

Your Business Rates Guide



2015/16

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Direct Debit Scheme

Don't delay ... pay your Business Rates the easy way

Pay your Business Rates by direct debit – there are no cheques to write, no paperwork or postage and there's no queuing. You'll also spread the cost over 10 or 12 months and you'll enjoy the peace of mind of never being late to pay.



Set up a direct debit and payments are made automatically but you stay in control - it can be cancelled at any time.

Everything's protected by the direct debit guarantee. You'll get a full refund from your bank if there's a mistake. You can trust direct debit to be totally secure. So just relax and enjoy the way it frees up your time.

To set up a direct debit online, visit:

www.calderdale.gov.uk/business/businessrates and select the option from the menu.

You can also call us on (01422) 393699. If you already pay by direct debit, or have completed and returned a direct debit form, you do not need to take any further action.

Register for Electronic Billing

E-billing is another way to receive your business rates bill.

How will I benefit from e-billing?

- E-billing provides a faster, more efficient and convenient way to receive your bills
 - You can view your bill as soon as it is available and keep a copy on file
 - You can redistribute copies of bills quickly and electronically
 - Bills are issued direct to the intended person or department and are not delayed by post
 - It is environmentally friendly.
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How do I register for e-billing?

All you need to do is apply online:

Visit www.calderdale.gov.uk/business/businessrates and select the option from the menu. You can also call us on (01422) 393699. You will receive an email when the service has been set up for you.

Once set up, future bills will be issued to you as an attachment to an email.

Your Business Rates Explained

Introduction

Non-Domestic Rates, or business rates, collected by local authorities are the way that those who occupy business property contribute towards the cost of local services. Under the business rates retention arrangements introduced from 1 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, revenue support grant provided by the Government and certain other sums, is used to pay for the services provided by your local authority and other local authorities in your area. Further information about the business rates system, including transitional and other reliefs, may be obtained at www.gov.uk/browse/business/premises-rates.

Rateable Value

Apart from properties that are exempt from business rates, each business 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 on their website at www.voa.gov.uk. The rateable value of your property is shown on the front of this 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 1 April 2010, this date was set as 1 April 2008.

The valuation officer may alter the value if circumstances change. The ratepayer (and certain others who have an interest in the property) can appeal against the value shown in the list if they believe it is wrong. Further information about the grounds on which appeals may be made and the process for doing so can be found on the VOA website or from your local valuation office.

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 special arrangements apply, the Government sets the multipliers for each financial year for the whole of England according to formulae set by legislation. Generally, the multipliers increase in line with inflation according to the Retail Price Index in September of the preceding year. For the 2015/16 financial year, the Government has capped the increase in the multipliers at 2%.

Between revaluations the multipliers change each year in line with inflation and to take account of the cost of small business rate relief. In the year of revaluation the multipliers are rebased to account for overall changes to total rateable value and to ensure that the revaluation does not raise extra money for Government. Similarly, the change in the revaluation date to 2017 has no effect on the total amount of revenue raised from business rates. The current multipliers are shown on the front of this bill.

Revaluation 2010 and Transitional Arrangements

All rateable values are generally reassessed every five years at a general revaluation to ensure bills paid by any one ratepayer reflect changes over time in the value of their property relative to others. The current rating list is based on the 2010 revaluation. However, the government has postponed the next revaluation until 2017 to provide greater stability for businesses to encourage economic growth. Five yearly revaluations will continue from 2017. Revaluation does not raise extra money for Government. The Government's Written Ministerial Statement on the postponement can be found at the following link:

<http://www.publications.parliament.uk/pa/cm201213/cmhansrd/cm121112/wmstext/121112m0001.htm>

For those ratepayers who would otherwise have seen significant increases in their rates liability, the Government has put in place a £2 billion transitional relief scheme to limit and phase in changes in rate bills as a result of the 2010 revaluation. To help pay for the limits on increases in bills, there are also limits on reductions in bills. Under the transition 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 1 April 2010, 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 because of changes to the amount of small business rate relief) are not covered by the transitional arrangements.

The current transitional scheme ends on 31 March 2015. However, the government has put in place an extension to the arrangements for smaller properties with a rateable value of £50,000 or less that would otherwise face significant bill increases due to the end of the scheme.

The transitional arrangements are applied automatically and are shown on the front of this bill.

More information on revaluation 2010 can be found at www.voa.gov.uk.

The Valuation Office which deals with this area is at:

42 Eastgate

Leeds

LS2 7JL

Telephone: (03000) 501501

Empty 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 unless the unoccupied property rate has been reduced by the Government by order. 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 unoccupied property rate. If the unoccupied property rate for the financial year has been reduced by order, it will be shown on the front of this bill.

The Government has introduced a new temporary measure for unoccupied new builds from October 2013. Unoccupied new builds will be exempt from unoccupied business rates for up to 18 months (up to state aid limits) where the property comes on to the list between 1 October 2013 and 30 September 2016. The 18 month period includes the initial 3 or 6 month exemption and so properties may, if unoccupied, be exempt from business rates for up to an extra 15 or 12 months.

For more information go to:

www.calderdale.gov.uk/business/businessrates/reliefs-exemptions.html

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.

For more information go to:

www.calderdale.gov.uk/business/businessrates/reliefs-exemptions.html

Small Business Rate Relief

This reduction is available to ratepayers who are not entitled to any other mandatory relief or are liable for empty property rates on other business property but occupy a property with a rateable value which does not exceed £17,999 outside London or £25,499 in London. In such cases, the bill is 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 £12,000, the ratepayer will receive a percentage reduction in their rates bill for this property of up to a maximum of 50% for a property with a rateable value of not more than £6,000. However, until 31 March 2016 the Government has doubled the usual level of relief, so a property receiving 50% relief previously will now benefit from 100% relief. All other percentage reductions have also been temporarily doubled.

This percentage reduction (relief) is only available to ratepayers who occupy either:

- (a) one business property, or
- (b) one main business property and other additional properties providing those additional properties each have a rateable value which does not exceed £2,599.

The percentage relief can only be applied to the main business property. Any other qualifying business property will just have the bill calculated using the lower small business non-domestic rating multiplier.

In order to receive the percentage relief, the rateable value of the property mentioned in:

(a) must be less than £12,000, and the total rateable value of all the properties mentioned in (b), must not exceed £17,999 on each day for which relief is being sought. If the rateable value of the sole or main business property, or the total rateable value of all business properties increases above those levels, relief will cease from the day of the increase.

However, 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.

An application for Small Business Rate Relief is not required for financial years starting 1 April 2012 but an application would be required if a claim is made for the 2010/11 or 2011/12 financial years. If you feel you meet the eligibility criteria and have not received the relief, call us on (01422) 393699.

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 following each five-yearly revaluation.

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 are:-

- the ratepayer taking up occupation of an additional property, and/or
 - 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.
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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).

For more information go to:

www.calderdale.gov.uk/business/businessrates/reliefs-exemptions.html

Non-Profit Making Organisation Relief

The authority has discretion to give relief to non-profit making organisations. For full details go to:

www.calderdale.gov.uk/business/businessrates/raterelief/index.html

Rural relief for businesses in rural areas

Certain types of properties in a rural settlement with a population below 3,000 may be entitled to relief. The property must be the only general store, the only post office or a food shop and have a rateable value of less than £8,500, or the only public house or the only petrol station and have a rateable value of less than £12,500. The property has to be occupied. An eligible ratepayer is entitled to relief at 50% of the full charge.

In addition, the local authority can give relief on certain other occupied property in a rural settlement where the rateable value is less than £16,500.

For full details go to:

www.calderdale.gov.uk/business/businessrates/reliefs-exemptions.html

Local Discounts

Local authorities have a general power to grant discretionary local discounts. For more information on Reoccupation Relief, New Build - Empty Property Relief and Retail Relief go to:

www.calderdale.gov.uk/business/businessrates/reliefs-exemptions.html

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. Appeals against rateable values can be made free of charge. 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. Take great care and, if necessary, seek further advice before entering into any contract.

Important Changes

- A 2% cap on increases rather than the Retail Prices Index increase of 3.2%.
- **Retail Discounts**
The Government is giving funding to local authorities so that they can provide a discount worth up to £1,000 in 2014/15 and up to £1,500 in 2015/16 – to retail premises with a rateable value of up to £50,000. This will provide support to premises including pubs, cafes, restaurants and shops. For more information go to:
www.calderdale.gov.uk/business/businessrates/reliefs-exemptions.html

Important Information Regarding Business Rates Retail Relief

The Government announced in the Autumn Statement on 5 December 2013 that it would provide rate relief of up to £1,000 to all retail properties with a rateable value of £50,000 or less in each of the years 2014-15 and 2015-16. However, in the 2014 Autumn Statement, the Government increased the 2015-2016 allowance to a maximum of £1,500 per applicable property.

Awards such as Retail Relief are required to comply with the European Union law on State Aid. In these circumstances, this involves contacting Calderdale Council **if you have received any other De Minimis State Aid**, including any other Retail Relief you are being granted for premises other than the one to which this bill relates, and confirming that the award of Retail Relief does not exceed the €200,000 an undertaking can receive under the De Minimis Regulations EC 1407/2013.

You therefore need to determine which of the following apply to your undertaking:

- **If you have not received any other De Minimis State Aid**, including any other Retail Relief you are to be granted for premises other than the one to which this bill and letter relates, **you do not need to do anything further.**
- **If you have received any other State Aid**, or
- **If you wish to refuse to receive the Retail Relief**, granted in relation to any premises in Calderdale Council area, you **must** contact the Business Rates section on telephone number 01422 393699 or by e-mail to business.rates@calderdale.gov.uk

This may be particularly relevant to those premises that are part of a large retail chain, where the cumulative total of Retail Relief over two years could exceed €200,000.

Further information on State Aid law can be found at www.gov.uk/state-aid.

- **Empty Property - Temporary Re-occupancy Discount**
The Government is also giving funding to local authorities so that they can provide a 50% discount for 18 months for those businesses that move into retail premises that have been empty for a year or more. This is available for businesses which move into empty premises between 1 April 2014 and 31 March 2016. For more information go to:
www.calderdale.gov.uk/business/businessrates/reliefs-exemptions.html
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- **Business Rates Instalments**

Payment of business rates bills is automatically set on a 10 monthly cycle. However, the Government announced in December 2013 that businesses can ask for their business rate bills to be spread over 12 months to help with cash flow. Businesses can now 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. For more information go to:

www.calderdale.gov.uk/business/businessrates

You can also call us on (01422) 393699.

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.calderdale.gov.uk/business/businessrates/publications. A hard copy is available on request by emailing: business.rates@calderdale.gov.uk or calling (01422) 393699.

How to pay

Direct Debit

Please complete the instruction at the bottom of your bill and return to the Council. For details on how to set up on-line or by telephone, see page 2.

Telephone payments - credit and debit card

To use the Council's 24 hour **Touch Tone** facility, telephone (0845) 601 8016. Alternatively, contact the Business Rates section during normal office hours on (01422) 393699.

BACS/Standing Order

Please quote the Council's bank account details:

Nat West Bank plc

Sort Code: 62-21-45

Account Number: 00000000

Account Name: Calderdale MBC Head Office Collection Account

Online

To pay by debit or credit card, visit our website at: www.calderdale.gov.uk/business/businessrates and select the 'Online Payments' option



This service is available 24 hours a day.

By post

Please make all cheques and postal orders payable to Calderdale MBC and crossed '**A/C Payee Only**'. Post-dated cheques cannot be accepted. Please quote your reference number when making payment and post it to:

Calderdale MBC
Revenues Services
PO Box 51
Halifax
HX1 1TP

How to pay (continued)

Post Office

No charge is made for use of this service. Simply take your bill to any Post Office.

In Person

At any of the following Customer First offices:

Office	Address	Days Open	Times Open	Times Closed
Halifax	Horton Street HX1 1PU	M - F	9 - 5pm	
Brighouse	Civic Hall Bradford Road HD6 1RW	M, W & F	9 - 4.30pm	M & F 12 - 1pm W 1 - 2pm
Elland	39-41 Southgate HX5 0BW	M & Th	9 - 4.30pm	12 - 1pm
Sowerby Bridge	Carlton Mill Riverside Wharf Street HX6 2ZR	M & F	9 - 4.30pm	12.30 - 1.30pm
Todmorden	Todmorden Community College Burnley Road OL14 7BX	Tu, W & F	9 - 4.30pm	Tu & F 12 - 1pm W 1 - 2pm

How to contact us

Online

Go to our website at:

www.calderdale.gov.uk/business/businessrates to:

- Set up a direct debit
- Make a payment by credit/debit card
- Download application forms to apply for reliefs
- Apply for Discretionary Rate Relief
- Register for electronic billing

Email: business.rates@calderdale.gov.uk



In person

Call in to Halifax Customer First, 19 Horton Street, Halifax HX1 1QE

Monday to Friday 9.00am - 5.00pm

You can also call in to one of our Customer First offices around Calderdale.

By phone/fax

Phone: (01422) 393699

By post

Calderdale MBC
Revenues Services
PO Box 51
Halifax
HX1 1TP



Launching soon....

www.eyeoncalderdale.com

Providing residents with localised flooding and adverse weather warnings as well as traffic and road alerts.





The information shown in this leaflet together with that shown on your bill constitutes the legal form of the Non-Domestic Rates Bill as required by the Council Tax and Non-Domestic Rating (Demand Notices) (England) Regulations as amended. Calderdale Council has a statutory duty to produce this information, but have done so at minimum cost.

