

Paying your Council Tax

Instalments are due by the 1st of each month from April to January, unless you pay by direct debit.



Direct debit

Direct debit is quick and easy to set up and means you don't have to worry about missing a payment. You can choose to pay weekly, fortnightly, four-weekly or monthly. Monthly direct debit payments can be made over 10 months on the 1st or 17th of the month, or over 12 months on the 1st, 17th or 28th of each month. If you would like to start paying by direct debit:

- visit www.stirling.gov.uk and select Pay it - Council Tax
- phone 01786 233210 with your bank details
- complete the form included with your bill.



By phone

Call 0845 277 7000 or 01786 404040 with your reference number.



In person

Use your plastic payment card at any local cash office, post office or at shops displaying the allpay logo. You can also pay at Customer First in Port Street, Stirling.



Please pay on time

We'll send you a reminder asking you to pay any arrears within seven days if you miss an instalment. If you fail to do this, you will lose the right to pay by instalment, and will then need to pay the full amount within 14 days.

If you don't pay and fail to contact us, we will take out a court order and add a 10% penalty to the outstanding balance.



Online

Visit our website at: www.stirling.gov.uk and select Pay it.

Problems paying

If you have any problems paying your bill, please phone 01786 233210 or 01786 233177 as soon as possible, so that we can help. Alternatively, you can contact Money Advice Service by phone: 01786 233541 or email: moneyadvice@stirling.gov.uk

Not paying your Council Tax could lead to:

- additional charges
- your bank account or earnings being arrested
- Sheriff Officers being involved in recovering the debt
- deductions being made from your income support.

Change in circumstances

Your Council Tax bill has been calculated on the assumption that your household circumstances will remain the same until 31st March 2018. However time limited reductions will end before then and a revised bill will be issued. If something does change, please let us know straight away because it could affect the amount you have to pay.

Empty Properties

Properties that have been unoccupied for 12 months or more will be subject to a charge of 200%. There will be no addition to the Water Charges.

Please be advised you may still be eligible for a discount if any of the following situations apply:

- 10% discount may still apply if the property is actively being marketed for sale or rent for up to 24 months after the last occupation date, or from the date the property was entered on the valuation list (new properties).
- 10% second homes discount may apply if the property is occupied for at least 25 days in a 12 month period. Proof of occupation is required, i.e. utility bills.
- 50% job related discount may apply where you have two homes because your employer has provided work related accommodation to allow you to carry out your job.
- 50% discount may apply if the property is empty, undergoing major repairs and it is less than 6 months since you bought it.

Council Tax Reduction

Many people on low incomes can get help to pay Council Tax.

Please find enclosed a letter explaining how your Council Tax Reduction has been worked out. Please contact us immediately if your circumstances have changed or if you are unsure about any of the amounts shown in your Council Tax Reduction letter. You can check your eligibility for a Council Tax Reduction in the enclosed leaflet 'Council Tax Reduction Checker'.

Council Tax Reduction is not available for water and waste water charges. However you may be able to get transitional relief - which means you would pay lower water and waste water charges for a limited time - unless you already receive a 25% single resident Council Tax discount.

Other Council Tax reductions

Your bill should show any reductions that you are entitled to. If it doesn't show a reduction and you think it should, please contact us for more information.

Reductions include:

- 25% discount where you are the only adult living in the property and it is your only home. When assessing how many adults (18 years and over) are living in a household, the following groups are not included: some student nurses
- Skillseekers
- apprentices
- people over 18 years who still receive child benefit
- people with a severe mental impairment
- people whose sole or main residence is in a nursing home or hospital
- prisoners
- people who are full-time carers for someone other than their husband, wife or a child under 18 years
- members of religious communities
- recent school leavers under 20 years.
- 10% or 50% discount on properties that are not used as anyone's only or main residence, depending on circumstances (see empty properties). There is no equivalent discount on water charges.
- You may get a reduced bill if a member of your household is permanently disabled and needs to use a wheelchair indoors or has a room adapted to meet their special needs. In this case, your bill would be reduced by one valuation band. Band A households in these circumstances are also eligible for a reduction.

Council Tax exemptions

Some properties are exempt from Council Tax. These are:

Empty properties

- unfurnished (exempt for up to six months from the date last occupied)
- where the owner who used to live there has died (exempt for up to six months after Grant of Confirmation)
- undergoing major repairs (exempt for up to 12 months from the date last occupied)
- owned or rented by a charity (exempt for up to six months)
- awaiting occupation by a minister of religion
- where the owner who used to live there is in care or hospital
- where the owner who used to live there is a carer
- where the owner who used to live there is bankrupt or in prison
- repossessed properties
- where occupation is against the law
- unfurnished agricultural properties
- granny flats.

Student accommodation

- occupied only by students, or by students and anyone under 18 years
- unoccupied and previously occupied by students (exempt for up to four months)
- unoccupied and owned by a student.

Other exemptions

- occupied only by people under 18 years, or recent school leavers under 20 years
- occupied solely by people with a severe mental impairment.

Help and advice

If you are having problems paying your Council Tax, please phone the Council Tax team on 01786 233210 or 01786 233177 or email finservices@stirling.gov.uk as soon as possible, so that we can help.

Making an appeal

If you think your Council Tax bill is wrong please phone the Council Tax team and we will try to help. If you would like to appeal against the decision, please write to:

Revenues and Benefits Manager, Teith House, Kerse Road, Stirling FK7 7QA.

Enquiries about Council Tax

Web: stirling.gov.uk
 Email: finservices@stirling.gov.uk
 Phone: 01786 233210,
 8.30am to 5.00pm,
 Monday to Friday
 (8.30am to 3.30pm on
 Wednesdays).
 Minicom: (if you are hard of
 hearing) 01786 464599
 In person: Customer First
 1-5 Port Street
 Stirling FK8 2EJ
 Write to: Teith House
 Kerse Road
 Stirling FK7 7QA



Formats

Copies of our leaflets are available in a range of other languages, large print and on audio tape, upon request. Please email finservices@stirling.gov.uk or call 0845 277 7000.

Council Tax 2018/19

Your local services

Stirling Council, Teith House, Kerse Road, Stirling, FK7 7QA email: info@stirling.gov.uk

stirling.gov.uk phone 0845 277 7000 text 07717 990 001



Council Tax explained

Stirling Council delivers hundreds of different services to local people every day - these services make the Stirling area a great place to live, work, learn and visit. You help to pay for these services through your Council Tax. However Stirling Council's projections for the next five years indicate a gap between available funding and anticipated expenditure. While the Council is exploring all options to bridge the gaps, it believes that unless there is a change to the circumstances around Local Government Finance, there will have to be significant cuts in the services it provides.

This leaflet explains how your Council Tax is set and where your money is spent. It also tells you about some of the reductions and benefits you may be entitled to, and gives advice if you are having difficulty paying.

Your bill

A personal bill that shows how much Council Tax you have to pay is enclosed in this leaflet. It also includes your water and waste water charges from Scottish Water.

This year's Council Tax charges

Every February, Stirling Council agrees a budget that sets out the overall amount of money to be collected from Council Tax. A bill is then sent to each household.

There are eight levels or 'bands' of Council Tax. Your band is based on the value given to your home in 1991, which was the last time every property was independently assessed. All houses built since then have been banded at 1991 prices.

This year, the average Council Tax (for someone living in a Band D home) owed to Stirling Council is £1,197. This remains unchanged from last year.

Stirling Council's Council Tax levels

Valuation band (based on 1991 values) Council Tax 2016/17

Band A	Homes valued up to £27,000	£798.00
Band B	Homes valued from £27,001 to £35,000	£931.00
Band C	Homes valued from £35,001 to £45,000	£1,064.00
Band D	Homes valued from £45,001 to £58,000	£1,197.00
Band E	Homes valued from £58,001 to £80,000	£1,463.00
Band F	Homes valued from £80,001 to £106,000	£1,729.00
Band G	Homes valued from £106,001 to £212,000	£1,995.00
Band H	Homes valued over £212,000	£2,394.00

If you have a query about your home's valuation band, please contact: The Assessor for Central Scotland, Hillside House, Laurelhill, Stirling FK7 9JQ, phone 01786 892200 www.saa.gov.uk

How Council Tax is worked out

The table below outlines the Council's budgeted spend for the next year. It also outlines income from other fees, charges, subsidies, rates and grants, and the amount to be collected from Council Tax.

How your Council Tax is set	Total £'000	Per Band D Council Tax
Total spending on general services	283,883	7,385
Less: Fees and charges	-50,508	-1,314
Housing Benefit subsidy	-18,220	-474
Ringfenced government grants	-3,222	-84
Net spending on general services	211,933	5,513
Less: General government grants	-122,258	-3,180
Non-domestic rates	-42,273	-1,100
Amount to be met from Council Tax	47,402	1,233

(The equivalent Council Tax level for 2017/18 was £1,197)
(The Scottish Average Band D Council Tax for 2017/18 was £1,173)

Protecting vital services

The Scottish Government has introduced legislation to change how Council Tax is calculated. Council Tax is applied across a range of property bands from A to H, with all bands having a relationship with band D, known as the multiplier, and the band for a property will depend on the value that has been assigned to it. The Scottish Government has legislated to change the council tax multipliers for properties in Bands E to H from 1 April 2017.

Stirling Council is committed to delivering quality services that meet the needs of local people, especially the most vulnerable in our communities. Helping families in need, making sure our youngest children get the best start in life, and improving care for elderly and vulnerable residents are central to the work of the Council.

Against the backdrop of constraints on public spending, the Council has set a balanced budget for the coming year (2017/18). In future years, the Council will continue to identify new opportunities to work more flexibly, driving costs down and delivering services in new ways to meet the significant financial challenge we are facing.

The budget contains some additional spending in key priority areas: increase in Social Services core budget (£1.8m); children and family support workers & classroom assistants (£400k); old age isolation (£60k); demand responsive transport in rural Stirling (£140k); sustainable repairs to road & footpath network (£200k); additional funding for apprenticeship programme (£100k); High Street improvement fund (£60k); investment in Advice Services (£90k); support for After School Care (£21k); Credit Union development fund (£15k); priority based budget rephrasing contingency (£585k), and the payment of an £8.50 per hour Living Wage for our lowest paid employees.

Audit Scotland National Fraud Initiative

Stirling Council is participating in the Audit Scotland National Fraud Initiative, which is designed to promote the proper spending of public money. We may share information provided to us with other bodies responsible for auditing or administering public funds and use credit reference agencies in order to prevent and detect fraud.

We are required to provide details of anyone liable for Council Tax so that the information provided can be matched with data held by other public bodies. This will ensure that public funds and resources are correctly allocated.

Further information is available at <http://www.stirling.gov.uk/services/law-and-licensing/national-fraud-initiative> or Audit Scotland's website <http://www.audit-scotland.gov.uk/work/nfi.php> or call 01786 233376.

Where Council Tax is spent

	Net expenditure excl capital charges £'000	Capital charges £'000	Total net expenditure incl capital charges £'000	Change from previous year £'000	% Change from previous year %	Band D Council Tax equivalent £
Chief Executive	881	0	881	134	17.9%	23
Children, Communities & Enterprise	120,464	16,296	136,760	3,344	2.5%	3,557
Clackmannan & Stirling IJB	31,866	287	32,153	1,238	4.0%	836
Localities and Infrastructure	41,860	7,886	49,746	1,284	2.6%	1,294
Other Services	2,854	0	2,854	-507		74
Adjustment for Capital Charges			-10,461	-558		-271
Total	197,925	24,469	211,933	4,935	2.4%	5,513

General notes

The figures opposite exclude Council housing costs that are met from rents received from Council tenants.

Government and Council expenditure comparisons

The spending figure used by the Government to work out the Council's grant support is equivalent to £5,051 for each household. On a comparable basis, the Council plans to spend £5,264 per household.

Council employees

Stirling Council expects to employ the full-time equivalent of 3,373 people in 2017/18 (2016/17, 3,401).

Water and waste water charges

Stirling Council collects payments for water and waste water services on behalf of Scottish Water. If you are connected to mains services, your bill will include charges made by Scottish Water. These charges are shown separately on your bill. For more information on water and waste water charges, please see the separate leaflet enclosed, or contact Scottish Water on 0845 601 8855 or www.scottishwater.co.uk

Stirlingperforms

Stirling Council publishes a wide range of information about how the Council is performing including how our performance compares with other Councils – look for Council performance on the Council website www.stirling.gov.uk

Comments, suggestions and questions on the Council's performance and how we report on our performance can be emailed to StirlingPerforms@stirling.gov.uk, or you can phone the Performance Team on 01786 233014

Comments and complaints

We want to hear from you so that we can continue to improve our services. If you have general comments or complaints about Stirling Council services, please call the contact centre on 01786 404040.

All councils have a statutory duty to provide written information to local people about Council Tax.