

Your Council Tax

2017-18



**Clackmannanshire
Council**

www.clacksweb.org.uk



Your Blue Bin

Emptied Every Two Weeks

Since 2008, Clackmannanshire residents have helped to reduce the amount of waste sent to landfill by a third. By making good use of your recycling facilities you can help the council to keep costs down.

What can go in your blue bin?

Paper, cardboard, food and drinks cans, foil, plastic bottles, pots, tubs and trays



Yes

Paper - clean and dry

- ✓ Newspapers and magazines
- ✓ Brochures and catalogues
- ✓ Leaflets
- ✓ Envelopes
- ✓ Directories

Cardboard - clean and flat

- ✓ Cereal Boxes
- ✓ Cardboard packaging
- ✓ Corrugated cardboard boxes
- ✓ Toilet Roll Tubes
- ✓ Soup, juice and milk cartons

Food and Drinks cans - rinsed

- ✓ Drinks cans
- ✓ Food tins
- ✓ Aerosol cans
- ✓ Aluminium foil
- ✓ Metal lids

Yes

Plastic bottles, pot, tubs and trays - rinsed

- ✓ Drinks Bottles
- ✓ Plastic milk bottles
- ✓ Shampoo bottles
- ✓ Yoghurt pots
- ✓ Ice-cream tubs
- ✓ Food trays
- ✓ Plastic lids

No

- ✗ Plastic bags
- ✗ Items with food residues
- ✗ Expanded polystyrene
- ✗ Plastic film and wrapping
- ✗ Foil bags e.g. crisp packets
- ✗ Glass
- ✗ Clothing, textiles or shoes
- ✗ Wallpaper

Introduction

This booklet shows you the council tax charges for each band, information on who has to pay council tax, when to pay and what to do if you need any assistance.

At the time of publication the council had yet to set its budget for 2017/18, therefore information on how the council is planning to spend your money will be updated on ClacksWeb.

The Revenues team receive a number of enquiries and this booklet looks to answer those questions that are raised by customers including how to pay, who has to pay and what discounts are available.

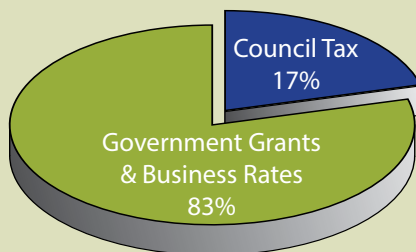
As the Council is striving to make savings, we are also looking for your views as to whether you feel this leaflet represents value for money. If you would like to take part in our survey, please visit:

<https://clackmannanshire.citizenspace.com/>

The booklet contains useful information on how to pay your Council Tax, including details on how to set up Direct Debit online. For those who may qualify for help or assistance towards their Council Tax bill, there are details on the help available and how to apply if eligible.

Council Tax funds around 17p for every £1 the Council spends or invests in local services. The other 83p in every £1 invested is funded by Scottish Government Grants and Business Rates contributions.

Council Income 2017/18



Total revenue funding - £114.565m

What you will pay in 2017-18



| Property Valuation Band | Property Value (as at 1st April 1991) | Proportions payable in relation to band D | Council Tax Payable | Combined Water Service Charge * | Total Charge Payable |
|-------------------------|---------------------------------------|---|---------------------|---------------------------------|----------------------|
| A- Disabled | N/A | ²⁰⁰ / ₃₆₀ ths | £656.91 | £239.20 | £896.11 |
| A | Up to £27,000 | ²⁴⁰ / ₃₆₀ ths | £788.29 | £287.04 | £1,075.33 |
| B | £27,001 to £35,000 | ²⁸⁰ / ₃₆₀ ths | £919.68 | £334.88 | £1,254.56 |
| C | £35,001 to £45,000 | ³²⁰ / ₃₆₀ ths | £1,051.06 | £382.72 | £1,433.78 |
| D | £45,001 to £58,000 | ³⁶⁰ / ₃₆₀ ths | £1,182.44 | £430.56 | £1,613.00 |
| E | £58,001 to £80,000 | ⁴⁷³ / ₃₆₀ ths | £1,553.59 | £526.24 | £2,079.83 |
| F | £80,001 to £106,000 | ⁵⁸⁵ / ₃₆₀ ths | £1,921.47 | £621.92 | £2,543.39 |
| G | £106,001 to £212,000 | ⁷⁰⁵ / ₃₆₀ ths | £2,315.61 | £717.60 | £3,033.21 |
| H | Over £212,001 | ⁸⁸² / ₃₆₀ ths | £2,896.98 | £861.12 | £3,758.10 |

* The Water Service Charges will increase by 1.6%

How is my property band determined?



The Council Tax charge for your home is calculated based on the value of your property. The value is decided by the Assessor for Central Scotland then placed into a property valuation band (A to H). The band reflects the Assessor's opinion of the property's open market value as at 1st April 1991 but taking account of its physical state and its locality as at 1st April 1993. For any new dwellings the valuation is still based on how much your home would have been worth on the open market on 1st April 1991, subject to a number of important statutory assumptions.

Council Tax Band Enquiry or Appeal

If you became the taxpayer within the last 6 months and have an enquiry or wish to appeal against the valuation banding shown on your bill, please contact Assessor & Electoral Registration Officer for Central Scotland, Hillside House, Laurelhill Business Park, Stirling FK7 9JQ, or call 01786 892200 or email: assessor@centralscotland-vjb.gov.uk

For more information please visit: www.saa.gov.uk

| Band D Levels | 2016/17 |
|------------------|---------|
| Clackmannanshire | £1,148 |
| Scottish Average | £1,149 |

Protection for Low Income Households Affected by the Scottish Government Council Tax Changes

Households in bands E, F, G and H whose net income is below the Scottish median for their household type (£16,750 for single person households and £25,000 for others) may be entitled to claim an exemption from the increase to the banding system through the Council Tax Reduction (CTR) Scheme. Entitlement depends on a number of factors, such as capital or savings less than £16,000 and the composition of the household.

For more information and to apply, please call us on 01259 450000 or visit:

www.clacksweb.org.uk/council/makingabenefitclaim/





Who is Responsible for Paying Council Tax?

The person or people named on the front of the bill are responsible for paying the Council Tax for the property ('the liable persons').

This will be the person who falls into the first category that applies in the following list:

1. The owner, if they live in the property.
2. The tenant who lives in the property.
3. The subtenant who lives in the property.
4. Anyone else who lives in the property.
5. The leaseholder.
6. Anyone else with the right to live in the property.
7. The owner, if nobody lives in the property or if it is considered in multiple occupancy.

If there are two or more owners or tenants, they will all be responsible for paying the Council Tax, even if we only send the bill to one of them. If:

- ◆ You are husband or wife, or civil partner, or you live with someone as if you were married.
- ◆ You and someone else are joint owners of a property.
- ◆ You and someone else are joint tenants of a property;

You are both, individually and together, responsible for making sure that your Council Tax is paid in full.

Second Home Discount

From 1st April 2017, Clackmannanshire Council will no longer offer a Council Tax Discount for Second Homes.

Please visit: www.clacksweb.org.uk/council/counciltax/ for details.

For more information on exactly how the Council Tax for your band is calculated in relation to band D please visit: www.clacksweb.org.uk/council/counciltax/

Water Supply & Waste Water Collection Charges



Your Council Tax bills also include charges made by Scottish Water for combined water service charges. This charge is set by Scottish Water. The Council is legally required to collect these charges but does not retain the income. In 2017/18 Scottish Water will increase their charges by 1.6% across all Council Tax bands.

For more information on your water service charges, please contact the Scottish Water Customer Helpline on 0845 601 8855 or email: customer.services@scottishwater.co.uk

How to Pay your Council Tax



By Direct Debit - By setting up an automated monthly Direct Debit payment from your bank account

your Council Tax will always be paid on time and you won't receive any arrears letters. If you want to change to Direct Debit, please phone Revenue Services on 01259 450000 and we can take your details over the phone or we can send you a form to complete.

You can also set up a Direct Debit online at <https://secure.clacksweb.org.uk/directdebit/>



By Debit or Credit Card

Telephone us on 01259 450000 (Monday to Friday, 8.30am to 5.30pm) quoting the account reference number and the amount you are paying.

All local CAP offices can also accept Debit or Credit cards.

You can also visit our website at any time: www.clacksweb.org.uk/council/payments



By Telephone or Online Banking

You will need to give your bank the following information to allow them to pay the funds directly into our bank account:

Bank Name: Royal Bank of Scotland
Sort Code: 83-15-15
Account Number: 10845318

Please quote your account reference number as a reference for your payment



By Cash - You can pay by cash at the Speirs Centre, Alloa and at any PayPoint outlet.



PayPoint

PayPoint outlets provide more flexible payment times as PayPoint outlets generally open 7 days per week and close late. Please take your

2017/18 barcoded bill to a PayPoint outlet to make a payment. If you have misplaced your bill or require a replacement, please call us on 01259 450000 or email: counciltax@clacks.gov.uk and we can arrange for a copy bill to be issued. Please keep your barcoded bill to make regular payments and retain all payment receipts for your records.

Please note PayPoint outlets are unable to accept payments less than **£3.00**.

When you make a payment via PayPoint, you will be given a receipt which you should keep safe. Your payment will be credited to your account within 2 working days. PayPoint outlets do not have access to your account information and can't tell you any balance information.

Account Advice & Balance Enquiry



For your current balance please visit: <https://secure.clacksweb.org.uk/counciltax/> or give us a call on 01259 450000.

If your payments are up to date and you continue to make your instalments on or before the 1st of each month due, you will not receive a reminder notice or have recovery action taken by the Council.



Council Tax Bill Discounts, Exemptions and Reductions

Discounts

A 25% discount is available if there is only one adult living in the property. This is a Single Person's Discount.

Some people are not counted when deciding how many adults are living in a property. These include: full time students, apprentices, long term hospital patients, people in detention, some carers, members of religious communities and those who have a severe mental illness. So please check if you are eligible.

A 10% discount is available for properties that are unoccupied but furnished or long term empty. If a property is a second home there is no discount available.

Exemptions

Some properties are exempt from Council Tax. These include properties that are unoccupied and unfurnished, uninhabitable due to major works, reposessed, awaiting Grant of Confirmation, religious buildings or the property is unoccupied due to long term hospitalisation, people in detention or providing care elsewhere or the property is / was occupied wholly by full time students.

Council Tax Reduction

You may be able to get help with your Council Tax depending on your income and circumstances. Council Tax Reduction does not pay or contribute towards your Scottish Water service charges.



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 drop in one Council Tax band (e.g. from Band F to Band E).



Second Adult Rebate

You may be entitled to Second Adult Rebate if you share your home with one or more other persons, aged 18 or over, and that person(s) is not paying you rent, is not your partner, does not have to pay Council Tax and is on a low income. We do not take into account your income or savings when calculating Second Adult Rebate.

When is your Council Tax Due?



Instalments

Legislation states that Council Tax is payable over 10 monthly instalments. Clackmannanshire Council's chosen payment period is from April to January with the payments dates: 1st, 15th & 28th for those who pay by Direct Debit and on or before the 1st of the month for all other payment options. So your final Council Tax instalment for 2017/18 must be paid on or before 1st January 2018.

What happens if I don't pay on time?

If you are likely to miss a payment or are facing financial difficulty, please contact us or an advice agency for help.

Clackmannanshire Council expects payments to be made on or before the 1st of the month, unless paying by Direct Debit. If you don't pay on or before the 1st of the month, your account is then classified in arrears.

If this happens we will issue you with a reminder notice asking you to bring your payment up to date within 7 days. A maximum of only two reminder notices can be issued per financial year.

If you receive a reminder notice and do not pay within 7 days, you will lose the right to pay by instalments and a Final Notice will be issued requesting the full outstanding balance for 2017/18 be paid within 14 days.

If you receive a Final Notice, we will only consider paying the balance by instalments if you bring your account fully up to date and

12 monthly instalments

Clackmannanshire Council does offer customers the option to spread payments over the course of a calendar year if customers pay via Direct Debit.

You can set this up by visiting <https://secure.clacksweb.org.uk/directdebit/index.php>

set up a Direct Debt to clear the balance by the 28th of March 2018 at the latest.

If the full outstanding balance is not paid and you have not contacted the Council to discuss your financial situation or to make arrangement to pay, no further reminder notices will be issued and the debt will be recoverable by Summary Warrant proceedings. When your account becomes subject to these proceedings there is a statutory penalty based on 10% of the outstanding balance.

The debt will then either be passed to our Collection agents, Stirling Park, or to the Department for Works and Pensions for a direct deduction from benefits.

If the account is passed to Stirling Park a payment arrangement must be made with them. If you fail to make payments this could see your earnings being arrested, bank account being arrested and your debt increasing due to legal fees.

Payment Difficulties

If you have difficulty paying, or fall behind with your payments, phone 01259 226239 or email: revenuesrecovery@clacks.gov.uk as soon as possible. If you contact us early, we will see if we can help you out.

You can also contact the Citizens Advice Bureau for free and independent advice on 01259 219404.

Long Term Empty Properties

From April 2013 the Government made changes to the rules around Council Tax discounts for empty properties through The Council Tax (Variation for Unoccupied Dwellings) (Scotland) Act. If your property has been empty for 12 months or more, the Council Tax charge will increase by 100% unless the property is up for sale or let, where a 10% reduction will be awarded.

As per Council Tax legislation, all Council Tax accounts not fully paid on or before the 1st January, unless otherwise agreed (or paying by 12 direct debit instalments), will receive a Final Notice requesting the remaining balance be paid in full.

Council Tax Recovery Examples

Example 1

Mr A is resident in a band D property. His total Council Tax liability including Water Service Charges is £1,613. He receives his annual Council Tax bill, which states that he is due to pay 10 instalments of £161.30 on or before the 1st of each month.

Mr A fails to pay his first instalment in April 2017. A reminder is issued requesting £161.30 be paid within 7 days. Mr A still fails to make a payment. A Final Notice is issued requesting that the full balance of £1,613 is paid within 14 days.

Mr A fails to pay or contact the Council and the debt is now recoverable using Summary Warrant proceedings. The outstanding balance is increased by the 10% statutory penalty and Mr A is now due £1,774.30. This account is passed to our collection agents to be recovered.

Example 2

Mrs B is resident in a band E property. Her total Council Tax liability including Water Service charges is £2,079.83. She receives her annual Council Tax bill, which states that she is due to pay 10 instalments of £207.98 on or before the 1st of each month.

Mrs B paid £207.98 in April, May, June and July. No payment was made in August. A reminder is issued requesting Mrs B pays £207.98 within 7 days. Mrs B brings her account up to date within 7 days and continues to pay by instalments.

Change of Circumstances

It is the resident's responsibility to inform Clackmannanshire Council of any changes in household composition or circumstances, which will affect the award of benefit, discount, reduction or exemption. Failure to update the Council as soon as possible could result in you needing to pay back any over-payments or be liable for increased Council Tax.

If you require further information or need application forms for discounts, exemptions or reductions please visit www.clacksweb.org.uk/council/counciltax/, email: counciltax@clacks.gov.uk or call 01259 450000.

Moving Home

If you are moving home the easiest way to notify us is via ClacksWeb:

www.clacksweb.org.uk/counciltax2017



Data Protection



In line with the Data Protection Act 1988, we will process your information for the purposes of collecting any Council Tax you owe us. The Council has a duty to manage public funds properly. As a result, we will use the information you provide to make sure all amounts we are owed are paid on time (for example by identifying people who have not yet paid their Council Tax and claim benefit they are not entitled to).

The Revenue Service will also use personal data held for Council Tax Reduction purposes to assist in the processing of all claims made for Welfare Benefits, to ensure that customers receive the correct amount should they apply to the Welfare Fund.

We may also use personal information to

prevent and detect fraud. We may share your details with other public organisations such as other Councils or the Department for Work & Pensions who handle public funds. We may also share your details with other organisations, including credit reference agencies, for the purposes of confirming who is living at a particular address.

We may also use your information to create management information, including statistical analysis to help combat fraudulent claims and improve customer service and satisfaction.

Should you have a query regarding the above information, please contact the Revenues Service on 01259 450000 or for further details please see www.clacksweb.org.uk/regulation/dataprotectionpolicy/

Useful Contacts:

Clackmannanshire Council

01259 450000

www.clacksweb.org.uk

customerservice@clacks.gov.uk

Other organisations:

Assessors 01786 892200

Hillside House, Laurelhill, Stirling. FK8 2NA

www.saa.gov.uk/central

NHS 24 111

www.nhs24.com

Police Scotland 101

www.scotland.police.uk

Citizens Advice Bureau 01259 723880

<http://www.cas.org.uk/bureaux/clackmannanshire-citizens-advice-bureau>

Power Cut 105

<http://www.powercut105.com/>

Gas leak 0800 111 999

<http://www2.nationalgrid.com/UK/Safety/Gas-emergency/>

Scottish Water 0800 077 8778

www.scottishwater.co.uk

customer.services@scottishwater.co.uk

National Debtline 0808 808 4000

The Money Advice Service (MAS)

0300 500 5000

www.nationaldebtline.co.uk/scotland

Local Government Elections

Local Government Elections will take place on Thursday 4th May 2017.

For more information visit: www.clacksweb.org.uk/council/elections/

If you want to vote, you must ensure that you are listed on the Electoral Register. To check your name is on the register, contact the Electoral Registration Officer, Hillside House, Laurelhill Business Park, Stirling FK7 9JQ or by phone on 01786 892289.

You can also register online at: www.gov.uk/register-to-vote



Take part in our online Council Tax Leaflet Survey:

<https://clackmannanshire.citizenspace.com/>



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