

YOUR GUIDE TO COUNCIL TAX AND BUSINESS RATES

2025/2026



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Councillor Gareth Roberts

Leader of the London
Borough of Richmond
upon Thames

Despite the financial challenges facing councils across the country, Richmond Council is maintaining financial stability and continuing to invest in local services residents rely on.

Thanks to our careful long-term financial management, we can balance our budget for the year ahead while continuing to deliver essential services such as local libraries, purpose-built leisure facilities, and efficient waste and recycling programmes.

As many of you will be aware, councils nationwide are facing significant financial pressures. Richmond Council is not immune to these challenges. More than 60% of our budget is dedicated to social care for our most vulnerable residents. Rising demand — especially in adult and children's services — remains a major financial pressure. The ongoing cost of living crisis has only increased the need for support. At the same time, we are tackling the housing crisis, as more residents face homelessness and require temporary accommodation.

Looking ahead, we are focusing on securing a sustainable future for Richmond upon Thames. This includes strategic investments in infrastructure and services that will benefit the community for many years to come.

We are creating new community facilities in Ham, Teddington, and Whitton to support social, educational, and creative activities. We are improving our parks, leisure facilities, and community spaces to encourage active lifestyles and well-being. We continue to support local businesses, high streets, and tourism to drive economic growth.

We are working hard to secure a fairer deal from the Government for those who need it most. This includes efforts to secure continued funding for the Household Support Fund and additional financial support to address the cost-of-living crisis. We are also prioritising investment in designated special educational places, ensuring that all young people have access to a quality education close to home.

We are strengthening our climate resilience through improved flood prevention measures as part of our climate emergency strategy. We continue to make steady progress toward our ambitious 2043 Net Zero target for the entire borough—not just for Council operations. This is about more than tackling climate change—it's about reducing costs, emissions, and ensuring a healthier, safer, and fairer future for all.

The Council's priorities for the next financial year include meeting growing needs while continuing to deliver the high-quality services that make Richmond a great place to live. To support these investments in our borough, the Council has agreed on a 2.99% increase in core Council Tax, alongside a 2% increase in the Adult Social Care precept. The precept charged by the Mayor of London will rise by 4.03%, bringing the total Band D bill to £2,372.07, an overall increase of 4.79%.

We are acutely aware of the pressures facing households, and any increase in Council Tax is not a decision we take lightly. However, to keep the council on a secure footing and ensure we can continue delivering vital services, this step is necessary.

At Richmond Council, we remain committed to standing up for Richmond residents on issues that matter. To name a few, we continue to lead the opposition, alongside other councils, against the expansion of Heathrow, and we are actively advocating for funding for Royal Parks Police to ensure the safety of those who visit our borough's royal parks, including Richmond and Bushy Parks.

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We are incredibly proud of the progress we have made and the positive impact we continue to have on the lives of our residents. Collectively, we have built a strong community where we support one another and work together to create a more sustainable future. We remain fully committed to investing in the continued growth of Richmond, ensuring that it remains a place where everyone can feel connected and be proud to call home.

This is not just about maintaining what we have today but about investing in the future of our borough. Together, we are building a better Richmond for everyone.



COUNCIL TAX



Council Tax

How much will I pay for Council Tax in 2025/26?

BAND	RICHMOND COUNCIL (2025/26)	GREATER LONDON AUTHORITY (2025/26)	TOTAL COUNCIL TAX (2025/26)
	£	£	£
A	1,254.46	326.92	1,581.38
B	1,463.54	381.41	1,844.95
C	1,672.61	435.89	2,108.50
D	1,881.69	490.38	2,372.07
E	2,299.84	599.35	2,899.19
F	2,718.00	708.33	3,426.33
G	3,136.15	817.30	3,953.45
H	3,763.38	980.76	4,744.14

How has the Council Tax changed since last year?

The overall Council Tax for this year has increased by 4.79%. The Richmond element is made up of a 2.99% increase for core services plus a 2% increase ringfenced for adult social care. The Greater London Authority (GLA) element is a 4.03% increase.

Band D Changes	2024/25	2025/26	Change	Change
	£	£	£	%
Richmond Council	1,792.26	1,881.69	89.43	4.99%
Greater London Authority	471.40	490.38	18.98	4.03%
Total Council Tax	2,263.66	2,372.07	108.41	4.79%

As part of the Final Local Government Finance Settlement 2025/26 the Secretary of State confirmed the option of increasing Council Tax for core services by up to 2.99% in 2025/26 before a referendum is required. This is in addition to the Social Care element which can be up to 2% in 2025/26 for Richmond which must be spent on protecting adult social care.

What is Council Tax?

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

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

How is Council Tax calculated?

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

What does the Richmond Council Tax pay for?

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

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

What does the Greater London Authority charge pay for?

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

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

What is the Adult Social Care Precept?

Adult social care authorities are able to charge an additional amount on its Council Tax without holding a local referendum, to assist the authority in meeting expenditure on adult social care. Subject to the annual approval of the House of Commons, the Secretary of State intends to offer the option of charging this “adult social care” element at an appropriate level each year and this has been set at an additional 2% in the financial year 2025/26.



What is the Council doing to keep Council Tax rises to a minimum and maintain the quality of services in 2025/26?

In the context of many years of austerity in local government and a recent period of high inflation, the Government published the Final Local Government Finance Settlement for 2025/26 in February. The settlement announced an increase in average Core Spending Power (defined as Government grant plus the ability to increase council tax) of 6% across England and 5.7% for London boroughs. Richmond's increase in Core Spending Power is the second lowest in London above the City of London at 4%.

With inflation currently at 2.5% (December 2024 CPI) and national spending pressures within adults, children's services and homelessness continuing to rise, there are ongoing challenges. It has always been the Council's aim to minimise any increases in Council Tax, but also to balance this with the need to provide the level of services that residents expect whilst protecting its most vulnerable residents.

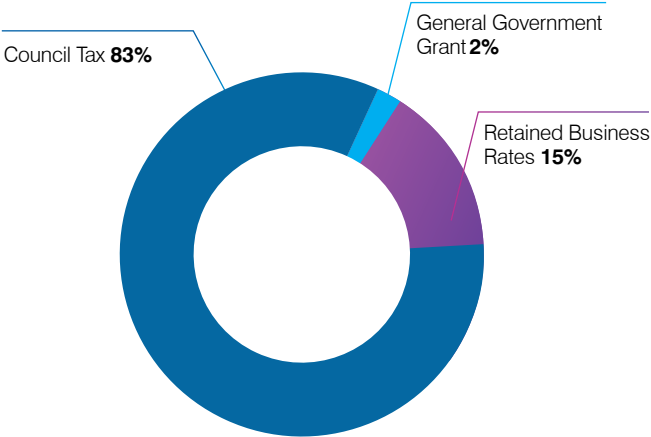
As detailed above, the Council continues to experience increasing demand on social care services and therefore considers it appropriate to increase council tax by the 2% allowed for the Adult Social Care Precept. Taking into account other pressures the Council is facing in relation to inflation, both in the current and next financial year, the need to protect services, and the fact that Government funding has not met that gap in full, the Council will need to increase the non-social care element of the council tax by the maximum allowed of 2.99%. The increase is required to manage the Council's finances responsibly over the long term. Doing so will still require the use of reserves to balance the budget in 2025/26.

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

Since 2011/12 the Council has achieved efficiencies of £105m. £36m of these have been achieved by internal restructuring and the sharing of services with other organisations, £25m from procurement and contract savings and £44m from income generation, inflation restrictions and other savings. The Council has already identified an additional £5m of extra savings in 2025/26.

Where does the borough's funding come from?

After the Council's fees and charges, government grants and other income, the net service budget (excluding schools) is funded from 83% Council Tax and 15% from Retained Business Rates, receiving just £3.7m of Revenue Support Grant and non ring fenced grants in 2025/26.



How is the money spent?

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



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

BUDGETED EXPENDITURE AND FUNDING 2024/25	GROSS EXPENDITURE £000's	INCOME £000's	NET EXPENDITURE £000's	NET EXPENDITURE PER RESIDENT £
Adult Social Services, Health and Housing	116,821	-53,082	63,740	315.52
Education and Children's Services	73,204	-22,234	50,971	252.31
Environment, Sustainability, Culture and Sports	37,508	-14,286	23,222	114.95
Finance, Policy and Resources	94,590	-57,240	37,350	184.89
Transport and Air Quality	16,450	-23,076	-6,626	-32.80
Schools	132,385	0	132,385	655.32
Non-Distributed Costs	1,455		1,455	7.20
Expenditure on services	472,414	-169,917	302,497	1,497.39
Non Ringfenced Grants			-171	-0.85
Dedicated Schools Grant			-132,385	-655.32
Contribution to Dedicated Schools Grant Safety Valve Agreement			1,200	5.94
Central Capital and Treasury charges			3,168	15.68
Contribution to/from Earmarked Reserves			-1,117	-5.53
Contribution to/from Earmarked Reserves – Council Tax Reduction			-2,240	-11.09
Contingency			500	2.48
Contingency – National Insurance and Pay Award			8,613	42.63
Contingency - Service Pressures			1,000	4.95
Investment Items			1,500	7.43
Total expenditure on the Council's services			182,565	903.71
Lee Valley Regional Park levy			232	1.15
Environment Agency Flood Defence levy			214	1.06
London Pensions Fund Authority levy			28	0.14
West London Waste levy			8,509	42.12
LBRUT Budget Requirement			191,547	948.18
Revenue Support Grant			-2,819	-13.96
Retained Business Rates			-26,900	-133.16
Surplus on Collection Fund			-1,100	-5.45
LBRUT Council Tax Requirement (excluding GLA Precept)			160,728	795.62
Greater London Authority (GLA) Precept			42,275	209.27
Council Tax Requirement (including GLA Precept)			203,003	1,004.88
Tax Base (equivalent Band D properties) / Population			89,679	202,017
Band 'D' Council Tax			2,263.66	

NB: NNDR is National Non-Domestic Rates

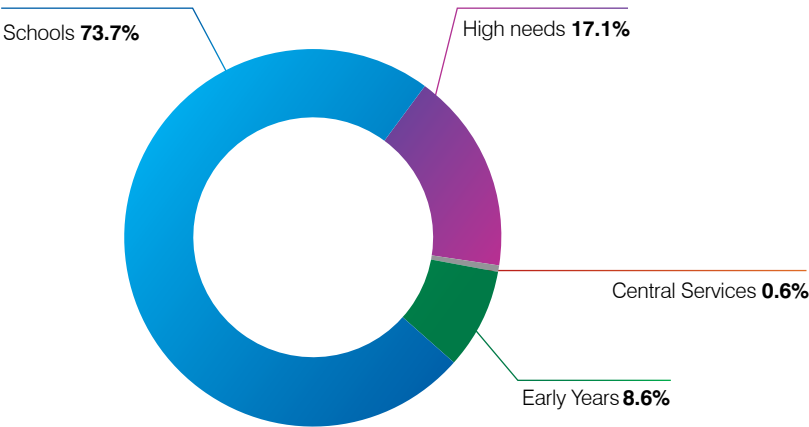
BUDGETED EXPENDITURE AND FUNDING 2025/26	GROSS EXPENDITURE £000's	INCOME £000's	NET EXPENDITURE £000's	NET EXPENDITURE PER RESIDENT £
Adult Social Services, Health and Housing	133,152	-57,589	75,563	373.13
Education and Children's Services	70,429	-16,792	53,637	264.85
Environment, Sustainability, Culture and Sports	40,348	-14,169	26,179	129.27
Finance, Policy and Resources	97,578	-57,069	40,510	200.03
Transport and Air Quality	16,776	-24,920	-8,144	-40.22
Schools	146,527	0	146,527	723.54
Non-Distributed Costs	1,506		1,506	7.44
Expenditure on services	506,316	-170,538	335,777	1,658.05
Non Ringfenced Grants			-3,469	-17.13
Dedicated Schools Grant			-146,527	-723.54
Central Capital and Treasury charges			3,213	15.87
Contribution to/from Earmarked Reserves			-2,025	-10.00
Contribution from Reserves to Balance the Budget			-4,870	-24.05
Contingency			500	2.47
Contingency - Pay and other Contingency			9,012	44.50
Investment Items			150	0.74
Total expenditure on the Council's services			191,762	946.91
Lee Valley Regional Park levy			235	1.16
Environment Agency Flood Defence levy			215	1.06
London Pensions Fund Authority levy			28	0.14
West London Waste levy			9,149	45.18
LBRUT Budget Requirement			201,389	994.45
Revenue Support Grant			-244	-1.20
Retained Business Rates			-30,528	-150.75
Surplus on Collection Fund			-1,000	-4.94
LBRUT Council Tax Requirement (excluding GLA Precept)			169,617	837.56
Greater London Authority (GLA) Precept			44,203	218.27
Council Tax Requirement (including GLA Precept)			213,820	1,055.83
Tax Base (equivalent Band D properties) / Population			90,141	202,513
Band 'D' Council Tax			2,372.07	

NB: NNDR is National Non-Domestic Rates

Actual Capital Spending			2023/24 £000's
Adult Social Services, Health and Housing			8,579
Education and Children's Services			8,560
Environment, Sustainability, Culture and Sports			1,283
Finance, Policy and Resources			6,785
Transport and Air Quality			14,915
Total Capital Spend			40,122
Outstanding Long-Term Borrowing	2024 Actual £000's	2025 Estimated £000's	2026 Estimated £000's
Maximum estimated external borrowing at 31st March implied by the Capital Programme	115,619	111,209	144,539

How is education funded?

Central Government will provide £147m to pay for education services for Richmond pupils next year. The money pays for a range of services.



BUDGETED EXPENDITURE AND FUNDING 2025/26	GROSS EXPENDITURE £000's
SCHOOLS: Day to day running of Richmond Schools	78,063
EARLY YEARS: including free nursery care for under 5s, additional support for under 5s with special educational needs	31,002
CENTRAL SERVICES: including the school admissions service, school improvement and additional support for children looked after by the authority	1,171
HIGH NEEDS: Additional support for pupils with special educational needs or disabilities and for pupils who can't be educated in mainstream schools because of health or behavioural reasons	36,291

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

GREATER LONDON AUTHORITY



Introduction

The Mayor of London's budget for 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	-0.13	22.44
Transport for London	77.09	20.00	77.09
Total	471.40	18.98	490.38

This budget will enable the Mayor to continue fulfilling his key priorities for London. This includes:

- 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.
- Providing £147.5 million to continue to fund universal free school meals for London's estimated 287,000 state primary school children for a third academic 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.
- Ensuring the MPS has the resources it needs to tackle violent crime by investing additional resources in front line policing and crime prevention. The Mayor has doubled investment in policing to help tackle crime, including recurring funding for 1,300 additional police officers funded from 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 over the last 14 years has left the MPS in a difficult financial position.
- Tackling the underlying causes of crime through the rollout of funding to support disadvantaged young Londoners to access positive opportunities and constructive activities that allow them to make the most of their potential, as well as resources for new violence reduction initiatives. 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.
- Providing resources to roll out a transformation programme to support the LFB in implementing the recommendations of the Grenfell Tower Inquiry and other key improvements. The LFB now responds to emergencies faster and is rated as outstanding in how it responds to major and multi-agency incidents.
- Freezing bus and tram fares in 2025 and retaining the one-hour Hopper fare thus making transport more affordable for millions of Londoners. The Superloop network will also be expanded.
- 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.
- Continuing to improve accessibility across TfL's network, increasing the availability of step-free access and toilets. In 2025-26,

Continued on the next page.

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

- Continuing 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. The Mayor will also allocate resources to tackle homelessness and reduce rough sleeping

- Investing in schemes designed to make walking, cycling and public transport safer, cleaner and more appealing in partnership with London boroughs.

Summary of Group budget

The following tables compare the GLA Group's planned spending for 2025-26 with last year and sets out why it has changed.

The GLA's planned gross expenditure is higher this year. This reflects the additional resources the Mayor is investing in policing 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

How the GLA's budget is funded (£ million)	2025/26
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
Amount met by council taxpayers (£m)	1,581.9

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 changes	16.6
Amount met by council taxpayers (£m)	1,581.9

LEVIES



Levies

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

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

	2024/25 Budget £000's	2025/26 Budget £000's
West London Waste Authority	8,509	9,149
London Pensions Fund Authority	28	28
Lee Valley Regional Park Authority	232	235
Environment Agency	214	215
Total	8,983	9,628

West London Waste Authority

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

The overall cost of waste disposal operations for WLWA 2025/26 has been estimated as £78.4m. WLWA levies the constituent boroughs for the costs of waste transport and disposal according to the volume of waste actually received. WLWA's fixed costs are allocated using each borough's Council Tax Base figures for 2025/26.

The London Borough of Richmond upon Thames has set aside £9.1m for the WLWA levy in 2025/26.

London Pensions Fund Authority

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

For 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.

	2025/26 £000's
Inner London	7,000
Greater London	1,000
Total	8,000

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.

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

Budget / Levy – 2025/26

	2024/25	2025/26
	£m	£m
Authority Operating Expenditure	15.3	15.6
Authority Operating Income	(7.8)	(8.0)
Net Service Operating Costs	7.5	7.6
Financing Costs		
– Debt servicing / repayments	2.2	2.1
– Capital investment	1.3	1.6
Total Net Expenditure	11.0	11.3
Net use of Reserves	(0.0)	(0.0)
Total Levy	(11.0)	(11.3)

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

Environment Agency

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

The Environment Agency has powers in respect of flood and coastal erosion risk management for 5200 kilometres of main

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

	Thames Regional Flood and Coastal Committee	
	2024/25 £000's	2025/26 £000's
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.

HELP WITH YOUR COUNCIL TAX AND RENT PAYMENTS



Help with your Council Tax and rent payments

Council tax reduction is a local scheme to assist people pay Council Tax for their home. The scheme is set by the council but must follow some government set rules, including protection for pensioners.

If you are on a low income or in receipt of an out of work benefit you may be entitled to council tax reduction. The amount of reduction you are entitled to depends on certain factors such as:

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

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

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

Tax reduction due for properties in band F,G and H.

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

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

More information can be found at [**www.richmond.gov.uk/services/housing/help_with_paying_your_rent_and_council_tax/housing_benefit/make_a_benefit_claim**](http://www.richmond.gov.uk/services/housing/help_with_paying_your_rent_and_council_tax/housing_benefit/make_a_benefit_claim) or on the Government website [**www.direct.gov.uk**](http://www.direct.gov.uk)

Council Tax Bills

Discounts and exemptions

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

Discounts

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

Exemptions – Occupied properties

- Student household exemption
- Severely mentally impaired exemption
- Diplomats and their dependents
- Visiting forces or their dependents

- Armed forces and married quarters
- Student halls of residence
- People under 18
- Dependent relative in an annex
- Non-British spouse or partner or dependent of a student

Exemptions – Unoccupied properties

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

Ukrainian nationals may be entitled to a discount of up to 50%. This is only applicable for those who have received a visa under the Homes for Ukraine scheme.

Email the Council Tax Service **counciltax@richmond.gov.uk** for more information

New Premiums

As part of its plans to bring empty or underused homes back into use, the Council intends to use discretionary powers provided by the Levelling Up and Regeneration Act 2023 from 1 April 2025.

Long-term empty premiums

Existing premium charges

From the 1 April 2019, properties that have been unoccupied and unfurnished for more than two years are charged an additional premium of 100% council tax. From 1 April 2020 this premium increases to 200% for properties that have been unoccupied and unfurnished for more than five years. From 1 April 2021 this premium increases to 300% for properties that have been unoccupied and unfurnished for more than ten years. This is regardless of any change of ownership during that period.

New premium charges

From 1 April 2025 the additional premium of 100% will be charged if a property is unoccupied and unfurnished for more than one year rather than after two years.

Second homes premium

Second homes are defined on any day as a dwelling that is substantially furnished, and not someone's sole or main residence.

Existing premium charges

None.

New premium charges

From 1st April 2025, properties that are considered second homes will be charged an additional premium of 100% council tax.

Exceptions

The government has legislated to provide exceptions to certain classes of property from the long-term empty premium and second home premium. Details of these exceptions can be found on our website **www.richmond.gov.uk/counciltax**

Relief for people with a disability

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

If this applies we will charge you at the rate of the band immediately below that shown for your home. If your home is already in Band A, you will still get a reduction. This will not depend on your income or savings. If you think you may be entitled to any of these Council Tax reductions, please go to: **www.richmond.gov.uk/council_tax** for further information and to download an application form. If you do not have access to our website, please contact **020 8891 1411**.

Council Tax Appeals

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

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

Please contact us by:

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

Email: **counciltax@richmond.gov.uk**

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

Business Rates

What are Non-Domestic Rates?

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

How are Non-Domestic Rates calculated?

The amount a business pays will depend on two factors:

- Rateable value of the business premises
 - The rateable value is set by the Government's Valuation Office Agency (not the Council) and is based on the rental value for which a property could have been let on the open market on 1st April 2021 – plus the square footage, usage and location
- Multiplier – The multiplier is set by Central Government each year and represents the unit rate at which Business Rates will be charged. The Government sets a Small Business Rates Multiplier (0.499 in 25/26) and a Standard Business Rates Multiplier (0.555 in 25/26)

2023 Revaluation

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

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

The next national revaluation will take place in April 2026.

Small Business Rate Relief

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

In addition, if the sole or main property is shown on the rating list with a rateable value below £12,000, the ratepayer will receive 100% reduction in their rates bill. This relief decreases

on a sliding scale of 1% for every £30 of rateable value over £12,000 up to £15,000.

For full eligibility criteria visit the Council's website. If you think that you meet the criteria but have not received the relief, please contact the Business Rates Team by emailing **businessrates@richmond.gov.uk**

Supporting Small Business Relief

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

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

Empty Properties (Unoccupied Property Rates)

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

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

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

Retail Discount

In the Autumn statement in November 2024 the Chancellor announced an adjustment of the business rates relief scheme for eligible retail, hospitality and leisure properties with 40% relief on rates bills up to £110,000 per business group. The discount will be applied to the bill after the application of any other reliefs, excluding any local discounts. For more information and to apply on-line, visit **www.richmond.gov.uk/business_rates**

Valuation Appeals – Business Rates and Council Tax

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

Website: **www.gov.uk/contact-voa**

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

USEFUL LINKS AND CONTACTS



Useful Links

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

Glossary

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

Useful Definitions

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

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

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

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

Tax Base – Number of Band D equivalent properties.

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

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

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

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

Or Telephone:

Council Tax and Benefits: **020 8891 1411**

Email the Business Rates Service at businessrates@richmond.gov.uk

Customer Service Contact Details

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

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

Email: counciltax@richmond.gov.uk

Online: www.richmond.gov.uk/council_contact_numbers

Other Useful Council contact details:

Adult Social Services

Tel: **020 8891 7971**

Email: adultsocialservices@richmond.gov.uk

Children's Services

Tel: **020 8891 7969**

Website: www.achievingforchildren.org.uk

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

Cultural Services

Email: culturalservices@richmond.gov.uk

Freedom Passes

Tel: **020 8831 6312**

Blue Badges

Tel: **020 8831 6096**

Email: accessibletransport@richmond.gov.uk

Pest Control

Tel: **020 8891 7800**

Email: residentialeh@richmond.gov.uk

Out of Hours Emergencies

Tel: **020 8744 2442**

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

Other Languages

BENGALI

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

PUNJABI

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

ARABIC

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

ALBANIAN

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

GUJARATI

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

FARSI

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

URDU

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

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



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