

Item No. 9.1	Classification: Open	Date: January 27 2010	Meeting Name Council Assembly
Report title:		The Council Tax Base for 2010-11	
Ward(s) or groups affected:		The Whole Borough	
From:		Finance Director	

RECOMMENDATION

1. That the council tax base for 2010-11 be set at:

	Number of band D equivalent properties
For the parish of St. Mary Newington	13,348.53
For the parish of St. Saviour's	1,150.92
For the whole of the borough excluding the parishes of St. Mary Newington and St. Saviour's	81,919.50
For the whole borough	96,418.95

BACKGROUND INFORMATION

2. Regulations require the council to inform its preceptors of the council tax base by January 31 2010.
3. This report sets out the statutory information that Members need in order to set the council's council tax base for 2010-2011. A further report will be presented to Council Assembly on February 23 2010 setting out the level of Council Tax needed to meet the council's expenditure for the year.

KEY ISSUES FOR CONSIDERATION

Council tax base for 2010-11

4. Calculation of the council tax ("the tax") is governed by the Local Government Finance Act 1992 and various regulations there under. In particular, Section 33(1) of the Act requires the basic (Band D) tax to be calculated by applying the formula:

The budget requirement less Formula Grant

Divided by

The Council's "Tax Base"

5. Although the Council's net budget requirement has not yet been determined, the "tax base" can be set and is subject to the local authorities (calculation of council tax base) Regulations 1992, made under section 33 of the Act and the local authorities (calculation of council tax base) (amendment) England regulations 1999. Regulation 8 of the 1992 regulations requires the calculation to be made some time between 1st December 2009 and 31st January 2010.

6. The proportions applicable to the various council tax bands (the “basic” band being D) are as follows:

Band	Proportion (ninths)
A	6
B	7
C	8
D	9
E	11
F	13
G	15
H	18

7. The council’s basic tax is calculated in respect of band D. Band A properties therefore pay 6/9 of the basic tax, band B 7/9 of the basic tax and so on up to band H where the tax is 18/9 or twice the tax at Band D.
8. A calculation of the total number of dwellings net of discounts needs to be made for each of the above bands. This takes into account the number of dwellings on the official valuation list as at the 2010-11 CTB1 submission, the estimated number of dwellings that are exempt, attract disabled relief, attract single person discount, are empty, or have only disregarded residents, and estimated changes in the status of the dwellings during the year. Appendix A attached tabulates the above information for each of the bands. Line 3 of Appendix A (i) shows the total number of dwellings net of discounts for each band, which total 106,116.75
9. The line 3 total of 106,116.75 described above must be converted into the number of band D equivalents by applying the proportions shown in paragraph 6 above. The result for each of the bands is shown on line 4 of the appendix, which totals 100,436.41.
10. It is necessary to calculate the council’s Tax Base by applying an estimated collection rate to the total of all properties converted to the average equivalent property at band D shown in appendix A(i).
11. The finance director recommends that, based on collection performance in previous years and to date in 2009-10 (see below), a 96% assumed collection rate would give the best estimate of the likely value to be obtained from the demands issued in April 2010. A comparison of this rate to those currently levied and proposed for other inner London authorities is included as appendix B. It can be clearly seen in the Appendix that there is not a firm trend in projected collection rates within Inner London boroughs, the rate of 96% is consistent with the Inner London average, and similar to near neighbours Lambeth and Lewisham.
12. The resultant council tax base is calculated as follows:

Total of the relevant amounts (appendix A (i) line 4) 100,436.41

Estimated collection rate 96%

2010-11 council tax base 96,418.95

13. Additional earmarked income may be available from Trust Funds, which can subsidise the council tax in the former parishes of St. Mary Newington and St. Saviour's. Separate calculations have to be made for these specific areas. These are set out at Appendices A (ii & iii). The subsidy to St Mary Newington is taken from interest earned on the Walworth Common Trust capital sum, divided by the taxbase to give a band D equivalent subsidy, the subsidy to St Saviours comes from contributions from the Borough Market Trustees, again divided by the taxbase.
14. The council also has local discretion, granted under the Local Government Act 2003, in setting the discount for homes counted as long-term empty and second homes. These are currently:

Reason	Discount Given	Local / Statutory
Single Person	25%	Statutory
All except one person in household disregarded	25%	Statutory
All persons in household disregarded	50%	Statutory
Second Home	10%	Local Statutory Minimum 10% Statutory Maximum 50%
Long-term empty	0%	Local Statutory Minimum 0% Statutory Maximum 50%

Collection performance

15. The council's contract with Liberata for the collection of revenues is output based incorporating financial incentives to encourage the contractor to achieve and sustain improvements in Council Tax collection.
16. The outturn in-year collection performance during 2008-09 was disappointing. Performance for that year out-turned at 91.70%, some 1.30%, £1.2m below the contract in year target. However arrears collection performance in 2008-09 was £4.3m, £1.3m above target, meaning that total collection was £0.1m in excess of expectation
17. Given this level of performance in respect of the in year collection target, at the start of this financial year significant work was undertaken jointly with Liberata to refocus efforts on achievable collection and service targets. This is monitored under a jointly agreed improvement plan.
19. Current in-year collection performance during 2008-9, however, remains disappointing. The latest collection figures produced by Liberata show total in year collection at December 31 2009 of 79.24%. This is a lower figure on the equivalent time in December 2008 and there remains a concern that that the minimum contract performance of 92.50% will not now be achieved.
20. Performance in respect of arrears collection is also disappointing. As at December 31 2009 this was £3.13m compared to £3.55m at a similar stage in 2008-09. Although the

full year minimum collection target of £4.1m is still achievable there remains a risk that this target will not be achieved.

21. The table below highlights Liberata's performance for in year collection over the last 6 years and compares it to the Inner London average performance.

	2004-05 %	2005-06 %	2006-07 %	2007-08 %	2008-09 %	2009-10 %
In year Collection Level	93.20	92.96	92.30	92.50	91.70	92.50 (Projected)
Inner London Average	92.9	93.9	94.1	94.7	94.6	Not Available

24. Taking into account collection expected in future years, we still expect to achieve the budgeted overall collection level of 96.0% for 2009-10. See appendix D for details and the table below for a summary of projected performance for the last six financial years.

	2004-05 %	2005-06 %	2006-07 %	2007-08 %	2008-09 %	2009-10 %
Actual Collection level to date (December 31 2009)	95.60	95.77	95.75	95.52	94.51	83.04
Projected Final Collection Level	95.60	95.86	96.00	96.00	96.00	96.00
Budgeted Collection Rate	97.50	97.50	97.50	96.00	96.00	96.00

25. A major project commenced in 2008 with the large-scale introduction of bankruptcy and charging order applications. This has continued and now over 400 accounts with a debt exceeding £2m have followed this process. The Council has now taken possession of three properties, two of which have been sold to pay the Council Tax debt.
- 26 A large amount of debt is owed by Southwark council tenants and illegal sub-letting is considered to be a serious issue, the London Borough of Southwark has the highest success in the UK at identifying these tenants according to the Audit Commission. Liaison arrangements for joint working with Housing have commenced with a view for tackling large debt cases and evicting sub-letting tenants. Consolidated action is now being taken on the largest housing and council tax debtors.
- 27 The revenues client unit has recommenced committal applications against high value debtors in rented accommodation. This will tackle some of the hardest to collect debt where other recovery methods have proved unsuccessful or inappropriate. Debtors in the top 20 are highlighted for such action. In November 2009, one resident was given a three month prison sentence for failing to pay his council tax.
- 29 Liberata have also taken steps to strengthen their revenues management resource on the contract to provide greater expertise and resilience as this has been accepted as a weakness. New experienced managers have been drafted in to cover previous areas of concern.
- 30 A transformation programme has commenced with customer services to deal with more queries at the first point of contact in partnership with Vangent. This has improved the accuracy of the database and timeliness of bills being issued.

- 31 The introduction of the facility to take payment by credit and debit cards within the call centre was rolled out to the One Stop Shops in 2008 and continues to be successful. Facilities to pay by cash are available at 220 pay point and 30 post office swipe card outlets in the London Borough of Southwark or within close proximity of the borough (i.e. where we share the same post code with neighbouring London boroughs such as Lewisham and Lambeth) where cash payments can be made to the Council by swipe card without the customer paying any fees or charges. The Post Office will accept chip and pin debit card payments by swipe card and the Council's 2 cash offices will accept all 4 payment methods (e.g.. cash, cheque, debit or credit card) 6 days per week.
- 32 A full reconciliation of the valuation list of new properties has been completed this year, supporting prompt and accurate billing.
- 33 Direct debit remains the council's favourite method of payment and Southwark have joined a London wide campaign to promote this further.
- 34 The council continues to promote the take-up of council tax benefit and close working with welfare rights groups aids this purpose.
- 35 Nevertheless the collection of council tax within Southwark is difficult, and the key difficulties remain:
- (a) An historic culture of non-payment and avoidance.
 - (b) Preference for non-direct debit methods of payment.
 - (c) Deprivation levels
 - (d) Database accuracy
- 36 Following on from this, on September 29 2009 the council took the decision not to extend the current contract with Liberata in 2011 and look towards an in-house solution.

Collection fund monitor 2009-10

38. The estimated balance on the Collection Fund for Council Tax transactions to 31st March 2010 is a surplus of £1.652m, of which Southwark's element is £1.232m.

	£m
Southwark Council	1.232
Greater London Authority	<u>0.420</u>
Total surplus	<u>1.652</u>

The surplus is due mainly to higher than expected council tax billing in 2009-10, principally as a result of new developments being completed in the borough, and a reduction in discounts following a review of entitlements at the end of 2008-09. The surplus is one-off and must be used to reduce the demand on Council Tax payers in 2010-11.

Revenue budget implications 2010-11

39. Subject to Council approval, the tax base recommended and the projected surplus on the collection fund as at March 31 2010, will be used in the calculation of the level of council tax that will be recommended to Council on February 23 2010.

Consultation

40. Calculation of the council tax base forms an integral part of the revenue budget setting process for 2010-2011. The budget is underpinned by the council's refreshed medium term resource strategy as agreed by Executive on December 15 2010 and provides the basis for delivering the council's corporate plan which has been subject to extensive consultation.

Community impact statement

41. This report contains technical calculations relating to the council's tax base for 2010-2011. There is no direct community impact at this stage. The impact on the community of any potential change in service design, outcomes or access arising from recommendations relating to the 2010-11 revenue budget will need to be addressed and identified as part of the final budget submission to council assembly on February 23 2010.

SUPPLEMENTARY ADVICE FROM OTHER OFFICERS

Strategic Director of Communities, Law & Governance

42. Section 33(1) Local Government Finance Act 1992 imposes a duty on a billing authority to calculate its council tax by applying a formula laid down in that Section. This relies on calculating a figure for the council tax base for the year. The Local Authority (Calculation of Council Tax Base) Regulations 1992 require a billing authority to use a given formula to calculate the council tax base

43. Other legal implications are set out in the body of the report.

BACKGROUND DOCUMENTS

Background Papers	Held At	Contact
CTB (1) Working Papers	Revenues and Benefits Client Unit, 1 London Bridge	Dominic Cain – Client & Commissioning Manager
Monitoring schedules	Revenues and Benefits Client Unit, 1 London Bridge	Dominic Cain – Client & Commissioning Manager

APPENDICES

Appendix	Title
Appendix A (i)	Council Tax Base for 2010-11 for the Whole Area
Appendix A (ii)	Council Tax Base for 2010-11 for the Parish of St Mary Newington
Appendix A (iii)	Council Tax Base for 2010-11 for the Parish of St Saviours
Appendix A (iv)	Council Tax Base for 2010-11 for the whole area excluding the parishes of St Mary Newington and St Saviours
Appendix B	Inner London – Council Tax Collection Rates Used for Tax Setting
Appendix C	Collection of Council Tax – Statistical Information
Appendix D	Council Tax – Collection Achieved and Projected

AUDIT TRAIL

Lead Officer	Duncan Whitfield, Finance Director	
Report Author	John Braggins, Finance and Resources, Patrick Hall, CSC and Client Services.	
Version	Final	
Dated	January 14 2010	
Key Decision?	Yes	
CONSULTATION WITH OTHER OFFICERS / DIRECTORATES / EXECUTIVE MEMBER		
Officer Title	Comments Sought	Comments Included
Strategic Director of Communities, Law & Governance	Yes	Yes
Finance Director	Yes	Yes
Executive Member	Yes	Yes
Date final report sent to Constitutional Team	January 14 2010	

APPENDIX A (i)

COUNCIL TAX BASE FOR 2010-2011 FOR THE WHOLE AREA – FOR COUNCIL TAX SETTING

	BAND - A	BAND A	BAND B	BAND C	BAND D	BAND E	BAND F	BAND G	BAND H	TOTAL
(a) Number of Chargeable Dwellings per Valuation List		12,413.00	37,299.00	32,865.00	19,573.00	12,683.00	5,492.00	3,821.00	504.00	124,650.00
(b) Estimated number of Dwellings not listed (f.y.e.)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Estimated number of Dwellings listed, which will not be in that Band (f.y.e.)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Estimated number of Exempt Dwellings etc		-617.00	-1,608.00	-1,325.00	-635.00	-514.00	-178.00	-55.00	-16.00	-4,948.00
(e) Number of Dwellings falling into the Band as a result of disabled relief	6.00	27.00	47.00	68.00	42.00	27.00	19.00	8.00	0.00	244.00
(f) Number of Dwellings falling out of the Band as a result of disabled relief	0.00	-6.00	-27.00	-47.00	-68.00	-42.00	-27.00	-19.00	-8.00	-244.00
1 Revised Number of Chargeable Dwellings (a+b+c+d+e+f)	6.00	11,817.00	35,711.00	31,561.00	18,912.00	12,154.00	5,306.00	3,755.00	480.00	119,702.00
Number of Discounts:										
(g) Estimated number @ 25% (No of properties x 1)	-3.00	-7,532.00	-20,422.00	-13,399.00	-6,491.00	-3,258.00	-1,273.00	-670.00	-55.00	-53,103.00
(h) Estimated number of @ 50% (No of properties x 2)	0.00	-20.00	-80.00	-62.00	-64.00	-54.00	-38.00	-50.00	-36.00	-404.00
(i) Estimated number of @ 10% (No of properties x 0.4)	0.00	-51.20	-150.80	-222.80	-135.20	-127.20	-84.00	-54.40	-8.40	-834.00
(j) Total Appropriate Percentage Discounts (g+h+i)	-3.00	-7,603.20	-20,652.80	-13,683.80	-6,690.20	-3,439.20	-1,395.00	-774.40	-99.40	-54,341.00
2 Total deducted from Chargeable Dwellings at 25% (j) x 25%	-0.75	-1,900.80	-5,163.20	-3,420.95	-1,672.55	-859.80	-348.75	-193.60	-24.85	-13,585.25
3 Total in Band ((1) - (2))	5.25	9,916.20	30,547.80	28,140.05	17,239.45	11,294.20	4,957.25	3,561.40	455.15	106,116.75
Band Factor	5/9	6/9	7/9	8/9	9/9	11/9	13/9	15/9	18/9	
4 Number of Band D Equivalentents	2.92	6,610.80	23,759.40	25,013.38	17,239.45	13,804.02	7,160.47	5,935.67	910.30	100,436.41
5 Estimated Collection Level										0.960
6 Estimated 2010-2011 TAX BASE (4) x (5)										96,418.95

APPENDIX A (ii)

COUNCIL TAX BASE FOR 2010-2011 FOR ST MARY NEWINGTON – FOR COUNCIL TAX SETTING

	BAND - A	BAND A	BAND B	BAND C	BAND D	BAND E	BAND F	BAND G	BAND H	TOTAL
(a) Number of Chargeable Dwellings per Valuation List		3,679.00	7,435.00	5,113.00	1,786.00	1,212.00	379.00	49.00	12.00	19,665.00
(b) Estimated number of Dwellings not listed (f.y.e.)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Estimated number of Dwellings listed, which will not be in that Band (f.y.e.)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Estimated number of Exempt Dwellings etc		-211.00	-390.00	-297.00	-171.00	-101.00	-19.00	-3.00	-1.00	-1,193.00
(e) Number of Dwellings falling into the Band as a result of disabled relief	1.00	3.00	9.00	5.00	7.00	1.00	0.00	0.00	0.00	26.00
(f) Number of Dwellings falling out of the Band as a result of disabled relief	0.00	-1.00	-3.00	-9.00	-5.00	-7.00	-1.00	0.00	0.00	-26.00
1 Revised Number of Chargeable Dwellings (a+b+c+d+e+f)	1.00	3,470.00	7,051.00	4,812.00	1,617.00	1,105.00	359.00	46.00	11.00	18,472.00
Number of Discounts:										
(g) Estimated number @ 25% (No of properties x 1)	-1.00	-1,804.00	-3,804.00	-1,890.00	-571.00	-293.00	-79.00	-9.00	0.00	-8,451.00
(h) Estimated number of @ 50% (No of properties x 2)	0.00	-4.00	-8.00	-14.00	-2.00	-8.00	-2.00	-2.00	-4.00	-44.00
(i) Estimated number of @ 10% (No of properties x 0.4)	0.00	-10.40	-26.00	-19.20	-12.80	-8.80	-4.40	0.00	0.00	-81.60
(j) Total Appropriate Percentage Discounts (g+h+i)	-1.00	-1,818.40	-3,838.00	-1,923.20	-585.80	-309.80	-85.40	-11.00	-4.00	-8,576.60
2 Total deducted from Chargeable Dwellings at 25% (j) x 25%	-0.25	-454.60	-959.50	-480.80	-146.45	-77.45	-21.35	-2.75	-1.00	-2,144.15
3 Total in Band ((1) - (2))	0.75	3,015.40	6,091.50	4,331.20	1,470.55	1,027.55	337.65	43.25	10.00	16,327.85
Band Factor	5/9	6/9	7/9	8/9	9/9	11/9	13/9	15/9	18/9	
4 Number of Band D Equivalents	0.42	2,010.27	4,737.83	3,849.96	1,470.55	1,255.89	487.72	72.08	20.00	13,904.72
5 Estimated Collection Level										0.960
6 Estimated 2010-2011 TAX BASE (4) x (5)										13,348.53

APPENDIX A (iv)

COUNCIL TAX BASE FOR 2010-2011 FOR THE WHOLE BOROUGH EXCLUDING THE PARISHES OF ST MARY NEWINGTON & ST SAVIOURS - FOR COUNCIL TAX SETTING

	BAND - A	BAND A	BAND B	BAND C	BAND D	BAND E	BAND F	BAND G	BAND H	TOTAL
(a) Number of Chargeable Dwellings per Valuation List		8,677.00	29,580.00	27,426.00	17,616.00	11,303.00	5,008.00	3,629.00	455.00	103,694.00
(b) Estimated number of Dwellings not listed (f.y.e.)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Estimated number of Dwellings listed, which will not be in that Band (f.y.e.)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Estimated number of Exempt Dwellings etc		-402.00	-1,200.00	-1,016.00	-461.00	-408.00	-155.00	-48.00	-13.00	-3,703.00
(e) Number of Dwellings falling into the Band as a result of disabled relief	5.00	24.00	37.00	63.00	34.00	26.00	19.00	8.00	0.00	216.00
(f) Number of Dwellings falling out of the Band as a result of disabled relief	0.00	-5.00	-24.00	-37.00	-63.00	-34.00	-26.00	-19.00	-8.00	-216.00
1 Revised Number of Chargeable Dwellings (a+b+c+d+e+f)	5.00	8,294.00	28,393.00	26,436.00	17,126.00	10,887.00	4,846.00	3,570.00	434.00	99,991.00
Number of Discounts:										
(g) Estimated number @ 25% (No of properties x 1)	-2.00	-5,693.00	-16,471.00	-11,352.00	-5,863.00	-2,912.00	-1,163.00	-623.00	-51.00	-44,130.00
(h) Estimated number of @ 50% (No of properties x 2)	0.00	-16.00	-72.00	-48.00	-62.00	-46.00	-36.00	-48.00	-30.00	-358.00
(i) Estimated number of @ 10% (No of properties x 0.4)	0.00	-40.80	-124.40	-201.60	-119.20	-114.80	-76.80	-48.40	-6.00	-732.00
(j) Total Appropriate Percentage Discounts (g+h+i)	-2.00	-5,749.80	-16,667.40	-11,601.60	-6,044.20	-3,072.80	-1,275.80	-719.40	-87.00	-45,220.00
2 Total deducted from Chargeable Dwellings at 25% (j) x 25%	-0.50	-1,437.45	-4,166.85	-2,900.40	-1,511.05	-768.20	-318.95	-179.85	-21.75	-11,305.00
3 Total in Band ((1) - (2))	4.50	6,856.55	24,226.15	23,535.60	15,614.95	10,118.80	4,527.05	3,390.15	412.25	88,686.00
Band Factor	5/9	6/9	7/9	8/9	9/9	11/9	13/9	15/9	18/9	
4 Number of Band D Equivalents	2.50	4,571.03	18,842.56	20,920.53	15,614.95	12,367.42	6,539.07	5,650.26	824.50	85,332.82
5 Estimated Collection Level										0.960
6 Estimated 2010-2011 TAX BASE (4) x (5)										81,919.50

APPENDIX B

Inner London - Council Tax Collection Rates Used for Tax Setting

	2005-06	2006-07	2007-08	2008-9	2009-10	Proposed 2010-11
	%	%	%	%	%	
Camden	96.50	97.00	97.25	97.50	97.50	97.50
Greenwich	95.00	95.00	95.00	95.00	95.00	95.00
Hackney	90.00	91.00	92.00	93.00	97.00	N/A
Hammersmith and Fulham	97.50	97.50	97.50	98.00	98.00	97.50
Islington	96.80	96.80	96.80	96.80	96.80	N/A
Kensington and Chelsea	98.50	96.20	96.50	97.00	97.25	97.25
Lambeth	95.00	95.00	95.00	95.00	95.25	95.25
Lewisham	96.18	96.18	96.25	96.25	96.25	96.25
Southwark	97.50	97.50	96.00	96.00	96.00	96.00
Tower Hamlets	97.00	97.00	97.00	97.00	97.00	97.00
Wandsworth	95.00	95.00	95.00	95.00	95.00	N/A
Westminster	95.00	96.00	96.00	96.00	96.00	N/A
Inner London Average	96.04	95.87	96.00	96.10	96.36	N/A

Collection of Council Tax – Statistical Information

Volumes		Category
2010-11	2009-10	
125,028	123,994	Number of Council Tax Accounts
88,210	89,319	Number of Accounts where a payment has been made.
34,332	33,080	Number of Council Tax Accounts in receipt of Benefit
3,090	9,196	Number of Summons arrangements
942	1,054	Number of Attachment of Earnings in force.
2,237	2,151	Number of Attachment of Benefits in force.
45,283	44,248	Number paying by Direct Debit
68,687	75,626	Number of Reminders
2,571	4,211	Number of Final Reminders
27,002	32,688	Number of Summonses
15,299	12,913	Number of Bailiff Referrals
77	77	Number of committal/Regulation 36 cases

2009-10 data provided as at 12th January 2010

COUNCIL TAX - COLLECTION ACHIEVED AND PROJECTED

APPENDIX D

	2003/04 £'000	2004/05 £'000	2005/06 £'000	2006/07 £'000	2007/08 £'000	2008/09 £'000	2009/10 £'000
Total Debit	111,892	117,499	122,305	127,658	135,243	141,868	143,081
Exemptions	(5,585)	(6,216)	(6,415)	(6,742)	(7,314)	(7,591)	(6,685)
Disabled relief	(41)	(39)	(41)	(43)	(46)	(47)	(48)
Discounts	(14,366)	(13,559)	(14,064)	(14,450)	(14,963)	(14,795)	(14,705)
Collectable debit	91,900	97,685	101,786	106,422	112,921	119,434	121,643
Council Tax collected to date	(67,173)	(71,330)	(74,734)	(79,011)	(84,513)	(89,319)	(76,296)
Less credit balances	754	398	298	440	614	1,014	1,754
Less Costs paid	881	818	836	1,037	1,119	1,153	674
Adjustments	136	125	124	117	68	23	0
Council Tax to date	(65,402)	(69,989)	(73,476)	(77,417)	(82,712)	(87,129)	(73,868)
Estimated Future collection	0	0	(76)	(235)	(478)	(1,518)	(15,760)
Total projected Council tax	(65,402)	(69,989)	(73,552)	(77,652)	(83,190)	(88,647)	(89,628)
Benefits	(22,302)	(23,408)	(24,019)	(24,513)	(25,214)	(26,010)	(27,149)
Total income	(87,703)	(93,397)	(97,572)	(102,165)	(108,404)	(114,657)	(116,777)
Actual Collection to date (as at 31st December 2009)	95.4%	95.6%	95.8%	95.8%	95.6%	94.7%	83.0%
Projected final collection level	95.4%	95.6%	95.9%	96.0%	96.0%	96.0%	96.0%