

YOUR GUIDE TO COUNCIL TAX AND BUSINESS RATES

2024/2025



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Councillor Gareth Roberts

Leader of the London
Borough of Richmond
upon Thames

I'm sure many of you will be acutely aware of the financial difficulties councils across the country are facing.

I am pleased to be able to reassure you that, due to long-term, good financial management, Richmond Council is able to balance the books for the next financial year. This means we are able to protect and invest in the services that all residents expect and value, like libraries, leisure and road maintenance.

However, the reality is that no matter how well we run your council, we are not immune to the financial pressures that others are facing. Costs of providing adult and children's social care to those most vulnerable residents in our borough account for the largest proportion of the Council's spend, around 60%. The impact of the COVID-19 pandemic and the high cost of living mean we are seeing even more demand for these services. We are also facing a housing crisis, with the number of people presenting as homeless in need of temporary accommodation dramatically increasing as they are being forced out of existing accommodation. These are all pressures we have to meet properly, which is why we must increase Council Tax by 4.99% – 2.99% for core services and 2% for adult social care.

Continuing to manage our finances carefully will buy us time to make the changes needed to protect the services you rely on for the future. As well as making savings within the Council's operations, we are adapting our services to make them more modern and forward thinking, while ensuring no-one gets left behind in the process. This includes using technologies to create efficiencies, making it easier for you to access local services by working differently with other organisations, and making more of Council assets to bring services into your communities. Our MyRichmond App is an early product of this work - if you haven't yet downloaded it, please do, it

gives you easy access from your smartphone to your personal Council accounts, key information like bin collection dates and it allows you to report things to the Council quickly and easily.

I'm pleased that as well as delivering good quality services, we can also continue to deliver on the commitments we made to you when you elected us in 2022.

We continue to fight for a fairer deal from the Government for those who need help the most, asking them to continue to finance the Household Support Fund and provide more to help us meet the rising costs of the homelessness crisis. We are also investing to provide more special needs school places in the borough, so we can ensure young people can be educated close to home.

We continue to invest in the borough's infrastructure. We have fought hard to get the permission needed to acquire land to make the new Twickenham Riverside scheme a reality and I'm pleased works will get underway this year. A significant improvement programme for the footbridges at Teddington Lock is halfway through, making sure that vital connection between Ham and Teddington can be used for many years to come, and we are nearing completion of our LED streetlight replacement programme which will save us money through energy efficiency.

We have recently applied to become a registered provider of social housing, which will open up funding for us to directly acquire and deliver temporary accommodation to make sure that those who find themselves homeless are able to stay living close to their support networks, while we find a permanent safe and affordable home for them. Everyone deserves a safe place to live and access to additional funding will allow us to provide this at a cost that is fair to all our residents.

Finally, we have committed to a 2043 Net Zero target for the whole borough, not just Council operations. This is not just about saving the planet, it's about being more sustainable in everything we all do to reduce emissions and costs, creating a better place for you to live, putting money back in your pockets now and ensuring a healthier, safer and fairer future for all.

COUNCIL TAX



Council Tax

How much will I pay for Council Tax in 2024/25?

BAND	RICHMOND COUNCIL (2024/25)	GREATER LONDON AUTHORITY (2024/25)	TOTAL COUNCIL TAX (2024/25)
	£	£	£
A	1,194.84	314.27	1509.11
B	1,393.98	366.64	1,760.62
C	1,593.12	419.02	2,012.14
D	1,792.26	471.40	2,263.66
E	2,190.54	576.16	2,766.70
F	2,588.81	680.91	3,269.72
G	2,987.09	785.67	3,772.76
H	3,584.51	942.80	4,527.31

How has the Council Tax changed since last year?

The overall Council Tax for this year has increased by 5.72%. The Richmond element is a 2.99% increase plus a 2% adult social care precept and the Greater London Authority (GLA) element is a 8.58% increase.

Band D Changes	2023/24	2024/25	Change	Change
	£	£	£	%
Richmond Council	1,707.07	1,792.26	85.19	4.99%
Greater London Authority	434.14	471.40	37.26	8.58%
Total Council Tax	2,141.21	2,263.66	122.45	5.72%

As part of the Final Local Government Finance Settlement 2024/25 the Secretary of State confirmed the option of increasing Council Tax by up to 2.99% in 2024/25 before a referendum is required. This is in addition to the Social Care “precept” element which can be up to 2% in 2024/25 for Richmond which must be spent on protecting adult social care.

What is Council Tax?

Council Tax is the local tax that helps to pay for a wide variety of public services in your area. Each household receives a bill, whether the property is owned or rented. The amount of Council Tax you are charged depends on the band that your property falls within.

The bands relate to the value of your property on 1st April 1991, with new properties having their values assessed back to this date. The assessments are made by the Government's Valuation Office Agency.

How is Council Tax calculated?

1. We plan services for the coming year and then calculate their costs, less any income from fees and charges.
2. The payment to the GLA is added. This pays for services such as Police, Fire and Transport.
3. We deduct the amount of grant due from Central Government and the amount of Business Rates the Council is able to retain.
4. The resulting total is then divided by the number of properties, taking account of the Council Tax Property Bands.

What does the Richmond Council Tax pay for?

The Richmond Council element of Council Tax pays for many services used by the local community, including:

- Social services for older people and people with learning or physical disabilities
- Vulnerable children
- Homelessness services
- Sports and cultural services
- Waste collection and recycling
- Road and street maintenance
- Library services
- Parks

What does the Greater London Authority charge pay for?

A proportion of Council Tax is paid to the GLA as the borough's contribution towards the costs incurred for Transport, Police,

Fire services and City Hall. The budget for this is determined by the Mayor of London.

What is the Adult Social Care Precept?

The offer is the option of an adult social care authority being able to charge, from 2016/17, an additional "precept" on its Council Tax without holding a local 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 "adult social care precept" at an appropriate level each year and this has been set at an additional 2% in the financial year 2024/25.



What is the Council doing to keep Council Tax rises to a minimum and maintain the quality of services in 2024/25?

In the context of many years of austerity in local government and a period of high inflation, the Government published the Provisional Local Government Finance Settlement for 2024/25 in December which announced an increase in the social care grant funding for adults and children's social care of £692m nationally, topped up by a further £500m announced in January. For the first time Richmond's settlement has triggered a 'funding guarantee' which generates an additional £2.6m of grant in 2024/25. However, since 2010, the Council's general Government Grant and Retained Business Rates has reduced by around £40m in cash terms (in real terms this would be higher), with Richmond remaining one of the lowest funded boroughs.

Despite increasing calls for the Government to urgently address the structural under funding of the sector the settlement still includes less additional funding than the previous settlement and does not adequately cover increased costs and projected pressures. It has always been the Council's aim to minimise any increases in Council Tax, but also to balance this with the need to provide the level of services that residents expect whilst protecting its most vulnerable residents.

The Council continues to experience increasing demand on social care services and has increased the budget on Adult Social Care by 6% and therefore considers it appropriate to increase council tax by the 2% allowed for the Adult Social Care Precept. Taking into account other pressures

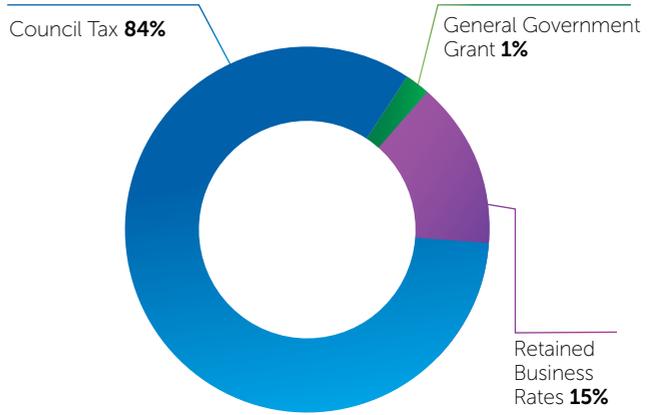
the Council is facing in relation to inflation, the need to protect services, and the fact that Government funding has not met that gap in full, the Council has little choice but to increase the non-social care element of the council tax by the maximum allowed of 2.99%. Doing so will still require the use of reserves to balance the budget in 2024/25.

The Council is continuing to implement significant change to deliver efficiencies. For instance, the Council has successfully implemented delivery models for a number of shared service partnerships. The most significant of these, created in 2016, is a shared staffing arrangement with the London Borough of Wandsworth in which the two councils share staff. In 2014, alongside the Royal Borough of Kingston, the Council created Achieving for Children, an award-winning social enterprise company which provides children's services to both councils and, since August 2017, the Royal Borough of Windsor and Maidenhead. Other successful shared services cover Audit, Youth Offending, Pensions, Regulatory Services and Legal Services.

Since 2011/12 the Council has achieved efficiencies of almost £100m. £35m of these have been achieved by internal restructuring and the sharing of services with other organisations, £25m from procurement and contract savings and £40m from income generation, inflation restrictions and other savings. The Council has already identified an additional £6m of extra savings in 2024/25 plus a further £5m of investment income.

Where does the borough's funding come from?

After the Council's fees and charges, government grants and other income, the net service budget (excluding schools) is funded from 84% Council Tax and 15% from Retained Business Rates, receiving just £3m of Revenue Support Grant and Funding Guarantee in 2024/25.



How is the money spent?

This chart shows the proportion of Council gross revenue expenditure on each service. This does not include schools, internal support charges, capital charges, Housing Benefit payments or the Council's payment to the GLA. You can read more about the services the GLA provides on pages 16–18.



The following tables show the Council's expenditure plans for this year in comparison with last year. Both tables exclude internal support charges, depreciation, and deferred capital charges.

BUDGETED EXPENDITURE AND FUNDING 2023/24	GROSS EXPENDITURE £000's	INCOME £000's	NET EXPENDITURE £000's	NET EXPENDITURE PER RESIDENT £
Adult Social Services, Health and Housing	105,196	-48,647	56,549	280.79
Education and Children's Services	64,297	-20,918	43,379	215.40
Environment, Sustainability, Culture and Sports	34,612	-13,803	20,809	103.33
Finance, Policy and Resources	90,607	-57,504	33,103	164.37
Transport and Air Quality	15,622	-21,671	-6,049	-30.04
Schools	122,342	0	122,342	607.49
Non-Distributed Costs	2,733		2,733	13.57
Expenditure on services	435,409	-162,543	272,866	1,354.92
Non Ringfenced Grants			-877	-4.35
Dedicated Schools Grant			-122,342	-607.49
Contribution to Dedicated Schools Grant Safety Valve Agreement			1,200	5.96
Central Capital and Treasury charges			7,350	36.50
Contribution to/from Earmarked Reserves			321	1.59
Contribution from reserves to balance the budget			-3,500	-17.38
Contingency			500	2.48
Contingency – National Insurance and Pay Award			13,431	66.69
Contingency – Service Pressures			1,000	4.97
Investment Items			150	0.74
Total expenditure on the Council's services			170,099	844.63
Lee Valley Regional Park levy			227	1.13
Environment Agency Flood Defence levy			211	1.05
London Pensions Authority levy			29	0.14
West London Waste levy			8,045	39.95
LBRUT Budget Requirement			178,611	886.89
Revenue Support Grant			-190	-0.94
Retained Business Rates			-25,708	-127.65
Surplus on Collection Fund			-290	-1.44
LBRUT Council Tax Requirement (excluding GLA Precept)			152,423	756.86
Greater London Authority (GLA) Precept			38,764	192.48
Council Tax Requirement (including GLA Precept)			191,187	949.34
Tax Base (equivalent Band D properties) / Population			89,289.00	201,390
Band 'D' Council Tax			2,141.21	

NB: NNDR is National Non-Domestic Rates

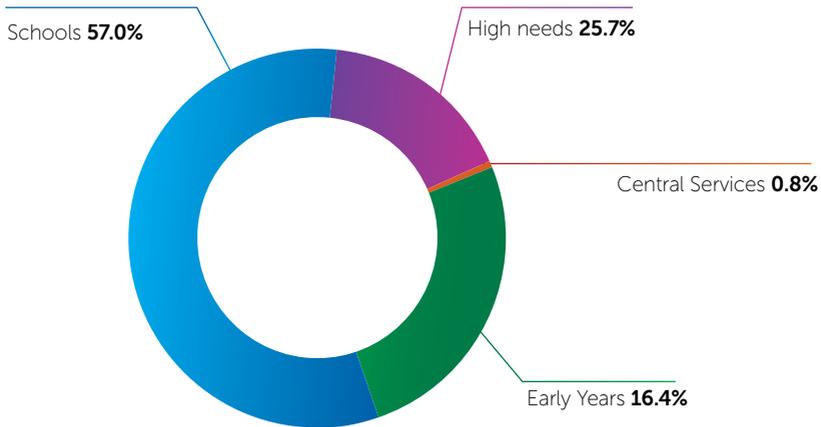
BUDGETED EXPENDITURE AND FUNDING 2024/25	GROSS EXPENDITURE £000's	INCOME £000's	NET EXPENDITURE £000's	NET EXPENDITURE PER RESIDENT £
Adult Social Services, Health and Housing	116,821	-53,082	63,740	315.52
Education and Children's Services	73,204	-22,234	50,971	252.31
Environment, Sustainability, Culture and Sports	37,508	-14,286	23,222	114.95
Finance, Policy and Resources	94,590	-57,240	37,350	184.89
Transport and Air Quality	16,450	-23,076	-6,626	-32.80
Schools	132,385	0	132,385	655.32
Non-Distributed Costs	1,455		1,455	7.20
Expenditure on services	472,414	-169,917	302,497	1,497.39
Non Ringfenced Grants			-171	-0.85
Dedicated Schools Grant			-132,385	-655.32
Contribution to Dedicated Schools Grant Safety Valve Agreement			1,200	5.94
Central Capital and Treasury charges			3,168	15.68
Contribution to/from Earmarked Reserves			-1,117	-5.53
Contribution from reserves to balance the budget			-2,240	-11.09
Contingency			500	2.48
Contingency – National Insurance and Pay Award			8,613	42.63
Contingency - Service Pressures			1,000	4.95
Investment Items			1,500	7.43
Total expenditure on the Council's services			182,565	903.71
Lee Valley Regional Park levy			232	1.15
Environment Agency Flood Defence levy			214	1.06
London Pensions Fund Authority levy			28	0.14
West London Waste levy			8,509	42.12
LBRUT Budget Requirement			191,547	948.18
Revenue Support Grant			-2,819	-13.96
Retained Business Rates			-26,900	-133.16
Surplus on Collection Fund			-1,100	-5.45
LBRUT Council Tax Requirement (excluding GLA Precept)			160,728	795.62
Greater London Authority (GLA) Precept			42,275	209.27
Council Tax Requirement (including GLA Precept)			203,003	1,004.88
Tax Base (equivalent Band D properties) / Population			89,679.00	202,017
Band 'D' Council Tax			2,263.66	

NB: NNDR is National Non-Domestic Rates

Actual Capital Spending			2022/23 £000's
Adult Social Services, Health and Housing			8,892
Education and Children's Services			8,288
Environment, Sustainability, Culture and Sports			1,760
Finance, Policy and Resources			8,290
Transport and Air Quality			8,492
Total Capital Spend			35,722
Outstanding Long-Term Borrowing	2023 Actual £000's	2024 Estimated £000's	2025 Estimated £000's
Maximum estimated external borrowing at 31st March implied by the Capital Programme	120,325	114,544	111,434

How is education funded?

Central Government will provide £132m to pay for education services for Richmond pupils next year. The money pays for a range of services.



BUDGETED EXPENDITURE AND FUNDING 2024/25	GROSS EXPENDITURE £000's
SCHOOLS: Day to day running of Richmond Schools	75,466
EARLY YEARS: including free nursery care for under 5s, additional support for under 5s with special educational needs	21,754
CENTRAL SERVICES: including the school admissions service, school improvement and additional support for children looked after by the authority	1,121
HIGH NEEDS: Additional support for pupils with special educational needs or disabilities and for pupils who can't be educated in mainstream schools because of health or behavioural reasons	34,044

The borough expects to spend more on high needs education services next year than the funding provided by Central Government. The Council recognises that this area of education is significantly underfunded and is providing cashflow from other funding sources to ensure that these services are protected.

GREATER LONDON AUTHORITY



Introduction

The Mayor of London's budget for the 2024-25 financial year sets out his priorities, including supporting Londoners through the current cost-of-living crisis. The budget also supports job creation and London's business community, our city's future growth and economic success and the Mayor's work to continue building a safer, fairer and greener London for everyone.

This year's budget will provide resources to improve the key public services Londoners need and help address the cost-of-living crisis. This includes extending the Mayor's universal free school meals programme for all state primary school children for a further academic year until at least July 2025, freezing TfL pay as you go and other non-government regulated fares for the next twelve months and delivering more genuinely affordable homes. The budget also provides resources to support jobs

and growth, fund skills and retraining programmes, help rough sleepers off the streets, invest in services for children and young people and make London a fairer and greener place to live. Moreover, it prioritises resources for the Metropolitan Police Service (MPS) and London Fire Brigade (LFB) to keep Londoners safe, including violence reduction initiatives, support for victims of crime, funding to maintain frontline officer numbers, continued reform of the MPS and the delivery of projects to divert vulnerable young people away from gangs and violence.

In light of the conditions imposed as a result of government funding deals, it has been necessary to provide additional resources through local taxation income, including council tax, to maintain London's transport system and preserve and expand the bus network.

GREATER LONDON AUTHORITY

Council Tax for GLA Services

The Greater London Authority's (GLA) share of the council tax for a typical Band D property has been increased by £37.26 (or 72p per week) to £471.40. The additional income from this increase in council tax will fund the MPS and the LFB, and will also go towards ensuring existing

public transport services in London can be maintained, meeting requirements set by the government in funding agreements. Council taxpayers in the City of London, which has its own police force, will pay £166.27.

Band D Council Tax (£)	2023/24 £	Change £	2024/25 £
MOPAC (Metropolitan Police)	292.13	13.00	305.13
LFC (London Fire Brigade)	62.48	4.26	66.74
GLA	22.44	0.00	22.44
Transport Services	57.09	20.00	77.09
Total	434.14	38.55	471.40

This budget will enable the Mayor to fulfil his key priorities for London. These include:

- Freezing TfL fares (excluding central government regulated fares such as travelcards) in 2024 with off-peak fares being introduced on Fridays all day for an initial three month trial period between March and May 2024
- Working with London boroughs to maintain existing concessionary travel and assisted door to door transport schemes. This includes, for example, maintaining free bus and tram travel for under 18s as well as free off-peak travel across the network for older Londoners (supplemented by free travel before 9am on Fridays for those aged 60+ for an initial three month trial period from March to May 2024), the disabled, armed forces personnel in uniform and eligible armed services veterans and protecting the Taxicard and Dial-a-Ride schemes.
- Providing £140 million to continue to fund universal free school meals for London's estimated 287,000 state primary school children for a second academic year until at least July 2025. This will save families up to £1,000 over two years per child as the cost-of-living crisis continues to hit
- Ensuring the Metropolitan Police Service (MPS) has the resources it needs to tackle violent crime by investing an additional £151 million in 2024-25 in policing and crime prevention. This includes investing an extra £6.5 million in London's Violence Reduction Unit to divert young people away from gangs and crime. More generally an additional £189 million is being invested to deliver reform of the MPS, including through the New Met for London programme to increase trust and confidence amongst Londoners in their police service
- Funding 1,300 additional police officer posts and 500 extra Police Community Support Officers (PCSOs) from locally raised council tax and business rates revenues. This budget will see MPS receiving a record £1.143 billion in funding from the GLA
- Tackling the underlying causes of crime through the rollout of funding to support disadvantaged young Londoners to access positive opportunities and constructive activities that allow them to make the most of their potential, as well as resources for new violence reduction initiatives
- Protecting vulnerable children and women at risk of abuse and domestic violence
- Providing resources to rollout a transformation programme so that the London Fire Brigade (LFB) can implement the recommendations of the Grenfell Tower Inquiry and other key improvements. The London Fire Commissioner, with the full support of the Mayor, is also committed to continuing to implement the deep-rooted reform needed to the culture and systems within the LFB
- Continuing the Hopper bus fare, which makes transport more affordable for millions of Londoners
- Delivering the Elizabeth line on its full timetable and route. The Elizabeth line has increased central London's rail capacity by ten per cent and is forecast to see upwards of 200 million passenger journeys per annum making it the busiest rail line in the UK. This follows on from the opening of Northern line extension to Nine Elms and Battersea Power Station in September 2021

Continued on the next page.

- Continuing to tackle London’s housing crisis, by investing £6.4 billion over the next five years to increase the number of Londoners who have a safe, decent and affordable home as well as allocating resources to tackle homelessness and reduce rough sleeping
- Tackling the climate emergency following the expansion of the Ultra Low Emission Zone (ULEZ) London-wide to tackle air pollution, which has been supported by a £210 million vehicle scrappage scheme for small businesses and Londoners to help them switch to cleaner vehicles or retrofit their existing ones
- Investing in projects to enable more walking and cycling across London and
- Funding projects to bring Londoners together, promote arts, sports and culture, help tackle inequality and improve the environment.

Summary of GLA Budget

The following tables compare the GLA Group’s planned spending for 2024-25 with last year and sets out why it has changed.

The GLA’s planned gross expenditure is higher this year. This reflects the additional resources the Mayor is investing in policing, the fire brigade and transport services. Overall, the council tax requirement has

increased because of the extra resources for the MPS and the LFB and to secure funding to maintain existing transport services including buses and the tube network. There has been a 1.4 per cent increase in London’s residential property taxbase. Find out more about our budget at: www.london.gov.uk/budget

How the GLA’s budget is funded (£ million)	2024/25
Gross expenditure	17,480.4
Government grants and retained business rates	-7,433.2
Fares, charges and other income	8,130.3
Change in reserves	- 426.6
Amount met by council taxpayers (£m)	1,490.3

Changes in spending (£ million)	2024/25
2023-24 council tax requirement	1,353.1
Net change in service expenditure and income	485.3
Change in use of reserves	43.7
Government grants and retained business rates	-272.3
Other changes	-119.5
Amount met by council taxpayers (£m)	1,490.3

LEVIES



Levies

Residents of Richmond upon Thames contribute to the budgets of levying bodies. Levies relate to services used by the local area but not directly delivered by the Council.

The levies are allocated between relevant boroughs based upon Tax Base.

	2023/24 Budget £000's	2024/25 Budget £000's
West London Waste Authority	8,045	8,509
London Pensions Fund Authority	29	28
Lee Valley Regional Park Authority	227	232
Environment Agency	211	214
Total	8,512	8,983

West London Waste Authority

West London Waste Authority (WLWA) carries out the waste disposal function for 6 London Boroughs – Brent, Ealing, Harrow, Hillingdon, Hounslow and Richmond upon Thames. Around 96% of the waste is sent to generate energy at one of two Energy Recovery Facilities. Any separate food waste collected generates heat and power as well as producing a fertilizer for use by farmers via a process called Anaerobic Digestion.

The overall cost of waste disposal operations for WLWA 2024/25 has been estimated as £72.6m. WLWA levies the constituent boroughs for the costs of waste transport and disposal according to the volume of waste actually received. WLWA's fixed costs are allocated using each borough's Council Tax Base figures for 2024/25.

The London Borough of Richmond upon Thames has set aside £8.5m for the WLWA levy in 2024/25.

London Pensions Fund Authority

The London Pensions Fund Authority (LPFA) raises a levy each year to meet expenditure on premature retirement compensation and outstanding personnel matters for which LPFA is responsible and cannot charge to the pension fund. These payments relate to former employees of the Greater London Council (GLC), the Inner London Education Authority (ILEA) and the London Residuary Body (LRB).

For 2024/25, the income to be raised by the levies is set out below. The Greater London levy is payable in all boroughs, the Inner London levy only in Inner London Boroughs (including the City of London). The figures show the total to be raised and the percentage change on the previous year.

	2024/25 £000's
Inner London	7,000
Greater London	1,000
Total	8,000

Lee Valley Regional Park Authority

Lee Valley Regional Park is a unique leisure, sports and environmental destination for all residents of London, Essex and Hertfordshire.

The 26 mile long, 10,000 acre park, much of it formerly derelict land, is partly funded by a levy on the Council Tax.

This year there has been a 3% increase in this levy. Find out more about hundreds of great days out, world class sports venues and award winning parklands at www.visitleevalley.org.uk

Budget / Levy – 2024/25

	2023/24	2024/25
	£m	£m
Authority Operating Expenditure	15.5	15.3
Authority Operating Income	(7.3)	(7.8)
Net Service Operating Costs	8.2	7.5
Financing Costs		
– Debt servicing / repayments	2.0	2.2
– New capital investment	0.9	1.3
Total Net Expenditure	11.1	11.0
Net use of Reserves	(0.5)	(0.0)
Total Levy	(10.6)	(11.0)

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

Environment Agency

The Environment Agency is a levying body for its Flood and Coastal Erosion Risk Management Functions under the Flood and Water Management Act 2010 and the Environment Agency (Levies) (England and Wales) Regulations 2011.

The Environment Agency has powers in respect of flood and coastal erosion risk management for 5200 kilometres of main river and along tidal and sea defences in

the area of the Thames Regional Flood and Coastal Committee. Money is spent on the construction of new flood defence schemes, the maintenance of the river system and existing flood defences together with the operation of a flood warning system and management of the risk of coastal erosion. The financial details are:

	Thames Regional Flood and Coastal Committee	
	2023/24 £000's	2024/25 £000's
Gross Expenditure	140,213	157,319
Levies Raised	12,526	12,776
Total Council Tax Base	5,297	5,365

The majority of funding for flood defence comes directly from the Department for the Environment, Food and Rural Affairs (Defra). However, under the new Partnership Funding rule not all schemes will attract full central funding. To provide local funding for local priorities and contributions for partnership funding the Regional Flood and Coastal Committees recommend through the Environment Agency a local levy.

A change in the gross budgeted expenditure between years reflects the programme of works for both capital and revenue needed by the Regional Flood and Coastal Committee to which you contribute. The total Local Levy raised by this committee has increased by 1.99%.

The total Local Levy raised has increased from £12,526,341 in 2023/2024 to £12,775,615 for 2024/2025.

HELP WITH YOUR COUNCIL TAX AND RENT PAYMENTS



Help with your Council Tax and rent payments

Council tax reduction is a local scheme to provide assistance for people with their council tax. The scheme is set by the council but must follow some government set rules, including protection for pensioners.

If you are on a low income or in receipt of benefits such as Universal Credit, Job seekers Allowance or Employment Support Allowance you may be entitled to council tax reduction. The amount of reduction you are entitled to depends on certain factors such as:

- Any Income or savings you may have
- The circumstances of any other people who live with you
- The amount of council tax you pay

You can apply for council tax reduction if you are a person liable for council tax and your savings are less than £16,000

From 1st April 2014 the maximum Council Tax reduction was limited to Band E for working age people who are not considered to be vulnerable. This means that the Council will only use the Council Tax charge for a Band E property to calculate the amount of Council Tax reduction due for properties in band F, G and H.

If you are on Universal credit or any other benefit you will need to apply separately for Council Tax reduction as this is not paid as part of entitlement.

Housing Benefit or Universal Credit is also available to help people on a low income with their rent payments. You don't have to be unemployed to make a claim for these benefits. For example, if you are working but earning a low wage or you are living on a pension or other benefits, you may be entitled to some help.

More information can be found at www.richmond.gov.uk/service/housing/help_with_paying_your_rent_and_council_tax or on the Government website www.direct.gov.uk. You can find out if you may be entitled to a reduction by using our online benefits calculator at www.gov.uk/benefits-calculators

The Council is also working with partners to provide a range of other support and advice to help reduce the bills and maximise the income of residents. Crisis loans are also available for those who need immediate support.

Visit our **Cost of Living Hub** for more details about the full range of help and support available, and to use our Support Calculator to find out what you could be entitled to. You can also speak to a Customer Services advisor on **020 8891 1411** between 9am and 5pm, Monday to Friday.

Council Tax Bills

Discounts and exemptions

The Council Tax bill is based on at least two adults living in your home. If you are the only adult living in your home, it is likely that we can reduce your bill by a quarter. You do not have to pay Council Tax on some homes known as exempt properties and some people are not counted when we work out the Council Tax. So even if there is more than one adult in your home you may still get a discount. On the next page is a full list of discounts and exemptions.

Discounts

- 25% single person discount
- Full time student
- Apprentice
- Foreign language assistants
- Student nurses
- Youth training trainees
- Non-British spouse or dependant of a student
- Carers
- People in care or nursing homes
- People in detention
- People in hostels
- Members of a religious community
- People moved permanently to hospital
- People over 18 for whom child benefit is still paid
- School leavers
- People living in a property as a condition of their employment
- Annex occupied together with another property
- Diplomats and their dependants
- International Defence Organisations
- Visiting forces and their dependants
- Severe mental impairment

Ukrainian nationals may be entitled to a discount of up to 50%. This is only applicable for those who have received a visa under the Homes for Ukraine scheme. Email the Council Tax Service counciltax@richmond.gov.uk for more information.

Exemptions – Occupied properties

- Student household exemption
- Severely mentally impaired exemption
- Diplomats and their dependents
- Visiting forces or their dependents
- Armed forces and married quarters
- Student halls of residence
- People under 18
- Dependent relative in an annex
- Non-British spouse or partner or dependent of a student

Exemptions – Unoccupied properties

- When a person is in hospital or a care home
- Where occupation is prohibited by law
- When repossessed by the mortgagee
- Left empty by students
- An annex left empty that cannot be let separately
- Left empty by people receiving or providing care
- Left empty by people in detention
- Properties left empty when someone dies
- Owned by charities
- Awaiting occupation by ministers of religion
- Caravan pitch or boat mooring
- Responsibility of trustee in bankruptcy

Long-term empty premium

From the 1st April 2019, properties that have been unoccupied and unfurnished for more than two years are charged an additional premium of 100% council tax.

From the 1st April 2020, the premium increased to 200% for properties that have been unoccupied and unfurnished for more than five years.

From the 1st April 2021 the premium increased to 300% for properties that have been unoccupied and unfurnished for more than ten years. This is regardless of any change of ownership during that period.

Second Homes Premium

As part of its plans to bring empty or underused homes back into use, the Council intends to use discretionary powers provided by the Levelling Up and Regeneration Act 2023 to charge up to a 100% premium on 'second homes'. This is notice that Richmond Council intends to introduce the full 100% premium from 1st April 2025, for all dwellings that are considered second homes. Second homes are defined on any day as a dwelling

that is substantially furnished, and it is not someone's sole or main residence.

Before the scheme commences on 1 April 2025, a consultation will be completed in relation to circumstances where the second homes premium should not apply, including consideration of any guidance published by Government.

Relief for people with a disability

If anyone living in your home has a disability and uses a wheelchair at home or needs a room or extra bathroom or kitchen to meet their special needs, you may be entitled to a reduced bill.

If this applies we will charge you at the rate of the band immediately below that shown for your home. If your home is already in Band A,

you will still get a reduction. This will not depend on your income or savings. If you think you may be entitled to any of these Council Tax reductions, please go to: www.richmond.gov.uk/council_tax for further information and to download an application form. If you do not have access to our website, please contact **020 8891 1411**.

Council Tax Appeals

The Council has done its best to ensure your Council Tax has been calculated correctly. You can appeal if you think that:

- You are not the person who should pay the Council Tax
- Your home is exempt
- The amount on your bill is wrong.

Please contact us by:

Writing to:
London Borough of Richmond Upon Thames
Council Tax Service, PO Box 72388,
LONDON SW18 9PL

Email: counciltax@richmond.gov.uk

Or visit: www.richmond.gov.uk/council_tax

Business Rates

What are Non-Domestic Rates?

Non-Domestic Rates, or Business Rates, are collected by local authorities and are the way that those who occupy non-domestic property contribute towards the cost of local services.

How are Non-Domestic Rates calculated?

Business rates are calculated by the rateable value x the multiplier so the amount a business pays will depend on two factors:

- The rateable value is set by the Government's Valuation Office Agency (not the Council) and is based on the rental value for which a property could have been let on the open market on a specified antecedent date – plus the square footage, usage and location.
- Multiplier – The multiplier is set by Central Government each year and represents the unit rate at which Business Rates will be charged. The Government sets a Small Business Rates Multiplier (0.499 in 24/25) and a Standard Business Rates Multiplier (0.546 in 24/25)

2023 Revaluation

The Valuation Office Agency (VOA) has updated the rateable values of all business, and other non-domestic, property in England and Wales.

A revaluation makes sure rateable values reflect changes in the property market. This revaluation will reflect the changes in value that have occurred since the last revaluation six years ago. This includes the impact of the COVID-19 pandemic.

The next national revaluation will take place in 2026.

Small Business Rate Relief

Ratepayers who occupy a property with a rateable value of less than £51,000 will have their bill calculated using the Small Business Rates Multiplier unless they are entitled to another mandatory relief e.g. charitable relief or are liable for unoccupied property rates.

In addition, if the sole or main property is shown on the rating list with a rateable value below £12,000, the ratepayer will receive

100% reduction in their rates bill. This relief decreases on a sliding scale of 1% for every £30 of rateable value over £12,000 up to £15,000.

For full eligibility criteria visit the Council's website. If you think that you meet the criteria but have not received the relief, please contact the Business Rates Team on **020 8891 7725**.

Supporting Small Business Relief

As a result of the Revaluation, some businesses will lose part or all of their entitlement. Supporting small business relief will restrict any increase in the annual charge to a cash value of £600, after all other mandatory reliefs have been applied.

The reduction will be awarded automatically, no application is required.

Empty Properties (Unoccupied Property Rates)

Business Rates will not be payable in the first three months that a property is empty. This is extended to six months in the case of certain industrial properties.

After this period, empty rates are payable in full. However, in most cases the unoccupied

property rate is zero for properties owned by charities and community amateur sports clubs and there are a number of other exemptions from the unoccupied property rate. Full details on exemptions can be obtained from the Business Rates Team.

Retail Discount

In the Autumn statement on 22 November 2023 the Chancellor announced the extension of the business rates relief scheme for eligible retail, hospitality and leisure properties with 75% relief on rates bills up to £110,000 per business group. The discount will be applied to the bill after the application of any other reliefs, excluding any local discounts. For more information and to apply on-line, visit

www.richmond.gov.uk/business_rates

Valuation Appeals – Business Rates and Council Tax

- If you think that the rateable value of your business property is wrong or
- If you have a query about the valuation band of your property or
- If you wish to appeal and have moved into your home in the last six months or
- If your property has changed significantly within the last six months, please contact the Valuation Office Agency:

Website: www.gov.uk/contact-voa

YOU MUST CONTINUE TO PAY YOUR COUNCIL TAX AND/OR BUSINESS RATES WHILE YOU APPEAL

USEFUL LINKS AND CONTACTS



Useful Links

- Details of all payments to suppliers, over £500, are published monthly:
www.richmond.gov.uk/council_payments_to_suppliers
- Details of senior officer pay and expenses are published each year:
www.richmond.gov.uk/officers_pay_and_expenses
- The Council's full Medium Term Financial Strategy is available online at:
www.cabnet.richmond.gov.uk/documents/s72243/3%20Appendix%20C%20MTFS1.pdf
- The full Council Tax setting report is available on the public website at:
www.cabnet.richmond.gov.uk/documents/s72240/3%20Ctax%20Cabinet%20Rep.pdf
- All reports that are discussed at Council meetings are available 1 week in advance at the following web address:
www.richmond.gov.uk/calendar_of_meetings.htm
- Full details of budgets, by team and expenditure type, are published each year:
www.richmond.gov.uk/budget_books
- The current Community Plan is available online at: www.richmond.gov.uk/community_plan_2016_2020.pdf

Glossary

GLA	Greater London Authority
TfL	Transport for London
WLWA	West London Waste Authority
ILEA	Inner London Education Authority
LRB	London Residuary Body

Useful Definitions

Corporate and Democratic Core – Income and expenditure that relates to corporate policy making, member-based activities, functions of the individual designated the head of paid service (Chief Executive) and costs associated with the information required for public accountability.

Non-Distributed Costs – Past service costs relating to retirement benefits.

Levies – Annual charges the Council is obliged to pay for services associated with the local area that are not directly provided by the Council. These charges are commonly based upon the Council's Tax Base or population.

Reserves – Money set aside by the Council for use in future years.

Tax Base – Number of Band D equivalent properties.

Council Tax Requirement – The amount the Council plans to collect in Council Tax during the year. Dividing the Council Tax Requirement by the Tax Base gives the Band D charge for the year.

MOPAC	Metropolitan Police
LFEP	London Fire Brigade
GLC	Greater London Council
LPFA	London Pension Fund Authority
NNDR	National Non-Domestic Rates

Please visit our website for more information on Council Tax, Benefits and Business Rates:

Council Tax: www.richmond.gov.uk/council_tax
Benefits: www.richmond.gov.uk/housing_benefits
Business Rates: www.richmond.gov.uk/business_rates

Or Telephone:

Council Tax and Benefits: **020 8891 1411**
Business Rates: **020 8891 7725**

Customer Service Contact Details

The Customer Service Team is responsible for providing information on all Council services, in person, by telephone, and by email.

Tel: **020 8891 1411** (Monday to Friday 9am – 5pm)

Email: counciltax@richmond.gov.uk

Other Useful Council contact details:

Adult Social Services

Tel: **020 8891 7971**

Email: adultsocialservices@richmond.gov.uk

Children's Services

Tel: **020 8891 7969**

Website: www.achievingforchildren.org.uk

(Children's services for Richmond Council is delivered by Achieving for Children, a Community Interest Company wholly owned by Richmond and Kingston Councils)

Cultural Services

Email: culturalservices@richmond.gov.uk

Freedom Passes Blue Badges

Tel: **020 8831 6312**

Tel: **020 8831 6096**

Email: accessibletransport@richmond.gov.uk

Pest Control

Tel: **020 8891 7800**

Email: residentialeh@richmond.gov.uk

Out of Hours Emergencies

Tel: **020 8744 2442**

Please contact us on **020 8831 6233** or minicom **020 8831 6001** if you need this in Braille, large print, audiotape, or another language.

Other Languages

BENGALI

এই প্রকাশনার অর্থ বুঝতে পারায় যদি আপনার কোন সমস্যা হয়, নিচে দেওয়া ঠিকানায় রিসেপশন-এ চলে আসুন যেখানে আমরা আপনাকে টেলিফোনে দোভাষীর সেবা প্রদানের ব্যবস্থা করতে পারবো।

PUNJABI

ਜੇਕਰ ਤੁਹਾਨੂੰ ਇਸ ਪਰਚੇ ਨੂੰ ਸਮਝਣ ਵਿਚ ਮੁਸ਼ਕਲ ਪੇਸ਼ ਆਉਂਦੀ ਹੈ ਤਾਂ ਹੇਠਾਂ ਦਿੱਤੇ ਗਏ ਪਤੇ ਉੱਪਰ ਰਿਸੈਪਸ਼ਨ 'ਤੇ ਆਉ ਜਿੱਥੇ ਅਸੀਂ ਟੈਲੀਫੋਨ ਤੇ ਗੱਲਬਾਤ ਕਰਨ ਲਈ ਇੰਟਰਪਿਊਟਰ ਦਾ ਪ੍ਰਬੰਧ ਕਰ ਸਕਦੇ ਹਾਂ।

ARABIC

اگر آپ کو اس اشاعت کو سمجھنے میں کوئی مشکل ہے تو، براہ کرم نیچے دیئے ہوئے ایڈریس کے استقبالیے پر جا کر ملیئے، جہاں ہم آپ کیلئے ٹیلیفون انٹرپرائیٹنگ سروس (ٹیلیفون پر ترجمانی کی سروس) کا انتظام کر سکتے ہیں۔

ALBANIAN

Nese keni veshtersi per te kuptuar kete botim, ju lutemi ejani ne recepcionin ne adresen e shenuar me poshte ku ne mund te organizojme perkthime nepermjet telefonit.

GUJARATI

اگر آپ کو اس اشاعت کو سمجھنے میں کوئی مشکل ہے تو، براہ کرم نیچے دیئے ہوئے ایڈریس کے استقبالیے پر جا کر ملیئے، جہاں ہم آپ کیلئے ٹیلیفون انٹرپرائیٹنگ سروس (ٹیلیفون پر ترجمانی کی سروس) کا انتظام کر سکتے ہیں۔

FARSI

اگر در فهمیدن این نشریه مشکل دارید، لطفاً به میز پذیرش در آدرس قید شده در زیر رجوع فرمایید تا سرویس ترجمه تلفنی برایتان فراهم آورده شود.

URDU

اگر آپ کو اس اشاعت کو سمجھنے میں کوئی مشکل ہے تو، براہ کرم نیچے دیئے ہوئے ایڈریس کے استقبالیے پر جا کر ملیئے، جہاں ہم آپ کیلئے ٹیلیفون انٹرپرائیٹنگ سروس (ٹیلیفون پر ترجمانی کی سروس) کا انتظام کر سکتے ہیں۔

To receive a booklet in large print please call 020 8891 1411



TO RECEIVE A BOOKLET IN LARGE
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