

Business rates information leaflet 2024-25

(Including business improvement district levy)

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Useful contacts

Business rates information

For information on business rates, including how your business rates are calculated, reliefs and discounts [visit the business rates section at GOV.UK](#).

Valuation Office Agency (VOA)

You can view and confirm the details held about your property on the [VOA website](#).

[Contact the VOA here](#).

If you cannot use the online service, call **03000 501 501**. Lines are open:

- Monday to Friday
- 8:30am to 5pm

A [new business rates appeal process](#) in England was launched 1 April 2017 known as **check, challenge, appeal**. The VOA deals with checks and challenges.

Valuation Tribunal

If you've appealed to the council about your bill and you disagree with our decision, you can appeal to this independent organisation.

Website: [Valuation Tribunal Service](#)

Email: appeals@valuationtribunal.gov.uk

Telephone: 0303 445 8100

Or write to:

2nd Floor
120 Leaman Street
London
E1 8EU

Luton Council

To contact us visit the [business rates section of our website](#) or call 01582 546035. Lines are open 24 hour a day, seven days a week.

Introduction

This booklet explains how we work out your business rates and where the money goes. It also sets out easy ways to pay, as well as details of how you could qualify for a discount or a relief.

Information on the charges for the Business Improvement District is also included.

We've put this booklet on our website to save the considerable cost of printing and delivery. You can easily download and print it if you need a hard copy. If you need further information from Luton Council after reading this booklet, please contact us using the [details shown on page 2](#).

Fair processing notice

You have the right to: request from the authority

- request from the authority access to, rectification or erasure of your personal data
- restrict or object to processing, and data portability

All parties using such information do so on the basis of public interest and the legitimate interest. Processing will only cease if compelling legitimate grounds cannot be proven to override your interest.

You have the right to [lodge a complaint with the Information Commissioner](#) or relevant supervisory authority. For further information please do not hesitate to contact the council.

Sign up to self service

The council has now developed the online business rates self-service portal that lets you do the following from your computer, tablet or smartphone:

- view your account balance
- sign up for direct debit
- pay and print your bill

[Visit our self-service portal.](#)

Paperless billing

You can receive bill notifications by email rather than being sent a paper bill through the post. This will save the council money and improve our response to you.

[Register or opt out here.](#)

Ways to pay your business rates

Direct debit

Direct Debit is the easiest and most convenient way to pay. [Switch to Direct Debit payments here.](#)

Bank transfer

Pay online through your own bank's website. You will need to quote your business rate account number.

Our account bank details are:

Lloyds Bank
Sort code 30 66 76
Account number 17 25 68 62

Online or telephone

Please [visit our website to pay online](#) or call our 24 hour payment line on **0300 456 2725** and follow the instructions.

Telephone banking

You need to have signed up with your bank in order to pay your bills by this method. You can make payments 24 hours a day, seven days a week simply by quoting:

- our bank sort code 30 66 76
- our account number 17 25 68 62
- your business rate account number

Post

Cheques should be made payable to **Luton Borough Council** with your business rate account number written on the back and sent to:

Revenues
Luton Council
Town Hall
George Street
Luton LU1 2BQ

Please note that credit card payment is a discretionary service offered by the council. There is no additional charge for payment by debit or credit card.

Remember:

- ensure you have your business rate reference available when making payments
- your instalments by default are due on the **first of each month**
- if you pay your business rates by cash or credit or debit card, you must ensure these payments are received on or before the due date

[See business rates instalments for further information.](#)

What if you do not pay?

It's vital you pay. If you fail to pay or pay late, you will lose your right to pay by instalments and you will have to pay the outstanding balance in full immediately. You may be sent an SMS text if we have your telephone contact details before receiving a reminder.

If you do not pay or pay late you could receive a court summons and have to pay **£83 court costs**. Your case could then be referred to enforcement agents for collection and you will then incur the following charges.

Compliance stage fee: £75

This fee is due as soon as the case is received by the enforcement agent and covers all activity up to the 1st commencement of the enforcement stage.

Enforcement stage fee: £235 plus 7.5% of the value of the original debt which exceeds £1500

This stage comprises all activity from the first attendance at the premises in relation to the instruction.

Sale stage fee: £110 plus 7.5% of the value of the original debt which exceeds £1500

This stage commences with the 1st attendance at the property for the purpose of transporting goods to the place of sale.

These enforcement fees are nationally fixed and set by government.

Please let us know immediately if you're having difficulty paying your business rates. We may be able to offer advice and help. Contact us via the [enquiry form](#) on our website.

Check challenge appeal

If you're the owner, occupier or authorised agent of a property, you can sign in or register to use the VOA online service to:

- appoint an agent (if you're the owner or occupier)
- see or request full details of your valuation
- propose changes to the property details (such as change of use, additions, mergers and splits)
- tell the VOA about external factors affecting the property (such as long term disruptive roadworks or flooding)
- challenge the rateable value after you've made a check of the details

You need to use a business rates valuation account to tell the VOA if you think your rateable value is too high. You must continue to pay your business rates as normal until a decision has been made. [Sign in or register for a Business Rate Valuation account](#).

About business rates

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

Under the business rates retention arrangements introduced from 1 April 2013, authorities keep a proportion of the business rates paid locally. The money is used to pay for the services provided by local authorities in your area, together with:

- revenue from council taxpayers
- locally generated income
- grants from central government

Further information about the business rates system may be obtained at [GOV.UK: Introduction to business rates](#), through the [business rates section of our website](#) or by [contacting us](#).

Business rates instalments

Payment of business rate is automatically set on a 10-monthly cycle. However, the government has put in place regulations that allow ratepayers to require their local authority to enable payments to be made through 12 monthly instalments.

If you wish to take up this offer, you should **contact us before 13 April 2024** through our online [general enquiry form](#).

By default, **instalments are due by the first of each month**. However, to help businesses we've introduced further instalment dates of the 8th, 15th or 22nd of the month. To change your monthly instalment date for the year you must contact us in advance to agree the new date.

National non-domestic rating multiplier

The local authority works out the business rates bill for a property by multiplying the rateable value of the property by the appropriate non-domestic multiplier. There are two multipliers:

- national non-domestic rating multiplier
- small business non-domestic rating multiplier

The government sets the multipliers for each financial year, except in the city of London where special arrangements apply. Ratepayers will have their bills calculated using the lower small business non-domestic rating multiplier, rather than the national non-domestic rating multiplier, if they:

- occupy a property with a rateable value which does not exceed £50,999
- are liable for unoccupied property rates with a rateable value which does not exceed £50,999
- are not entitled to certain other mandatory relief[s]*

*Properties occupied by charities are eligible for the small business multiplier.

The multiplier for a financial year is based on the previous year's multiplier adjusted to reflect the consumer price index (CPI) inflation figure for the September prior to the billing year. The current multipliers are shown on the front of your bill.

Current multipliers

The multipliers for 2024-25 are:

- **standard non-domestic rating multiplier:** 0.546 (54.6p) used for businesses with a rateable value of £51,000 or more
- **small business non-domestic rating multiplier:** 0.499 (49.9p) used for businesses with a rateable value of £50,999 or less

Please note the relevant multiplier will be automatically applied to your business rates without the need to apply.

Rateable value (RV)

Apart from properties that are exempt from business rates, each non-domestic property has a rateable value which is set by the Valuation Office Agency (VOA), an agency of Her Majesty's Revenue and Customs (HMRC).

They compile and maintain a full list of all rateable values which are [available to view on the VOA website](#). The rateable value of your property is shown on the front of your bill. This broadly represents the yearly rent the property could have been let for on the open market on a particular date specified in legislation. For the current rating list, this date was set as 1 April 2021.

The VOA may alter the valuation if circumstances change. The ratepayer (and certain others who have an interest in the property) can also check and challenge the valuation shown in the list if they believe it is wrong.

Further information about the grounds on which challenges may be made and the process for doing so can be obtained by contacting the VOA, or by consulting the VOA website: [How to check your rateable value is correct.](#)

Your bill calculation

Your bill will show the calculation the authority uses to determine your business rates based on the RV supplied by the VOA.

That calculation is the RV x multiplier x number of days you are held liable.

This will give the authority the base figure to which reliefs and discounts, where applicable, may be applied.

Revaluation

All non-domestic property rateable values are reassessed at revaluations. The most recent revaluation took effect from 1st April 2023.

Revaluations ensure that business rates bills are up-to-date and more accurately reflect current rental values and relative changes in rents. Frequent revaluations ensure the system continues to be responsive to changing economic conditions. [Visit .Gov.uk for more information on revaluations.](#)

Business rate reliefs

Depending on individual circumstances, a ratepayer may be eligible for a rate relief (i.e. a reduction in your business rates bill). There are a range of available reliefs.

Further details are available on the [business rates section of our website](#) or the [business rates relief section on GOV.UK](#).

Temporary reliefs

Some of the permanent reliefs are set out below but other temporary reliefs may be introduced by the Government at a fiscal event. Further details on current temporary reliefs is available through the [business rates relief section on GOV.UK](#). For details on the latest availability of business rates reliefs and advice on whether you may qualify visit the [business rates section of our website](#).

Small business rates relief

If a ratepayer's sole or main property has a rateable value which does not exceed an amount set out in regulations, the ratepayer may receive a percentage reduction in their rates bill for this property of up to a maximum of 100%.

The level of reduction will depend on the rateable value of the property. For example eligible properties below a specified lower threshold will receive 100% relief, and you may receive partial tapered relief up to a specified upper threshold.

The relevant thresholds for relief are set by the government by order and are available on the [small business rates relief section of our website](#) or the [business rates relief section on GOV.UK](#)

Generally, this percentage reduction (relief) is only available to ratepayers who occupy either:

- a) one property or;

- b) one main property and other additional properties providing those additional properties each have a rateable value which does not exceed the limit set in regulations.

The aggregate rateable value of all the properties mentioned in (b) must also not exceed an amount set in regulations.

For those businesses that take on an additional property which would normally have meant the loss of small business rate relief, they will be allowed to keep that relief for a fixed additional period.

Visit the [small business rates relief section](#) of our website or the [business rates relief section on GOV.UK](#) for full details on:

- the relevant limits in relation to second properties
- the current period for which a ratepayer may continue to receive relief after taking on an additional property

Certain changes in circumstances will need to be notified to the local authority by the ratepayer who is in receipt of relief. Other changes will be picked up by the local authority. The changes which should be notified are:

- a. the property falls vacant
- b. the ratepayer taking up occupation of an additional property
- c. 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

You can notify us about relevant changes in circumstances through our online [general enquiry form](#).

Charity and community amateur sports club relief

Charities and registered community amateur sports clubs are entitled to 80 per cent relief where the property is occupied by the charity or the club and is wholly or mainly used for the charitable purposes of the charity (or of that and other charities), or for the purposes of the club (or of that and other clubs).

The local authority has discretion to give further relief on the remaining bill. Further details can be found on the [charitable rate relief section](#) of our website.

About charities and community amateur sports clubs

A charity is an organisation established for charitable purposes. To have charitable status usually means that you are included in the Charity Commissioner's register of charities. There are some charities that do not need to register. These are known as 'excepted charities' and include organisations such as:

- the Church Commissioners
- some Scout Association and Guide Association units
- voluntary schools

If you are not in the register of charities or an 'excepted charity', we can still treat you as a charity if you have a letter from HMRC stating that, for tax purposes, you are treated as a charity.

We treat sports clubs, which have registered for community amateur sports club (CASC) status with HMRC, in a similar way to registered charities and will give them 80 per cent mandatory relief if:

- the club is the rate payer
- the club uses the property wholly, or mainly, for purposes of the club or other registered clubs

If the property is unoccupied, the intention must be to use it for the club or other registered clubs

The local authority has discretion to give further relief on the remaining bill. Full details can be obtained from the [business rates section](#) of our website.

To apply for mandatory and/or discretionary charitable rate relief, please complete the online form on [charitable rate relief section](#) of our website.

Transitional rate relief

At a revaluation, some ratepayers will see reductions or no change in their bill whereas some ratepayers will see increases. Transitional relief schemes are introduced at each revaluation to help those facing increases. Transitional relief is applied automatically to bills. Further information about transitional arrangements may be obtained through the [business rates relief section on GOV.UK](#)

Local discounts

Local authorities have a general power to grant discretionary local discounts and to give hardship relief in specific circumstances. Full details can be obtained from the [business rates section of our website](#).

Unoccupied property rate relief

Business rates are generally payable in respect of unoccupied non-domestic property. However, they are generally not payable for the first three months that a property is empty.

This is extended to six months in the case of certain industrial premises, whilst certain other properties such as vacant listed buildings are not liable for business rates until they are reoccupied.

[See business rate relief on GOV.UK for full details on exemptions](#) or see [the business rates section of our website](#).

What is unoccupied?

The term unoccupied may imply there is no physical occupation by a person(s). This is not the case however. For example premises or land may be deemed as occupied where used for a beneficial purpose such as:

- storage
- holding stock
- a parking space
- land otherwise mainly considered unoccupied but used to get from one area to another

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. Further details on [partly occupied property relief can be found on our website](#).

Where part of a property is likely to remain unoccupied for a long time

An example of this may be where a company no longer needs all of the space it rents and intends to give up part of it when the tenancy agreement comes up for renewal.

The ratepayer can ask the appeals department at VOA to split the rating assessment, creating two separate assessments:

- one for the occupied part
- another for the unoccupied part

The local authority then bills each part as a separate property.

Split assessments

If the VOA agrees to split the assessment, it will value the parts based on the rent each would attract if let separately.

The total of the rateable values for the two new assessments may not be the same as the single rateable value of the old assessment.

When the relief period runs out on the unoccupied part, the rates payable may be more, or less, for the two assessments than they were for the single assessment.

Where part of a property is unoccupied for a short time

An example of this is when a company phases its move from one property to another.

As the situation is only temporary, it may not be appropriate to split the assessment. In these circumstances, the ratepayer may ask us to allow relief on the unoccupied part.

If we decide to allow short-term relief, we will ask the VOA to issue a certificate telling us the values for each part.

To apply for this short-term relief, you should write to us as soon as the property becomes partly occupied. In your application you should include:

- the reason why the property is partly occupied
- the date on which it became partly occupied
- your estimate of when you expect it to become fully occupied or completely unoccupied
- a plan of the property, clearly showing the occupied and unoccupied parts

This does not need to be a professionally produced plan, but it does need to be accurate enough for us, and the VOA, to understand the layout of the property and which parts are occupied and which parts are not.

When we receive your application, we will arrange for our inspector to visit the property to verify what you have said, after which we will consider if we can use our discretion to award short-term relief.

If we decide to allow relief, we will apply to the VOA for the necessary certificate. If the split between the occupied and unoccupied parts of the property is not clearly defined, the valuation office may need to visit the property to take measurements.

We may visit the property regularly to check if circumstances have changed since the certificate was issued.

See [business rates on Luton.gov.uk](https://www.luton.gov.uk/business-rates) for a full copy of our policy framework on part occupied relief.

Discretionary top up rate relief

Any organisation that qualifies for 80 per cent mandatory rate relief may also apply for discretionary relief for all or part of the remaining 20 per cent of its bill.

If an organisation is not a charity, but has been set up for religious, social welfare, artistic, educational or recreational purposes, and is not run to make a profit, we can grant up to 100 per cent discretionary rate relief.

To apply for relief for this financial year please complete the discretionary rate relief online form.

Please note there are limited funds available. There is no guarantee that your application will be successful, as funds are allocated to organisations in the order that applications are received until funding is all spent. Apply early to avoid disappointment, you can [apply using our online Discretionary Rate Relief](#) form on our website.

Hardship relief

The local authority, at our discretion, gives businesses relief from business rates if they are experiencing hardship.

We can give help where:

- we are satisfied that you would sustain hardship if we did not do so
- it is in the interests of our council tax payers

For details on how to apply, please visit the [business rates hardship relief section of our website](#).

Subsidy control

The new UK subsidy control regime commenced from 4 January 2023.

The new regime enables public authorities, including devolved administrations and local authorities, to deliver subsidies that are tailored for local needs. Public authorities giving subsidies must comply with the UK's international subsidy control commitments. The subsidy control legislation provides the framework for a new, UK-wide subsidy control regime.

Further information about subsidy control can be found on the [subsidy control regime section of the GOV.UK website](#)

Rating advisers

Ratepayers do not have to be represented in discussions about their rateable value or their rates bill. However, ratepayers who do wish to be represented should be aware that members of the following organisations are qualified and are regulated by rules of professional conduct designed to protect the public from misconduct.

- Royal Institution of Chartered Surveyors (RICS) - [see the RICS website](#)
- Institute of Revenues, Rating and Valuation (IRRV) - [see the IRRV website](#)

Before you employ a rating adviser or company 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.

Information supplied with demand notices

Visit the [Council Tax section of our website](#) for information relating to the relevant and previous financial years in regard to the gross expenditure of the local authority. A hard copy is available on request by writing to the council or calling 01582 546035.

Moving or extending your business property

Please remember to tell us if you move or extend your business. You can either:

- email us at revenuesNDR@luton.gov.uk
- call us on 01582 546035

Let us know immediately about any changes in your circumstances, particularly if you are claiming any relief or exemption.

You must also tell us if you have been given a relief to which you are not entitled.

We rely on accurate information from business rate payers to make the system work.

Luton Business Improvement District (BID)

The BID was voted through for its second 5-year term by businesses in October 2019, with a strong turnout and a vote in favour giving a clear mandate for a further five years starting 1 January 2020.

The BID programme will be delivered through the four key strategic objectives and their related activities identified in the business plan [which you can see and download at www.lutonbid.org](http://www.lutonbid.org).

These will be delivered by the BID through its collective voice and influence and working closely with:

- all businesses across the town centre
- the local authority
- other organisations and agencies

If you'd like to know more or would like to get involved in the BID Board of Directors that help steer the projects, please contact **01582 510657** or email info@lutonbid.org.

The vision

A vision for Luton created by you, the businesses:

'Support business growth and investment in the town centre and build pride, loyalty and positive perceptions of Luton as a whole'.

Luton BID financials April 2024 to December 2024

The four key objectives of the Luton BID are:

1. Promotion

Identify, develop and promote the strengths, characteristics and the business to Luton town centre to increase positive perceptions and loyalty of the town, locally, regionally and nationally.

2. Environment

To ensure that the town centre and all its different areas present a distinctive, accessible and appealing environment which attracts business investment, encourages visitors to stay longer and fosters pride in the town.

3. Experience

To provide a safe and enjoyable experience for visitors and workers in Luton town centre to enjoy.

4. Growth and investment

To build on the strengths of the business community to support and promote growth, development and investment.

Luton BID 2024

Promotion – activities

- a. Work with others to raise the profile of Luton and showcase the town centre and its successful businesses as a great place in which to invest, work and study.
- b. Develop specific campaigns to enable the professional service businesses in Luton town centre to raise their profile locally and regionally.
- c. Support and promote the development and diversity of the arts, culture and leisure offer in Luton town centre to ensure that it becomes more important as a reason to visit and stay in and around Luton both day and night.
- d. Deliver a series of annual campaigns focusing on key retail and leisure trading periods to encourage customer loyalty and pedestrian flow around Luton town centre.
- e. Develop effective communications between businesses to promote awareness of BID activities and the issues which may affect trading conditions, opportunities and the local environment.
- f. Use all traditional and digital media forms as an integral part of communicating the brand, the events, offers and business opportunities for visitors and businesses alike.

Environment – activities

- a. Support and encourage the development and implementation of initiatives which protect and enhance the public realm, the buildings and other physical attributes of Luton town centre, in ways which complement and develop the characteristics of its different areas.
- b. Support initiatives that make a positive contribution to improve the orientation, streetscape, views and vistas across the town centre that help visitors and users navigate their way safely and enjoyably around the town centre.
- c. Provide additional cleaning services with a focus on targeted street cleaning and deep cleaning in problem areas within the town centre and work with businesses and partners to reduce and control litter and waste in the public realm wherever possible.
- d. Improve the appearance and vibrancy of the streets and open spaces by adding colour and decoration when appropriate through the use of additional floral displays and festive and creative lighting.
- e. Work with landlords and agents to ensure that vacant premises or derelict plots of land are maintained and presented in a smart and tidy appearance and do not detract from appeal of the immediate environment.

Experience – activities

- a. Work closely with the police, local authority, CCTV, voluntary organisations and other agencies in tackling antisocial behaviour, street drinking and begging on the streets which impacts upon businesses and the visitor experience.
- b. Work with the police, the local authority and other agencies to develop business crime intelligence sharing opportunities between businesses for both the evening and daytime economies.
- c. An ambassador / uniformed presence on the streets to:
 - i. support and work closely with all those who have a responsibility for the creation of a safe, attractive and welcoming town centre
 - ii. help promote the area, to welcome visitors and provide support for the implementation of events and animation in the streets and open spaces

- iii. support businesses in tackling and communicating issues which affect their business on a day to day basis
- d. Work with businesses and other partners including the police and local authority to create a diverse town centre evening and night time leisure and cultural offer which appeals to people from all ages and backgrounds in a safe, clean and attractive environment.
- e. Work with partners to support an application for City of Culture 2025.

Growth and investment – activities

- a. Work closely with the local authority, partner organisations and other businesses to encourage a coherent and planned approach to the use and development or refurbishment of properties, sites and the public realm in Luton town centre.
- b. Work with the local authority, partner organisations and other businesses to develop a commercial, retail, leisure, arts and cultural framework for the town centre and support its implementation with partners.
- c. Work with local authority, partner organisations and other businesses to encourage investment in the town centre which establishes distinctive areas and serves to develop a sense of identity and pride.
- d. Encourage and support relationships between the university, businesses and organisations which seek to develop skills and have a positive impact upon their current business performance and future business development.
- e. Work with others to develop links between businesses in the town centre and its surrounding area to encourage a town centre focused Luton economy.
- f. Work with other organisations to monitor footfall and foot-flow, commercial performance and customer perceptions across Luton town centre and provide regular reports and performance updates for businesses.

Our finances

Information as per levy Insert February 2024 and information available on our website www.lutonbid.org.

Over the last financial year, the BID received £352,648 of income from levy and £4000 from LBAC (Luton Business Against Crime).

Its expenditure this year, also drew on cash reserves. The BID was successful in leveraging in in-kind support and match funding of circa £83,000. This included the funding of the dedicated Town Centre enforcement officers and the operator for the cleaning machine.

Unaudited accounts including estimated accruals as of December 2023.

Luton BID has spent money against the four key BID objectives and money to date has or will be spent as follows (as of December 2023):

Expenditure		Budget	Actual + estimated (spend to date)
Objective 1	Promotion	£46,970	£52,415
Objective 2	Environment	£115,450	£107,176
Objective 3	Experience	£138,973	£124,157
Objective 4	Growth and investment	£41,592	£49,315
Central admin and overheads		£41,090	£48,151
Levy collection costs		£11,000	£11,000
BID renewal accrual		£16,000	£16,000
Totals		£411,076	£408,216

Focus for 2024

Luton BID will continue to deliver against the BID Objectives as outlined in the business plan and to go through a renewal process with the aim to continue the BID for a further five-year term.

Full final accounts will be available at the AGM in September 2024.

Supporting you through tough times

We cannot stop the tough times, but as a council we are committed to providing you with local quality services delivering value for money.

Do not bury your head in the sand if you are in financial difficulty. Contact us as early as possible.

For extra support and guidance further information is available through the [Luton, supporting you pages](#) of our website.

We can advise you of any discounts or benefits to which you may be entitled. In special circumstances, we may be able to offer you a revised payment plan.

You can also get specialist money advice from an outside organisation.

Luton Citizens' Advice

Provides a range of advice services including how to cope with your debt problems.

15 New Bedford Road
Luton LU1 1SA
Tel: 0344 245 1285

Visit the [Citizens Advice website](#) for more information.

StepChange Debt Charity

Tel: 0800 131 1111

Visit the [Step Change website](#) for more information.

Factoring Helpline

Tel: 0800 597 4757

Visit the [Factoring Helpline website](#) for more information.

Luton Rights

15 New Bedford Road
Luton LU1 1SA
Tel: 01582 453372

Luton Law Centre

5 New Bedford Road
Luton LU1 1SA
Tel: 01582 481000
Email: admin@lutonlawcentre.org.uk
Visit the [Law Centre Network website](#) for more information.

National Debtline

Tel: 0808 808 4000
Visit the [National Debtline website](#) for more information.