

# WE ARE INVESTING.

## WE ARE NEWHAM.

Council's 2023-24 budget: Supporting Newham residents during uncertain times





As your Mayor, I am committed to listening to you and understanding what matters most to you as we work to build a fairer Newham.

The financial climate is tough for councils, as it is for residents, which means we have had to make savings across our services. Our budget summit meetings gave us the opportunity to listen to residents who told us what they want us to prioritise, and this is the foundation for our 'Protect and Invest' budget.

Our budget sets out how we will make every penny of our finances go further to meet your needs, and make key investments that will accelerate progress towards Building a Fairer Newham. A key decision is that we have had to increase Council Tax. I know this is hard when every household is dealing with rising costs, but I am glad to tell you that we have been able to keep the increase below inflation at 4.99% and that our Council Tax levels will stay among the lowest in London. Our promise is that the additional money from Council Tax, combined with running Council services in a more cost-efficient way, will be used to deliver what you need. You told us during the budget consultation that we must do all we can to deliver cleaner and safer streets; provide good quality genuinely affordable housing; opportunities for children and young people including those with special educational needs; and support for people to age well. These will be our absolute priorities as we move forward.

As we continue to move through this challenging time, we will carry on being on your side to support you and your family delivering help where needed. Already our Eat for Free scheme is saving families £500 per year per child at nursery or primary school, and we pay our valued care staff the London Living Wage for the important work they do. Under my administration, the Council will continue doing all it can to help our residents and local businesses.

It's also our first Budget that adopts green budgeting methods to help accelerate the Council's Climate Action environmental and climate goals so that we can achieve Net Zero by 2045.

We will continue with the hard work to deliver every commitment in our plan to serve residents and build a fairer borough, we must not let tough times dent our ambitions for Newham.

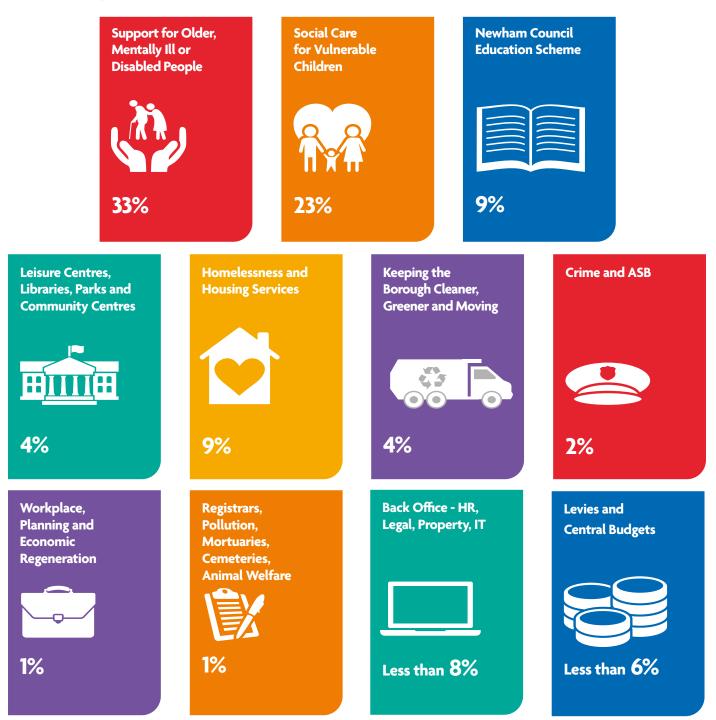
Best wishes, Rokhsana Fiaz OBE, Mayor of Newham Ƴ@rokhsanafiaz

#### Contents

How our money will be spent in 2022/23	4
Different ways to pay your Council Tax	5
Council Tax and the council's spending plans	6
Council Tax information	9
Precepting and levying authorities	14
Greater London Authority	17
Non-domestic rates	21
Council Tax Reduction	25
How the council collects and processes your personal information	28
Direct Debit information	29

### HOW OUR MONEY WILL BE SPENT IN 2023/24

The council has a net budget requirement of **£362.9m** which it will spend on delivering a wide range of services for our residents. More than a quarter of this amount is funded from the local element of your Council Tax which totals **£91.8m**, with an additional **£10.6m** raised through the Government's adult social care precept. We also generate additional income, through fees and charges, to supplement the money received from the Government and Business Rates. The £326.9m is the revenue budget and does not include the additional money we spend on capital schemes such as repairing roads, building houses and improving infrastructure across the borough.



### **DIFFERENT WAYS TO PAY YOUR COUNCIL TAX**

#### **Direct Debit**

Save time and hassle when you pay your Council Tax by Direct Debit.

Direct Debit payments are quick and easy to set up and help you pay your bill over twelve months. Payments are protected by the Direct Debit guarantee and you can choose to pay on the 1st, 8th, 15th, 22nd or 28th of each month.

It's a simple, safe and speedy way to make a payment.

To set up a Direct Debit now, visit www.newham.gov.uk/directdebit

#### **Standing order**

A set amount is paid from your bank account each week, fortnight or month (Council Tax payments are usually monthly). When the amount needs changing, you must tell your bank in good time.

To set up standing order payments contact your bank. You will need Newham's bank account details and your reference number. These can be found on your bill.

#### Internet / online banking

To pay via the council's website, visit **www.newham.gov.uk/payit** and select the relevant transaction. You will need your full Council Tax reference number, which can be found on your bill.

#### **Telephone and internet banking services**

You can also use your bank's telephone or internet banking service to pay either one-off payments, or a series of payments on set dates, direct from your account. Contact your bank to arrange. The payment details you need are on your bill. For Council Tax, quote Sort Code 30-00-02 (Lloyds Bank), Account number 00879113 and your own Council Tax Account reference (an 8 or 9 digit number starting with a 6 as shown on the front of your bill).

#### By debit or credit card over the phone

Call **020 8430 2000** and choose option 1. You will need your debit or credit card to hand and your payment reference number. Full instructions on how to use the service are given when you call.

#### Post Office or PayPoint outlet

You can use your Council Tax bill barcode (allpay) to pay at a Post Office or any shop displaying the PayPoint sign.

## COUNCIL TAX AND THE COUNCIL'S SPENDING PLANS

Your Council Tax helps to pay for hundreds of services that Newham's residents use every day from having your bins emptied to contributing to your children's welfare and education. At the council we work hard to ensure that you get value for money.

Each year the council works out how much it needs to run these services, as well as its day-to-day running costs for the next financial year. It is this figure that helps to decide how much Council Tax you pay. The council gets its money from the government, business rates and Council Tax. For 2023/24, the council needs to raise **£139.6m** inclusive of the Greater London Authority (GLA) precept and adult social care charge.

#### **Council's Budget and Statement of Accounts**

The council's budget is available on www.newham.gov.uk/council/council-budgets

Copies of the council's full statement of accounts are available on www.newham.gov.uk/council/annual-accounts

If you have any feedback on the statement of accounts please email **chief.accountant@newham.gov.uk** or write to the Chief Accountant, Financial Services, London Borough of Newham, Newham Dockside, 1000 Dockside Road, London E16 2QU.

### **NEWHAM'S BUDGET FOR 2023/24**

	2022/23		202	3/24
	Gross Expenditure	Net Expenditure	Gross Expenditure	Net Expenditure
	£m	£m	£m	£m
Adults and Health	186.9	98.6	205.8	110.9
Children and Young People	585.8	107.0	638.9	113.6
Digital	234.4	10.6	238.6	14.1
Environment and Sustainable Transport	63.8	21.1	68.2	21.8
Housing Revenue Account	101.7	-	106.4	-
Inclusive Economy and Housing	120.6	18.7	132.8	29.1
Marketing	10.3	8.5	11.4	8.2
OneSource Non-Shared	3.3	-0.3	25.6	-5.0
OneSource Shared	19.0	-11.4	5.8	2.6
Repairs and Maintenance Service	-	-	-	-
Resources	14.6	0.2	16.3	2.5
Transformation	1.1	1.1	3.6	3.6
Total Service Budgets	1,341.6	254.2	1,453.5	301.4
Other general budget items	83.8	72.6	72.8	61.6
Newham Council's budget requirement	1,425.4	326.8	1,526.3	363.0
Greater London Authority		32.4		37.2
Total Budget for Services Provided in the Newham Area		359.2		400.2

Council Tax requirement for Band D dwellings = Newham requirement + adult social care charge + GLA requirement

Council Tax Base

The Council Tax base is the number of Band D or equivalent dwellings in Newham. Under the assumption of a 95.8% collection rate the tax base used in calculating the Council Tax, is 85,787.30.

#### How your Council Tax is worked out

2022-23		2022/23	Council Tax per Band D Dwelling	Percentage increase in Council Tax
£000		£000	£	%
326,826	Newham's Net Budget Requirement	362,980		
-233,765	Less taxation and non-specific grant Council Tax and Adult Social Care	260,602		
93,062	Council Tax and Adult Social Care Requirement	102,378		
84,824	Newham's share of Council Tax	725,960	1070.04	2.00%
8,238	Newham's Adults Social Care Charge	10,582	123.35	2.99%
93,062	Council Tax and Adult Social Care Charge	102,378	1193.39	4.99%
32,388	Greater London Authority	37,244	434.14	9.74%
125,450	Total to be raised from Council Tax	139,621	1627.53	6.22%

### **COUNCIL TAX INFORMATION**

Council Tax is the local tax that helps pay for services provided by your council, such as housing, street lighting, cleaning, libraries and those provided by the Greater London Authority (GLA) such as the fire brigade, the police and other London wide organisations.

There is one Council Tax bill for each home, whether it is a house, bungalow, flat, maisonette or mobile home.

Owner-occupiers or resident tenants, including council and housing association tenants, usually have to pay Council Tax.

Council Tax is based on two things:

(a) the property and (b) personal circumstances.

#### Who pays Council Tax?

Normally the person living in the property will be responsible for paying the Council Tax, but there are instances where the landlord has to pay even if she/he does not live in the property. For example, if the property is:

- multi-occupied, rented by individuals who share facilities
- a care home or nursing home
- occupied by a religious community
- occupied by a minister of religion
- where at least one of the residents is employed in domestic service for the owner
- where the resident is an asylum seeker housed under section 95 of the Immigration and Asylum Act 1999 by the National Asylum Support Service.

You should tell the Council if any of the above apply to you.

#### **Valuation bands**

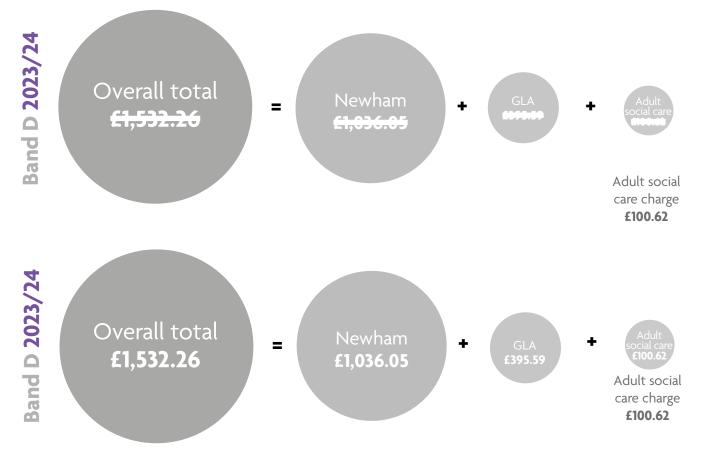
Council Tax is tax on domestic property collected by local authorities. All properties are given a Council Tax valuation band by the Valuation Office Agency (VOA), based on the value of your home on 1 April 1991. A different amount of Council Tax is charged for each band weighted in accordance to the value of the property. Each local authority keeps a valuation list, a list of all the domestic properties in its area, together with its valuation band.

The table on page 10 shows the Council Tax charge for 2023/24 for each Council Tax band.

#### Council Tax charge for 2023/2024

Band	Value of your property on 1 April 1991	Maximum Council Tax payable £	Maximum for Newham Council's services £	Adult social care charge £	Contribution to The Greater London Authority (GLA) £
Α	Up to £40,000	1,021.51	690.70	67.08	263.73
В	£40,001 to £52,000	1,191.76	805.82	78.26	307.68
С	£52,001 to £68,000	1,362.01	920.93	89.44	351.64
D	£68,001 to £88,000	1,532.26	1,036.05	100.62	395.59
Е	£88,001 to £120,000	1,872.76	1,266.28	122.98	483.50
F	£120,001 to £160,000	2,213.27	1,496.52	145.34	571.41
G	£160,001 to £320,000	2,553.77	1,726.75	167.70	659.32
н	Over £320,001	3,064.52	2,072.10	201.24	791.18

Your Council Tax bill shows which band your property is in.



\*Overall the council tax requirement has increased because of the extra resources for the Metropolitan Police and the London Fire Brigade and to secure funding to maintain existing transport services including buses and the tube network.

10 www.newham.gov.uk

### HOW CAN I APPEAL AGAINST THE VALUATION BAND ALLOCATED TO MY PROPERTY?

If you think your property has been put into the wrong band, or you require further information, you should contact the listing officer. The address is Valuation Office Agency, Second Floor, 1 Ruskin Square, Dingwell Road, Croydon, CRO 2WF.

Email: ctsouth@voa.gsi.gov.uk. Telephone number 03000 501501.

The government has limited the grounds for appeal, so you must contact the listing officer as soon as possible if you feel you have a case. You must, however, continue to pay while your appeal is being considered. If your appeal is successful any overpaid amount will be refunded.

#### Bills addressed to the 'Council Tax Payer'

The Council Tax bill is addressed to the person(s) the council believes is liable to pay. If it is addressed to the 'Council Tax Payer' you must contact the council immediately via **www.newham.gov.uk/counciltax** or on **020 8430 2000** and pass on the name(s) of the person(s) responsible for paying the Council Tax.

#### **Exempt properties**

The following is a list of exempt properties where no Council Tax charge is payable.

- Such a property must be unoccupied and:
- **B** Owned by a charity, unoccupied for less than six months AND when last occupied, this was in furtherance of the objects of the charity (e.g. almshouses and refuges).
- D Left vacant by prisoners, except those jailed for non-payment of Council Tax or a fine.
- E Left vacant by someone whose main residence is now a hospital, nursing home or care home.
- **F** Where the qualifying person is the personal representative of a person who has died, probate has not been made, or less than six months have elapsed since the day probate was granted.
- **G** Occupation is prohibited by law or occupation is prevented by a planning condition.
- H Held for the occupation of a minister of religion from which to perform their duties.
- Previously the main home of a person now living in another place (not an NHS hospital, or care home) so they can receive care.
- J (As for class I), providing care instead of receiving it.
- K Previously occupied only by one or more students and who are still students.
- L Vacant following repossession by a mortgage lender.
- **Q** The person is only liable as a trustee in bankruptcy.
- **R** A home consisting of a pitch or mooring, which is not occupied by a caravan or a boat.
- T Unoccupied annexe, which forms part of another property, or is situated within the area of another home and is difficult to let separately from that other property.

#### These properties may be occupied or unoccupied depending on the exemption:

- **M** A student hall of residence owned by an educational establishment or a charity.
- N Property occupied wholly by student(s).
- O Property owned by the Secretary of State for Defence and held for armed forces, (not visiting forces).
- **P** Property where the liable person has a relevant association with a visiting force.
- S Property occupied only by persons under 18 years of age.
- **U** Property occupied only by severely mentally impaired people or occupied together with one or more full time students.
- V Property occupied by person(s) with Diplomatic Privilege/Immunity and not British Citizens.
- W Where an annexe, or similar self-contained part of a property, is occupied by an elderly or disabled relative of the people living in the rest of the home. This will not be regarded as a separate home for Council Tax purposes.

#### From 1 April 2013 the government abolished the following exemptions:

- A A property requiring, undergoing, or which has undergone, major repair work to render it habitable, or is undergoing, or has undergone structural alteration. Such a dwelling will be exempt for a period, which is the shorter of:
- 1) a period of 12 months from the day on which it became vacant or;
- 2) a period beginning on the day which it became vacant and ending six months after the day such repairs or alterations are substantially completed.
- **C** Property substantially unfurnished for less than six months.

From 1 April 2013 both class A and C became locally determined reductions and the council has decided to have 0% reduction on Class A

and allow 100% reduction on Class C properties for up to one month only. After that period 0% reduction applies and the full charge will be made. From April 2019 if your property has been empty for more than two years then you have to pay double the normal Council Tax due. From April 2020 if your property has been empty for more than five years then you have to pay three times the normal Council Tax due. From April 2021 if your property has been empty for more than ten years then you have to pay four times the normal Council Tax due.

#### **Discounts and reductions**

The full amount is payable where there are two or more people aged 18 or over living in a property. If only one person is living in a property a 25% discount is applicable. However, a discount may still be given even if more than one person lives in the property. This is because some people are not included when 'counting' how many residents live there, for example, if they are 'disregarded' (see following 'disregarded categories').

The charge will be reduced by 25% if only one person is 'counted' as living there and by 50% if no one is 'counted' as living there. The charge is not reduced for temporary absences.

#### **Student liability**

Full time students are exempt from being held jointly and severally liable for Council Tax if they live in the same property as someone who is not a full time student (including their spouse or partner), and the non-student has an equal level of interest in the property with them, e.g. joint tenant.

#### **Disregarded categories**

The following is a list of people who are not included when 'counting' the number of people in a property.

Please see **www.newham.gov.uk** for further information – you can find this on the "Council Tax discounts, reductions and disregards" page in the Council Tax section.

- Full-time students, student nurses, apprentices and youth training trainees.
- Patients resident in hospital.
- People who are being looked after in a care home.
- People who are severely mentally impaired.
- People staying in certain hostels or night shelters.
- 18 and 19 year olds who are at, or have just left, school or college.
- Care workers working for low pay, usually for charities.
- People caring for someone with a disability who is not a spouse.
- Members of visiting forces and certain international institutions.
- Members of religious communities (monks and nuns).
- People in prison unless they have been jailed for non-payment of Council Tax or a fine.

Single resident: only one person resides at the property and this person is liable to pay Council Tax. Discount = 25%

**All but one resident:** more than one person resides at the property, but only one person is counted for Council Tax purposes. Discount = 25%

All residents disregarded: all persons residing at the property are disregarded from paying Council Tax. Discount = 50%

**Single person disregarded:** only one person resides at the property and this person is disregarded from paying Council Tax. Discount = 50%

**Discretionary reduction** - the council may, at its discretion, grant individual residents a reduction on their Council Tax liability, in certain circumstances such as experiencing exceptional financial hardship. Applications for discretionary reduction must be made in writing to: PO Box 23504 EI5 4UU. In 2013 the council agreed that those in receipt of military compensation would get discretionary reduction and from April 2018, it will give discretionary reduction to young people leaving Newham's care and who remain resident in Newham. Anyone who falls into either group will not need to apply for their reduction, it will be granted to them by the Council Tax section.

#### Discounts and charges on second homes and long-term empty properties

Each local authority now has the power to determine the level of reduction that it awards in these instances. Newham Council has decided to remove the reduction awarded on properties that are used as second homes from 10% to 0%. The exception to this is if the second property is essential as a condition of employment.

For other long-term unoccupied properties where no exemption is applicable, the discount has been reduced from 50% to 0%.

Long-term empty: property is unfurnished and unoccupied for a period in excess of six months. Reduction = 0%

**Furnished between let:** the property is no one's sole or main residence and is furnished e.g. furnished, ready to be let. Reduction = 0%

**Condition of employment:** the property is required as a condition of employment where the occupiers have their sole or main residence elsewhere and are registered to pay their Council Tax there. Reduction = 50%

**Furnished second home:** the property is furnished but is no one's sole or main residence and is considered to be a second home, e.g. one may have a permanent address elsewhere, pay Council Tax there and stay at this property during the weekend. Reduction = 0%

**Boats staying in their moorings:** where these are unoccupied for the first six months 100% exemption applies; where the boat is still empty after six months a 50% discount applies. Reduction = 100/50%

#### People with disabilities

If you, or someone who lives with you, needs an extra bathroom or kitchen, or extra space in your home to meet special needs due to a disability, the amount of Council Tax you pay can be reduced by one band, for example from "Band B" to "Band A". Even if your property is listed as a "Band A" property you could still be entitled to a reduction.

#### How to appeal against the council's decision

If you think your bill is wrong and disagree with the Council's decision about:

- your liability to pay Council Tax
- an exemption
- a discount
- a disability reduction
- your council tax reduction.

You can dispute our decision by writing to us, telling us why it is wrong. More information and appeal forms can be found on the Council Tax pages of our website https://www.newham.gov.uk

If you still disagree with the decision after we have notified you of our review, or not dealt with it within two months, you can appeal directly to the independent Valuation Tribunal. The appeal form can be found on the Valuation Tribunal's website **www.valuationtribunal.gov.uk** 

#### Please check your bill

You can check your Council Tax online at any time. You don't need to register to use this service. All you need is your Council Tax reference number which can be found on your bill. Go to **my.newham.gov.uk** - the Council's convenient way for residents to access online services. If you are entitled to receive a discount, exemption or disabled relief and it is not included on your bill, or if your bill shows a discount or exemption which you are not entitled to, please visit **www.newham.gov.uk/counciltax** and complete the 'Contact us' form, or call **020 8430 2000**.

Failure to do so could result in a penalty fine of £50. Council Tax records are checked against other Council records to ensure that discounts/reductions, disregards and exemptions are correctly applied.

#### **Reporting a change in circumstances**

You must inform the Council within 21 days if your circumstances change. For example if:

- you are about to move please supply the date, your forwarding address and if possible the name of the new occupants of the property. Visit www.newham.gov.uk/counciltax
- **people move in or out of your property** please let us know immediately as it might affect your entitlement to a discount/reduction, benefit or your liability to pay.

If you are experiencing problems with debt, National Debtline provides free confidential and independent advice. Visit **www.nationaldebtline.co.uk** or phone **0808 808 4000**.

### **PRECEPTING AND LEVYING AUTHORITIES**

#### Adult social care charge

Adult social care services support some of the most vulnerable members of our community, largely supporting those in old age and adults with disabilities. Whilst this precept has been helpful in meeting the increasing demands for these services, it is still not enough. The pressures of meeting the needs of our most vulnerable residents continue to grow.

As such, the government has allowed authorities to levy an adult social care precept of up to 1% in 2022/23. Alongside the general increase in Council Tax of 99%, the Council will further raise Council Tax by 2%. This will be solely used to fund the increasing costs of adult social care services.

#### Levies

#### Newham's budget requirement includes the following levies

2022/23		2023/24
£000		£000
21,725	East London Waste Authority	22,065
193	Environment Agency (Flood Defence)	203
194	Lee Valley Regional Park Authority	218
275	London Pensions Fund Authority	275
22,387	Total Levies	22,761

#### 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 0% 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 2022/2023 (£'000)

	2022/23	2023/24
	£m	£m
Authority Operating Expenditure	15.1	15.5
Authority Operating Income	(7.0)	(7.3)
Net Service Operating Costs	8.1	8.2
Financing Costs - Debt servicing/repayments	0.5	2.0
- Capital investment	1.3	0.9
Total Net Expenditure	9.9	11.1
Net use of Reserves	(0.1)	(0.5)
Total Levy	(9.8)	(10.6)

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

#### The Council Tax (Demand Notices) (England) Regulations 2011.

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	
	2022/2023 '000s	2023/2024 '000s
	£109,376	£139,806
Gross Expenditure Levies Raised	£12,282	£12,526
Total Council Tax Base	5,214	5,297

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 £12,281,930 in 2022/2023 to £12,526,341 for 2023/2024.

The financial details are:

Thames Regional Flood and Coastal Committee	2021/2022	2022/2023
	'000s	'000s
Gross expenditure	£116,470	£148,034
Levies raised	£12,042	£12,282
Total Council Tax base	£5,127	£5,214

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 £12,042,289 in 2021/2022 to £12,281,930 for 2022/2023.

#### **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 2023/24, the income to be raised by 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, in brackets, the percentage change on the previous year.

<ul> <li>Inner London</li> </ul>	£7,000,000 (	(-46%)	
		10/0/	

- Greater London £1,000,000 (-90%)
- Total £8,000,000 (-66%)

From 2023/24 onwards, a portion of the amount previously raised as levies is being paid directly into the LPFA Pension Fund to address a funding deficit in respect of former GLC, ILEA, and LRB employees. This means that although the levy amount has reduced this year, most boroughs continue to pay the same total amount to LPFA as was paid during 2022/23.

#### **East London Waste Authority (ELWA)**

ELWA has the statutory responsibility for the disposal of household and commercial waste collected by the London Boroughs of Barking & Dagenham, Havering, Newham and Redbridge, and for the provision of Reuse and Recycling Centres in its area.

Waste disposal is carried out under a 25-year Integrated Waste Management Services Contract by Renewi plc. ELWA receives funding support via the government's Private Finance Initiative.

#### Budget 2023/24

ELWA's total levy requirement is £72,846,000 (2022/23: £72,350,000). The 2023/24 budget includes a significant inflationary increase in contract costs. This is offset by a decrease in the total waste tonnage and a reduction in capital financing costs (both relative to the 2022/23 budget) and the forecast 2022/23 budget surplus. Further information can be found at **https://eastlondonwaste.gov.uk/**. The increase for the London Borough of Newham is 1.57%.

The major part of the ELWA Levy is apportioned on the basis of relative amounts of household waste delivered to ELWA by each of the four constituent London Boroughs, with the remainder apportioned according to their Council Tax Bases.

#### The Levy on the London Borough of Newham for 2023/24 is £22,065,000 (2022/23: £21,725,000).

### **GREATER LONDON AUTHORITY**

#### Introduction

The Mayor of London's budget for the 2023-24 financial year sets out his priorities to support London's recovery from the COVID-19 pandemic and to tackle the huge social, health and economic inequalities which it has exposed and exacerbated - inequalities which have become even more apparent as a result of the current cost of living crisis. It supports job creation and London's business community, our city's future growth and economic success and the Mayor's vision to rebuild London as a greener, cleaner and safer city with stronger and more cohesive communities.

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 delivering more genuinely affordable homes, funding to maintain the capital's transport services and programmes to tackle toxic air pollution and the climate emergency. The budget also provides resources to support jobs and growth, fund skills and retraining programmes, help rough sleepers, invest in services for children and young people and make London a fairer and cleaner place to live. Moreover, it prioritises resources for the Metropolitan Police and London Fire Brigade to keep Londoners safe, including violence reduction initiatives, support for victims of crime, recruitment drives for additional frontline officers and projects to divert vulnerable young people away from the criminal justice system.

In light of the significant reductions in fares revenue since the pandemic, it has been necessary to provide additional resources through local taxation income to maintain London's transport system including investing in preserving the bus network. However, this budget remains focused on delivering a swift and sustainable economic recovery across the capital as well as building the better, brighter, fairer future all Londoners want and deserve.

#### **Council tax for GLA services**

The GLA's share of the council tax for a typical Band D property has been increased by £38.55 (or 74p per week) to £434.14. The additional income from this increase in council tax will fund the Metropolitan Police and the London Fire Brigade, 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 £142.01.

Band D Council Tax (£)	2022-23	Change	2023-24
MOPAC (Metropolitan Police)	277.13	15.00	292.13
LFC (London Fire Brigade)	58.80	3.68	62.48
GLA	22.57	-0.13	22.44
Transport Services	37.09	20.00	57.09
Total	395.59	38.55	434.14

#### Controlling costs at City Hall and delivering the Mayor's key priorities

The Mayor's budget includes significant savings across the GLA Group in 2023-24, including tens of millions of pounds over the first five years following moving City Hall from Tower Bridge to the Royal Docks. These savings have allowed him to release resources to help meet his key priorities. His budget includes plans to invest £6.9 billion to allow 116,000 affordable homes starts within London by the end of this year and an additional 165,000 affordable homes starts by 2026, as well as allocating resources to tackle homelessness and reduce rough sleeping.

The Mayor has already taken steps to improve air quality in London by introducing the Ultra Low Emission Zone (ULEZ) in central London in April 2019, which was expanded to the North and South Circular roads in Autumn 2021. The Mayor has also created a £110m scrappage scheme providing financial assistance to help eligible Londoners scrap or retrofit their highest polluting vehicles to prepare for the planned expansion of the ULEZ London-wide from 29 August 2023. He has continued to roll out his Green New Deal for London to address the climate emergency, with the objective of helping to create jobs and to double the size of the capital's green economy by 2030. This work is being supported in 2023-24 by the allocation of an additional £134 million to be used towards environmental improvement projects in order to help deliver the Mayor's target to ensure London achieves carbon net zero by 2030.

The Mayor will continue to ask the government to provide the maximum possible ongoing financial support to London businesses and Londoners to assist them through the current challenging economic situation including the impact of rising food and fuel inflation, rents and interest rates. He will also maintain investment in skills and retraining to help tackle unemployment and support Londoners to secure better paid jobs, as well as supporting the advice sector to help Londoners impacted by the

cost of living crisis. The Mayor is also responding to the cost of living crisis by providing £130 million of new funding to ensure all primary school pupils can receive free school meals in the 2023-24 school year.

The Mayor will also work with London's business community, key investors and other stakeholders to support the economic recovery and ensure that London and Londoners' interests are protected following the UK's departure from the European Union. He will provide funding for new projects to bring communities together, tackle social inequality and boost London's economy, including supporting projects to help small and medium sized businesses.

#### The Mayor's Office for Policing and Crime (MOPAC)

The Mayor published his Police and Crime Plan for 2022-25 in March 2022. This sets out the Mayor's vision for a city in which Londoners are safer – and feel safer. His key priorities include providing a better criminal justice service in London to ensure victims of crime are better supported, keeping children and young people safe, tackling the harm caused by drugs, reducing reoffending by the most violent and high-risk groups and preventing hate crime. He has taken steps to ensure London's police service has the resources it needs to put more officers on the streets to suppress violence, including dealing with violence against women and girls, and responding to the demands and pressures of policing a capital city. He has also provided resources to tackle domestic violence and is increasing investment in violence reduction initiatives.

The Plan also outlines the action the Mayor is taking to continue to hold the Metropolitan Police Service (MPS) to account, ensuring all Londoners have trust and confidence in their police force and standards within the wider force are improved. The budget supports the new Metropolitan Police Commissioner in delivering this vital work.

The Mayor published his Action Plan in November 2020 to improve trust and confidence in the MPS and to address community concerns about disproportionality in the use of certain police powers affecting Black Londoners. The Mayor has committed, as part of the action plan, to invest £1.7 million per annum, for a three year period from 2021-22 to 2023-24, to develop greater community involvement in police officer training and in the recruitment and progression of Black officers in the MPS.

The MPS must rise to meet these challenges at a time of acute financial pressure. As a result of the net reduction in resources from the Home Office for policing between 2010 and 2019, the MPS had to close more than 100 police stations and remove over 3,300 Police Community Support Officers and 4,500 police staff in order to minimise reductions to front line officer numbers.

The Mayor is raising the police element of his council tax precept paid in the 32 London boroughs (but not the City of London which has its own police force) by £15 for a typical Band D property, as assumed in government calculations of police spending power. The additional revenues will help raise £22 million to fund the recruitment of 500 additional Police Community Support Officers (PCSOs). In all, through his decisions in this and previous budgets, the Mayor has funded an additional 1,300 police officer posts from locally raised revenues.

#### **Transport for London (TfL)**

TfL has faced significant financial challenges as a result of the reduced levels of ridership due to the pandemic since March 2020, which has led to a reduction in fare revenues. The Mayor continues to work with the government to secure a sustainable long-term funding settlement for TfL to allow him to continue to invest in the transport network while making it more reliable and accessible. The Mayor's priorities for TfL, subject to funding constraints where applicable, and key achievements include:

- 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, the disabled, armed forces personnel in uniform and eligible armed services veterans and protecting the Taxicard and Dial a Ride schemes.
- Completing the final stages to deliver the full operation of and timetable for the Elizabeth line by no later than May 2023. The line has increased central London's rail capacity by ten per cent and saw over 100 million passenger journeys during its first eight months. This follows on from the opening of Northern line extension to Nine Elms and Battersea Power Station in September 2021.
- Rolling out new trains on the Piccadilly line, with the first new trains serving customers from 2025.
- Enhancing capacity on the London Underground and rail services, and upgrading key stations such as Bank/Monument station, Old Street and Elephant and Castle as well as securing government funding to make Leyton and Colindale stations step free.
- Making public transport more accessible for everyone. All Elizabeth line stations will be step free.
- Delivering the local regeneration and housing benefits arising from completing the extension of London Overground on the Gospel Oak to Barking Line to serve Barking Riverside in July 2022.
- Expanding capacity and commencing rolling out new trains on the DLR network in 2024.
- Maintaining the Bus and Tram one-hour Hopper fare and investing to sustain existing journey times and reliability on the bus network.

- Continuing the electrification of London Buses so that all are emission free by 2037 at the latest.
- Tackling London's toxic air quality including extending the ULEZ London-wide. The Mayor has introduced a £110 million vehicle scrappage scheme for small businesses and Londoners in receipt of low income and disability benefits.
- Investing in schemes designed to make walking, cycling and public transport safer, cleaner and more appealing in partnership with London boroughs.

#### London Fire Commissioner (LFC)

The Mayor's funding ensures that the London Fire Brigade's (LFB) first and second fire engines attending an incident arrive within 10 minutes on at least 90 per cent of occasions and 12 minutes on at least 95 per cent of occasions respectively, after being dispatched. A new Community Risk Management Plan came into effect in January 2023 covering the period to 2029 replacing the previous London Safety Plan. The Mayor is providing resources to roll out a transformation programme so that the LFB can implement the recommendations of the Grenfell fire inquiry, including investing in the new vehicles and equipment required. The London Fire Commissioner, with the full support of the Mayor, is also committed to implementing the deep-rooted reform needed to the culture and systems within the LFB.

#### London Legacy Development Corporation (LLDC)

The LLDC was set up to ensure that the city benefits from a long-term legacy from the London 2012 Olympic and Paralympic Games. The Mayor's 2023-24 budget provides funding to complete the construction of East Bank, one of the world's largest and most ambitious cultural and education districts, in Queen Elizabeth Olympic Park. It will bring an additional 1.5 million visitors to the Park and surrounding area each year, and more than 2,500 jobs will be created generating an estimated £1.5 billion for the local economy.

#### Old Oak and Park Royal Development Corporation (OPDC)

The OPDC has been established to support the creation of 65,000 new jobs and at least 24,000 new homes in west London over the next 20 years. It will build on the regeneration benefits which High Speed 2 (HS2), the Elizabeth line and the Great Western Mainline stations at Old Oak Common are expected to bring locally. The Mayor's 2023-24 budget provides additional resources to enable the Corporation to start early delivery of its programme.

#### Summary of GLA Group budget

The tables below show where the GLA's funding comes from and the reasons for the year on year change in the budget. It also explains how the GLA has calculated the sum to be collected from council tax (the council tax requirement).

#### How the GLA's budget is funded

How the GLA budget is funded (£ million)	2023-24
	£m
Gross expenditure	16.232.6
Government grants and retained business rates	-7,001.9.8
Fares, charges and other income	-7,527.2
Change in reserves	-350.4
Amount met by Council Tax payers (£m)	1,353.1
Changes in spending (£ million)	2023-24
2021-22 Council Tax requirement	1213.6
Net change in service expenditure and income	-108.4
Change in use of reserves	-278.3
Government grants and retained business rates	942.8
Other charges	416.6
Amount met by Council taxpayers (£m)	1,353.1

#### Detailed budget by service area

The table below compares the GLA Group's planned expenditure on policing, fire and other services (including transport) in 2023-24 with 2022-23. LLDC and OPDC are not funded from council tax.

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 Metropolitan Police and the London Fire Brigade and to secure funding to maintain existing transport services including buses and the tube network.

There has been a 1.6 per cent increase in London's residential property taxbase. Find out more about our budget at: **www.london.gov.uk/budget**.

Summary of Spending and Income (£ million)	Police (MOPAC)		Fire (	LFC)
(figures may not sum exactly due to rounding)	2022-23	2023-24	2022-23	2023-24
Gross expenditure	4,269.2	4,533.1	508.6	534.5
Government grants and business rates	-2,992.3	-3,100.5	-277.6	-284.6
Other income (incl. fares and charges)	-303.4	-329.4	-44.2	-48.1
Net expenditure	973.5	1,103.2	186.8	201.8
Change to level of reserves	-124.0	-193.6	-6.1	-6.7
Council Tax requirement (income)	849.5	909.6	180.7	195.1

Summary of Spending and Income (£ million)	Other Services (incl. GLA, TfL, LLDC and OPDC)		GLA Group Total	
(figures may not sum exactly due to rounding)	2022-23	2023-24	2022-23	2023-24
Gross expenditure	10,172.5	11,165.0	14,950.3	16,232.6
Government grants and business rates	-3,704.9	-3,616.8	-6,974.8	-7,001.9
Other income (incl. fares and charges)	-6,433.9	-7,149.7	-6,781.5	-7,527.2
Net expenditure	33.7	398.5	1,194.0	1,703.5
Change to level of reserves	149.7	-150.1	19.6	-350.4
Council Tax requirement (income)	183.4	248.4	1,213.6	1,353.1

### **NON-DOMESTIC RATES**

Non-Domestic Rates, or business rates, collected by local authorities are the way that those who occupy non-domestic property contribute towards the cost of local services. Under the business rates retention arrangements introduced from 1st April 2013, authorities keep a proportion of the business rates paid locally. The money, together with revenue from council tax payers, locally generated income and grants from central government, is used to pay for the services provided by local authorities in your area. Further information about the business rates system may be obtained at: www.gov.uk/introduction-to-business-rates, at the website of your local authority which is normally shown on your rates bill, or by contacting your local authority.

#### **Business Rates Instalments**

Payment of business rates bills is automatically set on a 10-monthly cycle. However, the Government has put in place regulations that allow ratepayers to require their local authority to enable payments to be made through 12 monthly instalments. If you wish to take up this offer, you should contact your local authority as soon as possible.

#### **National Non-Domestic Rating Multiplier**

The local authority works out the business rates bill for a property by multiplying the rateable value of the property by the appropriate non-domestic multiplier. There are two multipliers: the standard non-domestic rating multiplier and the small business non-domestic rating multiplier. The Government sets the multipliers for each financial year, except in the City of London where special arrangements apply.

Ratepayers who occupy a property with a rateable value which does not exceed £50,999 (and who are neither entitled to certain other mandatory relief[s] nor liable for unoccupied property rates) will have their bills calculated using the lower small business non-domestic rating multiplier, rather than the standard non-domestic rating multiplier.

Both multipliers for a financial year are based on the previous year's multiplier adjusted to reflect the Consumer Price Index (CPI) inflation figure for the September prior to the billing year, unless a lower multiplier is set by the government. The current multipliers are shown on the front of your bill.

#### **Rateable Value**

Apart from properties that are exempt from business rates, each non-domestic property has a rateable value which is set by the Valuation Office Agency (VOA), an agency of Her Majesty's Revenue and Customs. They compile and maintain a full list of all rateable values, available at www.gov.uk/voa. The rateable value of your property is shown on the front of your bill. This broadly represents the yearly rent the property could have been let for on the open market on a particular date specified in legislation. For the current rating list, this date was set as 1st April 2021.

The VOA may alter the valuation if circumstances change. The ratepayer (and certain others who have an interest in the property) can also check and challenge the valuation shown in the list if they believe it is wrong. Further information about the grounds on which challenges may be made and the process for doing so can be obtained by contacting the VOA, or by consulting the VOA website: www.gov.uk/guidance/how-to-check-your-rateable-value-is-correct.

#### **Revaluations**

All non-domestic property rateable values are reassessed at revaluations. The most recent revaluation took effect from 1st April 2023. Revaluations ensure that business rates bills are up-to-date and more accurately reflect current rental values and relative changes in rents. Frequent revaluations ensure the system continues to be responsive to changing economic conditions.





#### **Business Rate Reliefs**

Depending on individual circumstances, a ratepayer may be eligible for a rate relief (i.e. a reduction in their business rates bill). There are a range of available reliefs. Further details are provided below and at www.gov.uk/introduction-to-business-rates, at the website of your local authority which is normally shown on your rates bill, or by contacting your local authority.

#### **Temporary Reliefs**

Some of the permanent reliefs are set out below but other temporary reliefs may be introduced by the Government at a fiscal event. Further detail on current temporary reliefs is available at www.gov.uk/apply-for-business-rate-relief. You should contact your local authority for details on the latest availability of business rates reliefs and advice on whether you may qualify.

#### **Small Business Rates Relief**

If a ratepayer's sole or main property has a rateable value which does not exceed a set threshold, the ratepayer may receive a percentage reduction in their rates bill for the property of up to a maximum of 100%. The level of reduction will depend on the rateable value of the property. For example eligible properties with a rateable value below a specified lower threshold will receive 100% relief while eligible properties above the lower threshold and below a specified upper threshold may receive partial relief. The relevant thresholds for relief are set by the Government by order and can be obtained from your local authority or at **www.gov.uk/introduction-to-business-rates.** 

Generally, these percentage reductions (reliefs) are only available to ratepayers who occupy either—

#### (a) one property, or

(b) one main property and other additional properties providing those additional properties each have a rateable value which does not exceed the limit set by order.

The aggregate rateable value of all the properties mentioned in (b), must also not exceed an amount set by order. For those businesses that take on an additional property which would normally have meant the loss of small business rate relief, they will be allowed to keep that relief for a fixed additional period. Full details on the relevant limits in relation to second properties and the current period for which a ratepayer may continue to receive relief after taking on an additional property can be obtained from your local authority or at **www.gov. uk/introduction-to-business-rates.** 

Certain changes in circumstances will need to be notified to the local authority by the ratepayer who is in receipt of relief (other changes will be picked up by the local authority). The changes which should be notified are—

(a) the property falling vacant,

- (b) the ratepayer taking up occupation of an additional property, or
- (c) an increase in the rateable value of a property occupied by the ratepayer

#### **Charity and Community Amateur Sports Club Relief**

Charities and registered Community Amateur Sports Clubs are entitled to 80% relief where the property is occupied by the charity or the club and is wholly or mainly used for the charitable purposes of the charity (or of that and other charities), or for the purposes of the club (or of that and other clubs).

The local authority has discretion to give further relief on the remaining bill. Full details can be obtained from the local authority.

#### **Transitional Rate Relief**

At a revaluation, some ratepayers will see reductions or no change in their bill whereas some ratepayers will see increases. Transitional relief schemes are introduced at each revaluation to help those facing increases. Transitional relief is applied automatically to bills. Further information about transitional arrangements may be obtained from the local authority or at **www.gov.uk/introduction-to-business-rates**.

#### Local Discounts and Hardship Relief

Local authorities have a general power to grant discretionary local discounts and to give hardship relief in specific circumstances. Full details can be obtained from the local authority.

#### **Unoccupied Property Rating**

Business rates are generally payable in respect of unoccupied non-domestic property. However, they are generally not payable for the first three months that a property is empty. This is extended to six months in the case of certain industrial premises, whilst certain other properties such as vacant listed buildings are not liable for business rates until they are reoccupied. Full details on exemptions can be obtained from your local authority or from gov.uk at https://www.gov.uk/apply-for-business-rate-relief.

#### **Subsidy Control**

The new UK subsidy control regime commenced from 4 January 2023. The new regime enables public authorities, including devolved administrations and local authorities, to deliver subsidies that are tailored for local needs. Public authorities giving subsidies must comply with the UK's international subsidy control commitments. The subsidy control legislation provides the framework for a new, UK-wide subsidy control regime. Further information about subsidy control can be found on the gov.uk website at: https://www.gov. uk/government/collections/subsidy-control-regime.

#### **Rating Advisers**

Ratepayers do not have to be represented in discussions about the rateable value of their property or their rates bill. However, ratepayers who do wish to be represented should be aware that members of the Royal Institution of Chartered Surveyors (RICS—website www.rics.org.) and the Institute of Revenues, Rating and Valuation (IRRV—website www. irrv.org.uk.) are qualified and are regulated by rules of professional conduct designed to protect the public from misconduct.

Before you employ a rating adviser or company you should check that they have the necessary knowledge and expertise, as well as appropriate indemnity insurance. Take great care and, if necessary, seek further advice before entering into any contract.

#### **Information Supplied with Demand Notices**

Information relating to the relevant and previous financial years in regard to the gross expenditure of the local authority is available at **newham.gov.uk** A hard copy is available on request by writing to the local authority or at **0208 430 3250** 





#### **Greater London Authority**

What is the Elizabeth Line (formerly Crossrail) and how will it benefit your business? The Elizabeth Line is London's newest railway. It connects the outer suburbs and Heathrow airport to the West End, the City and Canary Wharf. As such, it is vital to the future of London's economy. The increased earnings it will bring – from new jobs and quicker journeys – will benefit businesses across London. It was named the Elizabeth line in honour of the late Queen Elizabeth II.

The Elizabeth line has been the single largest investment in London's infrastructure for decades. It employed up to 14,000 people at the peak of construction. The central section opened in May 2022 and in November 2022, direct Elizabeth line services into central London from Reading, Heathrow, Shenfield and Abbey Wood began. The final timetable across the entire railway is expected to be in place by no later than May 2023. **To find out more, visit https://tfl.gov.uk/modes/elizabeth-line/, call the helpline** on

0343 222 1234 or go to https://tfl.gov.uk/help-and-contact/

#### **Developments in the funding of Crossrail**

The previous Mayor of London agreed a funding settlement with the government in 2010 for the Crossrail scheme. The Mayor and the Secretary of State for Transport agreed revised funding packages for Crossrail in December 2018 and November 2020.

#### How will London's businesses help fund Crossrail?

In April 2012, the previous Mayor introduced a Community Infrastructure Levy (MCIL) on new developments in London to finance Crossrail. The charging schedule changed in April 2019. The developer pays this levy.

Business ratepayers of larger properties have contributed through a special Crossrail Business Rate Supplement (BRS) since April 2010.

Under the current funding package, the GLA is expected to contribute a total of around £7 billion towards Crossrail. This is financed through the MCIL and the BRS. The BRS will need to be levied until the GLA's Crossrail related borrowing is repaid. This should be no later than March 2041, in line with the published Crossrail BRS prospectus.

#### Does my business have to pay the Crossrail BRS?

Your rates bill makes clear if you are liable to pay the BRS. It applies only to assessments (for example business and other non-domestic premises) with a rateable value above £75,000. This year the threshold has been increased from £70,000 to £75,000 reflecting the impact of the 2023 business rates revaluation. This higher threshold means that at least 86 per cent of the capital's non-domestic properties will be exempt from paying the BRS in 2023-24.

#### How much do I pay if my property's rateable value is above £75,000?

The Crossrail BRS multiplier for 2023-24 remains at 2p per pound of rateable value. Reliefs for the Crossrail BRS will apply on the same basis and at the same percentage rate as for your national non-domestic rates (NNDR) bill. However, there is no transitional relief scheme for the BRS.

#### Keeping you up to date

We will give ratepayers an annual update over the lifetime of the BRS.

#### **Contact for more information**

020 7983 4100; crossrail-brs@london.gov.uk; www.london.gov.uk/crossrail-brs Finance, GLA, City Hall, London E16 1ZE

### **COUNCIL TAX REDUCTION**

#### Who can apply?

If you are the person liable to pay Council Tax you can apply for a Council Tax Reduction (CTR).

#### How to apply

You need to fill in one of our Housing Benefit and Council Tax Reduction forms.

You can claim online at: www.newham.gov.uk/Pages/Services/Housing-benefit-new-claim.aspx

#### Or you can get a form by:

- phoning us on 020 8430 2000
- writing to us at Newham Benefits Service, PO Box 23504, London E15 4UU

#### How much will you get?

- The amount of your CTR depends on things like:
- the Council Tax band you are in
- who lives with you
- your income and capital and the income and capital of people living with you
- your age and state of health and the age and state of health of people living with you.

What you actually receive depends on the details of your claim. For example, you will get more help if someone has a disability. If you have reached the qualifying age for State Pension Credit, your CTR will be calculated using 100% of your liability for Council Tax. If you have not reached the qualifying age for State Pension Credit, your CTR will be based on 90% of your liability for Council Tax, which means you will have to pay at least 10% of your Council Tax yourself. If you have reached the qualifying age for State Pension Credit and your income is too high to qualify for a CTR, you might still qualify for a 'second adult rebate'. In working out a second adult rebate, we ignore your circumstances and your partner's circumstances. We only look at the income of other adults living with you.

#### **Changes in circumstances**

You must tell us about changes that might affect the amount of CTR you get in writing as soon as soon possible or within 21 days of the change at the latest. Failure to tell us about a change could result in a fine or prosecution and delaying telling us might make it harder for you to budget for your Council Tax payments. Changes that might affect your CTR include:

- a change in your address, even a temporary one like going away for a while
- someone joining your household or moving out
- your income going up or down, or the income of someone living in your household going up or down
- your income changing, for example if you start or stop working, or start getting a social security benefit
- your partner's income changing, or the income changing of someone in your household, for example because they start working or start getting a social security benefit
- the value of your savings or investments, including property, going up or down, or the value of the savings or investments of someone living in your household going up or down.



### COUNCIL TAX REDUCTION (CTR) READY RECKONER 2023/24

The ready reckoner shows the income below which you may qualify for CTR. Please note, the figures are general and actual entitlement to CTR will vary depending on your particular circumstances. For example:

- the figures assume you pay Band C Council Tax. Your qualifying income will be higher or lower depending on whether you are in a higher or lower band
- the figures for single people assume you get a single person discount. If you do not get a discount, your qualifying income would be about £5 a week higher
- if you have adults in your household (other than your partner) there may be a deduction for them (see tables on the following pages)
- your qualifying income may be higher if anyone in your household has a disability
- if you are working, we disregard National Insurance, Income Tax and half of any pension contributions when calculating income from earnings
- if you are working, we may also disregard some or all of your childcare costs.

Please note that if you are receiving Universal Credit, you should deduct any housing element or childcare element when deciding how much income you have.

Your circumstances	Maximum weekly income:
	£
Single person	
Under 25	190.62
Age 25 to pensionable age	208.22
Pensionable age	354.13
Single, with children	
with one child	286.00
with two children	363.78
with three children	363.78
Couple	
Under pensionable age	256.72
Pensionable age	461.83
Couple, with children	
with one child	334.50
with two children	412.28
with three children	412.28

#### **Deductions for non-dependants**

'Non-dependants' are people aged 18 or more who live in your household. (Your partner does not count as a non-dependant.) The deduction represents the amount we think the non-dependant should contribute towards your Council Tax. We make one deduction for non-dependant couples, the highest amount that would apply to either of them. In some cases not listed below we would not make a deduction.

#### **Non-pensioners**

Non-dependant income	Weekly deduction from 1 April 2023
	£
Full-time work - gross income £394 or more	19.80
Full-time work - gross income £316 - £393.99	16.50
Full-time work - gross income £183 - £315.99	13.10
Full-time work - gross income less than £183	6.60
Others aged 18 or over	6.60
Receiving State Pension Credit, Income Support, Income-based Jobseekers Allowance, Income-related Employment and Support Allowance, or Universal Credit on the basis that they do not have an earned income.	Nil

#### Pensioners

Non-dependant income	Weekly deduction from 1 April 2023
	£
Full-time work - gross income £511.00 or more	14.15
Full-time work - gross income £410.00 to £510.99	11.80
Full-time work - gross income £236.00 to £409.99	9.40
Full-time work - gross income less than £236.00	4.60
Others aged 18 or over	4.60
Receiving State Pension Credit or receiving Income Support, Income-based Jobseekers Allowance or Income-related Employment and Support Allowance.	Nil

If you are in receipt of Council Tax Reduction (CTR) on 01/04/23 and have an outstanding Council Tax liability for the 2023-24 financial year will receive a one-off discount of up to £25 off your Council Tax bill.

If, following the application of CTR, your Council Tax liability is less than £25, then your liability will be reduced to nil. If your liability for 2023-24 is already nil, no reduction to your Council Tax bill will be available.

You do not need to do anything. If you are eligible we will automatically apply the discount.

### DATA PROTECTION PRIVACY NOTICE

We gather and process your personal information in accordance with this privacy notice and in compliance with the UK General Data Protection Regulation and Data Protection Act 2018. This notice provides you with the necessary information regarding your rights and obligations, and explains how, why and when we collect and process your personal data.

We may collect and process personal data about you in order to comply with any legal or statutory obligations, or in order to enforce or apply our contracts with you or where you have consented to the processing. This includes, but is not limited to when:

- You contact us in person, on our website, over the telephone, by email or by post
- You receive a service from us
- Delivering this service to you
- We are planning and improving the services we provide to you
- We or our partners are preventing or detecting fraud or crime
- You take part in research using only anonymised data unless we specifically ask for your consent.

We only retain your data for as long as is necessary and for the purposes specified in this notice. Where you have consented to us processing your personal data, you are free to withdraw consent at any time.

Where we can, we'll only collect and use personal information if we need it to deliver a service or meet a requirement.

If we don't need personal information we'll either keep you anonymous if we already have it for something else or we won't ask you for it. For example in a survey we may not need your contact details and we'll only collect your survey responses.

If we use your personal information for research and analysis, we'll always keep you anonymous or use a different name, unless you've agreed that your personal information can be used for that research.

We do not share or disclosure any of your personal information without your consent, other than for the purposes specified or where there is a legal requirement

We may disclose your information to third parties if we are under a duty to disclose or share your personal data in order to comply with any legal obligation, or in order to enforce or apply our contracts with you; or to protect our rights, or our safety and/or the safety of our service users, or others.

We will keep your personal data in accordance with our data retention schedule.

We will share your personal information with suppliers of services in respect of any service you receive from us.

We will share your information with relevant government agencies where it is necessary, or we have a legal obligation to do so.

We do not sell your information to anyone else.

Your personal data is not transferred outside the EEA unless it is necessary and in compliance with the requirements of data protection law.

You have the right to access, rectify and delete personal information that the Council processes about you and to request information about:

- what personal data we hold about you
- the purposes of the processing
- the categories of personal data concerned
- the recipients to whom the personal data has/will be disclosed
- how long we intend to store your personal data for
- if we did not collect the data directly from you, information about the source.
- You have the right to contact us with a complaint if you're unhappy with the way your personal data has been used. GDPRdataprotection@onesource.co.uk
- You also have the right to complain to Information Commissioner's Office (ICO attache link).

Data may be shared with Council services for the provision of services, prevention of fraud and to improve our efficiency and reduce costs. For more information visit **www.newham.gov.uk** 

### DIRECT DEBIT – THE EASIEST WAY TO PAY

Save time and hassle when you pay your Council Tax by Direct Debit.

Direct Debit payments are quick and easy to set up and help you pay your bill over twelve months. Payments are protected by the Direct Debit guarantee and you can choose to pay on the 1st, 8th, 15th, 22nd or 28th of each month.

It's a simple, safe and speedy way to make a payment To set up a Direct Debit now visit www.newham.gov.uk/directdebit

### YOUR COUNCIL ON YOUR SIDE DURING THESE UNCERTAIN TIMES. CONTACT OUR NEWHAM MONEY AT WWW.OURNEWHAMMONEY.CO.UK OR PHONE 020 8430 2041 WE ARE NEWHAM.



Our Newham Money Need help or advice with your finances? Go to www.ournewhammoney.co.uk/