

# Your Council Tax

2018-19



**Clackmannanshire  
Council**

[www.clacks.gov.uk](http://www.clacks.gov.uk)

Comhairle Siorrachd  
Chlach Mhanann

## Introduction

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

The booklet details on page 4 how Clackmannanshire Council spent its budget last year and the split of the agreed £118.8m expenditure budget for the forthcoming financial year.

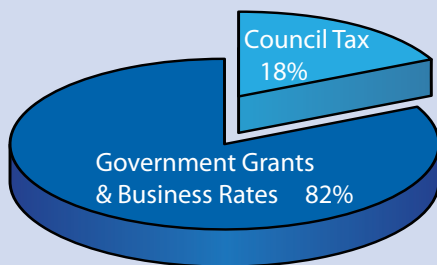
The Revenues team receive a number of enquiries and this booklet looks to answer those questions that are raised by customers including how to pay, who has to pay and what discounts are available.

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 18p for every £1 the Council spends or invests in local services. The other 82p in every £1 invested is funded by Scottish Government Grants and Business Rates contributions.

### Council Income 2018/19



Total revenue funding - £117.168m

## What you will pay in 2018-19



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	200/360ths	£676.62	£243.00	£919.62
A	Up to £27,000	240/360ths	£811.94	£291.60	£1,103.54
B	£27,001 to £35,000	280/360ths	£947.27	£340.20	£1,287.47
C	£35,001 to £45,000	320/360ths	£1,082.59	£388.80	£1,471.39
D	£45,001 to £58,000	360/360ths	£1,217.91	£437.40	£1,655.31
E	£58,001 to £80,000	473/360ths	£1,600.20	£534.60	£2,134.80
F	£80,001 to £106,000	585/360ths	£1,979.11	£631.80	£2,610.91
G	£106,001 to £212,000	705/360ths	£2,385.08	£729.00	£3,114.08
H	Over £212,001	882/360ths	£2,983.89	£874.80	£3,858.69

\* 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.

Band D Levels	2017/18
Clackmannanshire	£1,182
Scottish Average	£1,173

## 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](mailto:assessor@centralscotland-vjb.gov.uk)

For more information please visit: [www.saa.gov.uk](http://www.saa.gov.uk)

## 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.clacks.gov.uk/council/makingabenefitclaim/](http://www.clacks.gov.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 no longer offers a Council Tax Discount for Second Homes.

Please visit: [www.clacks.gov.uk/council/counciltax/](http://www.clacks.gov.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.clacks.gov.uk/council/counciltax/](http://www.clacks.gov.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 2018/19 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](mailto:customer.services@scottishwater.co.uk)



## How Your Money will be Spent 2018-19

### Calculation of Council Tax

	£'000
Gross Expenditure	£137,966
Less: Fees & Charges	£19,170
	<b>£118,796</b>

### Comparison with Government provision for current expenditure

Government supported expenditure	£110.803m
Per dwelling	£5,300
Proposed spending by Council	£118.796m
Per dwelling	£5,683

Net Expenditure Allocated By Service	2018/19 Net Exp (excl Capital Charges)	Capital Charges	2018/19 Net Exp (incl Capital Charges)	Change From Previous Year (excluding capital charges)		Effect on band D Council Tax
	£000	£000	£000	£000	%	£
Resources & Governance	5,619	447	6,066	(165)	-3%	62
Strategy & Customer Services	5,525	36	5,561	17	0%	57
Less Allocated to Non General Fund Services	(1,305)	0	(1,305)	0	0%	(13)
Development & Environment	14,312	1,268	15,580	1,739	14%	160
Social Services	29,188	257	29,446	(630)	-2%	302
Education	48,697	6,787	55,484	3,043	7%	567
GF Housing & Community Safety	6,006	977	6,983	(2,451)	-29%	72
Central Scotland Valuation Joint Board	381	0	381	0	0%	4
Other Services	600	0	600	(1,056)	-64%	6
<b>Total Net Expenditure</b>	<b>109,023</b>	<b>9,773</b>	<b>118,796</b>	<b>497</b>		<b>1,217</b>
Financed By:						
General Fund Revenue Grant			(80,411)			
Non Domestic Rates			(15,326)			
Application of unapplied capital receipts			(669)			
Contribution from Reserves			(959)			
			(97,365)			
<b>Total Amount Needed From Council Tax</b>			<b>21,431</b>			

### Council Employees (Full-time equivalent)

2016/17	2,047	Decrease of 24 FTE
2017/18	2,023	Reduction of 1.2%

## How to Pay your Council Tax



**By Direct Debit** - By setting up an automated monthly or weekly 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.clacks.gov.uk/council/payments/](http://www.clacks.gov.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** outlets provide more flexible payment times as PayPoint outlets generally open 7 days per week and close late.

Please take your 2018/19 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](mailto: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 15th 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, repossessed, 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.

**Have  
you  
applied?**

### 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: 15th and 28th for those who pay by Direct Debit and on or before the 15th of the month for all other payment options. So your final Council Tax instalment for 2018/19 must be paid on or before 15th January 2019.

### 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 requires payments to be made on or before the 15th of the month, unless paying by Direct Debit. If you don't pay on or before the 15th 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 2018/19 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 set up a Direct Debt

### 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>

to clear the balance by the 28th of March 2019 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](mailto: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 15th January, unless otherwise agreed (or paying by extended 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 £1,655.31. He receives his annual Council Tax bill, which states that he is due to pay 10 instalments of £165.50 on or before the 15th of each month.

Mr A fails to pay his first instalment in April 2018. A reminder is issued requesting £165.50 be paid within 7 days. Mr A still fails to make a payment. A Final Notice is issued requesting that the full balance of £1,655.31 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 £1,820.84. This account is passed to our collection agents to be recovered.

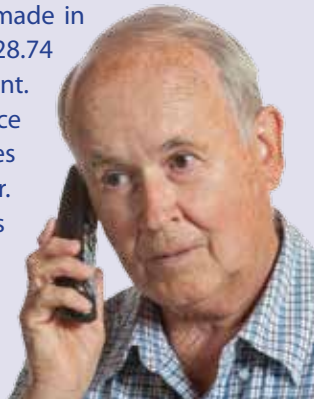
### Example 2

Mrs B is resident in a band E property. Her total Council Tax liability including Water Service charges is £2,134.80. She receives her annual Council Tax bill, which states that she is due to pay 10 instalments of £213.48 on or before the 15th of each month.

Mrs B paid £213.48 in April, May, June and July. No payment was made in August. A reminder is issued requesting Mrs B pays £213.48 within 7 days. Mrs B brings her account up to date within 7 days and continues to pay by instalments.

## Example 3

Mr C is resident in a band B property. His total Council Tax liability including Water Service Charges is £1,287.47. He receives his annual Council Tax bill, which states that he is due to pay 10 instalments of £128.74 on or before the 15th of each month. Mr C pays £128.74 in April and May. No payment was made in June and Mr C receives a reminder notice asking for £128.74 to be paid within 7 days. Mr C fails to make a payment. A final notice is issued asking that the full remaining balance of £1,029.99 be paid within 14 days. Mr C calls and wishes to set up a Direct Debit for the remainder of the year. Mr C has missed June's payment and July payment is now due. Mr C has to pay £257.48 to bring the account up to date before direct debit can be set up. He pays £257.48 and the Direct Debit is set up for £128.74 for the remaining six 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.clacks.gov.uk/council/counciltax/](http://www.clacks.gov.uk/council/counciltax/), email: [counciltax@clacks.gov.uk](mailto:counciltax@clacks.gov.uk) or call 01259 450000.

## Moving Home

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

[www.clacks.gov.uk/counciltax2018](http://www.clacks.gov.uk/counciltax2018)





## Data Protection

In line with Data Protection legislation and as the data controller Clackmannanshire Council will process your personal information for the purposes of collecting any Council Tax you owe us as per Local Government Finance legislation.

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).

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 and the Scottish Welfare Fund.

In addition to the stated purposes, we are also legally obliged to share certain data with other public bodies such as DWP and will do so where the law requires this; we will also generally comply with requests for specific information from other regulatory and law enforcement bodies where this is necessary and proportionate. We may also check your details with other organisations 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.

The council maintains a records retention and disposal schedule which sets out how long we hold different types of information for.

You have the following rights:

To be informed- this right requires us to provide you with certain information when we receive personal data from you.

To have access to your personal data

To ask us to rectify any inaccurate personal data about you

To exercise a limited right to ask that we erase personal data that we use about you

To ask us to restrict our use of your personal data until such time as a dispute about accuracy or the Council's use of your personal data can be established

To make an objection to us about our use of your personal information based upon your particular circumstances

If you wish to exercise any of your rights, you should contact the Council's Data Protection Officer on 01259 45000 or email: [democracy@clacks.gov.uk](mailto:democracy@clacks.gov.uk)

### Complaints

If you are dissatisfied about the way we have used or are using or intend to use, your personal data, including where you believe we have not complied with your rights under data protection laws. The commissioner will investigate any complaints and will inform you of progress and the outcome of your complaint.



## Useful Contacts:

### Clackmannanshire

**Council**.....01259 450000

[www.clacks.gov.uk](http://www.clacks.gov.uk)

[customerservice@clacks.gov.uk](mailto:customerservice@clacks.gov.uk)

### Other organisations:

**Assessors**..... 01786 892200

Hillside House, Laurelhill, Stirling. FK8 2NA

[www.saa.gov.uk/central](http://www.saa.gov.uk/central)

**NHS 24**.....111

[www.nhs24.com](http://www.nhs24.com)

**Police Scotland** .....101

[www.scotland.police.uk](http://www.scotland.police.uk)

**Citizens Advice Bureau** ....01259 723880

[www.cas.org.uk/bureaux/](http://www.cas.org.uk/bureaux/)

[clackmannanshire-citizens-advice-bureau](http://clackmannanshire-citizens-advice-bureau)

**Power Cut**.....105

[www.powercut105.com/](http://www.powercut105.com/)

**Gas leak** ..... 0800 111 999

[www2.nationalgrid.com/UK/Safety/](http://www2.nationalgrid.com/UK/Safety/)

[Gas-emergency/](http://Gas-emergency/)

**Scottish Water** .....0800 077 8778

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

[customer.services@scottishwater.co.uk](mailto:customer.services@scottishwater.co.uk)

**National Debtline** .....0808 808 4000

**The Money Advice Service (MAS)**

..... 0300 500 5000

[www.nationaldebtline.co.uk/scotland](http://www.nationaldebtline.co.uk/scotland)



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Comhairle Siorrachd  
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