Your guide to
Council Tax
2008/9

What you pay...

put recycling out ✓
take books back to library ✓
pick kids up from school ✓
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If you would like more information in your own language, please contact us at the address shown in the box below.

You can also get this information in large print, in Braille and on tape.

The Director of Corporate Services, Merton Civic Centre, London Road, Morden SM4 5DX

Printed on recycled paper
Dear Resident

Merton’s council is committed to providing you with value for money and that is why for the second year running we have agreed a below current inflation increase in council tax.

Band D taxpayers will pay just over £3 extra a month per household for Merton’s services in 2008/2009. This 3.9% increase means that the council is actually charging residents less in real terms for Council Tax than for the past two years.

Those on lower incomes are often hardest hit by council tax rises, so, for the second year running, the Merton element of council tax has been held in line with the increase in State Pensions from April 2008.

It was a great disappointment that Merton only received an extra £1.3 million increase in our grant settlement from the government this year. Like many London boroughs this was the lowest percentage increase available and well below the national average. This has meant some hard choices have had to be made in order to balance our £145m budget, but I am pleased to say the council has managed to do so. Overall in order to achieve the level of council tax which was considered right for Merton’s tax payers, the council was faced with the need to make £8.9 million of savings, wherever possible by making efficiencies in back office services.

But in line with the executive’s commitment to put your needs first, the council will be making available £1.4 million of extra money this year to fund growing social care costs. It will be used to cope with the further expected increase in the number of our older residents requiring council care.

So you can see that the council has faced some tough financial challenges but has also been working hard to deliver the services you want, at an affordable price. This was recognised by our independent Audit Commission score in 2007/2008 that saw the council’s official rating improved from two stars to three (out of four).

Despite the modest increase in council tax, we have produced a budget that we believe will deliver high quality services and offer good value for money across the council.

Some of the highlights of the 2008/9 budget are:-

Valuing your quality of life
- £2 million for improvements to the street scene including the decluttering of streets and more rubbish bins
- The regeneration of Mitcham and Morden town centres including traffic improvements
- Money for highway improvements around the new Eastfields rail station

Putting your safety first
- Increased funding for CCTV equipment and to ensure 24 hour CCTV coverage
- More than £350,000 over 3 years for 20mph zones

Putting your children first
- Almost £1 million over 2 years on improving school meals and kitchens
- Nearly £2 million for the building of a new secondary school provision for children with special educational needs

For the first time along with your council tax bill, you will have also received an A-Z guide of the council’s most requested services. This is because the council recognises you want to know where your money goes and what essential local services it is used to support.

Big challenges lie ahead - the council is ambitious to do more for Merton and you, our residents.

Yours Sincerely

Councillor David Williams, Leader of Merton Council
Merton’s spending on services

The Council Tax
Council tax is made up of three parts.
The following shows the figures for Band D:

<table>
<thead>
<tr>
<th></th>
<th>2007/08</th>
<th>2008/09</th>
<th>Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£000s</td>
<td>£000s</td>
<td>%</td>
</tr>
<tr>
<td>Spending on Merton’s local services</td>
<td>1,042.66</td>
<td>1,082.20</td>
<td>3.8%</td>
</tr>
<tr>
<td>Spending on Levies</td>
<td>7.86</td>
<td>9.29</td>
<td>18.2%</td>
</tr>
<tr>
<td>Subtotal</td>
<td>1,050.52</td>
<td>1,091.49</td>
<td>3.9%</td>
</tr>
<tr>
<td>GLA precept</td>
<td>303.88</td>
<td>309.82</td>
<td>2.0%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1,354.40</strong></td>
<td><strong>1,401.31</strong></td>
<td><strong>3.5%</strong></td>
</tr>
</tbody>
</table>

How Merton pays for services:
Three main sources make up the money we plan to spend on services in 2008/2009. These are:

- **£000’s % £/head***
  - Non-Domestic Rates 57,630 40 290.64
  - Revenue Support Grant 8,022 5 40.46
  - Council Tax Income 80,149 55 404.21

**Total Budget Requirement** 145,801 100

* based on estimated population of 198,285 in 2008 (source: DCLG)

Non-Domestic Rates, paid by businesses, are collected by local authorities and paid into a national pool. This national pool is then shared according to the number of residents each Authority has. Government Revenue Support Grant is allocated using information on the population, social structure and other characteristics of each authority. The income raised from the Council Tax is used to fund the balance of expenditure.

Medium Term Financial Strategy (MTFS)
Merton has a MTFS which sets out details for the next three years. This can be viewed on Merton’s website at www.merton.gov.uk/finance

Spending on services provided by Merton
Merton uses the funds that are raised from Government, businesses and the Council Tax to finance the costs of services we provide (apart from housing which is mainly financed from Rents and Government subsidies). The amounts we plan to spend on these services in 2008/09 (together with comparative information for 2007/2008) is shown below.

Please note that the allocation of budgets for 2008/09 is not yet finalised and some figures may change, although the overall total will not alter.

<table>
<thead>
<tr>
<th></th>
<th>2007/08</th>
<th>2008/09</th>
<th>Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£000s</td>
<td>£000s</td>
<td></td>
</tr>
<tr>
<td>Spending on Merton’s local services</td>
<td>6,585</td>
<td>103,013</td>
<td></td>
</tr>
<tr>
<td>Spending on Levies</td>
<td>149,618</td>
<td>431,077</td>
<td></td>
</tr>
<tr>
<td>Spending on Merton’s Corporate Services</td>
<td>103,013</td>
<td>109,765</td>
<td></td>
</tr>
<tr>
<td>Children, Schools and Families</td>
<td>6,585</td>
<td>103,013</td>
<td></td>
</tr>
<tr>
<td>Environment and Regeneration</td>
<td>149,618</td>
<td>431,077</td>
<td></td>
</tr>
<tr>
<td>Community and Housing</td>
<td>6,585</td>
<td>103,013</td>
<td></td>
</tr>
<tr>
<td>Investments and Provisions</td>
<td>149,618</td>
<td>431,077</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>431,077</td>
<td>469,374</td>
<td>3.5%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>2007/08</th>
<th>2008/09</th>
<th>Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contribution to Reserves</td>
<td>1,800</td>
<td>1,000</td>
<td></td>
</tr>
</tbody>
</table>

**Planned Expenditure** 469,374 (324,573) 144,801

**Contribution to Reserves** 1,800

**Net requirement for tax purposes** 138,522 145,801
The change in revenue spending from 2007/08 to 2008/09

<table>
<thead>
<tr>
<th>Description</th>
<th>£m</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenue Spending 2007/08</td>
<td>138.5</td>
</tr>
<tr>
<td>Savings in Service Provision</td>
<td>(8.9)</td>
</tr>
<tr>
<td>Pay and Price increases and Approved Growth</td>
<td>8.2</td>
</tr>
<tr>
<td>Other Corporate adjustments, capital budgets effects, etc.</td>
<td>7.0</td>
</tr>
</tbody>
</table>

Revenue Spending 2008/09 144.8

Contribution to General Fund Reserves 1.0

Net Requirement for Tax Purposes 145.8

The charge and bands

The council tax uses the Band D charge as its basis. We work out all other bands from the Band D charge. The charges, including the GLA precept, are as follows:

<table>
<thead>
<tr>
<th>Band</th>
<th>Property value</th>
<th>Proportion of Band D Charge</th>
<th>Council Tax £</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>up to £40,000</td>
<td>6/9</td>
<td>934.21</td>
</tr>
<tr>
<td>B</td>
<td>£40,001-£52,000</td>
<td>7/9</td>
<td>1,089.91</td>
</tr>
<tr>
<td>C</td>
<td>£52,001-£68,000</td>
<td>8/9</td>
<td>1,245.61</td>
</tr>
<tr>
<td>D</td>
<td>£68,001-£88,000</td>
<td>9/9</td>
<td>1,401.31</td>
</tr>
<tr>
<td>E</td>
<td>£88,001-£120,000</td>
<td>11/9</td>
<td>1,712.71</td>
</tr>
<tr>
<td>F</td>
<td>£120,001-£160,000</td>
<td>13/9</td>
<td>2,024.12</td>
</tr>
<tr>
<td>G</td>
<td>£160,001-£320,000</td>
<td>15/9</td>
<td>2,335.52</td>
</tr>
<tr>
<td>H</td>
<td>£320,001 upwards</td>
<td>18/9</td>
<td>2,802.62</td>
</tr>
</tbody>
</table>

Levies

Included within our spending plans are levies that we have to pay to certain bodies outside council control. These are as follows:

<table>
<thead>
<tr>
<th>Levies</th>
<th>2007/08 £</th>
<th>2008/09 £</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lee Valley Regional Park</td>
<td>219,455</td>
<td>221,664</td>
</tr>
<tr>
<td>Environment Agency Flood Defence</td>
<td>132,668</td>
<td>146,675</td>
</tr>
<tr>
<td>London Pensions Fund Authority</td>
<td>216,012</td>
<td>306,169</td>
</tr>
<tr>
<td>Wimbledon and Putney Commons Conservators</td>
<td>237,081</td>
<td>245,573</td>
</tr>
</tbody>
</table>

Total Levies 805,216 920,081

Borrowing

At the end of 2007/2008 long-term borrowing is expected to be £163m.

We pay for the interest arising from this debt using the council tax, or from rents in the case of housing.

People employed

The estimated number of staff we employ (calculated on full-time basis and including teachers) for 2008/2009 is 4,241. This compares with a total of 4,275 in 2007/2008.

If you live within the area of Wimbledon and Putney Common you pay an extra £23.32 (Band D) to cover the expenses of the Commons Conservators. Including this charge, the Band D charge is £1,424.63.
Introduction

The Mayor’s 2008-09 budget builds on the previous seven budgets, improving London’s policing, transport and fire services. This year’s budget also provides sustained investment to improve the capital’s environment and tackle climate change.

Efficiencies and other savings of £270 million have helped the Mayor to restrict the increase in the council tax precept to 2% or 11p per week for a band D property, below the rate of inflation.

The budget includes a further planned increase of 1,000 police officers in 2008-09. This is in addition to the 10,000 increase in uniformed officers since 2001.

Changes in council tax

<table>
<thead>
<tr>
<th></th>
<th>£</th>
<th>Increase per wk</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007-08 band D amount</td>
<td>303.88</td>
<td></td>
</tr>
<tr>
<td>Metropolitan Police Authority</td>
<td>3.42</td>
<td>7p</td>
</tr>
<tr>
<td>London Fire &amp; Emergency Planning Authority</td>
<td>3.34</td>
<td>6p</td>
</tr>
<tr>
<td>Greater London Authority</td>
<td>0.15</td>
<td>-</td>
</tr>
<tr>
<td>Transport for London</td>
<td>-0.04</td>
<td>-</td>
</tr>
<tr>
<td>Surplus on Borough Collection Funds</td>
<td>-0.93</td>
<td>-2p</td>
</tr>
<tr>
<td>2008-09 band D amount</td>
<td>309.82</td>
<td>11p</td>
</tr>
</tbody>
</table>

The Mayor’s responsibilities have been extended to include housing, adult skills, planning, waste, culture and sport, health, sustainable development, energy and climate change. The GLA is also now responsible for the Museum of London, for which additional funding will be received.

Policing

Recorded crime has fallen for five consecutive years and the budget proposals include a net £3.9 million to develop borough partnerships in two-year deals to provide an extra 320 police officers to tackle specific community issues. There is an extra £2 million for 20 officer posts to provide more proactive resources in combating the increasingly harmful gun and gang culture and an additional £5 million to continue the roll-out of Integrated Borough Operations to provide important local information and intelligence to help deliver the best response to incidents and ensure public and officer safety.

Transport

2008 sees the beginning of the Low Emission Zone, which introduces improved emission control standards for all HGVs, coaches, taxis and buses entering the zone.

Other priorities for 2008-09 are:

- Victoria line being upgraded – a process that will end with new trains in 2009;
- all District line trains refurbished by 2009;
- DLR scheduled to introduce 55 new railcars from 2008;
- £30 million for Travel Demand Management;
- improvement programme for London Overground;
- charges on Dial-A-Ride services scrapped;
- 20% more investment in walking and cycling;
- financial incentives to boroughs to implement 20 mph zones.

Changes in spending

<table>
<thead>
<tr>
<th></th>
<th>£m</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007-08 Budget requirement</td>
<td>3,061.8</td>
</tr>
<tr>
<td>Inflation</td>
<td>222.3</td>
</tr>
<tr>
<td>Efficiency and other savings</td>
<td>-270.3</td>
</tr>
<tr>
<td>Existing services and new initiatives (net of grant increases)</td>
<td>678.4</td>
</tr>
<tr>
<td>2008 Mayor and Assembly Elections (funded from reserves)</td>
<td>-11.1</td>
</tr>
<tr>
<td>Planned movements in reserves, working capital and borrowings</td>
<td>-532.5</td>
</tr>
<tr>
<td>2008-09 Budget requirement</td>
<td>3,148.6</td>
</tr>
</tbody>
</table>
Fire
LFEPA has achieved significant fire reduction improvements through the “prevention is better than cure” strategy. Highlights of recent performance include reductions in the number of fires, fire deaths and injuries; an increase in community safety activity and a continued fall in the number of hoax calls.

The budget for LFEPA in 2008-09 has been developed to build on these achievements and to support the aim of making London a safer city, with resilience an integral part of the budget. In addition to this the budget will support LFEPA in promoting sustainable development and in maximising the impact the Fire Authority can have on reducing pollution and harmful emissions.

Olympics
The amount to be raised through the council tax precept for the 2012 Olympic and Paralympic Games remains at 38p per week for a band D household – the same as for each of the past two years. To raise £625 million will require £20 at band D for 7 more years and £9 in the final year, 2016-17.
Transport schemes for the Olympics are being designed to leave a lasting legacy, underpinning the regeneration of East London and providing the infrastructure to support 40,000 new homes for Londoners.

The Metropolitan Police District does not include the City of London and therefore a Band D council taxpayer in the City will pay £82.80 for LFEPA, TfL and GLA.

<table>
<thead>
<tr>
<th>£</th>
<th>MPA</th>
<th>LFEPA</th>
<th>TFL</th>
<th>LDA</th>
<th>GLA</th>
<th>Collection fund</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007-08 band D council tax precept</td>
<td>223.60</td>
<td>47.12</td>
<td>4.13</td>
<td>Nil</td>
<td>30.00</td>
<td>-0.97</td>
<td>303.88</td>
</tr>
<tr>
<td>Increase for 2008-09</td>
<td>3.42</td>
<td>3.34</td>
<td>-0.04</td>
<td>–</td>
<td>0.15</td>
<td>-0.93</td>
<td>5.94</td>
</tr>
<tr>
<td>2008-09 band D council tax precept</td>
<td>227.02</td>
<td>50.46</td>
<td>4.09</td>
<td>Nil</td>
<td>30.15</td>
<td>-1.90</td>
<td>309.82</td>
</tr>
</tbody>
</table>

More information on the budget is available on the GLA website at www.london.gov.uk (telephone 020 7983 4000).
Lee Valley Regional Park Authority

The Lee Valley Regional Park Authority was established by an act of parliament in 1966 to regenerate, develop and manage approximately 10,000 acres of the Lee Valley, which had become largely derelict, and transform it into a unique leisure and nature conservation resource for the benefit of Hertfordshire, Essex and London.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross Operating Expenditure</td>
<td>13.9</td>
<td>14.1</td>
</tr>
<tr>
<td>Gross Operating Income</td>
<td>(5.3)</td>
<td>(5.3)</td>
</tr>
<tr>
<td>Net Service Operating Costs</td>
<td>8.6</td>
<td>8.8</td>
</tr>
<tr>
<td>Financing Costs – Debt servicing/repayments</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td></td>
<td>2.6</td>
<td>2.6</td>
</tr>
<tr>
<td>Total Net Expenditure</td>
<td>11.9</td>
<td>12.1</td>
</tr>
</tbody>
</table>

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

The Environment Agency, as a levying body for its Flood Defence functions, under the above regulations, provides the following information:

The Thames Region is home to 12 million people. Within the region it is our job to maintain 5,200km of Main River and 193km of tidal defences. This includes operating the Thames Barrier – London’s main defence against flooding. Flood defence 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. The financial details are:

<table>
<thead>
<tr>
<th>Thames Regional Flood Defence Committee</th>
<th>2007/8</th>
<th>2008/9</th>
</tr>
</thead>
<tbody>
<tr>
<td>£’000</td>
<td>£’000</td>
<td></td>
</tr>
<tr>
<td>Gross Expenditure</td>
<td>81,551</td>
<td>88,357</td>
</tr>
<tr>
<td>Net Expenditure</td>
<td>69,749</td>
<td>76,342</td>
</tr>
<tr>
<td>Levies Raised</td>
<td>9,000</td>
<td>10,000</td>
</tr>
<tr>
<td>Total Council Tax Base</td>
<td>4,904</td>
<td>4,952</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, where there are schemes which do not attract central 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 expenditure between the years are due mainly to a £5.9m increase in Grant in Aid and a £1m increase in the programme of levy schemes in 2008/09. The total Local Levy has increased from £9m in 2007/08 to £10m for 2008/09.
Valuation of properties

If you have a query about your property you should contact the Listing Officer of the Valuation Office at:
2nd Floor, 1 Francis Grove, Wimbledon, London SW19 4DT.
Telephone 020 8276 8600.

Council tax was introduced on 1 April 1993. Homes were placed in bands based on house prices at 1 April 1991. A general rise or fall in prices since that date does not mean you can appeal on your banding.

Since December 1993 you can only challenge the band your property has been placed in if one of the following occurs.

- The balance between residential and business use within a property has changed.
- The property has been converted from a house to flats.
- A Listing Officer has changed a banding without a proposal having been made by a taxpayer.
- The Court has altered the band of a similar property.
- When you become the taxpayer of a property for the first time. You must make your appeal within six months of you becoming the taxpayer. You can only appeal if there has not been an appeal relating to your property before.
- There has been a significant increase or reduction in the property’s value. This applies where:
  - Your property has increased in value as a result of building or alteration. Any increase in banding is put off until the property is sold. The new taxpayer then has a right to appeal against the new banding.
  - Your property has reduced in value because of demolition, changes in the physical area or an adaptation to make the property suitable for someone with a disability.

Reduction for the Disabled

If anyone needs special facilities (such as an extra room) to meet needs related to a disability, you may be entitled to a reduced bill. We may reduce the bill to that of a property in the band below.

You can only apply for a discount or relief (reduction) on your bill if you do not already have one.

Please send any claims to Corporate Services Department, Merton Civic Centre, London Road, Morden SM4 5DX.

Alternatively, telephone the number shown on your bill. If your bill shows that we have given you a discount or relief and your circumstances change, you must tell us immediately. If you do not, you may face a penalty charge.

Other reductions available are Exempt Property and Council Tax Benefit – please see your council tax bill for more information.

Appeals

You can appeal against your council tax if you think your property is exempt, or that there has been a mistake calculating your bill. If you want to appeal you must tell us in writing, stating the reasons. You must continue to pay your bill while we deal with your claim. We will refund you any money you have overpaid if your appeal is successful.

If the appeal is unsuccessful we will give you details of an independent tribunal which you can refer your appeal to.
Discounts

You may be entitled to a 25% discount off your council tax bill if you are the only person (aged 18 or over) living in a property.

We work out council tax by assuming that at least two adults are living in the property. However, we do not count some people when we work out how many adults live in the property. This may allow you to receive a discount even if you do not live alone.

These are:

- Full-time students, student nurses, apprentices and youth training trainees;
- 18 and 19 year olds who are at, or who have just left, school or college;
- patients in hospital;
- people being looked after in care homes;
- people staying in certain hostels or night shelters;
- care workers on low pay (usually for charities);
- people who care for someone with a disability who is not their husband, wife, partner, or a child under 18;
- members of visiting Armed Forces and certain international institutions;
- foreign diplomats;
- members of religious communities (such as monks and nuns);
- people in detention; and
- the severely mentally impaired.

If all residents living in a property fall under one or more of the discount categories, we treat the property as being empty and give a 50% discount.

For the purpose of council tax, a ‘resident’ means a person aged 18 or over who has their only or main residence in the property concerned.

Therefore we do not consider people under 18 and people in any of the discount categories when we decide how much tax you should pay.

You may be entitled to a 10% discount if your property is empty and furnished. We will need to know your main residence before giving you your discount. Please note that the level of discount varies across the country as each local authority sets its own discount amount.

Exemptions

Certain categories of homes are exempt from council tax. We call them exemption classes and these are:

Class A: An uninhabitable property requiring or undergoing major repairs or structural alterations. Exemption can be allowed for a maximum of 12 months and the property must be unoccupied and unfurnished.

Class B: Empty property owned by a registered charity. Exemption can be allowed for up to six months.

Class C: Empty and unfurnished for six months or less. Exemption can be allowed for up to six months.

Class D: Empty property where liable person being in prison or detained in hospital.

Class E: Empty property previously occupied by a person now residing in a care home, hospital or hostel.

Class F: Empty property where the liable person has died or where less than six months has passed since probate.

Class G: Occupation prohibited by law.

Class H: Empty property held for a minister of religion.

Class I: Empty property where liable person is living elsewhere to receive personal care.

Class J: Empty property where liable person living elsewhere to provide personal care.

Class K: Dwellings left empty by a student.

Class L: Empty property where mortgagee in possession.

Class M: Students’ halls of residence.

Class N: Occupied only by students or students and their non-British spouses, civil partners or dependants.

Class O: UK armed forces accommodation.

Class P: Person liable is a member (or dependant of a member) of visiting forces accommodation.

Class Q: Empty property where the liable person is in bankruptcy.
**Class R:** Empty caravan pitch or boat mooring.

**Class S:** Occupied by under eighteen year olds only.

**Class T:** Empty annexe to an occupied property commonly known as “granny annexe”.

**Class U:** Occupied by severely mentally impaired persons only.

**Class V:** Property that is the main residence of a person with diplomatic privilege or immunity.

**Class W:** Annexe occupied by dependant relative.

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**Discount/Exemption Warning**

It is an offence to accept a discount/exemption on your bill that you are not entitled to. You are required by law to tell us within 21 days of a change, if you are no longer entitled to a discount or exemption. If you do not tell us and have no reasonable excuse it may result in a penalty of £50.00 being issued against you. If therefore your bill shows a reduction that you believe you are not entitled to, please contact us straight away.

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**2nd Adult Rebate**

If you do not qualify for Council Tax Benefit (or do not wish to claim) you may get help if other adults (not a partner or lodger) residing in your household are on a low income, by means of a 2nd Adult Rebate.

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**Data Protection**

Your personal information will be held and used in accordance with the requirements of the Data Protection Act 1998. We are under a duty to protect the public funds that we administer and, to this end, may use any information we hold in relation to council tax for the prevention and detection of fraud. We may also share this information with other bodies responsible for auditing or administering public funds for these purposes.

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**Council Tax Benefit**

If you are on a low income or income support you may be entitled to Council Tax Benefit. The amount of benefit you get depends on:

- how much money you have coming in;
- the amount of savings you have;
- your personal circumstances; and
- how much council tax you pay.

If you want to apply for benefit contact the Benefit Service at the Civic Centre or phone **020 8274 4901**.