

# Council's Budget

2025/26

**Sustaining a Fairer Newham and Addressing  
the Financial Challenges Ahead**





# We are Investing in our people

## Message from the Mayor

**Here at Newham Council we have the privilege and responsibility of providing the services that touch residents' lives on a daily basis, and our mission is clear: Building a Fairer Newham.**

That means fighting poverty, tackling inequality, championing anti-racism, and putting people at the heart of everything we do. Our budget for the year ahead is a reflection of those values. It's about people, the families struggling with rising costs, the elderly relying on social care, the young people who deserve safe spaces to grow and succeed. It's about preserving and protecting the services that make a real difference to people's lives.

Over the past year, we've continued to deliver for our residents. Even in tough financial times, we've made progress. We've built more genuinely affordable homes, invested in youth services, cleaned up our streets, cracked down on fly-tipping, and expanded 20mph zones to make our borough safer.

Yet, despite our progress, councils like ours have been systematically underfunded and ignored, forced to do more with less, and Newham faces unique pressures. We have the highest number of families in temporary accommodation in London — over 7,000 households without a stable home. This has created an unprecedented financial burden of £100 million over the next three years. This is the result of a broken housing market and a welfare system that has failed to protect the most vulnerable.

Our budget for the year ahead is one that continues to protect services, invest in prevention, drives innovation and efficiency while mitigating the that allows us to build more affordable homes and reduce homelessness; fund social care, protecting our elderly and most vulnerable; invest in preventative services, keeping families out of crisis; and protect investment in public spaces, keep our streets clean, and maintain our infrastructure.

We've had to make the difficult decision to raise Council Tax by 8.99% - that's the equivalent of less than £2.40 per week for the average household. Newham will still have the lowest Council Tax level in outer London. And we'll still be supporting over 25,000 households through our Council Tax reduction scheme, with 80% discounts available for eligible working age residents, and 100% for eligible pensioners.

We are transforming and redesigning the council to better serve our communities and support our residents, particularly those who need the most help. We are investing in long-term solutions and embedding our values into every decision we make. We're committed to delivering a Fairer Newham, for our residents, and for the brighter future our borough deserves.

**We've got this. We are Newham.**

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

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# How our money will be spent in 2025/26

The council has a net budget requirement of **£469.1m** which it will spend on delivering a wide range of services for our residents. Almost a quarter of this amount is funded from the local element of your Council Tax which totals **£110.5m**, with an additional **£16m** 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 **£496.1m** 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](http://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](http://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 2025/26, the council needs to raise **£171.8m** 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](http://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](http://www.newham.gov.uk/council/annual-accounts)

If you have any feedback on the statement of accounts please email [chief.accountant@newham.gov.uk](mailto: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 2025/26

	2024-25		2025-26	
	Gross Expenditure	Net Expenditure	Gross Expenditure	Net Expenditure
Adults and Health	206.3	116.2	209.7	130.7
Children and Young People	427.0	116.2	474.5	126.1
Digital	0.9	0.8	2.2	1.3
Environment and Sustainable Transport	70.5	20.6	97.1	20.3
Housing Revenue Account	140.9	-	147.0	-
Inclusive Economy and Housing	159.7	48.2	202.1	97.1
Marketing	11.2	8.0	15.7	8.0
OneSource Non-Shared	2.7	1.6	3.6	0.6
OneSource Shared	5.9	3.4	19.7	4.2
Repairs and Maintenance Service	-	-	-	-
Resources	289.3	20.8	278.5	27.7
Transformation	5.9	4.6	15.5	10.9
<b>Total Service Budgets</b>	<b>1,320.3</b>	<b>340.4</b>	<b>1,465.6</b>	<b>426.9</b>
Other general budget items	87.7	54.2	168.2	69.2
<b>Newham Council's budget requirement</b>	<b>1,408.0</b>	<b>394.6</b>	<b>1,633.8</b>	<b>496.1</b>
Greater London Authority		<b>41.5</b>		<b>45.4</b>
<b>Total Budget for Services Provided in the Newham Area</b>		<b>436.1</b>		<b>541.5</b>

\*Figures restated to take into account new directorate hierarchy

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 95.0% collection rate the tax base used in calculating the Council Tax, is 92,589.20.

### How your Council Tax is worked out

2024/25		2025/26	Council Tax per Band D Dwelling	Percentage increase in Council Tax
£000		£000	£	%
394,595	Newham's Net Budget Requirement	496,105		
284,295	Less taxation and non-specific grant Council Tax and Adult Social Care	369,667		
<b>110,300</b>	<b>Council Tax and Adult Social Care Requirement</b>	<b>126,438</b>		
97,340	Newham's share of Council Tax	110,487	1,193.30	6.99%
12,960	Newham's Adult Social Care Charge	15,951	172.28	2.00%
<b>110,300</b>	<b>Council Tax and Adult Social Care Charge</b>	<b>126,438</b>	<b>1,365.58</b>	<b>8.99%</b>
41,499	Greater London Authority	45,404	490.38	4.03%
<b>151,799</b>	<b>Total to be raised from Council Tax</b>	<b>171,842</b>	<b>1,855.96</b>	<b>7.63%</b>



# 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.

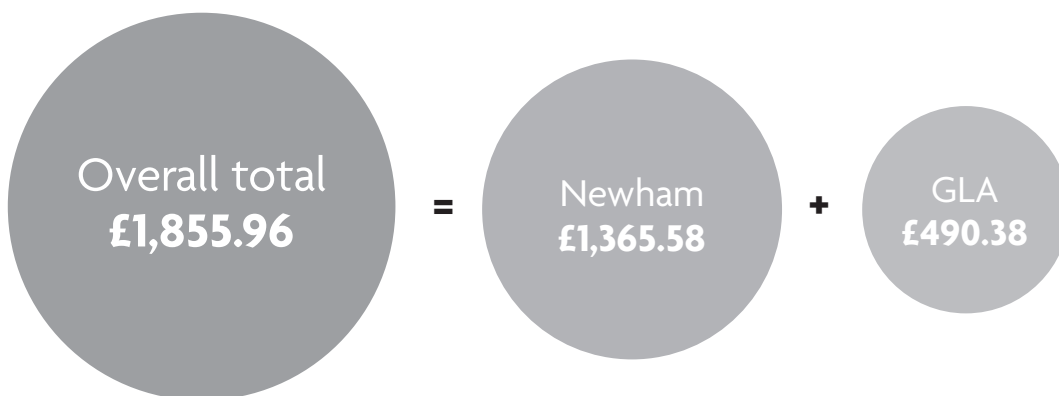
The table on page 10 shows the Council Tax charge for 2025/26 for each Council Tax band.

## Council Tax charge for 2025/26

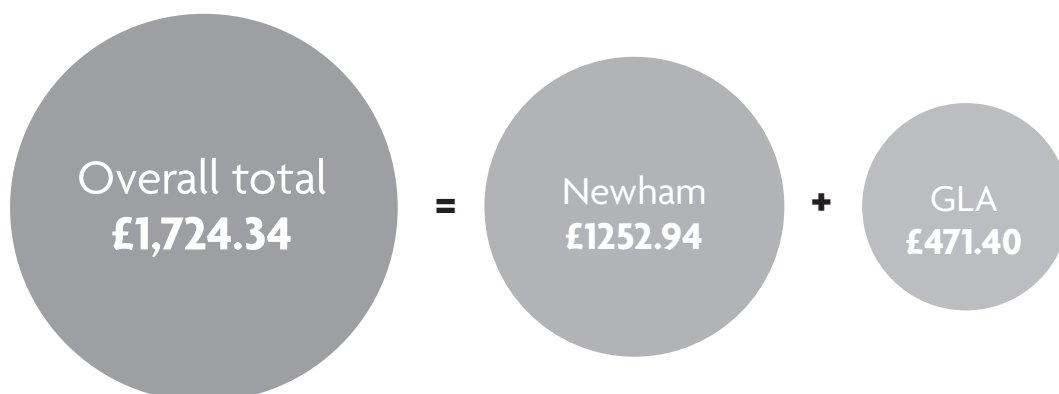
Band	Value of your property on 1 April 1991	Maximum Council Tax payable £	Maximum for Newham Council's services £	Contribution to The Greater London Authority (GLA) £
A	Up to £40,000	1,237.30	910.38	326.92
B	£40,001 to £52,000	1,443.53	1,062.12	381.41
C	£52,001 to £68,000	1,649.74	1,213.85	435.89
D	£68,001 to £88,000	1,855.96	1,365.58	490.38
E	£88,001 to £120,000	2,268.39	1,669.04	599.35
F	£120,001 to £160,000	2,680.84	1,972.51	708.33
G	£160,001 to £320,000	3,093.26	2,275.96	817.30
H	Over £320,001	3,711.92	2,731.16	980.76

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

Band D 2025/2026



Band D 2024/25



\*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.

# 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, Wycliffe House, Green Lane, Durham, DH1 3UW.

Email: [ctinbox@voa.gov.uk](mailto:ctinbox@voa.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](http://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.
- I** 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.

If your property is empty and substantially unfurnished, you will have to pay double the normal council tax due after one year; three times the normal council tax after five years; and four times the normal council tax after 10 years.

From 1 April 2025 double the full Council Tax due will be charged on empty, substantially furnished properties in Newham from the date the property becomes empty. The additional amount of council tax due will not apply for up to 12 months where the property is being marketed for sale or letting

at a reasonable price or where the property has previously been subject to probate; and will not apply for period where the property is subject to other discounts or exemptions.

### **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](http://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: Newham Dockside, 1000 Dockside Road, London E16 2QU. In 2013 the council agreed that those in receipt of military compensation would get discretionary reduction and from April 2018, it has given a discretionary reduction to young people leaving Newham's care if they are under 25 and who remain resident in Newham. From 01/04/23 Newham's in-house foster carer's who meet the relevant criteria will receive a locally defined discount to cover their Council Tax bill. Anyone who falls into these groups 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.

**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%

**Empty and substantially unfurnished:** 100% discount for one month; 0% discount after one month. Premium charges apply after one year: double the normal council tax due after one year; three times the normal council tax after five years; and four times the normal council tax after 10 years.

**Empty and substantially furnished:** Premium charge of double the council tax due applies from date the property becomes empty unless the property is otherwise subject to a discount or an exemption or an exception applies. Exceptions for up to 12 months apply where the property is being marketed for sale or letting at a reasonable price or where the property has previously been subject to probate.

**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 [www.newham.gov.uk](http://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](http://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](http://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](http://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](http://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](http://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 2% in 2025/26. This is alongside an increase in Council Tax of 6.99%.

## Levies

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

	2024-25	2025-26
	£000	£000
East London Waste Authority	23,151	23,843
Environment Agency (Flood Defence)	210	221
Lee Valley Regional Park Authority	227	241
London Pensions Fund Authority	290	210
<b>Total Levies</b>	<b>23,878</b>	<b>24,515</b>

## 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 Biffa (formerly Renewi plc). ELWA receives funding support via the government's Private Finance Initiative.

## Budget 2025/26

ELWA's total levy requirement is £76,844,000 (2024/25: £75,740,000). The 2025/26 budget includes an inflationary increase in contract and operational costs as well as provision for increases in waste tonnages. This is offset by use of the packaging extended producer responsibility funding and release of prior years' budget surplus. Further information can be found at <https://eastlondonwaste.gov.uk/>. The increase for the London Borough of Newham is 2.99%. 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 2025/26 is £23,843,000 (2024/25: 23,151,000).**

### 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 2.7% 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](http://www.visitleevalley.org.uk)

Budget/Levy 2025/26 (£million)	2024/25	2025/26
	£m	£m
Authority Operating Expenditure	15.3	15.6
Authority Operating Income	-7.8	-8
<b>Net Service Operating Costs</b>	<b>7.5</b>	<b>7.6</b>
Financing Costs - Debt servicing/repayments	2.2	2.1
- Capital investment	1.3	1.6
<b>Total Net Expenditure</b>	<b>11</b>	<b>11.3</b>
Net use of Reserves	0	0
<b>Total Levy</b>	<b>-11</b>	<b>-11.3</b>

Further details on how this budget is spent and the amount each council contributes can be found at [www.visitleevalley.org.uk](http://www.visitleevalley.org.uk)



### The Environment Agency 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	2024/25	2025/26
	'000s	'000s
Gross expenditure	£154,702	£126,785
Levies raised	£12,776	£13,030
Total Council Tax base	5,365	5,453

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 £12,775,615 in 2024/2025 to £13,029,850 for 2025/2026.**

### London Pensions Fund Authority Council tax information 2025/26

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 2025/26, 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.

Inner London	£7,000,000
Greater London	£1,000,000
Total	£8,000,000

From 2022 onwards, a portion of the amount previously raised as levies is being paid into the LPFA Pension Fund to address a funding deficit in respect of former GLC, ILEA, and LRB employees. As part of the 31 March 2025 triennial valuation, the Levy requirements will be reviewed and communicated to all the London Boroughs as part of the 2026/27 levy setting process.

# GLA explanatory communication to council taxpayers for 2025-26

## Greater London Authority

### Introduction

The Mayor of London’s budget for 2025-26 sets out how he will fund his plans to continue building a fairer, safer, and greener London for everyone and provides resources to improve key public services in the capital. The budget ensures investment to tackle crime, build more affordable homes, reduce street homelessness, improve our transport network, and ensure London remains a world-leader in tackling air pollution and the climate crisis.

The budget prioritises resources for the Metropolitan Police Service (MPS) and London Fire Brigade (LFB) to keep Londoners safe. This includes resources for violence reduction initiatives, support for victims of crime, additional funding for frontline police officers, continued reform of the MPS and the delivery of projects to divert vulnerable young people away from gangs and violence. It also confirms funding to continue Universal Free School Meals in London’s state primary schools for a further academic year until July 2026.

### Council tax for GLA services

The GLA’s share of the council tax for a typical Band D property has been increased by £18.98 (or 37p per week) to £490.38. The additional income from this increase in council tax will fund the MPS and the LFB. Council taxpayers in the City of London, which has its own police force, will pay £171.25.

Band D Council Tax (£)	2024-25	Change	2025-26
MOPAC (Metropolitan Police)	305.13	14.00	319.13
LFC (London Fire Brigade)	66.74	4.98	71.72
GLA	22.44	0.00	22.44
Transport for London	77.09	0.00	77.09
<b>Total</b>	<b>471.40</b>	<b>18.98</b>	<b>490.38</b>

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

The Mayor’s 2025-26 budget includes over £345 million of savings and efficiencies, including from the more efficient use of office accommodation and technology and sharing back office and support functions across the GLA Group family. These savings have allowed the release of resources to help meet the Mayor’s key priorities.

For the third year running, the Mayor’s budget incorporates a Climate Budget, setting out how the GLA Group’s spending is linked to his commitment to make London net zero by 2030.

This year, the scope has been expanded to cover additional measures that cut emissions across London beyond the GLA Group’s own operations. The Mayor will also invest around £350 million in 2025-26 through his Adult Skills Fund to help tackle unemployment, support Londoners to secure better paid jobs and improve their household circumstances.

The Mayor has responded to the cost-of-living challenges facing families in London by providing £147.5 million of additional funding to extend his universal free school meals programme for London’s estimated 287,000 state primary school children for the 2025-26 school year. By July 2026, it is estimated that this programme will have saved London families up to £1,500 per child since its introduction in September 2023.

The Mayor will continue to tackle London’s housing crisis, by investing £1.5 billion in 2025-26 to increase the number of Londoners who have a safe, decent and affordable home. He will also allocate resources to tackle homelessness and reduce rough sleeping.

The Mayor will also work with London’s business community, key investors and other stakeholders to grow our economy. He will provide funding for new projects to bring communities together, tackle social

inequality and support London's businesses, including projects to help small and medium sized firms.

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

The Mayor's top priority is keeping Londoners safe. His draft Police and Crime Plan for 2025-26 sets out his vision for achieving this in partnership with the MPS. The four key themes of the Plan are:

- reducing and preventing violence – preventing and reducing violence affecting young people; making London a city in which women and girls are safer and feel safer; tackling the harm caused by drugs; reducing reoffending by the most violent and high-risk groups; preventing hate crime; and working together to prevent terrorism and violent extremism
- increasing trust and confidence – increasing public trust in the MPS and reducing gaps in confidence between different groups; ensuring that the MPS engages with Londoners and treats them fairly
- better supporting victims – improving the service and support that victims receive from the MPS and the criminal justice service; working to ensure victims receive a better criminal justice response and outcome; and reducing the number of repeat victims of domestic abuse and sexual violence
- protecting people from being exploited or harmed – reducing the number of young people and adults who are criminally exploited or harmed; keeping young people in the justice system supported and safe; and keeping people safe online.

The Mayor has more than doubled his investment in policing since 2016 to help tackle crime, including recurring funding for 1,300 additional police officers using council tax and business rates income. While the Mayor provides MOPAC and the MPS with as much funding as possible, the impact of significant real-terms national government cuts between 2010 and 2024 and a lack of financial support for the additional pressures of policing the capital, has left the MPS in a difficult financial position despite the Mayor's record investment.

Following engagement with the Mayor, the Home Secretary provided £231.2 million of additional

funding in the 2025-26 police funding settlement for the MPS. This includes an additional £63 million through the National and International Capital Cities (NICC) grant and an extra £45.6 million to fund neighbourhood policing.

The Mayor also continues to spearhead efforts with the Metropolitan Police Commissioner to build an MPS that is trusted, representative of London and delivers the highest possible service to every community in our city. Working with the Commissioner, the Mayor is accelerating the root and branch reforms and systemic change needed to the MPS's performance and culture.

The Mayor is also focused on being tough on the complex causes of crime. The Mayor has funded more than 500,000 positive opportunities to help divert vulnerable young Londoners away from crime – including through London's Violence Reduction Unit

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

TfL has faced significant financial challenges since the pandemic. Through prudent and effective financial management, it has managed to navigate through the resulting financial impacts while protecting vital services for Londoners, delivering the first ever operational surplus in the organisation's history. The Mayor continues to work with the government to secure a sustainable long-term funding settlement for TfL and has already secured an additional £485 million of capital funding for 2025-26. 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 Taxi card and Dial-a-Ride schemes
- Building on the success of 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 saw over 500,000 passenger journeys between its opening date in 2022 and early 2025. This has made it the busiest rail line in the UK. This follows on from the opening of the 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 and upgrading the signalling on the District and Metropolitan lines
- Delivering the local regeneration and housing benefits arising from completing the extension of the London Overground on the Gospel Oak to Barking Line to serve Barking Riverside
- Continuing to improve accessibility across TfL’s network, increasing the availability of step-free access and toilets. In 2025-26, TfL will increase investment in step-free schemes to make progress towards its goal of halving step-free journey times across the network, as well as its target of making 50 per cent of London Underground stations fully accessible. All 41 Elizabeth line stations are now step-free
- Improving bus passengers’ experience with two significant areas of focus being the continuation of building the Superloop network, through Superloop 2, and also the transition to a zero-emission network ideally by 2030
- Freezing bus and tram fares in 2025 and retaining the one-hour Hopper fare thus making transport more affordable for millions of Londoners
- Developing plans and taking steps to secure funding for a number of key future transport schemes including the DLR extension to Thamesmead, the West London Orbital and the Bakerloo Line Extension. TfL will seek to collaborate with government on the development of rail devolution and metroisation, with an initial focus on the Great Northern franchise
- 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 LFC’s Community Risk Management Plan (CRMP), ‘Your London Fire Brigade’, is based on the recommendations from the Grenfell Tower Inquiry and focuses on improving fire and rescue services

How the GLA budget is funded (£ million)	2025-26
	<b>£m</b>
Gross expenditure	17,961.6
Government grants and retained business rates	-7,676.0
Fares, charges and other income	-8,312.4
Change in reserves	-391.3
<b>Amount met by Council Tax payers (£m)</b>	<b>1,581.9</b>

Changes in spending (£ million)	2025-26
2024-25 Council Tax requirement	1,490.3
Net change in service expenditure and income	348.8
Change in use of reserves	53.4
Government grants and retained business rates	-327.2
Other charges	16.6
<b>Amount met by Council taxpayers (£m)</b>	<b>1,581.9</b>

through four pillars: engaging, protecting, learning from and representing Londoners. The Mayor has provided resources to roll out a transformation programme to support the LFB in implementing the recommendations of the Grenfell Tower Inquiry and other key improvements.

His Majesty’s Inspectorate of Constabulary and Fire & Rescue Services confirmed in November 2024 that the LFB has made significant improvements in its performance and culture. The LFB now responds to emergencies faster and is rated as outstanding in how it responds to major and multi-agency incidents. This positive transformation has been aided by significant investment from the Mayor over recent years. Through further funding in this budget, the Mayor continues to support the London Fire Commissioner and his team.

### London Legacy Development Corporation (LLDC)

The LLDC was set up to ensure that the city benefitted from a long-term legacy from the London 2012 Olympic and Paralympic Games. The Mayor’s 2025-26 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. Following the

return of planning powers to the four local boroughs, the London Stadium will transfer to the GLA and the corporation's boundaries and revenue budget will reduce. LLDC will continue to work with partners to progress major housing schemes across its landholdings and develop an inclusive economy on the Park. The LLDC is not funded from council tax.

### 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 2025-26 budget provides additional resources to enable the corporation to continue the delivery of its programme. The OPDC is not funded from council tax.

### Summary of the 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).

### Detailed budget by service area

The table below compares the GLA Group's planned expenditure on policing, fire and other services (including transport) in 2025-26 with 2024-25.

The GLA's planned gross expenditure is higher this year. This reflects the additional resources the Mayor is investing in policing and the fire brigade. Overall, the council tax requirement has also increased for this reason. There has been a 2 per cent increase in London's residential property taxbase.

Find out more about our budget at

[www.london.gov.uk/budget](http://www.london.gov.uk/budget)

Summary of Spending and Income (£ million)	Police (MOPAC)		Fire (LFC)	
	2024-25	2025-26	2023-24	2024-25
(figures may not sum exactly due to rounding)				
Gross expenditure	4,797.2	5,051.6	579.2	628.6
Government grants and business rates	-3,274.3	-3,530.1	-293.8	-330.6
Other income (incl. fares and charges)	-403.6	-398.8	-54.5	-52.7
<b>Net expenditure</b>	<b>1,119.3</b>	<b>1,122.7</b>	<b>230.9</b>	<b>245.3</b>
Change to level of reserves	155.6	-94.3	19.5	-13.5
<b>Council Tax requirement (income)</b>	<b>963.7</b>	<b>1,028.4</b>	<b>211.4</b>	<b>231.8</b>

Summary of Spending and Income (£ million)	Other Services (incl. GLA, TfL, LLDC and OPDC)		GLA Group Total	
	2024-25	2025-26	2024-25	2025-26
(figures may not sum exactly due to rounding)				
Gross expenditure	12,104.1	12,281.4	17,480.5	17,961.6
Government grants and business rates	-3,865.1	-3,815.3	-7,433.2	-7,676.0
Other income (incl. fares and charges)	-7,672.2	-7,860.9	-8,130.3	-8,312.4
<b>Net expenditure</b>	<b>566.8</b>	<b>605.2</b>	<b>1,917.0</b>	<b>1,973.2</b>
Change to level of reserves	-251.6	-283.5	-426.7	-391.3
<b>Council Tax requirement (income)</b>	<b>315.2</b>	<b>321.7</b>	<b>1,490.3</b>	<b>1,581.9</b>

# 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](http://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 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](http://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](http://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](http://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](http://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](http://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](http://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](http://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 [www.gov.uk/apply-for-business-rate-relief](http://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:

[www.gov.uk/government/collections/subsidy-control-regime](http://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](http://www.rics.org)) and the Institute of Revenues, Rating and Valuation (IRRV—website [www.irrv.org.uk](http://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](http://newham.gov.uk) A hard copy is available on request by writing to the local authority or at **0208 430 3250**





### 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. 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. At the peak of construction, it employed up to 14,000 people. The central section opened in May 2022. Six months later, direct Elizabeth line services into central London from Reading, Heathrow, Shenfield, and Abbey Wood began. The final timetable for the entire railway was introduced in May 2023. The increased earnings it has brought – from new jobs and faster journeys – are benefitting businesses across London.

To find out more, visit [www.tfl.gov.uk/modes/elizabeth-line/](http://www.tfl.gov.uk/modes/elizabeth-line/) or call the helpline on 0343 222 1234.

### Developments in the funding of the Elizabeth line

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 have London's businesses help fund the Elizabeth line?

In April 2012, the previous Mayor introduced a Community Infrastructure Levy (CIL) 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 CIL 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 threshold was increased from £70,000 to £75,000 on 1 April 2023 to reflect 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 are expected to be exempt from paying the BRS in 2024-25.

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

The Crossrail BRS multiplier for 2024-25 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](mailto:crossrail-brs@london.gov.uk);**  
**[www.london.gov.uk/crossrail-brs](http://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/ctrmakeclaim](http://www.newham.gov.uk/ctrmakeclaim)

### Or you can get a form by:

- phoning us on **020 8430 2000**
- writing to us at Newham Benefits Service, Newham Dockside, 1000 Dockside Road, London E16 2QU

## 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 80% of your liability for Council Tax, which means you will have to pay at least 20% 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 2025/26

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:
	£
<b>Single person</b>	
Under 25	148.82
Age 25 to pensionable age	167.97
Pensionable age	345.75
<b>Single, with children</b>	
with one child	277.95
with two children	362.61
with three children	362.61
<b>Couple</b>	
Under pensionable age	245.89
Pensionable age	504.80
<b>Couple, with children</b>	
with one child	330.55
with two children	415.21
with three children	415.21

### 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 2025
	£
Full-time work - gross income £394 or more	21.78
Full-time work - gross income £316 - £393.99	18.15
Full-time work - gross income £183 - £315.99	14.41
Full-time work - gross income less than £183	7.26
Others aged 18 or over	7.26
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 2025
	£
Full-time work - gross income £577.00 or more	15.35
Full-time work - gross income £463.00 to £577.00	12.80
Full-time work - gross income £266.00 to £463.00	10.20
Full-time work - gross income less than £266.00	5.00
Others aged 18 or over	5.00
Receiving State Pension Credit or receiving 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

# Data protection privacy notice

London Borough of Newham is registered with the Information Commissioner's Office (ICO) as a 'Data Controller' This privacy notice applies to you ('the service user') and the London Borough for Newham ('the Council'). The Council processes your personal information in compliance with the UK General Data Protection Regulations (UK GDPR) and the Data Protection Act 2018. The Council takes the privacy of your information very seriously.

The Council Tax department is part of the Council Tax and Benefits Service and is responsible for administering Council Tax, including discounts and exemptions and for awarding Council Tax Reduction.

## What data do we collect?

We collect personal information from you and anyone other person in your household that can include, but is not limited to, your name, contact details, date of birth, address, income, tenancy agreements, property ownership and health information.

## Why we collect your data and what will we use it for

For us to administer Council Tax, it is necessary for us to collect and hold personal information about you. The information collected and held will vary and depend on the nature of the service. We will process personal information relating to administration, billing, discounts, payments, recovery and exemptions.

We will use your data for the purpose of administration and collection of Council Tax and for awarding Council Tax Reduction.

We may also use it for performing any of its statutory enforcement duties and to help collect debts like Council Tax and to assist in the recovery of Housing Benefit overpayments.

## The lawful basis for processing your data

The lawful basis we use to process your data as set out in UK data protection legislation is:

Article 6 (c) Legal obligation: the processing is necessary for us to comply with the law

Article 6 (e) Public task: the processing is necessary for us to perform a task in the public interest or for our official functions, and the task or function has a clear basis in law.

Article 9 (g) Reasons of substantial public interest with a basis in law

We require the information to carry out our duties under the Local Government Finance Act 1992 and associated Regulations including:

- Administration of Council Tax under the Local Government Finance Act 1992 (and amendments)
- Administration of Council Tax under the Local Government Finance Act 2012 and associated Regulations
- Administration of Council Tax under the Council Tax (Administration and Enforcement) Regulations 1992 (and amendments)
- Administration of the Council Tax Reduction Scheme under S13A and schedule 1a of the Local Government Finance Act 1992 and associated Regulations
- The Serious Crime Act 2007 (where needed to disclose information to prevent fraud)

## Who we will share your data with

We must protect the public funds that we collect and handle. To do this, we will check some of the data you provide to us with other sources, including HM Revenue and Customs and credit reference agencies, to verify your identity and to make sure that the information you have provided is accurate.

We may also share your information internally with other council departments where we have a lawful basis to do so, as well as under legal obligations with partner organisations that audit or administer public funds, to prevent and detect fraud and error including, but not limited to other councils, other Government departments such as Magistrates Courts, Department for Work and Pensions, the Cabinet Office (as part of the National Fraud Initiative), National Audit Office, Police, Enforcement Agents and credit reference agencies such as TransUnion (CallCredit), Equifax and LoCTA.

We will share information with a third party where you have given us written permission to do so.

We may share information with Elected Members of the London Borough of Newham where they are pursuing their legitimate functions and with Members of Parliament for the same reason.

### **Automated decision making**

You have specific rights relating to any automated decision making carried out by LBN (London Borough of Newham).

### **Data Processors**

We have outsourced some of our services to private sector companies who provide services on our behalf. These organisations collect and use personal information on our behalf to provide services. We need to supply your information to these organisations to provide a service to you. These are:

### **NEC Software Solutions UK**

A private sector company which provides benefit services, income collection services, council tax administration and collection services to the Council.

### **Processing council tax and benefits transactions using Robotic Processing Automation (RPA)**

Personal data will be shared with Delta 4 Services Limited (D4S) for automating council tax and benefits transactions using RPA solutions. RPA solutions will process each caseload of data through integration with NEC systems administered by D4S. Completed cases will be assessed within NEC applications and notified through a report. RPA solutions are not always fully automated and do require human intervention. Personal data generated throughout the processing will be stored within an encrypted database hosted within the council's infrastructure.

### **How long we will keep your data**

All personal data is deleted from the RPA runtime solution upon completion of the processing of relevant revenues and benefits transactions.

We will keep all other data safe and secure for a period of 7 year(s) in line with our retention Schedule. After this time, it will be securely destroyed.

### **How do we protect your data?**

We comply with all laws concerning the protection of personal information and have security measures in place to reduce the risk of theft, loss, destruction, misuse, or inappropriate disclosure of information. Staff access to information is provided on a need-to-know basis and we have access controls in place to help with this.

### **Know your rights**

We process your data in accordance with the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018. Find out more at <https://ico.org.uk/your-data-matters/> If you have any queries or concerns relating to data protection matters, please email: [dpo@newham.gov.uk](mailto:dpo@newham.gov.uk)

You can view our full Privacy Notice on our website here <https://www.newham.gov.uk/contact-information/processing-personal-data-privacy-notice>

# 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](http://www.newham.gov.uk/directdebit)

