Appendix 4

Application for Hardship Relief

Name of applicant	Mr S ******
Address of property concerned	54 St Thomas Street, Weymouth
Number of people employed by the business	The ratepayer was a sole trader.
Reasons for claiming relief	The ratepayer successfully traded at the property for a number of years. However, his former partner left him in 2012 and, following this, the business started to struggle. The ratepayer found that he was not able to meet all of his liabilities and, therefore, decided to cease trading in 2015.
	The lease for the property does not terminate until 2024. The ratepayer has attempted to terminate the lease early (and has handed back the keys) but the landlord will not agree to this. However, the landlord is currently not pursuing the ratepayer for unpaid rent.
	The property is currently empty. As a way of reducing the rates liability, the Council has advised the ratepayer that if the property had effects placed within it, it would be subject to Small Business Rates Relief. However, the landlord will not agree to this.
	The ratepayer used to be in the Armed Forces. However, he had a head injury which brought this career to a premature end and also resulted in memory loss. The memory loss subsequently contributed towards him failing to submit his tax returns and he had to borrow a significant sum from his parents to clear debts with the Inland Revenue.
	The ratepayer has found employment elsewhere but with all of his other outgoings is struggling to make any payments towards the rates due on the above property. He has considered applying

	for bankruptcy but is concerned that he would lose his home and that this would have a detrimental impact on his young family. The ratepayer is currently suffering with depression and is receiving medication to help with this and his memory loss.
Financial information	The business has not traded for three years. The last account details (2013/14) show that the business made a £1800 loss.
Does the business provide a unique service to the community?	The business has ceased trading
What would be the cost to the Council if relief was awarded?	The ratepayer has requested that Hardship Relief be awarded from 2015. The ratepayer currently owes rates of £21,340.91. If Committee awarded Hardship Relief in respect of that amount the cost to the General Fund would be £8,536.36 (i.e. 40% of £21,340.91).