gross cost of services</td>
<td>571,964</td>
<td>2,719.35</td>
<td>547,596</td>
<td>2,632.02</td>
</tr>
<tr>
<td>Less income</td>
<td>-434,743</td>
<td></td>
<td>-416,697</td>
<td></td>
</tr>
<tr>
<td>Total net expenditure</td>
<td>137,221</td>
<td>2,719.35</td>
<td>130,899</td>
<td>2,632.02</td>
</tr>
<tr>
<td>Contribution to/from(-)</td>
<td>-2,540</td>
<td>-50.33</td>
<td>2,323</td>
<td>46.71</td>
</tr>
<tr>
<td>collection fund</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Revenue Support Grant</td>
<td>-15,941</td>
<td>-315.91</td>
<td>-21,102</td>
<td>-424.31</td>
</tr>
<tr>
<td>Collection Fund Business Rates</td>
<td>-32,358</td>
<td>-641.25</td>
<td>-31,814</td>
<td>-639.69</td>
</tr>
<tr>
<td>Business Rates Top Up</td>
<td>-13,956</td>
<td>-276.56</td>
<td>-12,868</td>
<td>-258.74</td>
</tr>
<tr>
<td>Luton Borough Council</td>
<td>72,426</td>
<td>1,435.30</td>
<td>67,438</td>
<td>1,355.98</td>
</tr>
<tr>
<td>Bedfordshire Police Authority precept</td>
<td>8,987</td>
<td>178.09</td>
<td>8,260</td>
<td>166.09</td>
</tr>
<tr>
<td>Bedfordshire Fire Authority precept</td>
<td>4,824</td>
<td>95.59</td>
<td>4,616</td>
<td>92.81</td>
</tr>
<tr>
<td>Total Council Tax</td>
<td>77,352</td>
<td>1,614.88</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Gross revenue expenditure on services is budgeted at £572 million for 2018/19. The distribution of the budget across services is shown in the chart below.

Service Budgets 2018/19 - £'m

- £216.7m, 41%
- £149.9m, 26%
- £81.8m, 14%
- £35.6m, 6%
- £21.8m, 4%
- £15.5m, 3%
- £9.5m, 2%
- £21.2m, 4%

- Education and Children’s services
- Housing services
- Adult social care
- Cultural, environment and planning services
- Highways, roads and transport services
- Central Services (local tax collection, democracy, etc.)
- Public Health
- Other costs
The budget for maintaining and improving the town’s assets and infrastructure in 2018/19 is £57.85 million. Major capital projects planned for 2018/19 include: £27m to improve housing provision, £8m for school expansion or improvement and £13m for highways and transport infrastructure.
Bedfordshire Fire and Rescue Service delivers a first class prevention, protection and response service to the people of Bedfordshire through our highly trained and well equipped personnel, giving you an excellent fire and rescue service.

Last year we attended over 6,500 emergency incidents including 456 dwelling fires, 454 road traffic collisions, 75 flooding incidents and 1,231 special incidents (which includes animal rescues, aircraft and railway incidents). There were 814 deliberate fires.

We also undertook 4,316 home fire safety checks, operational crews fitted 1,931 ten-year smoke alarms in addition to equipment installed by our prevention team and visited 1,956 businesses to conduct fire safety audits. Following the Grenfell Towers incident, we have inspected 114 high rise buildings across the county to ensure they are fire safe.

In 2016/17 our firefighters saved 30 people from fires and rescued another 314 people. They also extricated 99 casualties from road traffic collisions.

We plan our services to deal with these varied risks but there’s no typical day for our firefighters and support staff. From house fires to road traffic collisions, from water rescues to saving a horse from a ditch, we get there swiftly so our well trained, professional teams can deal with the incident using the best possible equipment.

Our firefighters are just as likely to be found giving safety advice at a school or community event as fighting a fire or assisting paramedics gain entry to a house where a vulnerable person needs their help. We will also be inspecting fire hydrants to make sure they are working and no one has parked over them, checking that local businesses have assessed their fire risks and are keeping their staff and customers safe.

Our safe and well visits include checking for trip and slip hazards and other home safety risks as well as providing fire safety advice to our communities’ most vulnerable people. Almost one thousand visits have already taken place in 2017/18.

Back at the office our support teams make sure we get the best value for money for our purchases, our books balance, bills get paid promptly and that our fire appliances and equipment are well maintained. They ensure we have good health and safety systems in place and communicate well internally and with you, our council taxpayers.
For £1.84 a week (for a Band D property) Bedfordshire Fire and Rescue Service provides you and your family with a round-the-clock, 365 days a year emergency service.

This enables your fire and rescue service to respond effectively to incidents, manage the risks you face and reduce the number of emergency incidents we attend. We work tirelessly to develop our employees and create a safe, fair, equal and caring workplace for all our staff. Finally the Bedfordshire Fire and Rescue Authority ensure the highest standards of governance and continually seek improvements to the services we provide.

In the coming year we will be consulting with local people on our new Community Risk Management Plan that sets out how we assess local risks, put preventative measures in place and respond should incidents occur.

After receiving 2,563 responses to our consultation in January 2018, the Fire and Rescue Authority has increased its Band D Council Tax requirement for 2018/19 by 2.99%, just 5.3 pence per week or an increase of £2.78 on last year’s Council Tax. This will help us to continue to provide excellent protection services across the county from our fourteen strategically located Community Fire Stations.

Alongside a programme of efficiency savings, this small increase will enable us to continue to meet the needs of our communities while at the same time delivering the necessary reductions in overall costs and continuing to give you excellent value for money.

Councillor Colleen Atkins MBE, Chair of the Bedfordshire Fire and Rescue Authority

Paul M Fuller CBE QFSM DL MSc BSc FIFire Chief Fire Officer, Bedfordshire Fire and Rescue Service
Revenue Budget

Our revenue budget sets out the money necessary for the day to day running of the Service. Our efficiency measures have allowed us to continue with key service improvements whilst restricting the increase in this year’s council tax to 2.99% (equivalent to an increase of 5.3 pence per week for a Band D household).

This has been achieved despite the impact of an 18.6% reduction in Government grant to the Authority (compared to 2017/18) totaling £0.653m, and the effect of inflation which is forecast to increase our costs this year by £0.702m.

Capital Budget

Our capital programme highlights spending on assets such as our fire stations and fire engines. Each year the Authority draws up a rolling four year programme of capital projects. The capital projects for this year total £1.253m and these are being funded by contributions from the revenue budget.

Projects for this year include:

- Investment in our vehicle fleet, to maintain effective, economic and efficient fire engines and appliances
- Investment in IT
- Investment in the modernisation of our buildings

Efficiency Savings

An efficiency saving occurs when the cost of an activity is reduced but its quality and effectiveness remains the same or improves. The Fire and Rescue Authority continues to focus on finding new ways to deliver the highest quality services at lowest possible cost.

In 2015, the Government announced the revenue support grant funding for the Service over the four years from 2016/17 to 2019/20. This settlement equates to a 55% funding reduction from 2015/16 funding levels.
Total achieved and planned savings and efficiencies between 2010/11 and 2017/18 total £5.3m, with a further savings and efficiencies of £1.058m by 2021/22

Some of the key areas where the Authority is achieving its planned efficiency savings include:

- Savings in managerial and support staff costs through shared service arrangements, organisational restructure and improvements to working systems
- Savings in firefighter crewing arrangements
- Savings to the public through collaborative work
- Savings in the Service Vehicle Replacement Programme through improved asset management and maintenance.

Audit Judgement on Value for Money

In the 2017 Annual External Audit Letter from Ernst & Young, the Fire and Rescue Authority was awarded an ‘unqualified conclusion’, meaning that we were judged to have satisfactory arrangements in place in all areas.
**Financial Charts**

**WHERE DOES THE MONEY COME FROM 2018/19**

Where does the money come from

<table>
<thead>
<tr>
<th></th>
<th>2018/19</th>
<th>2017/18</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross Budget</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income</td>
<td>29.9</td>
<td>29.3</td>
</tr>
<tr>
<td>Budget Requirement</td>
<td>29.4</td>
<td>28.7</td>
</tr>
<tr>
<td>Central and Local Government Funding</td>
<td>9.4</td>
<td>9.8</td>
</tr>
<tr>
<td>Council Tax</td>
<td>20.0</td>
<td>18.9</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>29.4</td>
<td>28.7</td>
</tr>
</tbody>
</table>

**What the money is spent on**

<table>
<thead>
<tr>
<th></th>
<th>2018/19 (£m)</th>
<th>2017/18 (£m)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees</td>
<td>23.3</td>
<td>22.7</td>
</tr>
<tr>
<td>Premises</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Transport</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Supplies and Services</td>
<td>2.2</td>
<td>2.3</td>
</tr>
<tr>
<td>Agency and Contracted Services</td>
<td>0.3</td>
<td>0.4</td>
</tr>
<tr>
<td>Capital Financing</td>
<td>2.0</td>
<td>2.2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>29.6</strong></td>
<td><strong>29.4</strong></td>
</tr>
<tr>
<td>Reserves Funding</td>
<td>-0.2</td>
<td>-0.7</td>
</tr>
<tr>
<td>Budget Requirement</td>
<td><strong>29.4</strong></td>
<td><strong>28.7</strong></td>
</tr>
</tbody>
</table>

The Band D council tax for 2018/19 will be £95.59

The Fire and Rescue Authority has agreed a budget requirement of £29.437 million for 2018/19
If you would like a printed copy of this leaflet please contact us on 01234 845000 or email bedfadmin@bedsfire.com

Bedfordshire Fire and Rescue Service
Southfields Road
Kempston
Bedford
MK42 7NR

Tel 01234 845000

www.bedsfire.com

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The police share of council tax explained

Bedfordshire’s Police and Crime Commissioner, Kathryn Holloway, has promised to recruit 110-130 officers a year during her term as a result of a £12 per year rise in council tax in the county.

The Policing Settlement of December 2017 gave PCCs the right for the first time to raise the police share of council tax - the precept - by a pound a month for Band D homes without having to hold a referendum. The decision to proceed with the increase follows a public consultation with residents and was then taken to the Police and Crime Panel, where members voted in favour of the rise.

“I’m absolutely clear that if the burden for paying for policing has been shifted from Central Government to the local council taxpayer this year and next that it must pay for improvements which are both visible and welcome to the public. I am planning to recruit between 110 and 130 new officers per year for each of the next two years of my term as a result to boost Bedfordshire’s notoriously overstretched frontline.

“The intention is for the Force to raise the number of officers overall by 10% over the next four years, taking those who retire or leave into consideration too. This position has received the backing of the public, who have called for more police to strengthen Bedfordshire Police’s response to crime,” said Commissioner Holloway.
Please see the below table for costings per band:

<table>
<thead>
<tr>
<th></th>
<th>2017/18</th>
<th>2018/19</th>
<th>Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>110.73</td>
<td>118.73</td>
<td>8.00</td>
</tr>
<tr>
<td>B</td>
<td>129.18</td>
<td>138.51</td>
<td>9.33</td>
</tr>
<tr>
<td>C</td>
<td>147.64</td>
<td>158.30</td>
<td>10.66</td>
</tr>
<tr>
<td>D</td>
<td>166.09</td>
<td>178.09</td>
<td>12.00</td>
</tr>
<tr>
<td>E</td>
<td>203.00</td>
<td>217.67</td>
<td>14.67</td>
</tr>
<tr>
<td>F</td>
<td>239.91</td>
<td>257.24</td>
<td>17.33</td>
</tr>
<tr>
<td>G</td>
<td>276.82</td>
<td>296.82</td>
<td>20.00</td>
</tr>
<tr>
<td>H</td>
<td>332.18</td>
<td>356.18</td>
<td>24.00</td>
</tr>
</tbody>
</table>

Where officers will go:

1. **Community Hubs** – Furthering the ambition to enhance Community Policing in Bedfordshire

2. **Cyber** – Additional officers in our dedicated Cyber team will help to combat the ever increasing demand of technology based criminality.

3. **Vulnerability** – We are now able to increase officer numbers in the Child and Vulnerable Adult Abuse unit and the Public Protection Hub.

4. **Emerald Team** – In 2017, due to increasing demand from domestic abuse and serious sexual offences, the team was temporarily increased which can now be made permanent.

The Commissioner’s priorities for policing in Bedfordshire:

1. A return to more visible community policing across the county

2. To rebuild public confidence in Bedfordshire police

3. To ensure that the police are available when we need them most

4. Putting victims at the centre of the way we police and prosecute

5. A fair deal on policing wherever you live – in town or country

6. Protecting the police to protect the public with a proper duty of care

7. Genuinely being a Commissioner for all communities

8. Working with partners to break the cycle of serial offending and to prevent crime where possible
We cannot stop the tough times. But as a council we are committed to providing you with local quality services delivering value for money.

Do not bury your head in the sand if you are in financial difficulty. Contact us as early as possible. We can advise you of any discounts or benefits to which you may be entitled. In special circumstances, we may be able to offer you a revised payment plan. You can also get specialist money advice from an outside organisation.

| **Luton Citizens’ Advice** | 15 New Bedford Road  
| Provides a range of advice services including how to cope with your debt problems. | Luton LU1 1SA  
| Tel: 0344 245 1285 | www.adviceguide.org.uk |

| **Luton Rights** | 15 New Bedford Road  
| Luton LU1 1SA  
| Tel: 01582 453372 | www.lutonrights.org |

| **Luton Law Centre** | 15 New Bedford Road  
| Luton LU1 1SA  
| Tel: 01582 482000  
| email: admin@lutonlawcentre.org.uk | www.lawcentres.org.uk |

| **Bankruptcy line** | Tel: 0800 074 6918  
| Bankruptcy-Insolvency.co.uk |

| **Debt advice – Step Change** | Tel: 0800 138 111  
| www.cccs.co.uk |

| **Consumer Credit Counselling Service** | Tel: 0800 431 8157  
| www.credit.org/cccs |

| **National Debt line** | Tel: 0808 808 4000  
| www.nationaldebtline.org |