



Useful contacts inside



**your
council
tax** and business rates
guide
2019/2020

As leader of Harrow Council, I work hard to ensure our residents receive value for money and Harrow's budget next year will once again be balanced. But with rising demands on our essential services and inadequate funding from government, we have taken the difficult decision to increase council tax.



As one of the lowest funded councils in London, Harrow has been hit particularly hard by years of austerity. We are continuing to deliver huge efficiencies in the way we work and spend, and generate income, while fighting to secure the funding you deserve.

Despite these massive challenges, we are committed to protecting your services. We have increased our adult social care spend by 55% and continue to invest in our children and schools, street cleaning and maintenance, community services and culture.

I know this increase will be challenging for some of our residents and our council tax support scheme will continue to help those most unable to pay. So please accept my thanks on behalf of our service users.

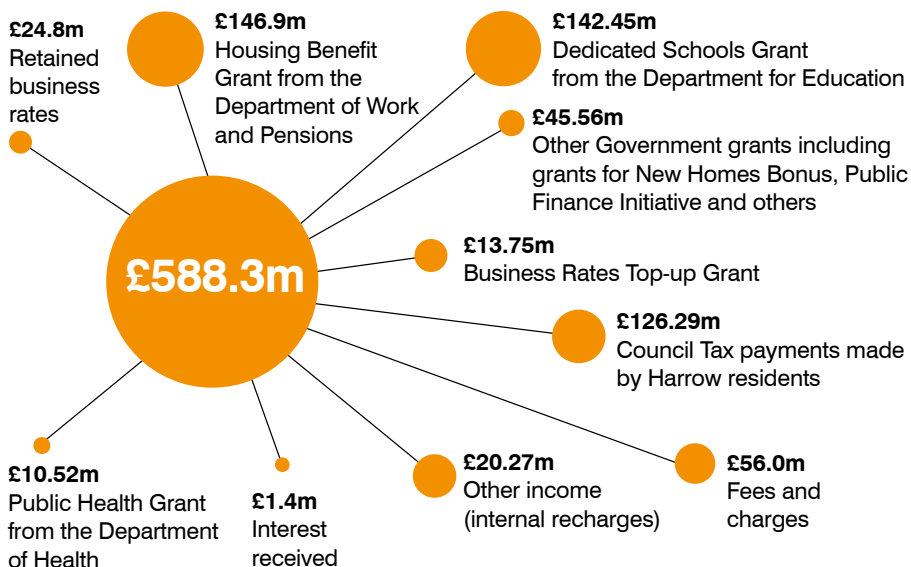
Cllr Graham Henson
Leader of Harrow Council

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Where does the council get its money?

We get our money from a variety of sources, and Council Tax is one of them. This chart shows you where we will get our money from for the coming year 2019/20.

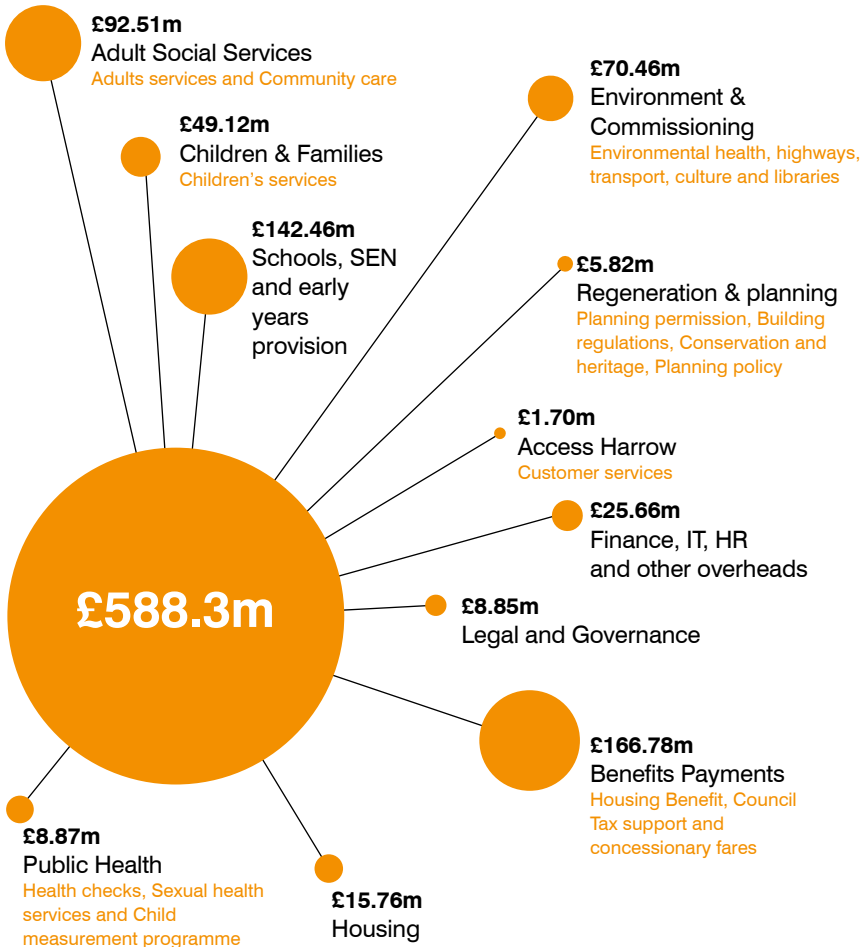


The table below shows the change between 2018/19 and 2019/20 in the total budget funded from Grant, retained Business Rates and Council Tax.

Changes in the council's expenditure	£m
Budget requirement 2018-19	168.9
Capital financing costs & investment income	6.59
Technical changes (including specific grant changes)	-13.58
Inflation	3
Investment in services and budget pressures	7.35
Savings	-5.19
Budget requirement 2019-20	167.08

Where does my money go?

From schools to housing, we want to ensure that you know where your money goes.



What will I pay?

When the council sets the Council Tax, it sets the amount of a band D property. The amount for the other valuation bands is worked out as a proportion of the band D amount.

Your home is placed in one of eight valuation bands based on its value on 1st April 1991. The Valuation Office Agency, which is part of HMRC (Her Majesty's Revenue & Customs), determines which band your home is in. The Council Tax is collected by Harrow Council and shared between the council and the Greater London Authority (GLA).

The range of values and the proportion of the band D charge for each band are as follows:

Band	Value	Proportion of band D	2019/20 charge
A	Up to £40,000	6/9	£1,189.86
B	£40,001 to £52,000	7/9	£1,388.18
C	£52,001 to £68,000	8/9	£1,586.49
D	£68,001 to £88,000	9/9	£1,784.80
E	£88,001 to £120,000	11/9	£2,181.42
F	£120,001 to £160,000	13/9	£2,578.05
G	£160,001 to £320,000	15/9	£2,974.66
H	Over £320,000	18/9	£3,569.60

These amounts include the precept levied by the Greater London Authority and other agencies. If you believe that the band for your home is wrong, call 03000 501 501 or visit gov.uk/council-tax

The table below shows, for a band D property, the amount of your Council Tax which goes to us and the amount which goes to the GLA. Harrow Council has no influence over the level of tax set by the GLA.

	2018/19	2019/20
	£	£
Harrow Council	1,688.91	1,784.80
Adult Social Care	69.90	97.79*
Greater London Authority	294.22	320.51

* Cumulative Adult Social Care precept 2016/17-2019/20

Extra support for adults in Harrow

The Secretary of State for Communities and Local Government has made an offer to adult social care authorities.

“Adult social care authorities” are local authorities which have functions under Part 1 of the Care Act 2014, namely county councils in England, district councils for an area in England for which there is no county council, London borough councils, the Common Council of the City of London and the Council of the Isles of Scilly.

The offer is the option of an adult social care authority being able to charge an additional “precept” on its Council Tax for financial years from the financial year beginning in 2016 without holding a referendum, to assist the authority in meeting expenditure on adult social care. Subject to the annual approval of the House of Commons, the Secretary of State intends to offer the option of charging this “precept” at an appropriate level in each financial year up to and including the financial year 2019-20.

Band	Total Harrow Band cost 2018/19*	Greater London Authority precept	Total 2019/20 Council Tax	Adult Social Care 2019/20 i	Adult Social Care 2018/19 ii	Adult Social Care 2017/18 iii	Adult Social Care 2016/17 iv	Cumulative Adult Social Care precept 2016/17 + 2017/18 + 2018/19 ii + iii+ iv
A	£976.19	£213.67	£1,189.86	£18.60	£4.49	£25.66	£16.45	£65.20
B	£1,138.89	£249.29	£1,388.18	£21.70	£5.24	£29.95	£19.20	£76.09
C	£1,301.59	£284.90	£1,586.49	£24.80	£5.98	£34.22	£21.94	£86.94
D	£1,464.29	£320.51	£1,784.80	£27.89	£6.73	£38.49	£24.68	£97.79
E	£1,789.69	£391.73	£2,181.42	£34.10	£8.22	£47.05	£30.17	£119.54
F	£2,115.09	£462.96	£2,578.05	£40.30	£9.72	£55.61	£35.65	£141.28
G	£2,440.48	£534.18	£2,974.66	£46.50	£11.21	£64.16	£41.14	£163.01
H	£2,928.58	£641.02	£3,569.60	£55.80	£13.45	£77.00	£49.37	£195.62

* Includes ASC precept

What benefits can I claim from the council?

If you are on a low income or claim certain means tested benefits (Income Based Job Seeker's Allowance, Pension Credit, Income Based Employment Support Allowance or Income Support), you may be able to get help with your rent and/or Council Tax.

Housing Benefit – Most working age people in Harrow now need to claim Universal Credit for help with housing costs. Only pensioners and working age people in temporary accommodation or supported accommodation can make a new claim for Housing Benefit from the council. People who receive a Severe Disability Premium may also be able to qualify for Housing Benefit. If you are in one of these groups, have a low income and less than £16,000 in savings, or receive certain means tested benefits then you could be entitled. Examples of means tested benefits are Job Seekers Allowance, Income Support, Employment Support Allowance, Pension Credit and Universal Credit. To find out if you qualify for Housing Benefit use our online calculator www.harrow.gov.uk. To find out more about Universal Credit go to www.gov.uk/universalcredit

Council Tax Support – This is sometimes called Council Tax Reduction and is available to people in Harrow who have a low income and less than £16,000 in savings or receive certain means tested benefits such as those listed above.

Council Tax Support reduces how much Council Tax you may need to pay. You still need to claim Council Tax Support from the Council if you need help with your Council Tax even if you claim Universal Credit.

If you receive Council Tax Support, your Council Tax bill will show you how much you need to pay. Alternatively, you can go to <https://myharrowaccount.harrow.gov.uk> to find out how much you need to pay.

If you do not make a claim, you will not receive a benefit so go online today to find out what you could be entitled to www.harrow.gov.uk/benefits

Have your circumstances changed? If you receive Housing Benefit or Council Tax Support, you must tell us about any changes that might affect the benefit you can receive.

For information on the type of changes you need to tell us about and how to tell us, go to www.harrow.gov.uk/circumstances

Other benefits – To find out more about other benefits you may be able to receive go to www.dwp.gov.uk

Tell me more about Council Tax

The following pages detail how your Council Tax is calculated together with general information about reductions, discounts and exemptions.

Who has to pay?

Only people aged 18 or over have to pay Council Tax. Where there is more than one person over 18 resident in your home the person(s) who will be responsible to pay the Council Tax are the ones nearest to the top of the following list:-

- Resident freeholder
- Resident leaseholder
- Resident tenant
- Resident licensee
- Any other resident
- The owner, where there are no occupants

A resident is someone who has their only or main home at your property. If there are two or more people that meet the same description they will be jointly and severally responsible for the payment of the bill. This means the council can require all or any one of them to pay the Council Tax.

Married couples, those living together in a spousal relationship or civil partnership are also jointly liable even if they do not have an equal interest in the property.

Discounts, reliefs and exemptions

The Council Tax charge is based on

two adults living in a property. If there is only one resident, your bill may be reduced by 25%. You can apply online at www.harrow.gov.uk/spd

Other people are not counted when we work out how many adults are resident in a property subject to meeting certain conditions.

A full list is available on our website with some guidance and application forms that can be submitted via our evidence upload form at www.harrow.gov.uk/evidenceform. This includes most full-time students, people who have severe mental health needs and 18-19 year olds who are still at or just recently left school. A discount will only be considered if all the other adults except one also qualify not to be counted.

Council Tax Support

If you have a low income, you may be able to get some extra help with your Council Tax. See page 8 for more information.

Unoccupied properties and second homes

In most instances the full Council Tax charge will have to be paid. If the property has been empty for more than 2 years it will become subject to

Tell me more about Council Tax (continued)

a premium of 100% i.e. the charge will be 200%.

Exemptions

Exemptions can apply if a property is occupied or unoccupied. A full list is available on our website page with some guidance and application forms that can be submitted via our evidence upload form at www.harlow.gov.uk/evidenceform. This includes if you have left your property empty to receive or provide care, all residents have severe mental health needs or all residents are qualifying full time students.

People with Disabilities

If you have to use a wheelchair

constantly or your home has been adapted for someone with a disability who is resident in your home, we may be able to reduce the amount you have to pay by one Council Tax band. The application form and guidance is available at www.harlow.gov.uk/ctax.

Changes during the year

If we know that your exemption or discount is due to end we will send you a new bill nearer the time telling you the new amount to pay. If your circumstances change and you

Business matters

Explanatory notes

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. This provides a direct financial incentive for authorities to work with local businesses to create a favourable local environment for growth since authorities will benefit from growth in business rates revenues. The money, together with revenue from council tax payers and certain other sums, is used to pay for the services provided by local authorities in your area. Further information about the business rates system, including transitional and other reliefs, may be obtained at **www.gov.uk**.

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 officers of the Valuation Office Agency (VOA), an agency of Her Majesty's Revenue and Customs. They draw up and maintain a full list of all rateable values, available at **www.gov.uk/government/organisations/valuation-office-agency**. 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. For the revaluation that came into effect on 1st April 2017, this date was set as 1st April 2015.

The valuation officer may alter the value if circumstances change. The ratepayer (and certain others who have an interest in the property) can request a change to the value shown in the list if they believe it is wrong, through the reformed Check, Challenge, Appeal (CCA) process introduced in April 2017. Full details on the CCA process are available from the VOA or from www.gov.uk. Your billing authority can only backdate any business rates rebate to the date from which any change to the list is to have effect.

Further information about the grounds on which appeals may be made and the process for doing so can be found on the **www.gov.uk** website.

National Non-Domestic Rating Multiplier

The local authority works out the business rates bill by multiplying the rateable value of the property by the appropriate multiplier. There are two multipliers: the standard non-domestic rating multiplier and the small business non-domestic rating multiplier. The former is higher to pay for small business rate relief. Except in the City of London where

Business matters (continued)

special arrangements apply, the Government sets the multipliers for each financial year for the whole of England according to formulae set by legislation.

The current multipliers are shown on the front of your bill.

Business Rates Instalments

Payment of business rate bills is automatically set on a 10-monthly cycle. However, the Government has put in place regulations that allow businesses 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 the local authority as soon as possible.

Revaluation 2017 and Transitional Arrangements

All rateable values are reassessed at a general revaluation. The most recent revaluation took effect from 1st April 2017. Revaluations make sure each ratepayer pays their fair contribution and no more, by ensuring that the share of the national rates bill paid by any one ratepayer reflects changes over time in the value of their property relative to others.

A £3.6 billion transitional relief scheme limits changes in rate bills as a result of the 2017 revaluation. To help pay for the limits on increases in bills, there are also limits on reductions in bills. Under the transitional scheme, limits continue

to apply to yearly increases and decreases until the full amount is due (rateable value times the appropriate multiplier). The scheme applies only to the bill based on a property at the time of the revaluation. If there are any changes to the property after 1st April 2017, transitional arrangements will not normally apply to the part of a bill that relates to any increase in rateable value due to those changes. Changes to your bill as a result of other reasons (such as changes to the amount of small business rate relief) are not covered by the transitional arrangements. The transitional arrangements are applied automatically and are shown on the front of your bill. Further information about transitional arrangements and other reliefs may be obtained from Harrow Council or the website www.gov.uk/introduction-to-business-rates.

More information on the 2017 revaluation can be found at www.gov.uk/introduction-to-business-rates/revaluation.

Unoccupied Property Rating

Business rates will not be payable in the first three months that a property is empty. This is extended to six months in the case of certain industrial properties. After this period rates are payable in full. In most cases the unoccupied property rate is zero for properties owned by charities and community amateur sports clubs. In addition, there are a number of exemptions from the

Business matters (continued)

unoccupied property rate. Full details on exemptions can be obtained from your local authority.

Partly Occupied Property Relief

A ratepayer is liable for the full non-domestic rate whether a property is wholly occupied or only partly occupied. Where a property is partly occupied for a short time, the local authority has discretion in certain cases to award relief in respect of the unoccupied part. Full details can be obtained from the local authority.

Small Business Rate Relief

Ratepayers who occupy a property with a rateable value which does not exceed £50,999 (and who are not entitled to other mandatory relief or are liable for unoccupied property rates) will have their bills calculated using the lower small business non-domestic rating multiplier, rather than the national non-domestic rating multiplier.

In addition, generally, if the sole or main property is shown on the rating list with a rateable value which does not exceed £15,000, the ratepayer will receive a percentage reduction in their rates bill for this property of up to a maximum of 100%. For a property with a rateable value of not more than £12,000, the ratepayer will receive a 100% reduction in their rates bill.

Generally, this percentage reduction (relief) is 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 £2,899.

The aggregate rateable value of all the properties mentioned in (b) must not exceed £19,999 outside London or £27,999 in London on each day for which relief is being sought. If the rateable value, or aggregate rateable value, increases above those levels, relief will cease from the day of the increase.

The Government has introduced additional support to small businesses. For those businesses that take on an additional property which would normally have meant the loss of small business rate relief, the Government has confirmed that they will be allowed to keep that relief for a period of 12 months.

Where a ratepayer meets the eligibility criteria and has not received the relief they should contact their local authority. Provided the ratepayer continues to satisfy the conditions for relief which apply at the relevant time as regards the property and the ratepayer, they will automatically continue to receive relief in each new valuation period.

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

Business matters (continued)

are—

(a) the ratepayer taking up occupation of an additional property, and

(b) an increase in the rateable value of a property occupied by the ratepayer in an area other than the area of the local authority which granted the relief.

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 www.harrow.gov.uk/businessrates.

Relief for Local Newspapers

The Government is providing funding to local authorities so that they can provide a discount worth up to £1,500 a year on office space occupied by local newspapers. This was due to run for 2 years from 1st April 2017. At Autumn Budget 2018, the Government extended the scheme for an additional year (2019/20). This scheme provides up to a maximum of one discount per local newspaper title and per hereditament, and up to state aid limits. The relief will be delivered

through local authority discretionary discount powers (under section 47(3) of the Local Government Finance Act 1988). Eligibility criteria for this relief is set out in a guidance note: “The case for a business rates relief for local newspapers”, which can be obtained at www.gov.uk/government/consultations/the-case-for-a-business-rates-relief-for-local-newspapers.

Spring Budget 2017 Relief Scheme: Supporting Small Business

Ratepayers losing Small Business or Rural Rate Relief as a result of the 2017 revaluation will have their increases limited to the greater of either (i) a cash value of £600 per year, or (ii) the matching cap on increases for small properties in the transitional relief scheme. This relief will run until the next revaluation in 2021 and ratepayers will receive the relief until this date or they reach what their bill would have been without the relief scheme, whichever is first.

This relief will be delivered through local authority discretionary discount powers (under section 47(3) of the Local Government Finance Act 1988). Further information can be obtained from the local authority.

Spring Budget 2017 Relief Scheme: Discretionary Scheme

The Government is providing £300 million of funding to local authorities

Business matters (continued)

over 4 years to 31st March 2021 to provide discounts to ratepayers in their area on a discretionary basis. Each authority has been allocated a share with which to design and implement a scheme to deliver targeted support to ratepayers. Local authority allocations can be found at:

<https://www.gov.uk/government/consultations/discretionary-business-rates-relief-scheme>

This relief will be delivered through local authority discretionary discount powers (under section 47(3) of the Local Government Finance Act 1988). Further information can be obtained from the local authority.

Retail Discount

At Autumn Budget 2018, the Government announced a one-third discount for eligible retail businesses with a rateable value of less than £51,000, up to state aid limits. This scheme will run for two years from April 2019. This discount will be applied to the bill after the application of any reliefs, excluding any local discounts.

The Government has issued guidance on the operation of the scheme, which can be found at **<https://www.gov.uk/government/consultations/discretionary-business-rates-relief-scheme>**.

This relief will be delivered through local authority discretionary discount powers (under section 47(3) of the Local Government Finance Act 1988). Further information can be obtained

from the local authority.

Local Discounts

Local authorities have a general power to grant discretionary local discounts. Full details can be obtained from the local authority.

State Aid

The award of discounts is considered likely to amount to state aid.

However, it will be state aid compliant where it is provided in accordance with the De Minimis Regulations EC 1407/2013. The De Minimis Regulations allow an undertaking to receive up to EUR 200,000 'de minimis' aid over a rolling three-year period. If you are receiving, or have received, any 'de minimis' aid granted during the current or two previous financial years (from any source), you should inform the local authority immediately with details of the aid received.

Hardship Relief

The local authority has discretion to give hardship relief in specific circumstances. Full details can be obtained from the local authority.

Rating Advisers

Ratepayers do not have to be represented in discussions about their rateable value 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, you should check that they have the necessary knowledge and expertise, as well as appropriate indemnity insurance.

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 **www.harrow.gov.uk**. A hard copy is available on request by writing to the council.

Business Rate Supplements – Statutory Explanatory Note

The Business Rate Supplements Act 2009 enables levying authorities - county councils, unitary district councils and, in London, the Greater London Authority - to levy a supplement on the business rate to

support additional projects aimed at economic development of the area. This power has also been extended to the mayors of Cambridgeshire and Peterborough, Liverpool City Region, West of England, and West Midlands combined authorities. Business Rate Supplements (BRS) are not applicable to properties with a rateable value of £50,000 or below, and authorities have discretion to increase that threshold. The total maximum BRS which may be levied by a levying authority is 2p per pound of rateable value. Levying authorities have the power to apply such reliefs to the BRS as they think appropriate and in such cases must include an explanation of the rules for the application of those reliefs in the final prospectus for the BRS. The business rate supplement applicable in London is being levied by the Greater London Authority in relation to the Crossrail project. The rateable value threshold in 2019-20 for the Crossrail BRS is £70,000. Further information may be found in the Crossrail BRS final prospectus which is available at **www.london.gov.uk/crossrail-brs**

Support for businesses:

Useful contacts

Contact the Council's Economic Development Team about:

- Mentoring Harrow: a free programme for start-ups and enterprises trading for up to five years
 - Help to recruit staff from the local area
 - Free training to improve the skills of your workforce
 - Marketing your goods to local residents
 - Becoming a Council supplier
 - Available premises
 - Pop-up shops
 - Apprentices
 - Business events
 - Latest news from our Harrow Business e-newsletter
- ✉ edo@harrow.gov.uk
📄 www.harrow.gov.uk/business

Business Rates

Information on account and payment matters

www.harrow.gov.uk/businessrates

Building Control

Advice and support on building regulations

www.harrow.gov.uk/buildingcontrol

Commercial Services

Pest control, commercial waste collections including confidential and paper, MOT service, gardening and grounds maintenance, handyperson, bulky waste collection, cookery school, commercial events, Harrow film office, Harrow meals service, venues for hire

www.harrowcommercialservices.co.uk

Commercial Waste and Recycling

www.harrow.gov.uk/commercialwaste

Environmental Health

Commercial health and safety matters

www.harrow.gov.uk/environment

Licensing and Registration

Premises and personal licences

www.harrow.gov.uk/licensing

Parking

All general parking enquiries

www.harrow.gov.uk/parking

Planning

Enforcement, permissions and applications

www.harrow.gov.uk/planning

Procurement

Supplying to the council

www.harrow.gov.uk/business
procurement@harrow.gov.uk

Harrow Business Directory online

Free to register

www.burrows.co.uk/harrow

Specialist Organisations

Government Website

www.gov.uk/browse/business

Business Support

enquiries@businesssupporthelpline.org

Federation of Small Businesses

www.fsb.org.uk/regions/greater-london

London Chamber of Commerce

www.londonchamber.co.uk

Stanmore Business and Innovation Centre

www.stanmore-bic.co.uk

Your Local Directory

Adult Services

If you are concerned that an elderly or disabled adult may be experiencing abuse, harm or exploitation, please call for advice and support or to report a concern.

☎ 020 8901 2680

🌐 www.harrow.gov.uk/safeguardingadults

Emergency Duty Team

Within office hours (9am-5pm)

☎ 020 8901 2680

☎ 020 8424 0999 (Out of hours)

Citizens Advice Bureau (CAB)

☎ 020 8427 9477

🌐 www.harrowcab.org.uk

Compass Drug and Alcohol Service

☎ 020 8861 2787

🌐 www.harrow.gov.uk/drugsandalcohol

Harrow Careline

For residents who have an emergency button in their home

☎ 020 8861 3242

Mental Health

Mind in Harrow

☎ 020 8426 0929

🌐 www.mindinharrow.org.uk

Children's Services

☎ 020 8901 2690

🌐 www.harrow.gov.uk/children

Emergency Duty Team

Within office hours (9am-5pm)

☎ 020 8901 2690

☎ 020 8424 0999 (Out of hours)

Children's Centres

🌐 www.harrow.gov.uk/childrenscentres

Comments and Complaints

Adults and Children's Social Care

☎ 0800 136 104

🌐 www.harrow.gov.uk/complaints

Housing Advice

☎ 020 8424 1093

🌐 www.harrow.gov.uk/housingadvice

Homelessness and Housing Options

🌐 www.harrow.gov.uk/homeseekers

Housing Repairs

☎ 020 8901 2630

🌐 www.harrow.gov.uk/housing

Crime

In an emergency, always call **999**.

Anti-Social Behaviour

☎ 0845 371 4110

Corporate Anti-Fraud Team

☎ 020 8424 1834

🌐 www.harrow.gov.uk/fraud

Domestic Violence

☎ 0808 200 0247

🌐 www.harrow.gov.uk/domesticviolence

Stop Hate UK

Hate incidents/crimes are targeted at a person because of hostility or prejudice towards that person's disability, race or ethnicity, religion or belief, sexual orientation, or transgender identity.

☎ **0800 138 1625** (24 hour)

🌐 www.stophateuk.org

Environmental Services

🌐 www.harrow.gov.uk/environment

Allotments and Pitch Bookings

🌐 www.harrow.gov.uk/allotments

🌐 www.harrow.gov.uk/pitchbookings

Trading Standards

☎ **020 8937 5555**

🌐 www.harrow.gov.uk/tradingstandards

Economic Development

Employment and Training Support

☎ **020 8420 9392**

🌐 xcite@harrow.gov.uk

Guidance on Your Business Needs

☎ **020 8736 6539**

🌐 www.harrow.gov.uk/business

Procurement

☎ **020 8416 8157**

Licensing and Registration

🌐 www.harrow.gov.uk/licensing

Registration Services

☎ **020 8901 2665**

Births, Deaths, Marriages and Civil Partnerships

🌐 www.harrow.gov.uk/birth

🌐 www.harrow.gov.uk/death

🌐 www.harrow.gov.uk/marriages

Cemeteries

Memorial applications, rights of burial etc

🌐 www.harrow.gov.uk/cemeteries

Local Land Charges

🌐 www.harrow.gov.uk/landcharges

Nationality Checking & Citizenship

🌐 www.gov.uk

M for Money Credit Union

The M for Money Credit Union offers small, affordable loans or savings accounts. It is also accessible for those who are unable to use High Street banks.

☎ **020 8756 3866**

🌐 www.mformoneycreditunion.org

Crossrail Business Rate supplement

What is Crossrail and how will it benefit your business?

Crossrail is London's newest railway. It will connect the outer suburbs and Heathrow airport to the West End, City and Canary Wharf. As such, Crossrail 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. When it opens, it will be named the Elizabeth line in honour of Queen Elizabeth II.

Crossrail is the single largest investment in London's infrastructure for decades. It employed up to 14,000 people at the peak of construction. Work is now continuing to complete the project and stations along the route as soon as possible.

To find out more, visit

www.crossrail.co.uk, call the Crossrail 24 hr Helpdesk on 0345 602 3813 or email helpdesk@crossrail.co.uk.

Developments in the funding of Crossrail

The previous Mayor of London agreed a funding settlement with Government in 2010 for the Crossrail route. In August 2018, it was announced that the project opening date would be delayed. The Mayor and Secretary of State for Transport announced a revised funding package for Crossrail on 10 December 2018.

How will London's businesses help fund Crossrail?

In April 2012, the last Mayor introduced a Community Infrastructure Levy (MCIL) on new developments in London to finance Crossrail. This is paid for by the developer. Business ratepayers of larger properties have contributed through a special Crossrail Business Rate Supplement (BRS) since April 2010.

Under the revised funding package, the GLA's total contribution towards Crossrail financed through the MCIL and BRS is expected to be around £6.1bn. The BRS will need to be levied until the GLA's Crossrail related borrowing is repaid. This is expected to be some time in the mid to late 2030s, in line with the published prospectus. The policies for the BRS in 2019-20 remain unchanged from last year.

Does my business have to pay the Crossrail BRS?

Your rates bill makes clear if you are liable to pay the BRS. The Crossrail BRS is applied only to assessments (for example business and other non-domestic premises) with a rateable value of over £70,000 on the local rating lists of the 32 London boroughs and City of London Corporation. This threshold means that around 85 per cent of non domestic properties in London will be exempt from the BRS in 2019-20.

How much do I pay if my property's rateable value is above £70,000?

The Crossrail BRS multiplier for 2019-20 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 (NDR) bill. However, no transitional relief is provided 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, SE1 2AA

Greater London Authority information

This is Sadiq Khan's third budget as the Mayor of London. It is built around his vision of a London where nobody feels left behind and where everyone has the opportunity they need to fulfil their potential. It supports London's future growth and economic success, building on our City's thriving economy, extraordinary creativity, tolerance, diversity and openness to the world.

Sadiq Khan will not tolerate any waste of public money, particularly against a background of tightening resources from the Government over the last decade.

This year's budget has required some tough choices. It will improve the key services Londoners need. That means ensuring transport fares are more affordable and building more homes. The budget provides

resources to support jobs and growth, tackle rough sleeping and make London a fairer and cleaner place to live too.

It also provides extra resources from council tax and business rates for the Metropolitan Police and London Fire Brigade to keep Londoners safe. This will help offset the ongoing impact of real terms cuts in government grant since 2010.

Council tax for GLA services

The GLA's share of the council tax for a typical Band D property has been increased by £26.28 (or 50p per week) to £320.51. The additional income raised will fund the Metropolitan Police and the London Fire Brigade.

Council taxpayers in the City of London, which has its own police force, will pay £78.38.

Council Tax (£)	2018-19	Change	2019/20
MOPAC (Met Police)	£218.13	£24.00	£242.13
LFC (London Fire Brigade)	£50.22	£2.78	£53.00
GLA	£23.84	-£0.46	£23.38
TfL (Transport)	£2.04	-£0.04	£2.00
Total	£294.23	£26.28	£320.51

Investing in frontline services

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

These include:

- making transport more affordable. Single bus fares, single pay as you go fares on the Tube and DLR and Santander cycle hire scheme charges will be frozen until at least 2020. This will save travellers around £40 million a year. A new bus and tram one hour Hopper fare has also been introduced;
- continuing to tackle London's housing crisis, using £4.8 billion of funding to support starts of 116,000 new affordable homes by 2022;
- providing the best policing service possible within the funding made available by the Government with resources being provided in his Budget for an additional 1,300 police officers in 2019-20;
- providing extra resources to support disadvantaged young Londoners and protect vulnerable children and women at risk of abuse and domestic violence;
- providing sufficient resources to the London Fire Brigade to ensure that first and second fire engines arrive, on average, at emergency incidents within six and eight minutes respectively;
- working with London boroughs to maintain existing concessionary travel and assisted door to door transport schemes. This includes free 24 hour travel for the over 60s, the disabled, armed forces personnel in uniform and eligible war veterans and protecting the Taxicard and Dial a Ride schemes. Discounts on travelcards are also available for apprentices;
- increasing capacity on the London Underground and working to complete the Elizabeth line (formerly Crossrail), the Northern line extension to Battersea Power station and the Overground extension to Barking Riverside as soon as possible. The Mayor will also maintain the Night Tube and Night Overground services;
- investing £2.3 billion in Healthy Streets by 2024 to fund projects to enable more walking and cycling across London. The Mayor will also introduce the Ultra Low Emission Zone in central London to tackle local air pollution;
- making public transport more accessible for everyone. Step-free access is planned to be introduced at a further 15 suburban tube stations by Spring 2020. All new Elizabeth line stations will be step free; and
- funding projects to bring Londoners together, promote arts and culture, help tackle inequality,

improve the environment, and boost London's economy.

Summary of GLA budget

The following tables compare the GLA group's spending for 2019-20 with last year and set out why it has changed. The GLA's gross expenditure is higher this year. This is mainly due to the impact of extra investment planned by the Mayor in transport, policing and the fire service. Overall the council

tax requirement has increased because of the extra funding for the Metropolitan Police and the London Fire Brigade. There has also been a 1.9 per cent increase in London's residential property taxbase.

Find out more about our budget at:
www.london.gov.uk/budget
 or call 020 7983 4000.

How the GLA Group budget is funded (£m)	2019-20
Gross expenditure	12,232.60
Government grants and retained business rates	-4,754.50
Fares, charges and other income	-6,522.10
Use of reserves	4.60
Amount met by Council Tax payers	960.6

Changes in spending (£m)	2019-20
2018-19 Council Tax requirement	865.70
Inflation	235.90
Efficiencies and other savings	-243.20
New initiatives	641.10
Other changes (e.g. fares revenue)	-538.90
2019-20 Council Tax requirement	960.60