

# Council Tax & Budget Information

2024 - 2025



If you need information from 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 بـ

Jei pageidaujate tarnybos Moray tarybos teikiamą informaciją gauti kitokiu formatu, pvz., Brailio raštu, garso įrašu 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:



email:  
[ctaxbills@moray.gov.uk](mailto:ctaxbills@moray.gov.uk)



mail:  
Taxation Officer, Moray  
Council, Taxation Services,  
High Street, Elgin, IV30 1BX



phone:  
01343 563456

## GDPR

**General Data Protection Regulations (GDPR)** determine how we handle personal data and increases the level of protection for individuals. These regulations came into effect on 25 May 2018. Telling people how we use their personal information is a key part of GDPR.

A **Privacy Notice** tells you how we use your personal information in the administration of your Council Tax account. This notice includes information on how we collect, share and use your information.



Find out more:

[www.moray.gov.uk/downloads/file123143.pdf](http://www.moray.gov.uk/downloads/file123143.pdf)

# 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 (ie the amount that you could have expected to sell it for on that date).

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.



or email:

[assessor@grampian-vjb.gov.uk](mailto:assessor@grampian-vjb.gov.uk)

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

## Council Tax Charges

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	953.79	E	473/360	1,879.77
B	280/360	1,112.72	F	585/360	2,324.87
C	320/360	1,271.72	G	705/360	2,801.76
D	360/360	1,430.69	H	882/360	3,505.19

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, you should contact Scottish Water.



email:

[help@scottishwater.co.uk](mailto:help@scottishwater.co.uk)



You can view the charge levels:

[www.scottishwater.co.uk/  
unmeteredcharges](http://www.scottishwater.co.uk/unmeteredcharges)



free 24/7 customer helpline:

0800 0778778

## 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 of a property

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 us.

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



Customer Contact Centre:

01343 563456

## 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 30 May, 30 August, 30 November and 28 February;
- **half-yearly:** instalments are deducted on 30 May and 30 November;
- **annually:** the instalment is deducted on 30 June.

**Credit or Debit card:** by calling the council's Automated Telephone Payment service or accessing the council's website.



Automated Telephone Payment service:  
0300 123 2678



Moray Council payments:  
[http://www.moray.gov.uk/moray\\_standard/page\\_88318.html](http://www.moray.gov.uk/moray_standard/page_88318.html)

**Post Office or PayPoint outlet by cash or cheque:** payment is due on the first day of each month. We must receive payment of your instalment in full by that date. 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.



Find your nearest **Post Office** or **PayPoint**:  
[www.moray.gov.uk/pay](http://www.moray.gov.uk/pay)

**Standing Order:** payment is due on the first day of each month. We must receive payment of your instalment in full by that date. To pay by standing order, please download a mandate from the Moray Council website.



Council Tax Standing Order:  
<http://www.moray.gov.uk/downloads/file87846.pdf>

## Moray Council Budget 2024/25

The Council plans to spend £278.794 million revenue on general services in 2024/25. This amount is separate from expenditure planned for 2024/25 on capital projects and expenditure on council housing.

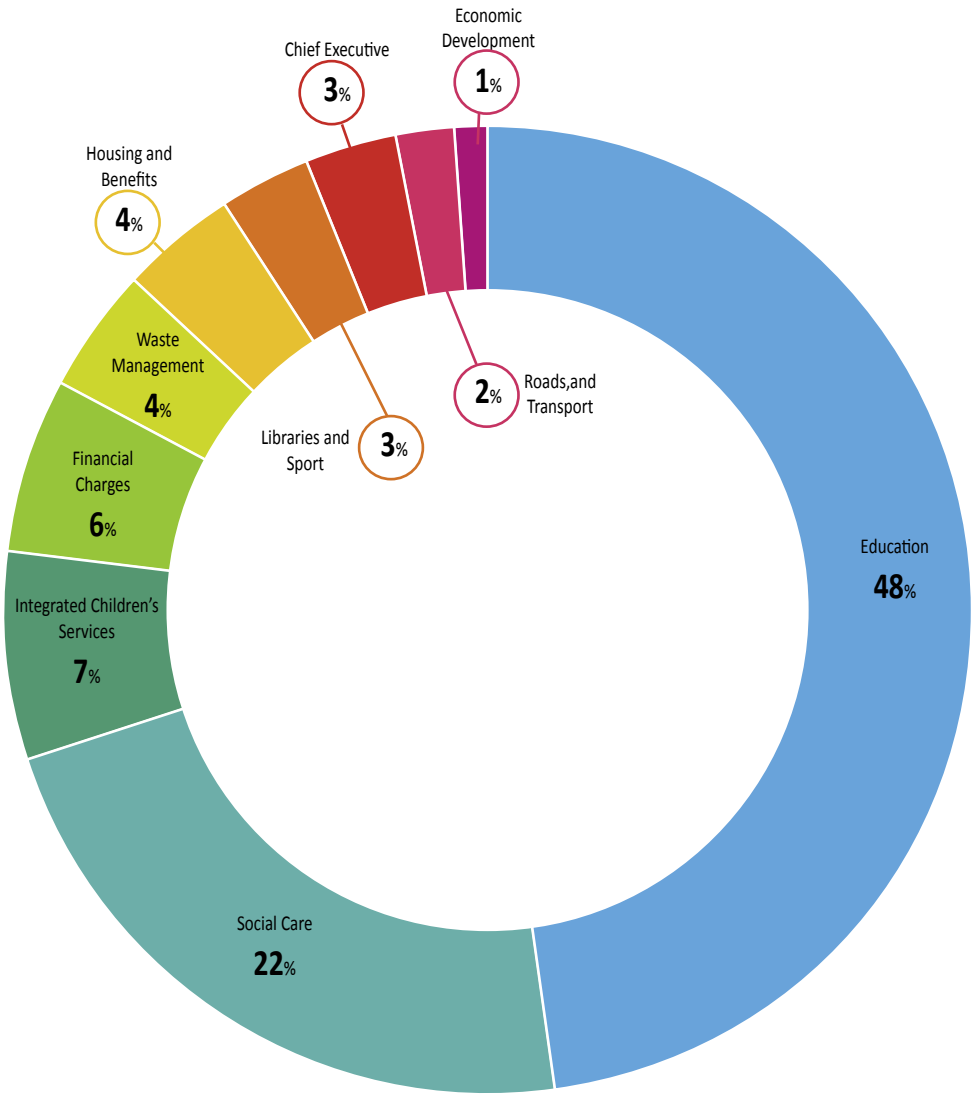
The budgets approved for these services, less grants for specific purposes and charges made for services, are:

	2024/25 £ million	2023/24 £ million	% change from previous year
Schools and Community Education	134.660	124.725	8.0%
Libraries and Museums, recreation and sport	8.145	8.466	-3.8%
Integrated Children's Services	20.417	21.466	-4.9%
Social Care	62.254	58.579	6.3%
Roads, transport and harbours	6.702	7.517	-10.8%
Waste Management, Environmental Health, Trading Standards	11.228	12.535	-10.4%
Economic Development, Planning and Building Control	1.658	2.171	-23.6%
General Services Housing and Benefits	9.971	10.388	-4.0%
Chief Executive, Community Planning, Committee services, Registrar, licensing, elections, Emergency Planning, Council Tax and rates collection	7.500	7.173	4.6%
Financing Charges (Financing charges are the revenue cost of the Council's Capital Expenditure)	16.259	15.459	5.2%
Total net expenditure	278.794	268.479	3.8%
This is financed by:			
Scottish Government Funding (including Non Domestic Rates)	215.396	205.631	4.7%
Use of reserves and Financial Flexibilities	12.023	12.874	
Council Tax	51.375	49.974	2.8%
Total funding	278.794	268.479	3.8%
Band D Council Tax			
Moray	£1,430.69	£1,430.69	0.00%
Scottish Average		£1,417.00	



Budgets for support services such as legal services, HR, ICT and finance are included in the above service budgets. These total £10.2 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 2024/25 this amounts to £247.482 million (£6,398 per Band D equivalent dwelling). The comparable level the Council plans to spend is £262.535 million (£6,788 per Band D equivalent dwelling).



## Exemptions

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

- Unoccupied and unfurnished (six-month maximum)
- Sole occupant in prison
- Occupied only by a care leaver
- 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
- Occupied only by Ukrainian refugees
- 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 (six-month maximum)
- Deceased – no grant of confirmation
- Difficult to Let separately from your home
- 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 are split into those decided by legislation and those that are a Moray Council Policy (derived from legislation).

Legislation:

- **10% discount:** Unoccupied (maximum 12 month period)
- **25% discount:** Single Person
- **50% discount:** Property Undergoing Repairs or Renovations (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.



## Moray Council Policy:

- **10% discount:** Long Term Empty New Liable Person (maximum 12 month period)
- **10% discount:** Long Term Empty for sale/rent (maximum 24 month period)
- **10% discount:** Properties undergoing repairs or renovations cannot become liable for the levy until 12 months after purchase
- **50% discount:** Unoccupied and unfurnished with planning or building warrant application accepted (maximum 12 month period)  
**Note:** discretion to extend discount for a further 12 month period
- **50% discount:** Unoccupied and undergoing repairs or renovations (agreed plan of works)(maximum 18 month period)  
**Note:** discretion to extend discount for a further 12 month period

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

## 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.

## Income Based Reductions

**Local Council Tax Reduction Scheme:** 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.

## 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 35%. For example, a 35% 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.

## Additional Council Tax levy

Moray Council levies an 100% additional Council Tax charge on long term empty properties, once they have been unoccupied for twelve months.

## Second homes

From 1 April 2024 Moray Council will add an 100% additional Council Tax premium to all second homes. Council Tax legislation defines a second home as a property which must be **furnished** and must be occupied for at least **25 days per year**. If a property does not meet this definition, it will be classed as long term empty and may attract the 100% additional Council Tax levy. The only properties excluded from this premium will be second homes classed as purpose built holiday homes and second homes occupied by persons required to also occupy tied accommodation. They will continue to be awarded 50% discount.

## Want to receive your Council Tax bill electronically?

If you register for the Scottish Government's myaccount service, you can then register for Council Tax e-billing. We will then send your Council Tax bills electronically and you'll be able to view your Council Tax account online, check your balance, current instalments and keep track of your payments.



Register your interest:

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

## Questions

If you think you qualify for a reduction in your Council Tax (eg disability banding reduction, discount, exemption or reduction scheme), or have any questions about the additional Council Tax charge, please call our Customer Contact Centre.



Customer Contact Centre:

01343 563456

You may also access the council's website, which holds full details of all aspects of Council Tax, including how to apply for the reductions which are listed in the document.

## Non-payment

We must receive payment of your instalments in full by the instalment date printed on your bill.

If you do not make payment of your Council Tax bill in accordance with the details printed on it, we may take the following steps to recover unpaid Council Tax.

- 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 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 will then have the power to arrest your bank or building society account or your wages. They may, in some circumstances, enter your property and remove goods for sale at auction.

Moray Council wants to help anyone experiencing difficulties paying their Council Tax. Please contact our Customer Contact Centre as soon as you are worried about paying your Council Tax, so that we may help you.



Customer Contact Centre:  
01343 563456

## 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.



## 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:



our website:

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



or phone:

01343 563456

Delivered by local councils in partnership with the Scottish Government

## 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 data matching exercise. Data used in this process will include Council Tax information.



The National Fraud Initiative

[http://www.moray.gov.uk/moray\\_standard/page\\_57334.html](http://www.moray.gov.uk/moray_standard/page_57334.html)

For allegations of Benefit Fraud contact:



National Benefit Fraud helpline:

0800 854 440 (textphone 0800  
320 0512)



Report online:

[https://www.gov.uk/report-  
benefit-fraud](https://www.gov.uk/report-benefit-fraud)



Write to:

NBFH, PO Box 224, Preston  
PR1 1GP

Allegations of fraud or irregularities  
involving Council resources, contact:



The Fraud helpline:

01343 563003



Or email:

[Fraud@moray.gov.uk](mailto:Fraud@moray.gov.uk)



Write to:

Internal Audit, Room 320, Moray  
Council Headquarters, High Street,  
Elgin IV30 1BX