

Item No. 7.1	Classification: Open	Date: January 30 2008	Meeting Name Council Assembly
Report title:		The Council Tax Base for 2008/2009	
Ward(s) or groups affected:		The Whole Borough	
From:		Finance Director	

RECOMMENDATION

1. That the Council Tax Base for 2008/2009 be set at:

	Number of band D equivalent properties
For the parish of St. Mary Newington	12,928.37
For the parish of St. Saviour's	1,143.63
For the whole of the borough excluding the parishes of St. Mary Newington and St. Saviour's	78,399.91
For the whole borough	92,471.91

BACKGROUND INFORMATION

2. Regulations require the Council to inform its preceptors of the Council Tax Base by 31st January 2008.
3. This report sets out the statutory information that Members need in order to set the Council's Council Tax Base for 2008/2009. A further report will be presented to Council Assembly on 20th February 2008 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 2008/9

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 2007 and 31st January 2008.

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 8th October 2007 and any additions/deletions made up to December 2007, 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 101,929.25
9. The line 3 total of 101,929.25 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 96,324.91.
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 2007-8 (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 2008. A comparison of this rate to those currently levied and proposed for other inner London Authorities is included as Appendix B. It will be clearly seen that a rate of 96% is consistent with that set by authorities with a similar collection performance to Southwark.
12. The resultant Council Tax base is calculated as follows:

Total of the relevant amounts (Appendix A (i) line 4) 96,324.91

Estimated collection rate 96%

2008/2009 Council Tax Base 92,471.91

13. Additional earmarked income may be available from Trust Funds, which can adjust 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).

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
Long-term empty	0%	Local

Collection Performance

16. 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.
17. The outturn in year collection performance during 2006/7 was disappointing. Performance for that year out-turned at 92.30%, some 0.95% below the contract in year target.
18. Given this level of underperformance, at the start of this financial year significant work was undertaken jointly with Liberata to revise the contract incentive scheme to provide additional incentives to improve Council Tax collection performance.
19. The new scheme provides for:
- An in year incremental Council Tax collection reward to be paid for achieving performance above 93% to a maximum of 94.5%.
- A revenue share with Liberata of 50:50 for any arrears collected above a target of £3m.
- These targets are, however, to be linked so that reward on arrears will not be payable if 93% in-year collection rate is not achieved.
20. Liberata also signed up to a major Council Tax collection improvement plan.
21. Current in-year collection performance during 2007-8, however, remains disappointing. The latest collection figures produced by Liberata show total in year collection at 31st December 2007 of 78.6%. Whilst this is an improvement of some 1.2% on the performance at a similar stage in 2006-7, it seems unlikely that the minimum contract performance of 93% will now be achieved.

22. Performance in respect of arrears collection is significantly better. As at 31st December Liberata have reported total collection against arrears of £3.015m against a full year minimum collection target of £3m with an expectation that a arrears might be reduced by a further £0.7m before the end of the financial year.
23. 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.

	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08
	%	%	%	%	%	%
In year Collection Level	91.95	92.01	93.20	92.96	92.30	92.80 (Projected)
Inner London Average	91.9	92.0	92.9	93.9	94.1	Not Available

24. Taking into account collection expected in future years, Liberata are still expecting to achieve the budgeted overall collection level of 96.0% for 2007/08. See Appendix D for details and the table below for a summary of projected performance for the last six financial years.

	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08
	%	%	%	%	%	%
Actual Collection level to date (31 st December 2007)	95.02	95.04	95.11	94.98	94.50	78.60
Projected Final Collection Level	95.05	95.31	95.60	95.86	96.00	96.00
Budgeted Collection Rate	96.25	96.50	97.50	97.50	97.50	96.00

25. A significant project commenced during 2007/8 under the "No More Reminders" banner to promote improved collection. This was the subject of an extensive publicity campaign which included advertisements in bus shelters, the use of space on the rear of buses both targeted to geographic "Hot spots" of debt within the borough. In addition the campaign has included continued coverage within Southwark News. This has been used both to convey messages about the consequences of failure to pay but also offering ways to obtain help, advice and assistance. In addition innovative direct mailings have been used to target groups of defaulters to promote both contact and payment from otherwise hard-line defaulters.
26. The No More Reminders project was supported by a dedicated team created by Liberata over and above their existing recovery resources. The teams activities included:-
- the systematic review and data base cleansing of accounts that have historically shown no payment or have arrears of payment. (Over 23000 accounts checked to date with a combined value of over £7m).
 - The identification and progression of recovery activity in appropriate cases to maximise collection; e.g. maximising Attachments of Earnings Orders (an additional £600k of debt has been secured by this method), payment

arrangements(an additional £300k has been secured by the No More Reminders team), bankruptcy, committal and bailiff action.

27. The nature and outcome of such a project seeks to identify persistent defaulters but also looks to change behaviour in the approach to the payment of Council tax which may otherwise have taken a lower priority. This is not a quick win and a continued focus is necessary to achieve future improved in year collection performance.
28. The improved performance on arrears collection reported above is linked to the activities of this project, however it is evident that continued activity and focus is required from Liberata to ensure that the improvements introduced are maintained and become part of business as usual in order to ensure that improvement in arrears collection is transferred into improvements within the in year collection performance.
29. In parallel to this campaign the Council has continuously reviewed collection with Liberata resulting in several changes to the recovery processes. These include: an increased number of cases taken to court for failure to provide financial information, a revised selection and monitoring process of cases selected for bankruptcy, and more extensive use of bailiffs including the use of car clamping in cases where debt avoidance continues and car ownership is identified.
30. The use of telephone “cold calling” activity has increased in 2007/8 and council tax debtors are now telephoned to chase payment. However further improvements are required in the processes used to identify available telephone numbers of Council tax debtors to make this more efficient. Liberata are currently exploring potential solutions with external agencies with the experience and technology to make this initiative more effective. Telephone calls are made predominantly after recovery action has commenced. However it is recognised that there is a value in capturing potential defaulters before a summons is issued and which inevitably leads to an increase in debt due to the costs incurred.
31. Direct debit remains at the forefront of publicity and 48.01% of accounts are now paid in this way and which is an improvement of 1.5% on 2006/7. Efforts continue to encourage this as the cheapest and most beneficial way to pay Council Tax.
32. 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
33. Persistent debtors can be targeted by recovery action such as bailiff distraint and bankruptcy, but increasingly more innovative ways of making contact with this group of defaulters need to be sought. Bailiff activity continues to provide a deterrent effect and is a necessary activity and pre-requisite to later committal action. In addition the contact from bailiffs is often enough to prompt contact and which can often lead to the identification of unclaimed benefits.
34. The Council continues to promote the take-up of Council Tax Benefit and close working with welfare rights groups aids this purpose.
35. Liberata’s Chief Executive is aware of the current issues and aspirations in terms of the future and has given an undertaking to significantly improve performance and has taken steps to introduce stronger Executive management support to the contract.

36. As stated above, a number of initiatives are already in place to improve collection performance and which will continue in 2008/9 including:
- Working with the Customer Services Centre to proactively chase debts
 - The introduction of the facility to take payment by credit and debit cards within the call centre and which will be introduced in to the One Stop Shops in early 2008.
 - The continuation of an aggressive marketing campaign for persistent non-payers followed through by prompt recovery action within the courts
 - Learning from the outcomes of the No More Reminders campaign and best practice within other better performing Liberata sites and the sharing of resources
 - Improvements in the way that debt is analysed in order to support improvements in the targeting of in year debt
 - Improvements in valuation of new properties ensuring prompt billing – continued joint working with both internal and external organisations
37. Southwark has also requested from Liberata a more robust approach to quality management, ensuring that Council Tax accounts are more effectively administered from billing to any recovery action.

Collection Fund Monitor 2007/08

38. The estimated balance on the Collection Fund for Council Tax transactions to 31st March 2008 is a surplus of £1.533M.

	£M
Southwark Council	1.139
Greater London Authority	<u>0.394</u>
Total surplus	<u>1.533</u>

The surplus is due mainly to higher than expected total council tax billing in 2006-7 and a reduction in the provision made for bad debts based on advice received from the Audit Commission. The surplus is one-off and must be utilised to reduce the demand on Council Tax payers in 2008-9.

Revenue Budget Implications 2008/9

39. Subject to Council approval, the Tax Base recommended and the projected surplus on the Collection Fund as at 31st March 2008, will be used in the calculation of the level of Council Tax that will be recommended to Council on 20th February.

Consultation

40. Calculation of the Council Tax Base forms an integral part of the revenue budget setting process for 2008/2009. The budget is underpinned by the Council's medium term financial strategy as agreed by Executive on 13th November 2007 and provides the basis for delivering the Council's Corporate Plan which has previously been subject to extensive consultation.

Community Impact Statement

41. This report contains technical calculations relating to the Council's Tax Base for 2008/2009. 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 2008/9 Revenue Budget will need to be addressed and identified as part of the final budget submission to Council Assembly on 20th February 2008.

BACKGROUND DOCUMENTS

Background Papers	Held At	Contact
CTB (1) Working Papers 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 2008/9 for the Whole Area
Appendix A (ii)	Council Tax Base for 2008/9 for the Parish of St Mary Newington
Appendix A (iii)	Council Tax Base for 2008/9 for the Parish of St Saviours
Appendix A (iv)	Council Tax Base for 2008/9 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	Cliff Robinson, Head of Exchequer Services	
Version	Final	
Dated	12 January 2008	
Key Decision?	Yes	
CONSULTATION WITH OTHER OFFICERS / DIRECTORATES / EXECUTIVE MEMBER		
Officer Title	Comments Sought	Comments Included
Strategic Director of Legal and Democratic Services	Yes	No
Finance Director	Yes	Yes
Executive Member	Yes	Yes
Date final report sent to Constitutional Support Services	17 January 2008	

COUNCIL TAX BASE FOR 2008/2009 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		12,451.00	36,831.00	31,538.00	18,591.00	11,911.00	5,340.00	3,791.00	497.00	120,950.00
(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		-659.00	-1,533.00	-1,323.00	-610.00	-497.00	-184.00	-73.00	-22.00	-4,901.00
(e) Number of Dwellings falling into the Band as a result of disabled relief	8.00	19.00	48.00	65.00	34.00	25.00	17.00	10.00	0.00	226.00
(f) Number of Dwellings falling out of the Band as a result of disabled relief	0.00	-8.00	-19.00	-48.00	-65.00	-34.00	-25.00	-17.00	-10.00	-226.00
1 Revised Number of Chargeable Dwellings (a+b+c+d+e+f)	8.00	11,803.00	35,327.00	30,232.00	17,950.00	11,405.00	5,148.00	3,711.00	465.00	116,049.00
Number of Discounts:										
(g) Estimated number @ 25% (No of properties x 1)	-5.00	-8,462.00	-21,461.00	-13,636.00	-6,570.00	-3,312.00	-1,369.00	-691.00	-59.00	-55,565.00
(h) Estimated number of @ 50% (No of properties x 2)	0.00	-24.00	-76.00	-56.00	-60.00	-52.00	-38.00	-60.00	-34.00	-400.00
(I) Estimated number of @ 10% (No of properties x 0.4)	0.00	-41.20	-80.80	-107.60	-79.20	-82.00	-65.20	-49.60	-8.40	-514.00
(j) Total Appropriate Percentage Discounts (g+h+i)	-5.00	-8,527.20	-21,617.80	-13,799.60	-6,709.20	-3,446.00	-1,472.20	-800.60	-101.40	-56,479.00
2 Total deducted from Chargeable Dwellings at 25% (j) x 25%	-1.25	-2,131.80	-5,404.45	-3,449.90	-1,677.30	-861.50	-368.05	-200.15	-25.35	-14,119.75
3 Total in Band ((1) - (2))	6.75	9,671.20	29,922.55	26,782.10	16,272.70	10,543.50	4,779.95	3,510.85	439.65	101,929.25
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	3.75	6,447.47	23,273.09	23,806.31	16,272.70	12,886.50	6,904.37	5,851.42	879.30	96,324.91
5 Estimated Collection Level										0.960
6 Estimated 2008/2009 TAX BASE (4) x (5)										92,471.91

COUNCIL TAX BASE FOR 2008/2009 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	7,429.00	5,038.00	1,775.00	1,167.00	375.00	50.00	12.00	19,525.00
(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		-299.00	-408.00	-310.00	-173.00	-113.00	-23.00	-6.00	-1.00	-1,333.00
(e) Number of Dwellings falling into the Band as a result of disabled relief	1.00	4.00	9.00	6.00	6.00	1.00	0.00	0.00	0.00	27.00
(f) Number of Dwellings falling out of the Band as a result of disabled relief	0.00	-1.00	-4.00	-9.00	-6.00	-6.00	-1.00	0.00	0.00	-27.00
1 Revised Number of Chargeable Dwellings (a+b+c+d+e+f)	1.00	3,383.00	7,026.00	4,725.00	1,602.00	1,049.00	351.00	44.00	11.00	18,192.00
Number of Discounts:										
(g) Estimated number @ 25% (No of properties x 1)	-1.00	-2,376.00	-4,133.00	-1,978.00	-603.00	-308.00	-88.00	-4.00	0.00	-9,491.00
(h) Estimated number of @ 50% (No of properties x 2)	0.00	-2.00	-6.00	-14.00	0.00	-8.00	-4.00	-2.00	-4.00	-40.00
(i) Estimated number of @ 10% (No of properties x 0.4)	0.00	-7.20	-14.40	-11.20	-7.60	-5.60	-2.40	0.00	0.00	-48.40
(j) Total Appropriate Percentage Discounts (g+h+i)	-1.00	-2,385.20	-4,153.40	-2,003.20	-610.60	-321.60	-94.40	-6.00	-4.00	-9,579.40
2 Total deducted from Chargeable Dwellings at 25% (j) x 25%	-0.25	-596.30	-1,038.35	-500.80	-152.65	-80.40	-23.60	-1.50	-1.00	-2,394.85
3 Total in Band ((1) - (2))	0.75	2,786.70	5,987.65	4,224.20	1,449.35	968.60	327.40	42.50	10.00	15,797.15
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 Equivalent	0.42	1,857.80	4,657.06	3,754.84	1,449.35	1,183.84	472.91	70.83	20.00	13,467.05
5 Estimated Collection Level										0.960
6 Estimated 2008/2009 TAX BASE (4) x (5)										12,928.37

COUNCIL TAX BASE FOR 2008/2009 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		8,715.00	29,118.00	26,175.00	16,649.00	10,572.00	4,860.00	3,598.00	447.00	100,134.00
(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		-357.00	-1,107.00	-999.00	-431.00	-378.00	-160.00	-64.00	-19.00	-3,515.00
(e) Number of Dwellings falling into the Band as a result of disabled relief	7.00	15.00	38.00	59.00	27.00	24.00	17.00	10.00	0.00	197.00
(f) Number of Dwellings falling out of the Band as a result of disabled relief	0.00	-7.00	-15.00	-38.00	-59.00	-27.00	-24.00	-17.00	-10.00	-197.00
1 Revised Number of Chargeable Dwellings (a+b+c+d+e+f)	7.00	8,366.00	28,034.00	25,197.00	16,186.00	10,191.00	4,693.00	3,527.00	418.00	96,619.00
Number of Discounts:										
(g) Estimated number @ 25% (No of properties x 1)	-4.00	-6,043.00	-17,178.00	-11,498.00	-5,906.00	-2,947.00	-1,242.00	-640.00	-54.00	-45,512.00
(h) Estimated number of @ 50% (No of properties x 2)	0.00	-22.00	-70.00	-42.00	-60.00	-44.00	-34.00	-56.00	-30.00	-358.00
(i) Estimated number of @ 10% (No of properties x 0.4)	0.00	-33.60	-66.40	-96.40	-68.80	-74.00	-61.20	-44.00	-6.00	-450.40
(j) Total Appropriate Percentage Discounts (g+h+i)	-4.00	-6,098.60	-17,314.40	-11,636.40	-6,034.80	-3,065.00	-1,337.20	-740.00	-90.00	-46,320.40
2 Total deducted from Chargeable Dwellings at 25% (j) x 25%	-1.00	-1,524.65	-4,328.60	-2,909.10	-1,508.70	-766.25	-334.30	-185.00	-22.50	-11,580.10
3 Total in Band ((1) - (2))	6.00	6,841.35	23,705.40	22,287.90	14,677.30	9,424.75	4,358.70	3,342.00	395.50	85,038.90
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	3.33	4,560.90	18,437.53	19,811.47	14,677.30	11,519.14	6,295.90	5,570.01	791.00	81,666.58
5 Estimated Collection Level										0.960
6 Estimated 2008/2009 TAX BASE (4) x (5)										78,399.91

Inner London - Council Tax Collection Rates Used for Tax Setting

	2004/05	2005/06	2006/07	2007/08	Proposed 2008/9
	%	%	%	%	%
Camden	96.50	96.50	97.00	97.25	97.50
Greenwich	95.00	95.00	95.00	95.00	95.00
Hackney	86.00	90.00	91.00	92.00	93.00
Hammersmith and Fulham	97.50	97.50	97.50	97.50	98.00
Islington	98.80	96.80	96.80	96.80	96.80
Kensington and Chelsea	94.80	98.50	96.20	96.50	97.00
Lambeth	95.00	95.00	95.00	95.00	95.00
Lewisham	96.18	96.18	96.18	96.25	96.25
Southwark	97.50	97.50	97.50	96.00	96.00
Tower Hamlets	97.00	97.00	97.00	97.00	97.00
Wandsworth	95.00	95.00	95.00	95.00	
Westminster	95.00	95.00	96.00	96.00	96.00
Inner London Average	95.58	96.04	95.87	96.00	N/A

Collection of Council Tax – Statistical Information

Volumes		Category
2007/8	2006/07	
121,081	121,253	Number of Council Tax Accounts
85,681	84,006	Number of Accounts where a payment has been made.
34,374	33,973	Number of Council Tax Accounts in receipt of Benefit
5,789	5,213	Number of Summons arrangements
966	1,316	Number of Attachment of Earnings in force.
1,494	3,151	Number of Attachment of Benefits in force.
44,647	39,797	Number paying by Direct Debit
87,668	81,106	Number of Reminders
7646	9,493	Number of Final Reminders
27,452	29,941	Number of Summonses
10,469	10,546	Number of Bailiff Referrals
253	115	Number of committal/Regulation 36 cases

2007/08 data provided as at 12th January 2008.

COUNCIL TAX - COLLECTION ACHIEVED AND PROJECTED

APPENDIX D

	2001/2002 £'000	2002/2003 £'000	2003/2004 £'000	2004/2005 £'000	2005/2006 £'000	2006/2007 £'000	2007/2008 £'000
Total Debit	95,315	101,423	111,881	117,489	122,248	127,277	133,865
Exemptions	-4,590	-4,997	-5,582	-6,196	-6,333	-6,462	-5,945
Disabled Relief	-38	-39	-41	-39	-41	-43	-43
Discounts	-12,240	-13,182	-14,379	-13,577	-14,097	-14,466	-14,752
Collectable Debit	78,447	83,205	91,879	97,677	101,777	106,306	113,125
Council Tax collected to date	-56,188	-60,784	-66,758	-70,824	-73,828	-77,642	-70,722
Less Credit Balances	447	878	774	458	332	771	1,771
Less Costs paid	537	571	854	785	774	890	565
Adjustments	84	89	126	108	90	45	0
Estimated future collection	0	-25	-251	-482	-892	-1,598	-15,100
Total projected Council Tax	-55,120	-59,271	-65,255	-69,955	-73,524	-77,534	-83,486
Council Tax Benefits	-18,718	-19,818	-22,316	-23,423	-24,038	-24,518	-25,112
Total Projected Income	-73,838	-79,089	-87,571	-93,378	-97,562	-102,052	-108,598
Actual Collection level to date (31st Dec 2007)	94.12%	95.02%	95.04%	95.11%	94.98%	94.50%	82.65%
Projected final collection level	94.12%	95.05%	95.31%	95.60%	95.86%	96.00%	96.00%