

Council Tax & Budget Information

2025 - 2026



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:



online:

moray.gov.uk/ctxenquiry



mail:

Taxation Manager, 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

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

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	1,049.17	E	473/360	2,067.75
B	280/360	1,224.04	F	585/360	2,557.36
C	320/360	1,398.90	G	705/360	3,081.95
D	360/360	1,573.76	H	882/360	3,855.71

Your Council Tax bill includes the charges for your water supply and waste water collection services from Scottish Water. These charges allow Scottish Water to operate and improve services in communities across Scotland. Find out more about Scottish Water, their customer charter and what they are doing in your area below:



email:

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



FREE text alerts sign up:

customer.scottishwater.co.uk/alerts

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.



You can sign up for Direct Debit online at:

<http://www.moray.gov.uk/onlinedd>

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

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

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 2025/26

The Council plans to spend £294.197 million revenue on general services in 2025/26. This amount is separate from expenditure planned for 2025/26 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:

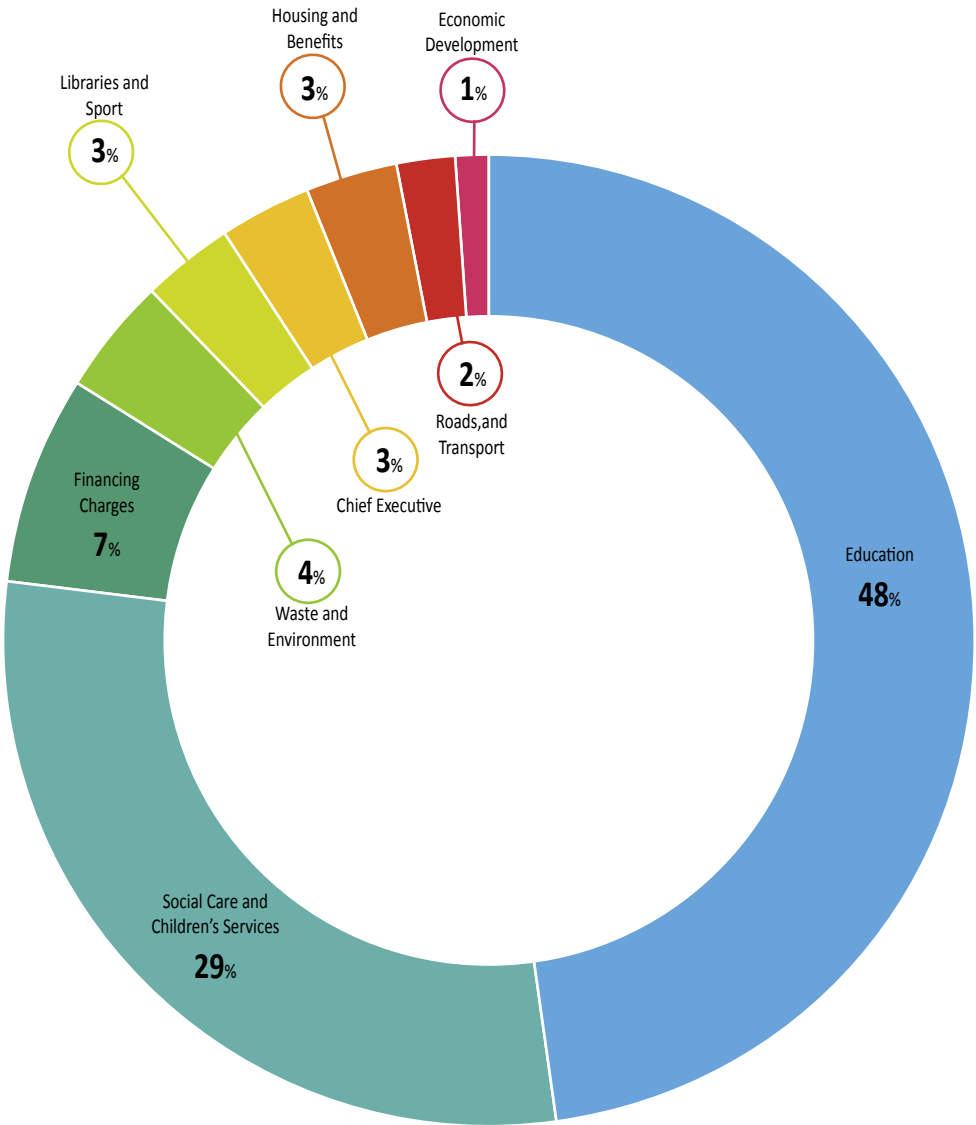
	2025/26 £ million	2024/25 £ million	% change from previous year
Schools and Community Education	141.751	138.125	2.6%
Libraries and Museums, recreation and sport	8.794	8.487	3.6%
Social Care and Children's Services (MIJB)	84.492	83.849	0.8%
Roads, transport and harbours	7.570	7.311	3.5%
Waste Management, Environmental Health, Trading Standards	12.428	12.692	-2.1%
Economic Development, Planning and Building Control	1.549	1.466	5.7%
General Services Housing and Benefits	10.519	10.641	-1.1%
Chief Executive, Community Planning, Committee services, Registrar, licensing, elections, Emergency Planning, Council Tax and rates collection	7.635	7.157	6.7%
Financing Charges (Financing charges are the revenue cost of the Council's Capital Expenditure)	19.459	16.259	19.7%
Total net expenditure	294.197	285.987	2.9%

This is financed by:

Scottish Government Funding (including Non Domestic Rates)	236.877	225.308	5.1%
Use of reserves	0.000	8.825	
Council Tax	57.320	51.854	10.5%
Total funding	294.197	285.987	2.9%
Band D Council Tax			
Moray	£1,573.76	£1,430.69	10.00%
Scottish Average		£1,418.00	

Budgets for support services such as legal services, HR, ICT and finance are included in the above service budgets. These total £11.3 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 2025/26 this amounts to £262.377 million (£6,712 per Band D equivalent dwelling). The comparable level the Council plans to spend is £274.738 million (£7,028 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:

Occupied

- All occupants aged under 18
- Occupant has severe mental impairment
- Occupied only by a care leaver
- Occupied by member of overseas forces
- Occupied only by students
- Occupied by students and under 18
- Occupied only by Ukrainian refugees

Vacant

- Deceased – grant of confirmation obtained (six month max.)
- Deceased – no grant of confirmation
- Difficult to let separately from your home
- Housing Association property with a closing or demolition order granted
- Occupancy prohibited by Council order
- Repossessed
- Sole occupant in hospital or a home
- Sole occupant in prison
- Under reconstruction (12 months max.)
- Unoccupied and the last occupant was an agricultural worker
- Unoccupied and the last occupants were students
- Unoccupied and unfurnished (six months max.)
- Vacant for care purposes
- Vacant manse – awaiting new minister

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 (six month max.)
- **50% discount:** Short Term Empty Property (six month max.)
- **50% discount:** Purpose-Built Holiday Home
- **50% discount:** Unoccupied Property owned by someone in a tied home.

The council may make use of external agencies to validate awards of discount.

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:

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

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 Charge

Moray Council levies an 100% Additional Council Tax Charge on long term empty properties once they have been unoccupied for twelve months. There are a number of reliefs available for properties due this Charge, including a local Moray Council Scheme. This local scheme includes relief while planning applications are considered and relief while repair work is undertaken.



More about the available reliefs is at:

http://www.moray.gov.uk/moray_standard/page_95176.html

Second Home Premium

From 1 April 2024 Moray Council has added an 100% Council Tax Premium to all second homes. Council Tax legislation defines a second home as a property which is **furnished** and 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 Charge. 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 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

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 other general Council Tax enquiries, 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 this 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 may 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 outstanding amount on the reminder or final notice, 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

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



Write to:

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