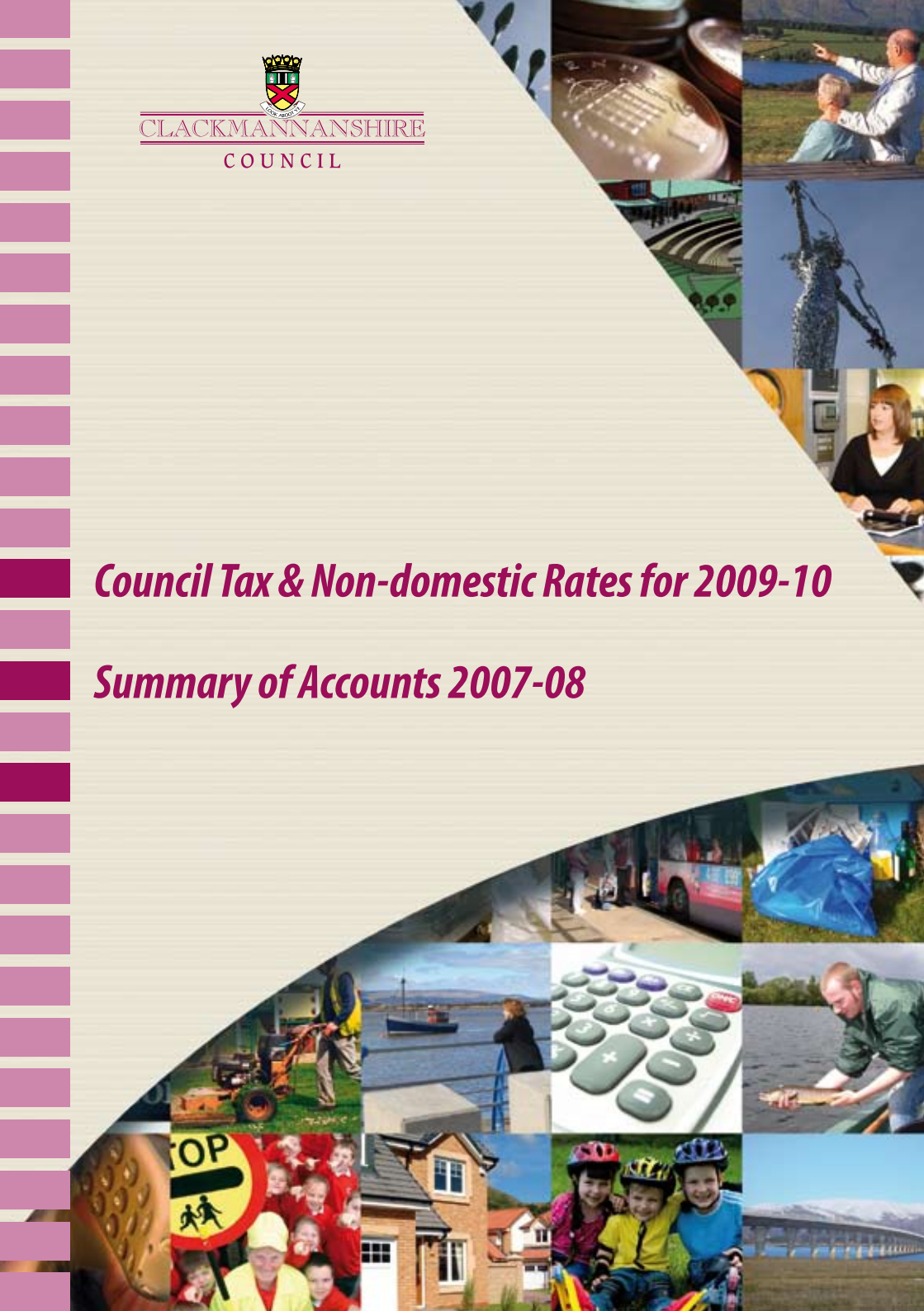




CLACKMANNANSHIRE
COUNCIL

Council Tax & Non-domestic Rates for 2009-10

Summary of Accounts 2007-08



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Introduction

This booklet outlines Council Tax and Non-Domestic Rates for 2009/10 and gives a summary of the Council's accounts for 2007/2008.

In the coming year, Clackmannanshire Council plans to spend approximately £121 million on services. This booklet is a guide to council tax, what you will pay, discounts, exceptions and a guide for non-domestic rates.

For 2009/10 your Council Tax has not increased but Scottish Water have increased their water and waste water charges. **By law Clackmannanshire Council must include these charges on the Council tax bill but it is not responsible for setting the charges.** For more information on your water and waste water charges please contact the Scottish Water customer helpline on **0845 601 8855**.



The Summary of Accounts is an abbreviated version of the Council's statutory audited Statement of Accounts for 2007/2008. We hope it gives a clear view of how we managed our finances during 2007/2008.

If you would like to enquire about council tax and/or non-domestic rates please visit www.clacksweb.org.uk/council/counciltax/ or email counciltax@clacks.gov.uk.

Your Guide To The Council Tax

The following is information on the council tax and will help you with your council tax demand.

Enquiries / contact us

Any enquiry about your Council Tax can be made by writing to:

Revenue Services, 8 Bank Street, Alloa, FK10 1HP

Telephone the Council Tax Service on: 01259 226237

Email - counciltax@clacks.gov.uk

or call in at any of these offices:

Alva CAP, 153 West Stirling Street, Alva

Clackmannan CAP, Main Street, Clackmannan

Dollar CAP, Dollar Civic Centre, Dollar

Menstrie CAP, Dumyat Centre, Menstrie

Sauchie CAP, Main Street, Sauchie

Tillicoultry Rent Office, Institution Place, Tillicoultry

Tullibody Rent Office, Tron Court, Tullibody

You can check the office opening times by phoning
01259 450000

If you can't visit any of these local offices we can arrange a home visit - simply contact us to make an appointment.

Who pays Council Tax?

The person highest on the list below is normally responsible for paying the bill:

Owner occupier

Tenant occupier

Sub-tenant occupier

The occupier

The owner (normally where the property is unoccupied)

Difficulty in paying your Council Tax?

Contact the Council Tax Service immediately and we will try to help you arrange a suitable payment agreement.

The Council's Money Advice Service offers a free confidential service and can arrange home visits to discuss money advice and related matters. For more information call 01259 452512.

Married couples, civil partners and those who live together as if they are married or civil partners are both responsible for paying the council tax.

Your Bill

We set council tax to help pay for the services we provide. Scottish Water sets the water and sewerage charges. Your bill covers all the charges you have to pay. The level of your charges depend on the valuation band of your property.

If you think your bill is wrong, please contact us and we will check it.

What You Will Pay

Valuation Band	Council	Water	Waste	Total
A up to £27,000	£765.33	£123.18	£139.20	£1,027.71
B £27,001 to £35,000	£892.89	£143.71	£162.40	£1,199.00
C £35,001 to £45,000	£1,020.44	£164.24	£185.60	£1,370.28
D £45,001 to £58,000	£1,148.00	£184.77	£208.80	£1,541.57
E £58,001 to £80,000	£1,403.11	£225.83	£255.20	£1,884.14
F £80,001 to £106,000	£1,658.22	£266.89	£301.60	£2,226.71
G £106,001 to £212,000	£1,913.33	£307.95	£348.00	£2,569.28
H over £212,000	£2,296.00	£369.54	£417.60	£3,083.14

The Scottish government gave extra funding to local authorities to allow them to freeze the cost of council tax for the financial year 2009-10. It should be noted that this freeze does not include water and waste water increases imposed by Scottish Water.

For further information on water and waste services you can contact Scottish Water on 0845 601 8855.

Valuation band

The Assessor has placed your home in one of 8 valuation bands.

If you have an enquiry about your band, you should write immediately to:- The Assessor, Hillside House, Laurellhill, Stirling, FK8 2NA or telephone 01786 892200. Your appeal rights against the banding are limited unless you became the taxpayer within the last 6 months. Alternatively, you can visit their website www.saa.gov.uk/central

Changes in circumstances

If you have details of any change of address or circumstances which might affect the amount you pay, for example the number of people living in your home, you should tell Revenue Services, see enquiries/contact details on Page 2. If you fail to tell us of any changes which might affect discounts or exemptions you may be have to pay a £50 penalty.



Appeal rights

You can appeal to the Head of Finance Services if you disagree with our decision to ask you to pay council tax or the calculation of your bill. If you remain dissatisfied you have a right of appeal to the Valuation Appeal Committee.

If you make an appeal you must continue to pay your council tax. If your appeal is successful then any overpaid council tax will be refunded or transferred to reduce any other outstanding debt to the Council.

Discounts

A 25% discount is available if there is only one adult living in the property. A 50% discount is available if the property is unoccupied.

Some people are not counted when deciding how many adults are living in a property. These are:

- ♦ full time students, student nurses and young people on Youth Training Schemes
- ♦ apprentices earning less than £195.00 - subject to confirmation
- ♦ people resident in hospital or care/nursing homes
- ♦ people who are severely mentally impaired
- ♦ 18 year olds who are at school or have just left school
- ♦ careworkers who are paid no more than £44 per week - subject to confirmation
- ♦ people caring for someone they live with (excluding their partner or their own children) who is receiving a qualifying benefit
- ♦ people who belong to a religious community
- ♦ people in prison

Payment Of Council Tax

We prefer you to pay council tax by direct debit. The Council offers variable payment dates and the option to pay council tax over 12 months if you choose this method. If you would like to pay by direct debit, please contact us. Unless you pay by direct debit, council tax is normally paid in 10 monthly instalments from April to January inclusive.

Instalments are shown on your bill. You must make payment on or before the 15th of each month from April to January inclusive. If payment is not received by the 15th of the month we will send you a reminder.

Payment can also be made at any Council Collection Office, or by post to:

Cash Office, Clackmannanshire Council, Greenfield, Alloa, FK10 2AD or using a debit or credit card by phoning 01259 450000 quoting your account reference. You can also pay online if you have internet access: visit our website www.clacksweb.org.uk to pay using a debit or credit card.

Cheques or postal orders should be crossed and made payable to Clackmannanshire Council. Please remember to include your council tax account number and your name and address.

If paying using on line banking, payments should be made to Sort Code 80-05-28 Account No. 00224539 quoting your Council Tax Payment Reference from your bill

Help For People On Low Incomes

You may be able to get help with your council tax depending on your income and circumstances. In some cases all your council tax will be met by benefit although you will still be due to pay any water and sewerage charges.

To apply for benefit, please contact us for an application form immediately, as benefit is only awarded from the Monday following the day we receive your application form.

Help For People With Disabilities

If you, or someone who lives with you, have a disability and need an extra room or bathroom to meet your needs, or use a wheelchair indoors you may qualify for a reduction in your bill.

For further information please contact us.

Exemptions

An exemption from the payment of council tax is available in the following circumstances:

Unoccupied dwellings where:

- ◆ the liability falls to be met from the estate of a deceased person, provided that no grant of confirmation has been made or no more than 6 months has passed since such a grant was made.
- ◆ the dwelling was previously occupied by student(s) (available for a period up to 4 months)
- ◆ the dwelling is incapable of being lived in because of being structurally repaired, improved or reconstructed. The exemption will only apply for a maximum of 12 months from when last occupied or if sooner a maximum of 6 months after the works have been completed.
- ◆ the liable person has moved in order to provide personal care to another person. The liable person must have been away for this reason since they left.
- ◆ the liable person is in prison

- ◆ the dwelling has been repossessed by a mortgage lender
- ◆ difficult to let separately, e.g. 'granny flats'
- ◆ occupation is prohibited by law
- ◆ awaiting occupation by a minister of religion
- ◆ all the liable persons are students living elsewhere for the purpose of their studies.

Unoccupied and unfurnished dwellings:

- ◆ for up to 6 months (if it remains unoccupied after 6 months a 50% discount is available)
- ◆ if it was last occupied together with agricultural lands.

Occupied dwellings where:

- ◆ all liable persons are students
- ◆ occupied only by persons with a severe mental impairment
- ◆ all liable persons are under the age of 18 years

Arrears action

You need to pay by instalments by the due dates stated on your bill. If you miss one full instalment you will fall into arrears and you will have to bring the account up to date within 7 days of us asking. If you fail to bring your instalments up to date you will lose the right to pay by instalments and you will then be liable to pay the outstanding balance in full.

Please note you will not have another chance to pay by instalments and we will send no further reminders. Any unpaid arrears are recoverable by Summary Warrant proceedings with the addition of a 10% penalty.

If you have a problem paying your bill contact us at once so that we can help you.

Court action can lead to:

- ◆ you being asked for details of your employment and bank accounts
- ◆ your earnings being arrested
- ◆ your bank account being arrested
- ◆ the Sheriff Officer being involved in the recovery process
- ◆ deductions being made from your Income Support

Your Guide To Non-domestic Rates

Information, help and advice

Write to: Revenue Services, 8 Bank Street, Alloa, FK10 1HP

Phone: 01259 226238

E-mail: rates@clacks.gov.uk

Information about appeals, reliefs and arrears is enclosed with your rates bill.

Paying your Non-domestic Rates

By direct debit

Payments are automatically deducted from your bank account on the 15th of each month. You need to complete an instruction to your bank - contact us and we will send you one. If you already pay by direct debit, payments will continue to be collected from your account and you do not have to take any action.

In person at any Council collection office

The address of each office is shown in the part of this leaflet that deals with council tax. Please take your rates demand with you when you go to make your payment.

By post

Cheques/postal orders, crossed and made payable to 'Clackmannanshire Council' should be sent to the Cash Office, Clackmannanshire Council, Greenfield, Alloa, FK10 2AD. Remember to quote your rates payment reference with every remittance.

By debit or credit card

Using a debit or credit card by phoning 01259 450000, quoting your rates payment reference. On the internet visit our website www.clacksweb.org.uk to pay online using a debit or credit card.

By home banking, BACS or standing order

Payment should be made to sort code 80-05-28, account number. 00224563, quoting your rates payment reference.

How your rates are calculated

Your annual rates bill is calculated by multiplying the rateable value of your property by the annual rate poundage which is set by the Scottish government each year.

How Your Money Is Spent

Your Council has set its budget for the coming year. The Council Tax for a house valued at Band D will be £1,148 in financial year 2009/2010. Details of the Council Tax applicable to the other valuation bands are shown on page 3 of this booklet.

The expenditure figure used by Government in calculating its support to the Council is £5,871 per house. The Council's proposed spending amounts to £6,098 per house.

The table below shows how the 2009/2010 council tax has been calculated and how the Council intends to finance its expenditure. The estimated net expenditure for each service is also shown.

	2009/2010		Change from previous year				
	£'000	£'000	£'000	%			
Total Gross Expenditure	134,604	7,160	5.5				
Less: Fees and Charges	14,094	(463)	(3.4)				
Total Net Expenditure	120,510	6,697	5.9				
Net Expenditure Allocated by Service	2009/2010 Net Expend (Excl Capital Charges Costs)	2009/2010 Capital Charges	2009/2010 Total Net Expend	Change from previous year		Effect on Band D Council Tax	
	£'000	£'000	£'000	£'000	%	£	
Education & Community Services	52,361	11,922	64,283	3,584	5.9	612	
Residential Schools	2,864	7	2,871	1,341	87.6	27	
Social Services	21,488	314	21,802	101	0.5	208	
Non-Council Housing Services	5,828	8	5,836	(232)	(3.8)	55	
Development & Environmental Services	13,242	958	14,200	858	6.4	135	
Corporate and Democratic Core	1,735	8	1,743	59	3.5	17	
Joint Boards							
Police Services	8,769	-	8,769	(238)	(2.6)	83	
Fire Services	3,204	-	3,204	206	6.9	31	
Valuation Services	419	-	419	12	2.9	4	
Miscellaneous Services	1,793	7	1,800	27	1.5	17	
Trading Service Surpluses	(250)	-	(250)	55	18.0	(2)	
Interest on Revenue Balances	(260)		(260)	1,164	81.7	(2)	
Contribution to Revenue Balances			1,316	253	23.8	13	
Adjustment for Capital Charges			(5,223)	(493)	(10.4)	(50)	
Total	111,193	13,224	120,510	6,697	5.9	1,148	
Financed by:							
Government Grants		78,155					
Non-Domestic Rates		21,002					
Amount to be met by Council Tax		21,353					
Total		120,510					
Yield of £1 Band D Council Tax		£18,600					
Band D Council Tax		£1,148					
Scottish average Band D Council Tax 2007/2008 (Notional Scottish Office figure exc. Water Charges)		£1,149					
Local Authority Employees (Budgeted full-time equivalent)	2008/2009	2009/2010	Decrease				
	2,238	2,231	(7)				

Head of Finance's Statement

The Council's Statement of Accounts has been prepared in accordance with the Accounting Code of Practice. The figures in this summary were originally compiled having regard to proper accounting practice. For the purposes of this statement some modifications were made to provide more meaningful information.

The Council's 2007/08 accounts have been audited by an auditor appointed by Audit Scotland. The auditor has issued an unqualified opinion on the Council's full accounts for 2007/08. A full copy of the Council's 2007/08 audited accounts is available for examination on request. Please telephone 01259 452041 to obtain a copy.

Summary Of Financial Performance

The following statement by the Head of Finance describes some of the key points from the Council's stewardship of public funds.

Financial Performance - General Fund

During the year we spent £94.640 million on Council services. This was funded by income from government grants and council tax of £95.653 million, leaving a surplus for the year of £1.013 million This compares with a budgeted surplus of £236,000.

The Council's general reserve at the end of the year stands at £4.771 million. However £4.354 million is earmarked for specific purposes, including £1.200 million set aside to implement new single status pay structure for employees, and £1.148 million of specific government grant funding to be utilised in 2008/09. After accounting for the earmarked amounts, only £417,000 is generally available for new expenditure

Council Housing

The Council owns 5,068 dwelling houses for which it charges rent. It is a legislative requirement that all expenditure incurred in respect of these houses is funded from the rental income generated. Any resulting surplus or deficit is either transferred into or out of the housing reserve. The budget was set to realise a surplus of £101,000. The actual surplus

achieved was £939,000. Expenditure on capital financing and other expenses were significantly below budget. Rental income also exceeded budget estimate. The housing reserve balance was £7.356 million at 31 March 2008. This is earmarked to fund investment in the housing stock to reach the required Scottish Housing Quality Standard by 2015.

Capital Expenditure

Capital investment is money we spend on buying, building and improving assets such as land, buildings, roads, machinery and vehicles.

The distinction from revenue expenditure is that the Council essentially receives the benefit from capital expenditure over a longer period of time. The Council spent £19.1 million during the year on its capital programme. A summary of the main elements of expenditure is shown over the page. Sale of assets and grant income totalled £6.8 million leaving £12.3 million of expenditure to be funded from borrowing.

Muir Wilson,
Head of Finance
Greenfield, Alloa, FK10 2AD

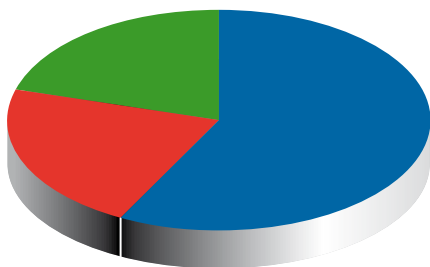
Where We Spent the Money

	Gross Expenditure £000s	Gross Income £000s	Net Expenditure £000s
Education	57,608	7,358	50,250
Housing	35,495	31,667	3,828
Social work	32,337	9,435	22,902
Cultural & related Leisure Services	10,003	3,309	6,694
Environmental Services	7,339	1,408	5,931
Planning & Development Services	2,034	710	1,324
Highways, Roads and Transport	22,834	19,232	3,602
Police Joint Board	4,187	0	4,187
Fire Joint Board	2,875	0	2,875
Valuation Joint Board	398	0	398
Corporate and democratic core	2,391	51	2,340
Central services to the public	1,911	715	1,196
Non distributed costs	541	0	541
Net cost of services	179,953	73,885	106,068
Less: depreciation of fixed assets			(20,485)
Less: interest on revenue balances			(1,602)
Add: repayment of loans and interest on loans			10,680
Add: Government grants deferred			92
			94,753
Less: adjustment for pension costs			(914)
Less: trading account surpluses			(245)
Add: Insurance fund surplus			107
Add: Housing Revenue account surplus			939
Amount to be met from Government grants and local taxation			94,640
Financed by			
General Government grants			56,617
Business rates			18,147
Council Tax			20,889
		Total Income	95,653
Net General Fund deficit for the year			(1,013)
General Fund at end of March 2007			(3,758)
General Fund at end of March 2008			(4,771)




The Cost of Council services

Revenue Account for the year ended 31 March 2008

The accounts opposite show the cost of running our services for the 12 months between April 2007 and March 2008, where the money came from to finance these costs, and the surplus at the year-end.



Income (£ million)

	General Government Grant	£57m	59%
	Business Rates	£18m	19%
	Council Tax	£21m	22%

Clackmannanshire Council had a total income in 2007/08 of £96m.

As the chart above shows, the majority (59%) comes from the Scottish Government.

Almost one fifth of the Council's income comes from rates levied on business premises.

Council Tax income for Clackmannanshire Council accounts for 22% of total expenditure.



Capital Spending

Capital investment is the money we spend on buying, building and improving our assets. This includes improvements and upgrades to our schools, residential homes, council houses, regenerating town centres and investing in new technology. The Council receives the benefit from capital expenditure over a long period of time.

The following table and chart outlines the capital investment made during 2007/08

		£,000s
Education & community	Schools fund (Estates strategy)	1,081
	Schools alarm system	387
	Land & access roads for schools	151
	primary & Nursery school development	469
	Muckhart primary heating plant	119
	Other education & community projects	69
		2,276
Social services	Menstrie house en suite conversion	669
		669
Roads & transportation	Bridge strengthening	449
	Roads & footpath improvements	1,454
	Cycling, walking & safer streets	348
	Public transport & walking	112
	Other roads & transport projects	199
		2,562
Environmental, community & protection	Parks & open spaces	166
	Gateways & roundabouts	451
	Vehicles	503
	Other projects	205
		1,325
Economic development	Alloa heritage initiative	127
	Alloa town centre development	473
	Kilncraigs mill development	1,073
	Pavillions Business Park	443
		2,116
Corporate development, buildings, IT systems	Greenfield Heating	119
	Finance & IT hardware and software	454
	Other projects	231
		804
Housing	Structural works, roofs and doors	924
	Kitchens and bathrooms	5,599
	Safe electrical systems & Environmental Improvements	714
	Conversions, adaptations, water supply replacement & area Improvements	993
	Westthaugh travelling peoples site	194
	Other housing projects	65
	Total	19,143

Balance Sheet

What we own, what we owe and what we are owed

31 March 2008

	£000s
Buildings, land and other assets owned by the Council	272,101
Stock	523
Cash in bank	14,963
Money owed to the Council	20,528
Money owed by the Council	(27,782)
	280,333
Financed by:	
Borrowing	110,864
Non distributable reserves	156,746
Distributable reserves*	12,723
	280,333

* Distributable reserves are available to spend on Services and are made up as follows:

	£000s
General fund balance	4,771
Housing reserve balance	7,356
Insurance Fund	596
	12,723

£0.916m of the General Fund balance is earmarked for schools under the scheme of devolved management within Education. A further £3.438m is earmarked for various other spending commitments, including implementation of single status for the workforce (£1.2m) and specific revenue support grant funding. Carried forward (£1.148m).

Cash Flow

Cash in bank (as at March 2007)	£12.101m
Cash in	£172.313m
Cash out	(£169.451m)
Cash in bank (as at March 2008)	£14.963m



Housing Revenue Account

The housing revenue account deals with expenditure on council houses, for example, repairs and estate management. This is mainly met from rents received. The following table shows the position for 2007/08.

	2007/08
Income	£000s
Council house rents	(12,402)
Other income	(461)
	(12,863)
Expenditure	
Repair and maintenance	4,646
Supervision and management	3,897
Capital financing costs	3,021
Other costs	360
	11,924
Transfer to balances	(939)
Balance brought forward	(6,417)
Balance carried forward	(7,356)

The Council's Housing Services has a responsibility for ensuring that there is an adequate supply of quality, affordable housing in Clackmannanshire. We do this by offering council housing for rent and by supporting and encouraging other organisations to provide housing for renting, leasing or buying. The Council also has a responsibility for those with special needs such as homeless people and travellers.

The council owned the following types and number of houses at March 2008:

One apartment	40
Two apartment	1,308
Three apartment	2,292
Four apartment	1,275
Five apartment	143
Six apartment	2
Total	5,060

The number of council houses was reduced by 88, mainly due to tenants buying their homes.

Average rents were £49.30 per week during 2007/08.



How has the Finance Service performed?

		2005/06	2006/07	2007/08
Treasury	Loans fund pool interest rate	7.24%	7.99%	6.65%
	Average rate for Scotland	6.05%	5.83%	5.75%
Creditors	Invoices paid within 30 days	74.30%	84.39%	77.55%
	Average % for Scotland	83.42%	84.79%	84.70%
Payroll processing	Correctly processed	99.30%	99.41%	99.49
Housing & Council Tax Benefit	Time taken to process new claims	31 days	44 days	23.2 days
	Average time taken for Scotland	33.4 days	31.3 days	27.5 days
	Cases calculated correctly	99.60%	94.80%	97.40%
	Average % for Scotland	97.40%	97.87%	98.02%

Council Tax

Description	2005/06	2006/07	2007/08
Band D equivalent properties	17,300	17,986	17,849
Income due in year	£15,845,871	£17,025,519	£17,952,839
In year collection - Clackmannanshire	92.10%	92.60%	92.60%
In year collection - Scotland	94.13%	94.53%	94.82%
Cumulative collection - Clackmannanshire	94.40%%	95.50%%	92.60%
Cumulative collection - Scotland	96.43%	96.18%	94.84%

Clackmannanshire Council collected 92.6% of Council Tax owed in 2007/2008 and 2006/2007 compared to 92.1% in 2005/2006.

Financial Management

Description	2005/06	2006/07	2007/08
Annual Accounts submitted for audit on time	yes	yes	yes
Number of audit qualifications *	none	none	none

* The Council's external auditors are required to give an opinion on the financial statements and the opinion should be 'unqualified'. Where the opinion is qualified each qualification identifies an area where the financial statements are unreliable.

DATA PROTECTION

Clackmannanshire Council is a Data Controller under the Data Protection Act. We hold information for the purposes of a typical Scottish unitary authority and this includes many items of personal data, some of them very sensitive. The Council does not share all the personal data across all the purposes but is starting to co-ordinate basic information such as names and addresses.

For the purpose of protecting public funds the Council may get information about you from others or may give information to them. If so it will only be done as the law permits, to:

- Check the accuracy of information
- Prevent or detect crime
- Protect public funds

Visit our website at www.clacksweb.org.uk

Payment can be made online using your credit or debit card

E-mail your Council Tax enquiries to counciltax@clacks.gov.uk



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