

Non-Domestic Rates and Budget Information 2025 - 2026



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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, 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:



email:

ratesbills@moray.gov.uk



mail:

Taxation Officer, 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 Non-Domestic Rates 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 Non-Domestic Rates

Why are you charged Non-Domestic Rates?

Non-Domestic Rates are a charge on properties not in domestic usage. This includes shops, schools, factories and hospitals.

Who pays Non-Domestic Rates?

Any person, company or organisation with an interest in a non-domestic property can be liable to pay Non-Domestic Rates.

The person, company or organisation that has been charged for Non-Domestic Rates is shown on the front of your bill. If you think these rates have been improperly charged, please contact us. You must submit your appeal in writing on or before 27 June 2025, or for a bill issued after 5 June 2025, within 14 days of the date of issue..

How is your bill calculated?

The amount of Non-Domestic Rates you have to pay depends upon:

- The rateable value of your property.
- The National Rate Poundage.
- An Intermediate Property Rate (if applicable).
- A Higher Property Rate (if applicable).

The Assessor decides what your rateable value (or net annual value) is, based on the rent you might reasonably expect to receive for the property if it was let on a yearly basis. A list of all the properties is then compiled for the Moray area (known as the Valuation Roll), and this is the basis on which rates are calculated and levied.

The National Rate Poundage is set by the Scottish Government. The poundage for 2025/26 is 49.8 pence in the £ for properties with a rateable value up to £51,000.

For rateable values between £51,001 and £100,000 the rates poundage is 55.4 pence in the pound (which includes an Intermediate Property Rate of 5.6 pence) and for rateable values in excess of £100,000 the rates poundage is 56.8 pence in the pound (which includes a Higher Property Rate of 7.0 pence).

To calculate the amount you have to pay, multiply your property's rateable value by the National Rate Poundage and, if appropriate, the Intermediate or Higher Property Rate.

Revaluation

The purpose of a revaluation is to update Rateable Values for non-domestic properties to more up-to-date levels of value, establishing a closer link between recent property rental values and rateable values. Revaluations now take place every three years.

Independent Assessors are responsible for revaluing non-domestic properties in Scotland. The latest revaluation came into force on 1 April 2023. This revaluation resulted in the production of new Valuation Rolls, which hold Rateable Values for non-domestic properties in Scotland.

You may previously have received a Valuation Notice from the Grampian Assessor confirming your property's Rateable Value. The Rateable Value, which the Assessor assigned to your property, has been used to calculate the amount of rates you will have to pay this year and it is shown on your bill.

Strict time limits apply to when proposals can be lodged, but if you think your Rateable Value is incorrect and you have not already advised the Assessor, visit saa.gov.uk/ndp or contact the Assessor using the details below.



By email at:

ndproposals@grampian-vjb.gov.uk



By post to:

The Grampian Assessor, Woodhill House, Westburn Road, Aberdeen, AB16 5GE

The Rateable Values of non-domestic properties in Scotland, together with further information on the role of Assessors, non-domestic rating valuation and advice on proposal rights are available on the Scottish Assessors' website at www.saa.gov.uk

You must continue to pay your Non-Domestic Rates in accordance with your bill until a decision regarding your proposal or appeal has been reached. If your rateable value is amended and we find your account is then overpaid, the overpaid amount may be refunded to you.

Reliefs

Reliefs are reductions made to the amount of Non-Domestic Rates you have to pay and they fall into the following categories:

Business Growth Accelerator (Improved): reduces the amount of rates payable for a period of 12 months for properties which have been improved on or after 1 April 2018 to an amount equivalent to the rateable value prior to the improvement.

Business Growth Accelerator (New): reduces by 100% for a period of 12 months the rates payable for certain classes of new building inserted on the Valuation Roll on or after 1 April 2018.

Day Nursery Relief: reduces by 100% the rates payable by properties used as day nurseries.

Disabled Relief: granted to organisations where half or more of the floor space of the property is used either solely or partially for the provision of:

- Residential accommodation for the care or after care of individuals who are disabled, or who are suffering from or have suffered from illness.
- Training facilities for individuals who are disabled, or who are suffering from or have suffered from illness.
- Welfare services for disabled persons.
- Facilities for employment or work on their own account for disabled persons, or the provision of sheltered employment (a workshop or other facilities) by the local authority in accordance with the appropriate sections of the Disabled Persons (Employment) Acts.

The amount of any reduction award is dependent on the rateable value of the area used for those purposes.

Discretionary Relief: allows the Council to award up to a 100% reduction in the charge payable. Examples of groups that may qualify for discretionary relief are:

- A non profit making organisation or society occupying premises to advance its goals.
- A non-profit making society such as a sports club.

Moray Council's policy on the award of Discretionary Rates Relief has excluded the following ratepayers from being entitled to an award of this relief:

- national or regional organisations, unless for premises used to directly deliver their services to charities;
- free standing office accommodation used by national or regional charities;
- all Early Learning and Childcare providers.

District Heating Relief: 90% relief available for a property which is used wholly or mainly for the purposes of a District Heating Network.

Enterprise Area: businesses operating in certain sectors and are located in an Enterprise Area may qualify for relief. This relief will be award on a sliding scale:

Rateable Value	Relief Award
Up to £120,000	33.3%
£120,001 to £240,000	16.7%
£240,001 to £480,000	8.3%
£480,001 to £1,200,000	3.3%
£1,200,001 to £2,400,000	1.7%
£2,400,001 and over	0.8%

This scheme will end on 31 March 2026

Fresh Start Scheme: ratepayers can claim 100% relief on unoccupied properties with a rateable value up to £100,000 which have been brought back into use.

Hospitality Relief: 40% relief is available from 1 April 2025 to ratepayers liable for certain categories of properties within the hospitality sector.

Life Sciences Enterprise: makes provision for awards of relief to certain classes of businesses which occupy specified sites in designated council areas.

Mandatory Relief: allows the award of an 80% reduction in the charge payable. Examples of organisations that may qualify for mandatory relief are:

- A charity registered with the Office of the Scottish Charity Regulator which occupies premises to advance its charitable objectives.

New Fibre Infrastructure Relief: 100% relief available for lands and heritages comprising telecommunications new fibre infrastructure.

Renewables: relief is available on a sliding scale for premises involved in generation of heat or power from renewable sources. Hydro properties with a rateable value of up to £5M are eligible for 60% relief until 31/03/2032.

Reverse Vending Machine Relief: 100% relief available to the site of a Reverse Vending Machine.

Moray Council Budget 2025/26

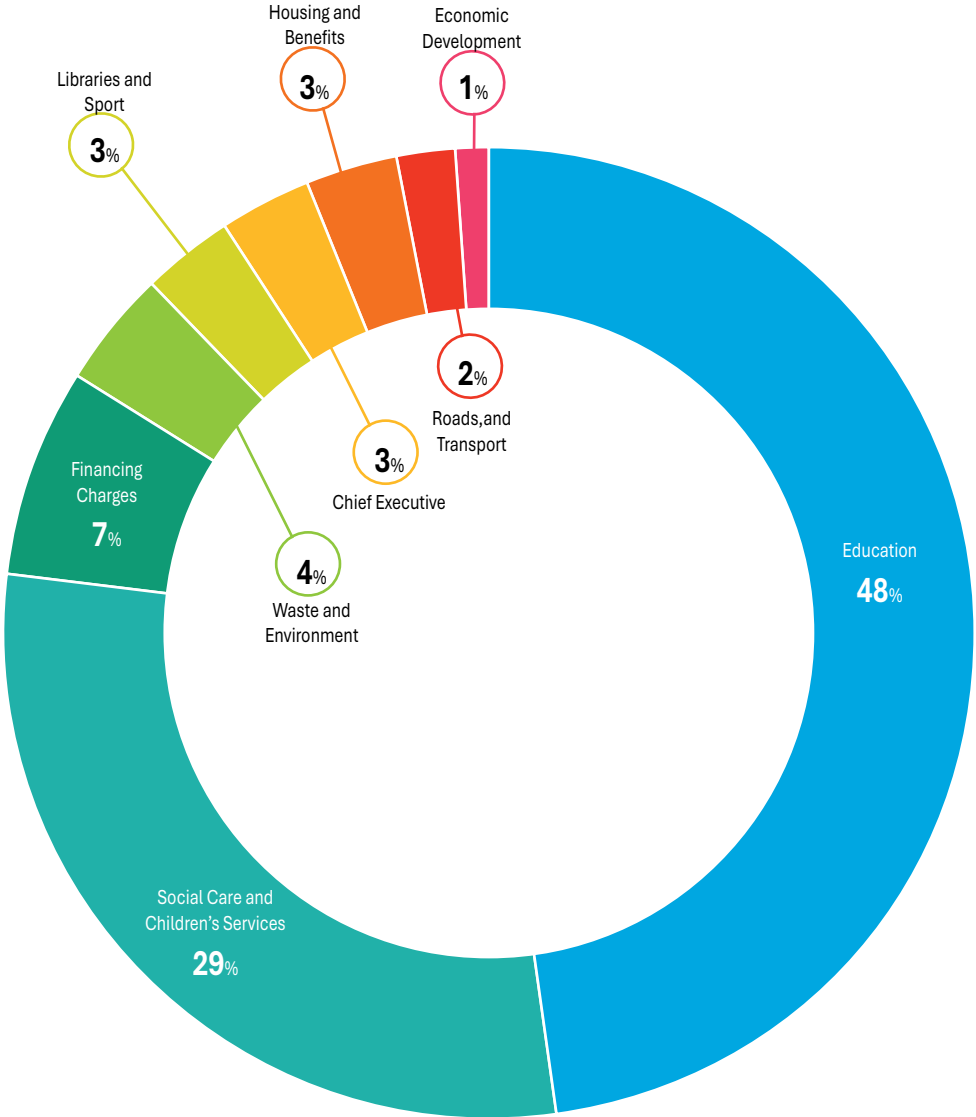
The Council plans to spend £294.197 million revenue on general services in 2025/26. This amount is separate from expenditure planned for 2025/26 on capital projects and expenditure on council housing.

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).



Rural Relief: was introduced by the Government to help general stores, Post Offices, petrol filling stations, public houses and hotels in designated rural communities with their rates. Ratepayers may claim 100% relief.

Small Business Bonus Scheme: reduces the rates payable for small businesses in Scotland. Entitlement to relief is dependent on a property's rateable value and its occupation.

Relief thresholds for SBBS where the ratepayer is liable for rates in Scotland for only one property in the valuation roll

Cumulative RV range (single property)	Percentage of rate relief
£12,000 or less	100%
£12,001 to £15,000	Sliding scale of relief from 100% to 25%
£15,001 to £20,000	Sliding scale of relief from 25% to 0%

Relief thresholds for SBBS where the ratepayer is liable for rates for multiple properties in Scotland in the valuation roll

Cumulative RV range (multiple entries)	Percentage of rate relief
£12,000 or less	100%
£12,001 to £35,000	25% on each individual property with a rateable value of £15,000 or less For individual properties with rateable value £15,001 to £20,000, sliding scale of relief from 25% to 0%

Statutory Relief: Allows the award of exemption from rates payable for properties which are occupied by a religious body and used for worship.

Telecommunications Installations Relief: 100% relief available for masts or towers entered in the Valuation Roll on or after 1 April 2016.

Unoccupied Properties: entitlement to relief is from 1 April 2024 determined by Moray Council policy. The amount of relief awarded is dependent on the status of the empty property.

- **Unoccupied properties** which are classed as **exempt** for Rates purposes, for example, those with a rateable value of less than £2,000, those with a deceased ratepayer whose estate has not yet received a Grant of Confirmation and those with a ratepayer that is a company which is being wound up, will continue to receive full relief at 100% of the Rates charge.
- **All other unoccupied properties** (including industrial properties and listed buildings) will now receive a reduction of 50% of the Rates charge for the first 3 months following the property becoming unoccupied and a 5% reduction thereafter.

General Revaluation Transitional Relief: this scheme limits the increases in the gross rates payable in 2025-26:

- 37.5% for properties with a rateable value at revaluation on 1 April 2023 up to £20,000;
- 75% for properties with a rateable value at revaluation on 1 April 2023 from £20,001 to £100,000;
- 112.5% for properties with a rateable value at revaluation on 1 April 2023 over £100,000.

Small Business Transitional Relief Bill Cap: limits the increase in the amount of your 2025-26 Non-Domestic Rates bill to £1,800 for properties previously entitled to Small Business Bonus or Rural Relief but no longer receive this relief after a 2023 Revaluation increase in rateable value or due to changes in the Small Business Bonus Scheme.

Parks Transitional Relief: this scheme has not been continued in 2025-26. This means that in 2025-26 properties situated in parks and which first became liable for payment of Non-Domestic Rates following the 2023 Revaluation, will now be liable to pay their gross rates bill.

All applications for relief should be made in writing on the appropriate form which can be downloaded from the Council's website.



Moray Council website:

www.moray.gov.uk

Payment

You can pay your Non-Domestic Rates by one of the following methods:

Direct Debit from your Bank / Building Society account. It is the most convenient way to pay and the Council's **preferred** payment method.

- **Monthly:** over ten months, June to March, with instalments being deducted by the twenty-first day of each month;
- **Quarterly:** instalments deducted 21 June, 21 September, 21 December and 21 March
- **Half Yearly:** instalments being deducted on 21 June and 21 December;
- **Annually:** in one lump sum on 21 June;



download a Direct Debit form:

www.moray.gov.uk/downloads/file122126.pdf

Cheque or by **standing order**:

- **Monthly:** over ten months, June to March, payment is due on the first day of each month. We must receive payment of your instalment in full, by that date.

Home Banking using your bank's service. If making payment by this method, you must quote Moray Council's bank's sort code **80-06-66** and bank account number **00111513**. Please also ensure you quote your **Non-Domestic Rates reference number** as shown on your bill. Payment is due on the first day of each month, May to February. We must receive payment of your instalment in full, by that date.



call the our **Automated Telephone Payment** service:

0300 123 2678.



use our online payment system:

www.moray.gov.uk/moray_standard/page_88318.html

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 Non-Domestic Rates in accordance with the details printed on it, we may take the following steps to recover unpaid Non-Domestic Rates.

- 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 Non-Domestic Rates. Please contact our Customer Contact Centre as soon as you are worried about paying your Non-Domestic Rates, so that we may help you.



Customer Contact Centre:

01343 563456

Contact us

If you have a query about your Non-Domestic Rates bill or you think your property is entitled to a reduction because it is either unoccupied or qualifies under one of the relief categories, please contact us.



email:

ratesbills@moray.gov.uk



phone:

01343 563456



mail:

Taxation Officer, Moray Council,
Taxation Services, High Street, Elgin,
IV30 1BX



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