



**moray**  
connected

2018  
-  
2019



## Council Tax & Council Information



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 įrašų 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, cassette 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:



**Taxation Officer,  
Legal and Democratic Services,  
Revenues Section, High Street,  
Elgin, IV30 1BX**



**01343 563456**



**revenues@moray.gov.uk**

# 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 01 April 1991. In other words, how much you could have reasonably been expected to sell your house for on 01 April 1991. 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.  
Telephone 01343 541203**

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

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	802.75	E	473/360	1582.08
B	280/360	936.54	F	585/360	1956.70
C	320/360	1070.33	G	705/360	2358.07
D	360/360	1204.12	H	882/360	2950.09

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, please telephone the Scottish Water Authority helpline: **0800 0778 778**.

## QUESTIONS on COUNCIL TAX?

If you have any questions on entitlement to reduction, the levy, or payment of Council Tax, please call our Customer Contact Centre on **01343 563456**.

## 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 if the property is empty.

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 our Customer Contact Centre on **01343 563456**.

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

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

**Credit or Debit card** – by calling the council's **Automated Telephone Payment service** on **0300 123 2678** or accessing the council's website **www.moray.gov.uk** and click on the **Pay** option, above the A-Z of services.

**Post Office or PayPoint** outlet by **cash** or **cheque** – payment must be made on or before the first day of each month, April to January, or in one lump sum, with the amount reaching us by the date of your first instalment. 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.

You can find details of your nearest Post Office or PayPoint outlet by logging on to the following Moray Council website page, **www.moray.gov.uk/pay**.

**Standing Order** – payment must be made on or before the first day of each month, April to January, or in one lump sum, with the amount reaching us by the date of your first instalment. To pay by standing order, please download a mandate from the Moray Council website, **www.moray.gov.uk**.

## 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
- 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
- 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 include:

- 10% discount – Long Term Empty New Owner (maximum 12 month period)
- 10% discount – Long Term Empty for sale/rent (maximum 24 month period)
- 10% discount – Unoccupied (maximum 12 month period)
- 25% discount – Single Person
- 50% discount – Property Undergoing Repair (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

Discount is not deducted from Water and Waste Water charges of properties which are not the sole or main residence of any person.

## ADDITIONAL COUNCIL TAX CHARGE

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

## 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 a long term empty and may attract the additional 100% Council Tax charge.

**Note: From 01 April 2018, second homes are no longer entitled to 10% discount.**

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

## 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.

## REDUCTION or BENEFIT

**Council Tax Reduction** – 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.

**Housing Benefit** – is a benefit that is given to help you pay your rent. The Revenues Section of the council administers this on behalf of the Department for Work and Pensions.

## 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 25%. For example, a 25% 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.

## NON PAYMENT

**If you fall behind with your payments, please call our Customer Contact Centre on 01343 563456, as soon as possible, so we may help you.**

Payment of your instalments must be made on or by the date printed on your bill.

- 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 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.

## 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.

# MORAY COUNCIL BUDGET 2018/19

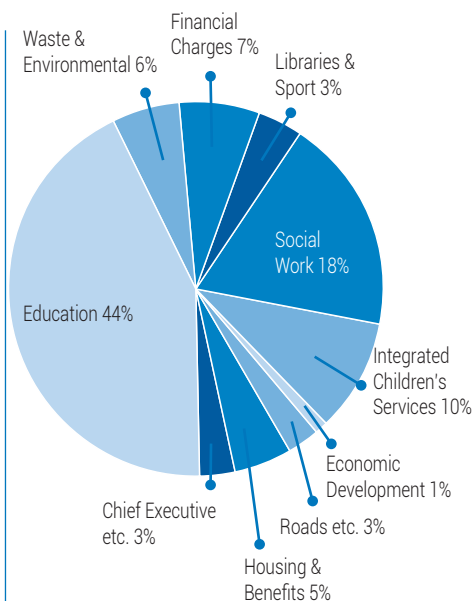
The Council plans to spend £199.105 million revenue on general services in 2018/19. This amount is separate from expenditure planned for 2018/19 on capital projects and expenditure on council housing.

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

	2018/19 £ million	2017/18 £ million	% change from previous year
Schools & Community Education	87.007	84.842	2.6%
Libraries & Museums, Recreation & Sport	6.975	7.409	-5.9%
Integrated Children's Services	19.929	19.064	4.5%
Social Care	36.867	36.164	1.9%
Roads, Transport & Harbours	5.580	6.684	-16.5%
Waste Management, Environmental Health, Trading Standards	12.129	12.209	-0.7%
Economic Development, Planning & Building Control	1.059	1.194	-11.3%
General Services, Housing & Benefits	9.027	9.076	-0.5%
Chief Executive, Community Planning, Committee Services, Registrar, Licensing, Elections, Emergency Planning, Council Tax & Rates Collection	6.065	6.520	-7.0%
Financial Charges (see footnote1.)	14.467	13.867	4.3%
<b>Total net expenditure</b>	<b>199.105</b>	<b>197.029</b>	<b>1.1%</b>

This is financed by:			
Scottish Government Funding (inc. non-domestic rates)	154.879	154.134	0.5%
Use of reserves	4.726	5.018	
Council Tax	39.500	37.877	4.3%
<b>Total funding</b>	<b>199.105</b>	<b>197.029</b>	<b>1.1%</b>

Band D Council Tax			
Moray	£1,204.12	£1,169.05	3.0%
Scottish average	£1,173.00	£1,149.00	



Budgets for support services such as legal services, HR, ICT and finance are included in the above service budgets. These total £8.1 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 2018/19 this amounts to £181.987 million (£4,998 per Band D equivalent dwelling). The comparable level the Council plans to spend is £184.638 million (£5,071 per Band D equivalent dwelling).

1. Financing charges are the revenue cost of the Council's Capital Expenditure.

# The Scottish WELFARE FUND

**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

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

or call **01343 563456**

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## 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 (NFI) data matching exercise. Data used in the matching process will include Council Tax information. More details on the National Fraud Initiative can be found on Moray Council's Website, or contact the Corporate Investigations Team.

The Corporate Investigations Team also investigates allegations of non benefit fraud.

**To report non benefit fraud or any other irregularity involving use of council resources you can contact the council's Corporate Investigations Team:**

Call **01343 563307**

Email [fraud@moray.gov.uk](mailto:fraud@moray.gov.uk) or

Write to: **Corporate Investigation Team, Room 146, Moray Council  
Headquarters, High Street, Elgin, IV30 1BX**

**Any information you give will be treated in the strictest confidence.**