Council Tax & Business Rates 2009-2010
Contents

What you get for your money  70
This year’s budget  73
Key budget differences between 2008/09 and 2009/10  76
Efficiency information  77
What is Council Tax?  78
How much do I pay?  78
2009/10 Council Tax charges by valuation band  80
Help with paying Council Tax  81
Homes exempt from Council Tax  82
Council Tax Benefit  83
Paying by Direct Debit  85
Other ways to pay  85
What happens if I don’t pay?  87
If you can’t pay your Council Tax  88
Business Rates  90
Greater London Authority (GLA) notes  97
Customer Services Addresses  102
Direct Debit form  103
Progress in achieving the council’s priorities

Making Haringey one of London’s greenest boroughs

- Recycling schemes have been set up in all Haringey primary schools.

- Traffic: Haringey has been named as the most improved transport borough in London in the Transport Times award. Judges were impressed with the significant improvements to road safety, the introduction of innovative home zones, school travel plans and the promotion of walking and cycling. A further bus priority scheme has been implemented in Bounds Green.

Creating a better Haringey: cleaner, greener and safer

- Haringey streets are cleaner than last year. The percentage of streets with unacceptable levels of litter and detritus has reduced from 40% in 2006/07 to 25% in 2007/08. A new litter picking service has been introduced for all streets in the borough so that streets are cleaned at least twice a week resulting in the improved street cleanliness.

- Thirty percent fewer people have been killed or seriously injured on Haringey’s roads based January to August ’08, putting us on track to exceed our target for 2008.

- Haringey has 12 Green Flag awards for the quality of its parks, achieving an additional four awards in the last year.

- Crime reduction; there has been a 6% reduction in notifiable offences when compared to the same period for last year.
• Haringey’s domestic violence service, Hearthstone, has been extended, providing better facilities and multi agency services for survivors of domestic violence.

• Our latest residents’ survey results show an eight per cent reduction in the number of residents citing crime as an area of personal concern.

**Encouraging lifetime well-being, at home, work, play and learning**

• GCSE results improved again in 2008, with progress in Haringey above the national average, closing this gap from 19 per cent in 2001 to six per cent in 2008. 59.7 per cent of pupils achieved 5 or more A*– C grades at GCSEs in 2008, a three % improvement on 2007.

• 2,500 affordable homes are being built through significant developments in Tottenham such as Hale Village, in Haringey Heartlands and around Wood Green and Hornsey.

• There were over 2 million visits to our libraries during 2008 with our Wood Green library officially one busiest libraries in the country.

• Our new sports, health and fitness facilities at White Hart Lane Community Sports Centre, Tottenham Green and Park Road leisure centres attracted 1.3 million visits in 2008, up five per cent on the previous year.

**Promoting independent living while supporting adults and children when needed**

• More young people leaving care are engaged in education, training and employment and there are more achieving 5 or more A*– C grades at GCSEs (17.5%, up from 13% last year).

• 214 adults and older people clients were in receipt of Direct Payments, to allow them to purchase their social care services at end of March 2008. This exceeded our target and puts Haringey in the top performance banding.
• The Haringey Guarantee scheme is tackling unemployment in the borough. The £1 million scheme works with local businesses and organisations making a pledge to guarantee job interviews to residents who have received appropriate training. The scheme aims to help 275 residents gain employment each year.

Delivering excellent, customer focused, cost effective services

• The council again ran a successful Summer University from July to the end of August 2008 with children and young people participating in a range of activities in different venues. The programme was also linked to Summer Uni London offering opportunities to take part in activities across London with other participating boroughs.

• The council is successfully operating the WOW awards scheme for customers to nominate staff for excellent service, attracting more than a thousand nominations in a year. Haringey is the first public sector body in the country to participate in this scheme.

• Our latest residents’ survey shows 70 per cent of residents believe that the council is doing a good job, above average for London, and 42 per cent feel that the Council is providing value for money, up eight per cent on 2006.
This year’s budget

This year, from April 2009 to March 2010, we plan to spend £408.8m (net of income) on providing council services. The tables and charts in this section show how this spend is divided up.

Precepts and levies
As well as providing services directly, we give money to other organisations who provide services in the borough. These include the Greater London Authority (GLA).

Contributions to other organisations

<table>
<thead>
<tr>
<th>Other organisations</th>
<th>Amount paid 2008/09 £’000</th>
<th>Amount due 2009/10 £’000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Environment Agency</td>
<td>172</td>
<td>172</td>
</tr>
<tr>
<td>Lee Valley Regional Park Authority</td>
<td>260</td>
<td>261</td>
</tr>
<tr>
<td>London Boroughs Grant Scheme</td>
<td>791</td>
<td>783</td>
</tr>
<tr>
<td>London Pensions Fund Authority</td>
<td>358</td>
<td>451</td>
</tr>
<tr>
<td>North London Waste Authority (NLWA)</td>
<td>5,462</td>
<td>6,543</td>
</tr>
<tr>
<td><strong>Total paid/due</strong></td>
<td><strong>7,043</strong></td>
<td><strong>8,210</strong></td>
</tr>
</tbody>
</table>

The total amount of £8.2m to be paid to other organisations represents 2.0% of the total cost of services.

The money we give to the GLA helps to pay for the police, fire brigade and transport. It also includes the fourth contribution agreed with Government towards delivering a successful 2012 Olympic and Paralympic Games in London.

Our contributions to the GLA

<table>
<thead>
<tr>
<th></th>
<th>08/09 £m</th>
<th>% of Council Tax</th>
<th>09/10 £m</th>
<th>% of Council Tax</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>26.4</td>
<td>21.1</td>
<td>26.4</td>
<td>20.7</td>
</tr>
</tbody>
</table>

See pages 97 to 101 for information on services provided by the GLA.
This year’s budget

Total spending on services 2009/10

Council Income for services 2009/10

- Dedicated Schools Grant 40%
- Business Rates 28%
- Council Tax 25%
- Revenue Support Grant 7%

Children and Young People (incl. schools) 58.7%
Adult Social Care 16.5%
Other Services 7.3%
Refuse Collection 4.5%
Recreation and Tourism 4.3%
Highways 3.5%
Other Housing 3.2%
Planning and Economic Development 1.0%
Environmental Health 1.0%

Total spending on services 2009/10

£404.8m
<table>
<thead>
<tr>
<th>08/09 net spending £m</th>
<th>Service</th>
<th>09/10 expenditure £m</th>
<th>09/10 income £m</th>
<th>09/10 net spending £m</th>
<th>% of our net spending</th>
</tr>
</thead>
<tbody>
<tr>
<td>232.8</td>
<td>Children and Young People (including schools)</td>
<td>298.0</td>
<td>(60.4)</td>
<td>237.6</td>
<td>58.7</td>
</tr>
<tr>
<td>64.5</td>
<td>Adult Social Care</td>
<td>104.6</td>
<td>(37.9)</td>
<td>66.7</td>
<td>16.5</td>
</tr>
<tr>
<td>14.7</td>
<td>Highways</td>
<td>28.0</td>
<td>(13.7)</td>
<td>14.3</td>
<td>3.5</td>
</tr>
<tr>
<td>10.9</td>
<td>Other Housing</td>
<td>287.2</td>
<td>(274.2)</td>
<td>13.0</td>
<td>3.2</td>
</tr>
<tr>
<td>3.9</td>
<td>Planning and Economic Development</td>
<td>5.7</td>
<td>(1.8)</td>
<td>3.9</td>
<td>1.0</td>
</tr>
<tr>
<td>17.0</td>
<td>Recreation and Tourism</td>
<td>25.3</td>
<td>(7.9)</td>
<td>17.4</td>
<td>4.3</td>
</tr>
<tr>
<td>3.9</td>
<td>Environmental Health</td>
<td>7.0</td>
<td>(3.1)</td>
<td>3.9</td>
<td>1.0</td>
</tr>
<tr>
<td>15.7</td>
<td>Refuse Collection</td>
<td>24.3</td>
<td>(6.0)</td>
<td>18.3</td>
<td>4.5</td>
</tr>
<tr>
<td>40.6</td>
<td>Other Services</td>
<td>76.3</td>
<td>(46.6)</td>
<td>29.7</td>
<td>7.3</td>
</tr>
<tr>
<td><strong>404.0</strong></td>
<td>Spending Services</td>
<td><strong>856.4</strong></td>
<td><strong>(451.6)</strong></td>
<td><strong>404.8</strong></td>
<td><strong>100.0</strong></td>
</tr>
<tr>
<td>(4.4)</td>
<td>Contributions to/ (use) of balances</td>
<td></td>
<td></td>
<td></td>
<td>4.0</td>
</tr>
<tr>
<td>0.0</td>
<td>Council Tax collection fund</td>
<td></td>
<td></td>
<td></td>
<td>0.0</td>
</tr>
<tr>
<td><strong>399.6</strong></td>
<td>Total cost of Services</td>
<td></td>
<td></td>
<td><strong>408.8</strong></td>
<td></td>
</tr>
<tr>
<td>(123.0)</td>
<td>Business Rates</td>
<td></td>
<td></td>
<td>(115.8)</td>
<td></td>
</tr>
<tr>
<td>(17.2)</td>
<td>Revenue Support Grant (central government funding)</td>
<td></td>
<td></td>
<td>(26.7)</td>
<td></td>
</tr>
<tr>
<td>(160.6)</td>
<td>Dedicated schools grant</td>
<td></td>
<td></td>
<td>(165.6)</td>
<td></td>
</tr>
<tr>
<td><strong>98.8</strong></td>
<td>Amount to be raised from Council Tax</td>
<td></td>
<td></td>
<td></td>
<td><strong>100.7</strong></td>
</tr>
<tr>
<td>85,056</td>
<td>Number of households in the borough (band D equivalent)</td>
<td></td>
<td></td>
<td>85,060</td>
<td></td>
</tr>
<tr>
<td><strong>1,161.66</strong></td>
<td>Band D Council Tax for Haringey</td>
<td></td>
<td></td>
<td><strong>1,184.32</strong></td>
<td>Increase 1.95</td>
</tr>
<tr>
<td>309.82</td>
<td>Band D Council Tax for Greater London Authority</td>
<td></td>
<td></td>
<td>309.82</td>
<td>0.0</td>
</tr>
<tr>
<td><strong>1,471.48</strong></td>
<td>Total Band D Council Tax</td>
<td></td>
<td></td>
<td><strong>1,494.14</strong></td>
<td><strong>1.54</strong></td>
</tr>
</tbody>
</table>

Notes: The Housing Revenue Account (council houses) has budgeted to make a small surplus of £0.5m in 2008/09 and £0.7m in 2009/10. The 2008/09 numbers as included in the last year’s Council Tax Booklet for Education and Social Services have been restated in the revised structure of Children and Young People (including schools) and Adult Social Care.
Key budget differences between 2008/09 and 2009/10

- This year’s budget for council services is £9.3m more than 2008/09.

- This increase is caused by inflation and other unavoidable cost pressures of £14.9m, contributions to balances of £4m and offset by savings of £9.6m.

- Capital spending (which provides long term economic benefit) for 2009/10 will be £199m compared to £146.4m in 2008/09. This will mostly be paid for by grants, surplus assets and borrowing.

- Page 80 gives a breakdown of the 2009/10 Council Tax by valuation band.

For more information on budget issues, please either email: budgets@haringey.gov.uk or telephone the Budget Team on 020 8489 3726.
Efficiency information for London Borough of Haringey and London Fire and Emergency Planning Authority

All councils and fire authorities are required to measure and report the value of efficiency savings they have achieved since April 2008. An efficiency saving occurs when the cost of an activity falls but effectiveness and quality is not reduced.

In 2008/09 Haringey Council delivered several important programmes enabling significant improvements in service delivery and reduction of costs. These include efficiencies in back office functions including IT operations, and value for money reviews that have reduced costs and improved the quality of services including home care commissioning and administration of housing benefits. The London Fire and Emergency Planning Authority (LFEPA) is delivering efficiencies in non front line services, with the time spent by fire station staff on community safety continuing to both exceed target and improve year on year, and fire deaths and injuries in London continuing to fall.

The table below shows the value of efficiencies forecast to be achieved by the end of March 2009 by Haringey Council and the London Fire and Emergency Planning Authority (which is a functional body of the Greater London Authority).

<table>
<thead>
<tr>
<th>London Borough of Haringey</th>
<th>London Fire &amp; Emergency Planning Authority</th>
</tr>
</thead>
<tbody>
<tr>
<td>By March 2009</td>
<td></td>
</tr>
<tr>
<td>£10,842,000</td>
<td>£4,724,000</td>
</tr>
</tbody>
</table>

To put these figures into perspective the efficiency savings forecast to be achieved by March 2009 represent:
- 3.8% of the London Borough of Haringey’s spending in 2007/08
- 1.1% of the London Fire and Emergency Planning Authority’s spending in 2007/08

The table below shows the value of efficiency gains forecast to be achieved by March 2009 for the average Band D dwelling and compares that figure with the average figure across London.

<table>
<thead>
<tr>
<th>London Borough of Haringey</th>
<th>National average for similar authorities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Saving per Band D dwelling</td>
<td>Saved per dwelling</td>
</tr>
<tr>
<td>£128</td>
<td>£128</td>
</tr>
<tr>
<td>£2</td>
<td>£2</td>
</tr>
</tbody>
</table>

Each year councils are assessed by the Audit Commission on their use of resources and given a score out of 4 (4 being performing strongly and 1 being inadequate performance). For 2008 Haringey Council scored 3 out of 4, recognising the authority’s strong performance in managing its resources. The Audit Commission awarded LFEPA a score of 3 in its most recent use of resources assessment showing it is ‘performing well’ and in its latest Corporate Assessment the authority’s overall performance was rated as excellent - the highest score possible.
What is Council Tax?
Council Tax pays for about a quarter of the cost of our services to the borough. The rest comes from Government Grants and Business Rates.

Who pays Council Tax?
Council Tax is paid by home-owners or tenants. We charge full Council Tax if there are at least two adults aged 18 or over living in a property. However, we offer reduced Council Tax in many cases (see pages 81 to 84).

If you do not live in your home, but own it, or have a tenancy of six months or more, you must still pay Council Tax if your home is:
- empty
- a second home
- a care home, nursing home or hostel
- lived in by more than one household (known as ‘houses in multiple occupation’)
- lived in by a minister of religion or a religious community, or
- sometimes used by an employer whose staff live at the property.

Joint Liability
Partners living with you may also be responsible for the full Council Tax. The law has changed and single sex couples are now treated in the same way as opposite sex couples who are married or living together as husband and wife. You should inform us if your bill does not include your partner’s name.

If you own or rent your home jointly, each of you may be jointly responsible for the full Council Tax. Make sure you have clear arrangements with the other owners or tenants.

How much do I pay?
The Council Tax you pay depends on the value of your home in April 1991, as set by the Government’s Valuation Office Agency (not the council). Every home is in one of eight valuation bands (A to H). Your bill shows which band your property is in. Your Council Tax charges are worked out as a percentage of the band D rate, as shown in the table on page 80. The total band D rate is worked out by dividing the money to be raised by Council Tax £100.7m by the number of band D equivalent homes in the borough 85,060.
**Appealing against your banding**

You can appeal if:
- you have made major structural changes to your home, or there are physical changes in the local area that change the sale value.
- you have become the Council Tax payer in the last six months (there are some restrictions – if you need more information contact the Valuation Office Agency at the address shown below).
- the Valuation Office has changed your band in the last six months.
- a Valuation Tribunal has changed the band of a similar home in the last six months.

If you think you have reason to appeal, please contact the Listing Officer at:

**The Valuation Office Agency**
**Chase House**
**305 Chase Road**
**Southgate N14 6LZ**
**Phone: 020 8276 2700**
**www.voa.gov.uk**

The council cannot deal with any appeals. If you appeal, the law says you must continue to pay your current bill until the appeal is settled. You can also appeal against certain decisions made by the council, for example if we have refused to grant a discount or exemption and you believe you meet the requirements. In such circumstances you should write to us, heading your letter ‘Council Tax Appeal’ and send any supporting documents you believe will support your case. You must also state why you disagree with our decision.

The council Tax section will review your case and provide you with a response. If you remain unhappy with the decision or do not receive a response within two months you may lodge an appeal with the Valuation Tribunal Service. Their address is:

**Valuation Tribunal Service**
**Second Floor**
**Black Lion House**
**45 Whitechapel Road**
**London E1 1DU**

**Check your account on line**

You can now check your Council Tax account details on the Haringey website. For further information or to register, please visit our website at: https://statementsecure.haringey.gov.uk/
### 2009/10 Council Tax charges by valuation band

<table>
<thead>
<tr>
<th>Valuation Band</th>
<th>Value of Home</th>
<th>% of Band D homes</th>
<th>GLA Full Council Tax Charge</th>
<th>Haringey Full Council Tax Charge</th>
<th>10 Monthly Installments</th>
<th>Weekly Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A</strong></td>
<td>£40,000 or less</td>
<td>67</td>
<td>£206.55</td>
<td>£789.56</td>
<td>£996.11</td>
<td>£99.61</td>
</tr>
<tr>
<td><strong>B</strong></td>
<td>£40,001 to £52,000</td>
<td>78</td>
<td>£240.97</td>
<td>£921.14</td>
<td>£1,162.11</td>
<td>£116.21</td>
</tr>
<tr>
<td><strong>C</strong></td>
<td>£52,001 to £68,000</td>
<td>89</td>
<td>£275.40</td>
<td>£1,052.73</td>
<td>£1,328.13</td>
<td>£132.81</td>
</tr>
<tr>
<td><strong>D</strong></td>
<td>£68,001 to £88,000</td>
<td>100</td>
<td>£309.82</td>
<td>£1,184.32</td>
<td>£1,494.14</td>
<td>£149.41</td>
</tr>
<tr>
<td><strong>E</strong></td>
<td>£88,001 to £120,000</td>
<td>122</td>
<td>£378.67</td>
<td>£1,447.39</td>
<td>£1,826.06</td>
<td>£182.61</td>
</tr>
<tr>
<td><strong>F</strong></td>
<td>£120,001 to £160,000</td>
<td>144</td>
<td>£447.52</td>
<td>£1,710.70</td>
<td>£2,158.22</td>
<td>£215.82</td>
</tr>
<tr>
<td><strong>G</strong></td>
<td>£160,001 to £320,000</td>
<td>167</td>
<td>£516.37</td>
<td>£1,973.87</td>
<td>£2,490.24</td>
<td>£249.02</td>
</tr>
<tr>
<td><strong>H</strong></td>
<td>over £320,000</td>
<td>200</td>
<td>£619.64</td>
<td>£2,368.65</td>
<td>£2,988.29</td>
<td>£298.83</td>
</tr>
</tbody>
</table>
Help with paying Council Tax

There are several ways we may be able to reduce your Council Tax bill. These include:

- discounts
- disability relief
- exemptions
- Council Tax Benefit.

There is a summary of each of these below. If you think you are entitled to a reduction, please ring us on 020 8489 3557. We will send you more details and an application form. Alternatively, you can download an application form direct from our website (www.haringey.gov.uk) which will advise you on any supporting evidence you need to supply.

Your bill will show you if we have already given you any reductions.

Discounts

If you are the only adult aged 18 or over in your home, we will usually reduce your bill by 25%. This is called the Single Occupier’s Discount.

You can also qualify for a 25% discount if all the other adults in your home are:
- full-time students or student nurses
- 18 to 19 year-olds who are at school or who have just left school
- severely mentally disabled
- caring for someone with a disability (other than a husband, wife, partner or child under 18)
- care workers on low pay (usually working for a charity)
- long-term hospital patients
- in care homes
- in prison (except those in prison for not paying Council Tax or a fine)
- staying in some hostels or night shelters
- members of religious communities, for example, monks or nuns
- apprentices or people on a Youth Training Scheme
- diplomats.

You may also qualify for a discount of 10% if your property is unoccupied but furnished or used as a second home, or a 50% discount if you are required to live in job-related accommodation.

If you already receive a discount and the reason no longer applies, you must tell us straight away. Contact details are shown on your bill. This authority is under a duty to protect the public funds which it administers, and to this end may use information held about you for the prevention and detection of fraud. It may also share this information with other
bodies responsible for auditing or administering public funds for these purposes.

**People with disabilities**
If you, or anyone living with you, have a disability, and changes have been made to your home to help the disabled person, we may be able to reduce your Council Tax bill.

**Homes exempt from Council Tax**

You don’t have to pay any Council Tax at all on the following homes – they are ‘exempt’:

**Homes with nobody living in them which are**
- unfurnished (exempt for up to six months)
- owned by a charity (exempt for up to six months) or
- having structural changes or major repairs so they can’t be lived in (exempt for up to a year).

**Homes which have been left empty because someone**
- is in prison, hospital (long-term) or a care home
- has moved to care for another person or moved to receive care or
- has died and no grant of probate or letter of administration has been made (also exempt for six months after probate, as long as the property stays empty).

**Homes lived in only by people who are**
- under 18
- full-time students or
- severely mentally disabled (although the owner may still have to pay).

**Homes which**
- have been repossessed
- have nobody living in them and the last owner is bankrupt
- are waiting to be lived in by a minister of religion
- are empty but form part of another home and cannot be rented separately from it or
- are ‘granny’ flats.

To qualify as a ‘granny flat’, a person aged 65 or over or a disabled person must live in it. The person must also be a dependent relative of the person who lives in the rest of the property.

This is only a guide. Please contact us for more information. Your bill will show you if your home has already been treated as exempt.
If you already receive an exemption and the reason no longer applies, you must tell us straight away. Contact details are shown below and on your bill.

If you move
If you are moving, please let us know as soon as possible, including the names of the people moving into your old address, so that we can change your account quickly.

Just ring us on 020 8489 3557, click on www.haringey.gov.uk/change_address or write to us at:

Benefits and Local Taxation Division
P.O. Box 10505
Wood Green
London N22 7WJ

Email: council.tax@haringey.gov.uk

You can also call in at one of our Customer Service Centres with your details. The addresses are shown on page 102 of this booklet.

Empty homes
The council helps empty property owners by offering grants for long term vacant properties. Up to £17,000 can be available if the property is to be rented to the council or up to £25,000 can be available to first time buyers. The council also operates a scheme to rent properties. For more information, please call the Empty Property Hot Line on 020 8489 4214.

Council Tax Benefit
If you are on a low income, or getting Income Support, Employment and Support Allowance, Pension Credit or Jobseeker’s Allowance, you may be entitled to Council Tax Benefit. There are two types of Council Tax Benefit: Main Council Tax Benefit and Second Adult Rebate.

How much you get will depend on
• the amount of your Council Tax bill
• your weekly income and any savings that you have
• the number of people living with you and their incomes and
• the number of children living with you.

If you have savings of £16,000 or more, you cannot get Main Council Tax Benefit unless you get Guarantee Credit from the Pension Service. People with disabilities can have income higher than the usual limit and still claim benefit.

If your income or savings are too high for Main Council Tax Benefit, you may be able to get a Second Adult Rebate. You can claim up to 25% if
you are the only person responsible for paying Council Tax but share your home with one or more adults who:
- don’t pay rent; and
- aren’t your husband, wife or partner, and
- have a combined weekly income before tax of less than £227.99.

If you are a student who is liable to pay Council Tax because you share with one or more adults who are not students, you can get 100% Second Adult Rebate if, apart from other students, everyone else sharing your home:
- doesn’t pay rent, and
- gets Income Support, income-related Employment and Support Allowance, Pension Credit or income-based Jobseeker’s Allowance.

**For more Council Tax Benefit information**
Call Customer Services on 020 8489 1000. You can also visit our Customer Service Centres. See page 102 for the addresses and opening times.
Or you can go to: www.haringey.gov.uk/benefits

If your questions are about any other reduction, please call the phone number on the front of your bill.

You must continue paying your Council Tax while your application for benefit is being considered.

**Reporting changes in your circumstances**
If we can pay you Council Tax Benefit, it is your responsibility to inform us of any changes that may affect the amount of money credited to your Council Tax account. Unreported changes can lead to benefit being overpaid, which we can ask you to repay.

Things you must tell us about:
- If you or your partner’s income or benefits go up or down
- If you, your partner or other household member stop or start working
- If your savings or your family’s savings change
- If people whom you live with move in or out
- If you change your address.

If you are in receipt of Pension Credit you do not need to tell us about changes in your income as the Pension Service should do this for you.
Paying by Direct Debit

If it is difficult for you to pay by the 1st of each month, you can pay by Direct Debit. If you change to Direct Debit we will give you a choice of two payment dates, either the 1st or 15th of each month. If you would like to pay by Direct Debit, please fill in the form page 103 and return it to us as soon as possible.

Why choose Direct Debit?
Many people prefer Direct Debit because it is easier and cheaper as long as you have a bank or building society account. It also helps keep our costs down, which makes more money available for the services we all need. Please see page 103 for a Direct Debit mandate.

No bank account?
Why it could pay you to have one
The Financial Services Authority (FSA) can offer you independent advice on how to open and use a basic bank account. Please call 0845 606 1234 for an information booklet.

Receive your Council Tax bill by e-mail
Receiving your bill by e-mail is quicker, cheaper and better for the environment as it saves on the needless use of paper.

If you register for this service, your Council Tax bills will be produced online. An e-mail will be sent to you telling you that your bill is available to view online.

You can also view a full statement of your account from 1 April 2007 onwards. You can see details of all payments, any discount, exemption, relief or Council Tax Benefit as well as your current instalment plan.

If you are interested in receiving your bill by e-mail and gaining access to your Council Tax details online, visit: https://statementsecure.haringey.gov.uk to see details of the scheme and how you can sign up.

Other ways to pay
Instalments are normally payable each month from April 2009 to January 2010.

Payments are due on the first day of the month if you pay by cash, cheque, credit or debit card or standing order.
Please refer to your bill and check the dates to see when your instalments are due.

**Paying by credit and debit card**
You can use your credit or debit card to pay your Council Tax and Business Rates. Payment by credit and debit card can be made:

- **Over the internet**
  www.haringey.gov.uk/epaymentintro

- **In person**
  Haringey Payment Service
  247 High Road
  Wood Green
  London N22 8HF
  (next to Civic Centre).

Haringey Payment Service opening hours are 8.45am to 5pm Monday to Friday, except Thursday when it stays open until 7pm. Saturday 9.30am to 12.30pm.

- **Or by phone**
  Using the automated telephone payment service on 0845 070 1414. Select option 1 for Council Tax or option 4 for Business Rates. You will be asked to quote your Council Tax or Business Rates account number.

You can also call Customer Services during office hours on 020 8489 3557 (Council Tax) or 020 8489 3551 (Business Rates).

If you pay by cash or cheque through a bank or post office you should allow at least five working days for your payment to reach your Council Tax or Business Rates account.

**Telephone and PC banking**
Most banks and building societies offer telephone and on-line banking services. To make a payment, contact your bank or building society and quote Haringey’s bank account number 90662997 for Council Tax or 90663004 for Business Rates, sort code 60-24-23 and your full Council Tax or Business Rates account number.

**Other Payment Services**

**Swipe payment card – Council Tax Only**
If you currently pay your Council Tax by cash, cheque or standing order you can now pay by swipe payment card. This free to use card will allow you to pay your Council Tax locally where you see one of the signs below.
What happens if I don’t pay?

We take non-payment very seriously as it means we do not have the income we need to run the services on which many people depend.

If you don’t pay by the date it is due, we will take action to recover the amount you owe.

Firstly, we’ll send you a reminder letter. A maximum of two reminders will be sent to you in any one year (one reminder in the case of Business Rates). If you don’t pay within seven days, we will send you a court summons, which adds extra costs to your account.

It is important that you contact us as soon as possible if you are having difficulties in meeting your monthly instalments.

We will review your circumstances and advise you on how to repay the amount owed. We will also look at ways to reduce the amount payable by way of reductions. If you fail to do so it is likely that recovery action will be taken against you and this will include additional costs to you.

If it is necessary for us to issue a summons against you for non payment, we will apply for a liability order against you. This hearing takes place in a Magistrates Court.

Once a liability order is granted we can take further recovery action against you such as:

- declare you bankrupt in court (this will mean you won’t be able to get a loan, a mortgage or a bank account)
- send bailiffs to take away goods to the value of the money you owe
- get your employer to take the money from your earnings (in the case of Council Tax)
- deduct amounts from your benefits in respect of Council Tax arrears
- ask the Magistrates’ Court to consider sending you to prison.

If you get a letter from us but can’t pay, contact us as soon as you can and we’ll do our best to help you. Do not ignore the letter!
We can also offer the option to pay by direct debit to people with arrears. Please contact us straight away to arrange this. Just ring us on 020 8489 3557 (Council Tax) or 020 8489 3551 (Business Rates), or write to: **Benefits and Local Taxation Division**
P.O. Box 10505
Wood Green London N22 7WJ

Email: council.tax@haringey.gov.uk or business.rates@haringey.gov.uk

For Council Tax enquiries you can also call in at one of our Customer Service Centres with your details. The addresses are shown on page 102 of this booklet.

**If you can’t pay your Council Tax**

Please contact us straight away if you cannot pay or are falling behind with your payments. We will do all we can to help you. The sooner you get in touch, the more help and advice we will be able to offer.

Confidential debt counselling is available from a Citizens’ Advice Bureau. There are three in Haringey.

**Hornsey Citizens Advice Bureau**
Hornsey Town Hall
The Broadway
London N8 9JJ

**Tottenham Citizens Advice Bureau**
Tottenham Town Hall
Town Hall
Approach Road
London N15 4RY

**Turnpike Lane Citizens Advice Bureau**
14A Willoughby Road
Hornsey
London N8 0JJ

To check opening times please phone 0870 126 4030 or go to: www.adviceguide.org.uk
Business Rates

This section contains information provided by the Government.

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. Except in the City of London, where special arrangements apply, the rates are pooled by central government and redistributed to local authorities as part of the annual formula grant settlement. 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.

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. It draws up and maintains 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 your Business Rates 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 2005, this date was set as 1st April 2003.

The valuation officer may alter the value if circumstances change. The ratepayer (and certain others who have an interest in the property) can also appeal against the value shown in the list if they believe it is wrong, or if the property should be exempt from rating or not rated at all.

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, whose contact details are:

The Valuation Office Agency
Chase House
305 Chase Road
Southgate
London N14 6LZ

Phone: 020 8276 2700
www.voa.gov.uk

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.

The Government sets the multipliers for each financial year for the whole of England, except in the City of London where special arrangements apply, according to formulae set by legislation. 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 a revaluation, the multipliers are set at a level which will keep the total amount raised in rates after the revaluation the same as before, plus inflation for that year. The current multipliers are shown on the front of your bill.

**Transitional Arrangements**

Property values normally change a good deal between each revaluation. Transitional arrangements help to phase in the effects of these changes by limiting increases in bills. To help pay for the limits on increases in bills, there also have to be 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 1st April 2005, transitional arrangements will not normally apply to the part of a bill that relates to any increase in rateable value due to those changes. Any transitional adjustments are shown on the front of your bill.

Further information about transitional arrangements and other reliefs may be obtained from the local authority or the website www.businesslink.gov.uk

**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 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 empty property rate. Full details on exemptions can be obtained from the local authority. If the unoccupied property rate for the financial year has been reduced by order, it will be shown on the front of your bill.
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
This relief is only available to ratepayers who apply to their local authority and who occupy either:

(a) one property, or
(b) one main property and other additional properties providing those additional properties each have a rateable value of less than £2,200.

The rateable value of the property mentioned in (a), or the aggregate rateable value of all properties mentioned in (b), must be under £15,000 outside London or £21,500 in London on every 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.

Ratepayers who satisfy these conditions will have the bill for their single or main property calculated using the lower small business non-domestic rating multiplier rather than the ordinary non-domestic rating multiplier that is used to calculate the liability of other businesses.

In addition, if the single or main property is shown on the rating list with a rateable value of up to £10,000, 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 £5,000.

If an application for relief is granted, provided the ratepayer’s circumstances do not change, the application will not need to be renewed until the next revaluation of non-domestic premises, which happens every five years. Certain changes in circumstances will need to be notified to the local authority by the ratepayer (other changes will be picked up by the local authority). The changes which must be notified are:

(a) the ratepayer taking up occupation of a property they did not occupy at the time of making their application for relief, 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.

Notification of these changes must be given to the local authority within 4 weeks of the day after the day the change happened. If this happens, there will be no interruption to the ratepayer’s entitlement to the relief.

A notification that the ratepayer has taken up occupation of an additional property must be by way of a fresh application for relief; notice of an increase in rateable value must be given in writing.

Full details on the eligibility criteria and on how to apply for this relief are available from the local authority.

Charity and Registered 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 Club and is wholly or mainly used for charitable purposes or as a Registered Community Amateur Sports Club.

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

Non-Profit-Making Organisation Relief
The local authority has discretion to give relief to Non-Profit-Making Organisations. Full details can be obtained from the local authority.

Hardship Relief
The local authority has discretion to give relief in special circumstances. Full details can be obtained from the local authority.

Schedule of Payments for Certain Backdated Liability
Ratepayers who face certain backdated rates liability may be able to discharge that liability over a period of up to 8 years by agreement with their billing authority.

This may be possible if the backdated liability has arisen as a result of an alteration to a ratings list which:
- means a hereditament is shown on that list for the first time;
- has effect from a day that is at least 33 months prior to the date the alteration is made;
- is made on or before 31st March 2010; and
- is not the result of a proposal by an interested person made under the Non-Domestic Rating (alteration of Lists and Appeals) (England) Regulations 2005.
To be eligible, ratepayers must have occupied one or more properties affected by the type of rating list adjustment above, within the billing authority area, between the effective date of the list alteration and the date it was actually made, for 33 months or more.

Ratepayers are not eligible if they were previously liable for rates in respect of a property “preceding” the new property assessment (i.e. a property that forms a part of a new merged property or a part of a property that has been split into two or more new properties).

With the agreement of their billing authority, eligible ratepayers will be able to discharge any outstanding liability that accrued between the effective date of the relevant list alteration and the date the alteration was made over a period of up to 8 years.

Further details on the criteria and the process to obtain a schedule of payments are available from your 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) 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.

If you would like more information about Business Rates please contact us either by phone on 020 8489 3551 email: business.rates@haringey.gov.uk or by writing to: Benefits and Local Taxation Division P.O. Box 10505 Wood Green London N22 7WJ

Check your account on line
You can now check your Business Rates account details on the Haringey website. For further information or to register, please visit our website at: https://statement.secure.haringey.gov.uk/

Your Business Rates payment does not include a waste collection
service. For more information about trade waste collection, phone Haringey Enterprise Limited, on 020 8885 7700.

**Paying your Business Rates Bill**

Your Business Rates bill will advise you of the amount payable for the year and of the amounts you are due to pay monthly in respect of 2009/10 (usually over 10 months from April-January).

If you wish to pay over twelve months you should contact us immediately. This option is available from the beginning of the financial year and it is recommended that you contact us urgently if you wish to extend your instalments to March 2010. This option is offered to ratepayers who sign up for payment by direct debit, or make payments by the 1st of the month for any other method of payment.

We recommend payment by direct debit which allows you to choose to pay on either the 1st or the 15th of the month. Please complete the direct debit mandate on page 103 and return to us immediately.

Please see pages 85-86 of this booklet or the back of your bill for details of other methods of payment.

If you are experiencing difficulty in paying your bill you should contact us immediately. Failure to pay will result in recovery action being taken against you and you may incur additional costs.
Greater London Authority

Introduction
Boris Johnson’s first budget delivers on his key objectives of delivering value for London’s 3.2m council taxpayers while continuing to invest in Londoners’ priorities; such as tackling knife crime, improving local green spaces and public transport.

Over £100m of efficiency savings have been identified which will enable the Mayor to freeze the GLA element of council tax bills for residents of the 32 boroughs at the same level as last year. This will release resources for services to the city’s economic well being.

The budget will maintain investment in front line policing levels and public transport, and provide new investment in local green spaces and measures to tackle youth crime. Additional resources are also being invested in measures to help Londoners through the recession and firmly position London to prosper in the future.

Council Tax and Budget Information
The GLA’s council tax for 2009-10 is set out below.

<table>
<thead>
<tr>
<th>Council Tax</th>
<th>2008-09</th>
<th>Change</th>
<th>2009-10</th>
</tr>
</thead>
<tbody>
<tr>
<td>GLA</td>
<td>30.15</td>
<td>-0.65</td>
<td>29.50</td>
</tr>
<tr>
<td>MPA (Police)</td>
<td>227.02</td>
<td>-2.68</td>
<td>224.34</td>
</tr>
<tr>
<td>LFEPA (Fire)</td>
<td>50.46</td>
<td>2.95</td>
<td>53.41</td>
</tr>
<tr>
<td>TfL (Transport)</td>
<td>4.09</td>
<td>-0.03</td>
<td>4.06</td>
</tr>
<tr>
<td>Collection Funds</td>
<td>-1.90</td>
<td>0.41</td>
<td>-1.49</td>
</tr>
<tr>
<td><strong>Total Band D amount (£)</strong></td>
<td><strong>309.82</strong></td>
<td><strong>0.00</strong></td>
<td><strong>309.82</strong></td>
</tr>
</tbody>
</table>

A band D council tax payer in the City of London – which has its own police force - will pay £85.48.

The tables overleaf provide information on reasons for the changes in the overall budget and the key funding sources for the GLA including council tax.
<table>
<thead>
<tr>
<th>Changes in spending</th>
<th>£m</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008-09 Budget requirement</td>
<td>3,148.6</td>
</tr>
<tr>
<td>Inflation</td>
<td>310.1</td>
</tr>
<tr>
<td>Efficiencies and other savings</td>
<td>-104.4</td>
</tr>
<tr>
<td>Growth for existing services and new initiatives</td>
<td>262.5</td>
</tr>
<tr>
<td>Other changes (including income growth)</td>
<td>-518.2</td>
</tr>
<tr>
<td>Planned movements in reserves, working capital and borrowings</td>
<td>105.2</td>
</tr>
<tr>
<td><strong>2009-10 Budget requirement</strong></td>
<td><strong>3,203.8</strong></td>
</tr>
</tbody>
</table>

**How the budget is funded**

<table>
<thead>
<tr>
<th>How the budget is funded</th>
<th>£m</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross Expenditure</td>
<td>12,232</td>
</tr>
<tr>
<td>Fares, charges and other income</td>
<td>-4,200</td>
</tr>
<tr>
<td>Government grants for specific purposes</td>
<td>-4,016</td>
</tr>
<tr>
<td>General Government grants and redistributed business rates</td>
<td>-2,285</td>
</tr>
<tr>
<td>Paid out of reserves (TfL)</td>
<td>-805</td>
</tr>
<tr>
<td>Paid out of reserves (other bodies)</td>
<td>-7</td>
</tr>
<tr>
<td>Surplus in the council tax collection fund</td>
<td>-4</td>
</tr>
<tr>
<td><strong>Amount met by council tax payers</strong></td>
<td><strong>915</strong></td>
</tr>
</tbody>
</table>

**Investing in Front Line Services - Streamlining City Hall and Cutting Waste**

Across the GLA group efficiency savings will rise to £1bn by 2012 and allow extra resources to be directed to front line services and deliver the Mayor’s commitment to make the GLA’s element ofondoners’ council tax bills more affordable. This includes £9m from cutting waste and controlling costs at City Hall. Savings will help fund investment in key priority areas such as improving London’s parks and open spaces, four Rape Crisis Centres and delivering 50,000 more affordable homes over the next three years.

**Policing**

Crime and safety is the one of the biggest issues for Londoners and next year’s budget will ensure resources are directed to allow police to spend more time out on the beat to provide visible reassurance to the public and to tackle key issues such as knife crime and youth violence. There will also be a greater focus on making local neighbourhoods safer using smarter problem solving and partnership working to reduce drug related crime, anti social behaviour and road casualties. Five hundred more uniformed officers will also be deployed on the bus network over the next three years and at outer
London rail stations to reduce both the incidence and fear of crime.

**Improving Skills and the Environment**
The London Development Agency (LDA) will play a key role in providing skills training and apprenticeships to improve the lives of young people. It will also invest £18m to reduce carbon emissions and expand green skills.

**London’s Transport System**
Tough choices have had to be made to ensure that transport spending plans are realistic and resources are invested in schemes which can be afforded. The budget secures investment for a number of improvements to the transport network being delivered over the next three years including:

- Completing the Jubilee, Northern and Victoria line upgrades increasing capacity and reliability
- rolling out Oyster card pay as you go on the national rail network in London by autumn 2009
- completing the East London line extension to Dalston and West Croydon by summer 2010
- increasing reliability, security and capacity on London Overground and the DLR
- completing the first phases of the East London and Greenwich waterfront bus transit schemes
- leading a revolution in walking and cycling including the creation of a further 66,000 cycle parking spaces, a cycle hire scheme in central London and enhancing cycle routes. Spending on cycling will more than double in 2009-10 to £111m.

The Mayor has already delivered on his commitment to provide free 24 hour travel for over 60s and injured war veterans and half price bus fares for those on income support and job seekers allowance.

Work will also commence on the £15.9bn Crossrail scheme which is due for completion by 2018.

**2012 Olympics and Paralympics**
The amount to be raised through the council tax precept for the 2012 Olympic and Paralympic Games remains at £20 a year for a band D household – delivering on the Mayor’s commitment that this will not increase over its lifetime.
Raising the required £625 million will require the £20 at band D for 6 more years and £9 in the final year, 2016-17. The GLA will play an integral role in ensuring the benefits of the Games are seen London-wide through improving skills and increasing sports participation.

Security, safety and resilience arrangements for the Games are being co-ordinated by the Metropolitan Police and LFEPA using Government funding.

Fire and Emergency Planning
LFEPA’s budget will build on recent successes in reducing fires and fire deaths as well as hoax calls and support its vision of being a world class fire and rescue service for Londoners.

The budget provides for a new fire station in Havering in 2010 and funding to secure the investment necessary to replace up to 10 fire stations. In partnership with London’s borough councils LFEPA will work to ensure that smoke alarms and sprinkler systems are fitted in the homes of the most vulnerable Londoners. Provision is made to ensure the safety of major new developments, undertake preparations for the 2012 Olympics and maintain resilience to respond to catastrophic acts or terrorism.

Summary of GLA Group Budget
The table below compares the GLA group’s expenditure by functional body in 2009-10 with the previous year. Overall the budget requirement (funded from general grants and council tax) will increase by 1.7% - below the rate of inflation.

<table>
<thead>
<tr>
<th>£m</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross expenditure</td>
<td></td>
</tr>
<tr>
<td>Specific government grants</td>
<td></td>
</tr>
<tr>
<td>Other income (incl. fares and charges)</td>
<td></td>
</tr>
<tr>
<td>Net expenditure</td>
<td></td>
</tr>
<tr>
<td>Change to Level of Reserves</td>
<td></td>
</tr>
<tr>
<td>Budget requirement</td>
<td></td>
</tr>
<tr>
<td></td>
<td>MPA</td>
</tr>
<tr>
<td>--------</td>
<td>----------</td>
</tr>
<tr>
<td>2008-09</td>
<td>3,510.8</td>
</tr>
<tr>
<td>2009-10</td>
<td>3,603.1</td>
</tr>
<tr>
<td></td>
<td>-613.6</td>
</tr>
<tr>
<td></td>
<td>-564.6</td>
</tr>
<tr>
<td></td>
<td>-302.2</td>
</tr>
<tr>
<td></td>
<td>-398.2</td>
</tr>
<tr>
<td>2,595.0</td>
<td>425.3</td>
</tr>
<tr>
<td></td>
<td>425.3</td>
</tr>
<tr>
<td></td>
<td>0.00</td>
</tr>
<tr>
<td></td>
<td>-20.2</td>
</tr>
<tr>
<td></td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>2,640.3</td>
</tr>
</tbody>
</table>
| More information on the budget is available on the GLA website at www.london.gov.uk. (tel: 020 7983 4000).
**Customer Services Addresses**

**Hornsey Customer Services Centre**
Broadway Annex
Hornsey Town Hall
Crouch End N8 9JJ

**South Tottenham Customer Services Centre**
Apex House
820 Seven Sisters Road
South Tottenham N15 5PQ

Turkish and Kurdish language sessions – Tuesdays and Wednesdays 9am to 5pm

**North Tottenham Customer Services Centre**
639 High Road
Tottenham N17 8BD

Turkish and Kurdish language sessions – Wednesdays 9.00am – 1.00pm
Thursdays 9.00am – 5.00pm

**Wood Green Customer Services Centre**
48 Station Road
Wood Green N22 7TY

Turkish and Kurdish language sessions – Wednesdays 9am – 5pm
Thursdays 1pm to 5pm Fridays 9am – 1pm

Turkish and Kurdish language interpreters are in the office at these sessions.
No appointments are necessary.

Customer Services Centres are open Monday to Friday between 08:45 and 17:00

**Broadwater Farm Neighbourhood Office**
108c Gloucester Road
Tottenham N17 6GZ
Open Tuesdays and Thursdays 2.00pm – 4.45pm
Call 020 8489 8650
(by appointment only)
Instruction to your Bank or Building Society to pay by Direct Debit

Name

Account Reference Number

Address

Postcode

Please tick relevant box

☐ Council Tax

☐ Business Rates

Tick choice of payment date

☐ 1st of month

☐ 15th of month

If neither of the above boxes are ticked, payment will be 1st of month

Please fill this in and send it in an envelope to: Haringey Council, Benefits and Local Taxation Division, P.O. Box 10505, Wood Green London N22 7WJ

Name and full postal address of your Bank or Building Society

To: The Manager

Bank/Building Society

Address

Postcode

Names of bank or building society holders

Bank or building society account No.

Branch sort code

Instructions to your Bank or Building Society

Please pay London Borough of Haringey Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Haringey Council and, if so, details will be passed electronically to my bank or building society.

Your signature

Date

Originator’s identification No.

DIRECT

Debit

This guarantee should be detached and retained by the Payer

The Direct Debit Guarantee

- This guarantee is offered by all banks and building societies that take part in the Direct Debit Scheme. The efficiency and security of the scheme is monitored and protected by your own bank or building society.
- If the amounts to be paid or the payment dates change Haringey Council will notify you at least 14 days in advance of your account being debited or as otherwise agreed.
- If an error is made by Haringey Council or your bank or building society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your bank or building society. Please also send a copy of your letter to Haringey Council.