



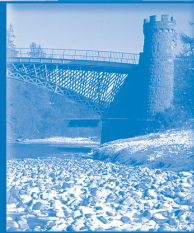
**moray**  
connected



2017  
-  
2018



**Council Tax &  
Council  
Information**



# The Scottish **WELFARE FUND**

**Need help to stay in or set up your own home?**

**Have you or your family been hit by a crisis?**

If you're on benefits or a low income and are struggling to cope, help could be available from the Scottish Welfare Fund.

## **HELP WHEN YOU NEED IT MOST**

To find out if you are eligible and how to apply visit

[www.moray.gov.uk/scottishwelfarefund](http://www.moray.gov.uk/scottishwelfarefund)

or call **01343 563456**

Delivered by local council's in partnership with the  
Scottish Government



Scottish  
Government  
gov.scot

# ABOUT YOUR COUNCIL TAX

## WHY DO WE PAY COUNCIL TAX?

Council Tax is one of the means by which local authorities finance the services they provide to the Community.

## HOW IS COUNCIL TAX CALCULATED?

The amount you have to pay depends on the valuation band of your property. The Assessor decides the valuation band of your property by calculating what the market value of your property would have been on 1 April 1991. In other words, how much you could have reasonably been expected to sell your house for on 1 April 1991. A list of the property values and the bands that are used is shown below.

VALUE	BAND	VALUE	BAND
£27,000 or under	A	£58,001 to £80,000	E
£27,001 to £35,000	B	£80,001 to £106,000	F
£35,001 to £45,000	C	£106,001 to £212,000	G
£45,001 to £58,000	D	Over £212,000	H

The band given to your property is shown on the front of your bill.

You may be able to appeal against the valuation band in certain circumstances, for example, if you have just become the liable person for Council Tax at a new address. For more information please write to:

**The Assessor, Grampian Valuation Joint Board, 234 High Street, Elgin, IV30 1BA.  
Telephone 01343 541203**

**If you are appealing against your Band you MUST continue to pay your Council Tax until a decision regarding your appeal has been reached.**

The council sets the Council Tax charge for Band D properties and the other bands pay a proportion of this figure. The Council Tax charge payable for this year is:

BAND		COUNCIL TAX (£)	BAND		COUNCIL TAX (£)
A	240/360	779.37	E	473/360	1536.00
B	280/360	909.26	F	585/360	1899.71
C	320/360	1039.16	G	705/360	2289.39
D	360/360	1169.05	H	882/360	2864.17

Scottish Government has changed the way Band E to H Council Tax charges are calculated. For details of this change and the associated changes to the Local Council Tax Reduction Scheme, please go to our webpage at: [http://www.moray.gov.uk/moray\\_standard/page\\_110945.html](http://www.moray.gov.uk/moray_standard/page_110945.html).

The Scottish Water Authority sets Water and Waste Water charges that are subject to scrutiny from the Water Industry Commissioner and the Scottish Government. Your bill may show these charges. If you have a query relating to charge levels, service, quality or supply, please telephone the Scottish Water Authority helpline: **0800 0778 778**.

## WHO PAYS COUNCIL TAX?

The person responsible for paying the Council Tax is known as the 'Liable Person' and is the person placed highest in the following list:

1. The resident owner of a property.
2. The resident tenant of a property.
3. The resident sub-tenant of a property.
4. Anyone who lives in the property.
5. The leaseholder of a property.
6. The owner if the property is empty.

The name of the liable person or people is shown on the front of your bill. Two or more people can be liable even if we only name and send a bill to one of them. If you jointly own or lease a property either through occupancy or by relationship, you are all liable to pay the Council Tax bill, both jointly and as individuals. If you do not think that you should be shown as the liable person, or you do not agree with the amount of your bill, please call our Customer Contact Centre on **(01343) 563456**.

**You MUST continue to pay your Council Tax until a decision regarding your appeal has been reached.**

## PAYMENT

Payment of your Council Tax bill can be made in one of the following ways:

**Direct Debit** - from your Bank / Building Society account

- **monthly**: over **ten months**, April to January or over **twelve months**, April to March. Instalments are deducted on either the first or fifth or fifteenth or twenty-fifth day;
- **weekly**: instalments are deducted on a Friday;
- **fortnightly**: instalments are deducted on a Thursday;
- **quarterly**: instalments are deducted on 30th May, 30th August, 30th November and 28th February;
- **half-yearly**: instalments are deducted on 30th May and 30th November;
- **annually**: the instalment is deducted on 30th June.

**Credit or Debit card** - by calling the council's **Automated Telephone Payment service** on **0845 601 4444** or accessing the council's website **www.moray.gov.uk** and click on the **Pay** option, above the A-Z of services.

Pay over ten months at any **Post Office** or **Pay Point Outlet** or by **Standing Order**. You can find details of your nearest Post Office or PayPoint outlet by logging on to the following Moray Council website page, **www.moray.gov.uk/pay**. Payment must be made on or before the first day of each month, April to January. Payment can also be made in one lump sum, with the amount due reaching us by the date of your first instalment. In order to make payment at a Post Office or PayPoint outlet, they require the barcode provided on your Council Tax bill, so please remember to take it with you each time you pay.

For further information please call our Customer Contact Centre on **(01343) 563456**.

## EXEMPTIONS

Exemption from Council Tax may be granted for properties satisfying the qualifying conditions. The available categories of exemption include:

- Unoccupied and unfurnished (6 month maximum)
- Sole occupant in prison
- Housing Association property with a closing or demolition order granted
- Occupancy prohibited by Council order
- Occupant has severe mental impairment
- Occupied by member of overseas forces
- Sole occupant in hospital or a home
- Property is difficult to let
- Unoccupied and the last occupant was an agricultural worker
- Deceased – grant of confirmation obtained (6 month maximum)
- Deceased – no grant of confirmation
- Repossessed
- Unoccupied and the last occupants were students
- Occupied only by students
- All occupants aged under 18
- Occupied by students and under 18s
- Vacant for care purposes
- Vacant manse – awaiting new minister
- Under reconstruction (12 months max)

## DISCOUNTS

Discount from Council Tax may be granted for occupied and unoccupied properties. The available categories of discount include:

- 10% discount – Ownership Change Long Term Empty (maximum twelve-month period)
- 10% discount – Marketed for sale/rent Long Term Empty (maximum twenty-four month period)
- 10% discount - Unoccupied (maximum twelve-month period)
- 10% discount - Holiday Home (must be occupied at least 25 days per year)
- 25% discount - Single Person
- 50% discount - Property Undergoing Repair (maximum six-month period)
- 50% discount - Short Term Empty Property (maximum six-month period)
- 50% discount - Purpose-Built Holiday Home
- 50% discount - Unoccupied Property owned by someone in a tied home

Discount is not deducted from Water and Waste Water charges of properties which are not the sole or main residence of any person.

## ADDITIONAL COUNCIL TAX CHARGE

The Moray Council levies an additional 100% Council Tax charge on long term empty properties, once they have been unoccupied for twelve months. This policy became effective from 1 April 2015.

From 1 April 2013, changes to the statutory definition of a second home in Council Tax legislation mean that a second home must be furnished and must be occupied for at least **25 days per year** to retain this status and the current 10% discount award. If this is not the case it will be classed as a long term empty property and may attract the additional 100% Council Tax charge.

Full details on the Levy, including exclusions, can be found on the council's website or by contacting our Customer Contact Centre on **(01343) 563456**.

## DISREGARDS

There may be an entitlement to a reduction in your Council Tax if you, or other adults who normally live with you, fall into one of the following categories:

- Student
- School leaver
- Care worker
- YTS or Skill Seeker
- Child benefit
- Student nurse
- Hospital patient
- Hostel resident
- Person with severe mental impairment
- Apprentice
- Patient in a home
- Prisoner
- A member of a religious community

## DISABILITY BANDING REDUCTION

If you or someone who lives with you is disabled and your property has been altered to cater specifically for their needs, you may be entitled to a reduction in the amount of Council Tax you pay. If you qualify we will work out your charge again, but use the valuation band below yours. For example, if you live in a Band D property, you will be re-charged based on the Band C Council Tax. If you live in a Band A property we will reduce the charge on your property by an amount equivalent to one band.

## REDUCTION or BENEFIT

**Council Tax Reduction** - means tested support for Council Tax, it does not cover any Water and/or Waste Water Charges that you may have to pay.

**Second adult rebate** - is help for people who share their homes with other adults with a low gross income. You will be awarded either Council Tax Reduction or second adult rebate. The one awarded will be the one that reduces your bill by the largest amount.

**Housing Benefit** - is a benefit that is given to help you pay your rent. The Revenues Section of the council administers this on behalf of the Department for Work and Pensions.

## WATER CHARGES REDUCTION SCHEME

If you qualify under the Council Tax Reduction Scheme and are not entitled to a discount, this scheme may reduce your Water and/or Waste Water Charges by up to 25%. For example, a 25% deduction would be made from the charges of someone receiving a full Reduction Scheme award, or a pro-rata deduction would be made to the charges of someone entitled to a partial award. If you are entitled to assistance under this scheme, it will be automatically deducted from your bill. You need not apply.

## APPLYING FOR A REDUCTION

If you think you would qualify for a reduction in your Council Tax, (e.g. disability banding reduction, discount, exemption or reduction scheme) please call our Customer Contact Centre on **(01343) 563456**.

## NON PAYMENT

**If you fall behind with your payments, please call our Customer Contact Centre on (01343) 563456, as soon as possible.**

Payment of your instalments must be made on or by the date printed on your bill.

- If you fall behind by one instalment we will issue a **reminder-notice** asking you to bring your account up to date within 7 days. If you do not pay the arrears OR you fail to contact us, the full balance of your account will become due for payment within a further 7 days;
- If you pay the amount asked for on the first reminder-notice but fall behind again, we will issue a **second reminder-notice** asking you to bring your account up to date within 7 days. If you do not pay the arrears OR you fail to contact us, the full balance of your account will become due for payment within a further 7 days;
- We can only issue two reminders in any one financial year. If you fall behind with your payments for a third time, or fail to pay a bill payable in a single instalment, we will issue a **final notice** asking you to pay the full balance of your account within 14 days. If you do not pay this amount OR you fail to contact us, we will obtain a Summary Warrant.
- If you do not pay the full balance of your account, or you fail to contact us, we will apply to the Sheriff Court for a **Summary Warrant**. If granted a 10% surcharge will be added to your account and you will be asked by the council's Sheriff Officers to pay the revised outstanding balance immediately. The Sheriff Officers have the power to arrest your bank or building society account and your wages.

## PENALTIES

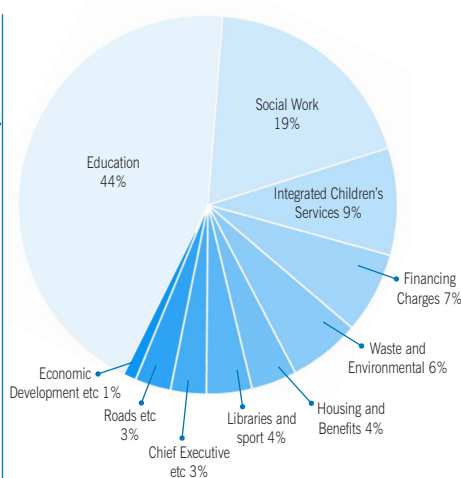
To help us work out your bill we may ask you to provide us with information. If you refuse to supply us with this information, or you deliberately tell us something that is incorrect, you may have to pay a penalty of £50.00. Failure to provide us with information for a second time could mean you have to pay a penalty of £500.00.

# THE MORAY COUNCIL BUDGET 2017/18

The Council plans to spend £199.949 million revenue on general services in 2017/18. This amount is separate from expenditure planned for 2017/18 on capital projects and expenditure on council housing.

The budgets approved for these services, less grants for specific purposes and charges made for services, are:

	2017/18 £ million	2016/17 £ million	% change from previous year
Schools and Community Education	88.077	84.494	4.2%
Libraries and Museums, recreation and sport	7.437	7.449	-0.2%
Integrated Children's Services	17.329	16.843	2.9%
Social Care	38.078	39.378	-3.3%
Roads, transport and harbours	6.808	6.918	-1.6%
Waste Management, Environmental Health, Trading Standards	11.851	11.891	-0.3%
Economic Development, Planning & Building Control	1.342	1.500	-10.6%
General Services Housing and Benefits	8.154	8.190	-0.4%
Chief Executive, Community Planning, Committee services, Registrar, licensing, elections, Emergency Planning, Council Tax and rates collection	6.965	6.840	1.8%
Financing Charges (see footnote 1.)	13.908	13.758	1.1%
<b>Total net expenditure</b>	<b>199.949</b>	<b>197.261</b>	<b>1.4%</b>
This is financed by:			
General Revenue Grant	120.215	121.202	-0.8%
Ring-fenced revenues grants	1.271	-	
Non Domestic Rate Income (from Scottish Government)	32.654	35.582	-8.2%
Use of reserves	7.949	5.261	
Council Tax	37.860	35.217	7.5%
<b>Total funding</b>	<b>199.949</b>	<b>197.262</b>	<b>1.4%</b>
Band D Council Tax Moray	£1,169.05	£1,135.00	3.0%
Scottish average		£1,149.00	



Budgets for support services such as legal services, HR, ICT and finance are included in the above service budgets. These total £7.6 million.

The Government calculates its level of grant support to local authorities on the basis of an estimated expenditure requirement (this does not apply to all items in the budget). For Moray in 2017/18 this amounts to £180.5 million (£5,155 per Band D equivalent dwelling). The comparable level the Council plans to spend is £186.041 million (£5,314 per Band D equivalent dwelling).

1. Financing charges are the revenue cost of the Council's Capital Expenditure.

If you need information from the Moray Council in a different language or format, such as Braille, audio tape or large print, please contact:

إذا كنتم في حاجة إلى معلومات من قبل مجلس موراي وتكون بلغة مختلفة أو على شكل مختلف مثل البراي، أسطوانة أوديو أو أن تكون مطبوعة باستعمال حروف غليظة فالرجاء الإتصال ب

Jeil pageidaujate tarnybos Moray tarybos teikiamą informaciją gauti kitokiu formatu, pvz., Brailio raštu, garso įrašų ar stambiu šriftu, kreipkitės:

Jeśli potrzebują Państwo informacji od Rady Okręgu Moray w innym formacie, takim jak alfabet Braille'a, kasety audio lub druk dużą czcionką, prosimy o kontakt:

Se necessitar de receber informações por parte do Concelho de Moray num formato diferente, como Braille, cassete áudio ou letras grandes, contacte:

Ja Jums vajadzīga informācija no Marejas domes (*Moray Council*) citā valodā vai formātā, piemēram, Braila rakstā, audio lentā vai lielā drukā, sazinieties ar:

اگر آپ کو مورے کونسل سے کسی دیگر زبان یا صورت میں معلومات درکار ہوں مثلاً "بریلے، آڈیو ٹیپ یا بڑے حروف، تو مہربانی فرما کر رابطہ فرمائیں:



Taxation Officer,  
Legal and Democratic Services,  
Revenues Section, High Street,  
Elgin, IV30 1BX



01343 563456



revenues@moray.gov.uk

## NATIONAL FRAUD INITIATIVE

Moray Council is required under Section 97 of the Criminal Justice and Licensing (Scotland) Act 2010 to participate in the National Fraud Initiative (NFI) data matching exercise. Data used in the matching process will include Council Tax information. More details on the National Fraud Initiative can be found on Moray Council's Website, or contact the Corporate Investigations Team.

The Corporate Investigations Team also investigates allegations of non benefit fraud.

**To report non benefit fraud or any other irregularity involving use of council resources you can contact the council's Corporate Investigations Team:**

Call **01343 563307**

Email [fraud@moray.gov.uk](mailto:fraud@moray.gov.uk) or Write to: Corporate Investigation Team, Room 146, Moray Council Headquarters, High Street, Elgin, IV30 1BX

**Any information you give will be treated in the strictest confidence.**