

YOUR GUIDE TO COUNCIL TAX 2018-2019



What is council tax and who pays?

The council tax set by Argyll and Bute Council is a contribution towards council services which is payable on domestic properties. From 1 April 2017, the Council Tax banding proportions were changed by the Scottish Government. Charges increased for bands E to H as a result. Some low income households may be protected from this through the Council Tax Reduction Scheme.

Council tax is paid by

- The occupier (whether privately owned or rented)
- Sub-tenant occupier
- Owner (where property is unoccupied)

Married and unmarried couples living together are jointly and severally liable for payment of council tax and other charges as are joint owners and tenants.

Valuation Band (based on market value at 01/04/91)	Council Tax Band D Proportion	Council Tax £	Water & Sewerage Band D Proportion	Water £	Sewerage £	Total Payable 2018/19 £
A up to £27,000	240/360	832.67	6/9	134.94	156.66	1124.27
B £27,001 – 35,000	280/360	971.44	7/9	157.43	182.77	1311.64
C £35,001 – 45,000	320/360	1110.22	8/9	179.92	208.88	1499.02
D £45,001 – 58,000	360/360	1249.00	9/9	202.41	234.99	1686.40
E £58,001 – 80,000	473/360	1641.05	11/9	247.39	287.21	2175.65
F £80,001 – 106,000	585/360	2029.63	13/9	292.37	339.43	2661.43
G £106,001 – 212,000	705/360	2445.96	15/9	337.35	391.65	3174.96
H over £212,000	882/360	3060.05	18/9	404.82	469.98	3934.85

Water and sewerage charges

Argyll and Bute Council is not responsible for setting these charges but is required by law to include these charges in its bill. The level of the charges is set by the Water Authority and is subject to scrutiny by the Water Industry Commissioner and the Scottish Government. The water and sewerage banding proportions remain unchanged. Please refer to the enclosed leaflet from Scottish Water for further information on the service provided. Water and sewerage charges are not included in your bill if you have a metered or private water supply and are connected to a private septic tank. Please contact the Council's Customer Service Centre on 01546 605511 if you believe you are wrongly charged for water and sewerage.

If you have a question

We have Customer Service Points in mainland and island communities, offering improved access for customers on council tax, Council Tax Reduction Scheme (CTRS) and housing benefit matters as well as providing improved payment facilities. Single person discounts, CTRS and housing benefit entitlements can be calculated for you over the phone or during a visit to our offices. If you change your address, you only need to tell us once for council tax, CTRS and housing benefit.

Below is a list of our Customer Service Points and some useful contact numbers:

Opening hours

These Customer Service Points are open Monday to Friday from 9am to 12.30pm, and from 1.30pm to 4pm.:

Campbeltown	Burnet Building, St John Street
Dunoon	Hill Street
Helensburgh	38 East Clyde Street
Islay	Jamieson Street, Bowmore
Lochgilphead	Manse Brae
Mull	Breadalbane Street, Tobermory
Oban	Municipal Building, Albany Street

These are the Monday to Friday opening times for service centres on Bute, Colonsay, Jura and Tiree:

Bute	Eaglesham House, Mount Pleasant Road, Rothesay - 9.00am-12.30pm
Colonsay	Colonsay Village Hall, Scalasaig - 9.30am-12.30pm
Jura	Craighouse - 10am - 1pm
Tiree	The Business Centre, Crossapol - 1.30pm- 4pm

Payments Line - 01546 605515 (automated service available 24/7).

Council Tax Enquiry Line - 01546 605511.

CTRS / Benefit Enquiry Line - 01546 605512.

Discounts, exemptions, relief and double charge

Discounts

A 25% discount on council tax and water charges may be granted if there is only one adult (aged 18 years or over) resident in the property. A status discount on council tax and water charges may be available to households where all or some of the adult residents are disregarded e.g. full time students, care leavers up to the age of 26, student nurses, apprentices, youth trainees, people receiving long-term residential care, severely mentally impaired and persons in detention. The Water Charges Reduction Scheme provides a reduction of up to 25% automatically to households in receipt of council tax reduction with two or more resident adults who are not already in receipt of status discounts.

Second homes and long term unoccupied properties

A second home is a property which is not one's sole or main residence, but which is furnished and lived in for 25 days or more in a rolling 12 month period. If your property was not lived in for at least 25 days in the last 12 months, then it must be classified as an unoccupied property rather than as a second home.

Second home discount

A decision was made by the Council on 27 October 2016 to exercise its discretion under Regulation 4 The Council Tax (Variation for Unoccupied Dwellings) (Scotland) Regulations 2013 to vary the council tax charge on second homes such that no discount applies across the whole of the council area. **Therefore, from 1 April 2017 no 10% discount will be applicable to any second home within the Argyll and Bute area.**

For unoccupied properties after a certain period, double council tax will apply. An unoccupied and unfurnished property which is not being actively marketed for sale or let will be eligible for 6 months exemption from council tax from the date last occupied (or from date first entered onto the council tax register for a new build property), followed by 10% discount for 6 months, followed by double the full charge after 12 months. If it is being actively marketed for sale or let, then the period of 10% discount is extended to 18 months before the double charge applies. Contact 01546 605511 for further details of the restricted circumstances where this applies.

A 50% discount is available for purpose built holiday homes incapable of habitation throughout the year and for job-related properties for an unlimited time period. It is also available for properties under repair for 6 months from date of purchase if these properties are not eligible for exemption as more than 12 months has elapsed since the property was last occupied. These discounts do not apply to water charges.

Exemptions

Occupied dwellings may qualify to be exempt where: all the occupants are students, under the age of 18 or care leavers up to the age of 26, the property is owned by a housing body and are used as trial accommodation for sheltered housing tenants, or all the occupants are severely mentally impaired.

Unoccupied premises may qualify to be treated as exempt where the property: has recently been built, or is under reconstruction, is uninhabitable or is awaiting demolition; is undergoing major repair work or structural alteration (available for up to 12 months from the date the property was last occupied); is unfurnished (up to six months); or is empty due to death of occupant. Other categories of exemption available are listed on the website at: www.argyll-bute.gov.uk

Relief for Persons with Disabilities

The council tax on a property in which a disabled person lives and in which there are special features or facilities required to meet the disabled person's needs is charged at the next lower valuation band. Band A properties will receive a reduction of the same proportion of the bill.

Changes in circumstances

If you are in receipt of any of the above discounts, exemptions and relief and your circumstances change, you must tell us right away. If you do not tell us, you could be fined £50 for the first time and £200 for subsequent occasions.

How to pay council tax

Payment of council tax is due in ten consecutive monthly instalments commencing on 1st April. Direct debit payers have a choice of instalment date of the 1st or 15th of each month or weekly on a Thursday. We recommend direct debit as the most efficient and effective means of paying council tax. All other payers must pay on 1st of the month.

A twelve monthly instalment plan is now available for any new Direct Debit customers.

Do it by direct debit

Who can pay by direct debit?

If you have a bank or building society account you should be able to pay by direct debit.

How do I make direct debit payments?

Call the Customer Service Centre on 01546 605511 and press 2 to set up a direct debit. This is an automated service that is available 24/7. Alternatively you can complete the direct debit instruction enclosed with your bill.

What are the benefits?

No need to travel to pay or stand in a queue.

Payments are deducted automatically.

All payments are covered by the Direct Debit Guarantee.

If circumstances change, payers are notified in advance of changes to amount due.

Existing direct debit payers

Taxpayers already paying by this method need take no further action, as instalments will be collected automatically as detailed on the council tax bill, unless they wish to change their instalment from the 1st to the 15th of the month or vice versa or switch to weekly direct debits.

Other payment methods

You can pay online using a debit or credit card at any time of the day or night by logging on to www.argyll-bute.gov.uk and clicking the Online Services 'Pay It' link. Or you can call the Payments Line on 01546 605515 (automated service available 24/7).

Council tax payers who pay by standing order should advise their bank to amend payments to reflect the new monthly instalment detailed on their bill.

Payments by post to **Argyll and Bute Council, Head of Customer and Support Services, Kintyre House, Snipefield Industrial Estate, Drumore, Campbeltown PA28 6SY**. You must include your account number with your remittance. Cheques should be made payable to Argyll and Bute Council.

You can also pay using your Council Tax Payment Card at any Post Office or Pay Point outlet. Please note any monies paid with your card will be credited to the current year. Council Tax Payment Cards already issued should continue to be used. You will receive a new card if you change address.

Please note you are no longer able to pay your Council Tax at Customer Service Points.

What happens if you do not pay

If you fail to pay any part of any instalment by the date it is due, we will send you a reminder for the amount of the unpaid instalment. You must pay this within seven days. If you fail to pay the amount shown on the reminder within seven days, you will lose the right to pay by instalments. You will have to pay the full outstanding balance within another seven days. If you fail to pay the full outstanding balance within 14 days of this date (and within 28 days of the date of original reminder), we will apply for a Summary Warrant (a legal document that allows us to add 10% to the amount you already owe and to ask a Sheriff to take legal action against you). We will add this 10% to your account. We can only issue two reminders within any financial year. If you fail to pay the second reminder within seven days, we may immediately apply for a summary warrant.

Summary Warrant action can lead to:

- you being asked for details of your employment and bank accounts
- your earnings and bank accounts being arrested
- deductions being made from your Income Support or Jobseekers allowance
- Sheriff Officers being involved in the recovery process

If you are having difficulty in paying your Council Tax, please contact us at the earliest opportunity before we take court action. We may be able to agree an alternative repayment plan or assist you with obtaining a council tax reduction through the Council Tax Reduction Scheme.

Accuracy of information provided

Details of and advice on discounts, exemptions and relief can be obtained on the council website or from the Customer Service Centre and Service Points. If you are in receipt of any Council Tax discounts, exemptions and reliefs and your circumstances change, you must tell us right away. If you do not tell us, you will face a £50 penalty being added to your council tax charge for a first offence and £200 for subsequent occasions.

Failure to provide information as to the occupancy of your property, or failure to correct an assumption about the occupancy of your property, will result in a £500 penalty being added to your council tax charge.

Appeal rights

If you have recently purchased your property, you may have a legal right of appeal if you disagree with your valuation band. This should be discussed with the Assessor at Dunbartonshire and Argyll and Bute Valuation Joint Board, Kilbrannan House, Bolgam Street, Campbeltown PA28 6HZ or 235 Dumbarton Road, Clydebank G81 4XJ.

Appeals, if you disagree with the decision to hold you liable to pay Council Tax or with the calculation of your bill, should be made in writing, within 28 days of receiving your bill, to the **Head of Customer and Support Services, Argyll and Bute Council, Kintyre House, Snipefield Industrial Estate, Drumore, Campbeltown PA28 6SY.**

Should you disagree with the Council's decision, there is a further right of appeal to a Valuation Appeals Committee. Your appeal to the Valuation Appeals Committee must be within four months of the date of your original appeal. Even if you make an appeal you must continue to pay your Council Tax. If your appeal is successful, any overpaid Council Tax will be refunded or transferred to reduce any other outstanding debt to Argyll and Bute Council.

Council Tax Reduction Scheme

The Council Tax Reduction Scheme (CTRS) is a discount to Council Tax payable. The national scheme is set out in The Council Tax Reduction (Scotland) Regulations 2012 and The Council Tax Reduction (State Pension Credit) (Scotland) Regulations 2012. The amount of CTRS reduction is designed to be broadly equivalent to the amount of Council Tax Benefit previously granted, and applications can be made to the council in the same way but there will no longer be passported applications from DWP.

The maximum amount of CTRS is 100% of the Council Tax charge excluding water and sewerage. If you have assets over £16,000 you will not qualify for CTRS. If you do not qualify but someone in your household is on a low income, a second adult rebate of up to 25% may be available. If you receive CTRS, you will be automatically awarded water and sewerage reduction of up to 25% provided you don't already receive a 25% water and sewerage single occupancy or status discount.

If you are in council tax bands E to H you may be eligible for protection from the council tax banding increases. Single person households with a net income of up to £16,750, and all other households with net income of up to £25,000 and less than £16,000 in savings, are eligible to apply for a full exemption from the increase in these charges through the council tax reduction scheme.

If you are not sure if you will qualify for CTRS, use the Government online calculator: <https://www.gov.uk/benefits-calculators>. To find out more and download an application form visit: www.argyll-bute.gov.uk/welfare-reform/council-tax-reduction-scheme. Alternatively you can call 01546-605512 for assistance.

If you have been granted a council tax reduction

Changes in circumstances

Council Tax Reduction is a means tested benefit. You must inform us of any changes in your circumstances that could affect your entitlement to Council Tax Reduction and Water Charges Reduction which will in turn affect the amount of council tax you have to pay. Tell us if you move home, you or your partner's income (including benefits) goes up or down, you or your partner start or stop work, anyone leaves or joins your household, any changes to your savings or your partner's savings, any changes to the income or capital of any non-dependants in your household.

Changes in circumstances that may affect your entitlement must be advised immediately. To do so call the Customer Service Centre CTRS and Benefit Enquiry Line on 01546 605512 or have a face to face meeting at one of our Customer Service Points which are listed above.

Right of Appeal

If you do not agree with the amount of Council Tax Reduction you have been awarded, you can ask for an internal review. If still not satisfied, you have a further right of appeal to Her Majesty's Courts and Tribunal Service.

Complaints

The council has a formal complaints procedure. You can obtain complaint forms from any of our Customer Service Points or you can call the Complaints Line on 01546 605516.

Further information

If you require further information about the Council Tax, or wish to apply for any of the reductions mentioned in this leaflet, please access the council website on www.argyll-bute.gov.uk. Alternatively, you can contact our Customer Service Centre 01546 605511 or e-mail ctax1@argyll-bute.gov.uk

Save time and money – do digital!

More and more council services are available on-line at the council website, which has been adapted for use on mobile devices. This means that you can save time – no need to travel to council offices, contact us when suits you 24/7 – and you can help us save public money to use delivering other vital services.

Did you know?

The average cost for the council to process a payment or service request:

- In person at our Customer Service Points = £8.62
- By phone = £2.83
- Online = only 15 pence!

Thousands of people are using our on-line services, which is more convenient for them and helps the Council to save money. You could too.



These are just some of the things you can do on our website – www.argyll-bute.gov.uk

- **Pay it:** pay council tax, parking fines, cashless catering for school children and a range of other invoices and charges (or use the 24/7 automated payment line on 01546605515).
- **Request it:** request many services including birth certificates, blue badges, council tax discounts and exemptions, social care and a range of licences and permits.
- **Report it:** roads and lighting faults, bin and waste issues, concerns about a planning matter or to appeal parking fines or report an animal welfare concern.
- **Book it:** to book council facilities such as rooms, mini buses and grass pitches (note, that LiveArgyll has its own website to book 3g pitch and library services).
- **View it:** to find out about real time topical information such as planning applications, jobs, service disruptions, events and webcams
- **Have Your Say:** to take part in consultations or give us feedback on council services.

No internet access?

We provide free-to-use devices in many of our customer service points and LiveArgyll libraries, 24/7 voice automated payment services (01546 605515) and service disruption information (01546 604040).

Save time, help save us money – Go Digital!

Keeping in touch with the council

You can report, request and pay for council services on our website. If you do need to speak to us call our Customer Service Centre between 9am and 5pm, from Monday to Friday on the numbers below.

Council Tax enquiries	01546 605511
Benefits and Council Tax Reduction Scheme enquiries	01546 605512
Abandoned Vehicle and Fly Tipping	01546 605514
Dog Fouling and Dog Control	01546 605514
Domestic Special Refuse Uplifts and Bins	01546 605514
Car Parking Fines and Faults	01546 605514
Pest Control	01546 605514
Roads and Lighting Faults	01546 605514
Payments (24/7 service) and direct debit arrangement	01546 605515
Complaints	01546 605516
Social Care and Blue Badges	01546 605517
Planning	01546 605518
Regulatory Services	01546 605519
Book a pitch, room or minibus	01546 605520
Switchboard/General Enquiries	01546 605522
Service Disruption Helpline (also 24/7 Service)	01546 604040
Text us	07624 808798
Email us	enquiries@argyll-bute.gov.uk

Our out-of-hours emergency numbers

ACHA(Argyll Community Housing Association) emergency repairs	0800 028 2755
Homelessness	0800 587 7285
To report a dangerous building, call Police Scotland on	101
Social work services	01631 566491 or 01631 569712

Other ways to keep in touch:

- Social media – find us on Facebook, Twitter and Instagram.
- Sign up for our weekly news round up at www.argyll-bute.gov.uk/newsletters

Budget 2018/19

The Council approved a budget for 2018-19 at the Council's budget meeting held on 22 February 2018. The Council's revenue funding for 2018-19 is £238.711m. This compares to the funding for 2017-18 (at the time of setting the 2017-18 budget) of £235.873m, an increase of £2.838m. The increase in funding arises mainly as a result of increased Council Tax funding of £2.198m from applying a 3% increase and also adjusting the Council Tax base budget to reflect additional income, as well as an increase to the Scottish Government Grant funding (when comparing to the original allocation in 2017-18).

Although there has been an overall increase in funding between 2017-18 and 2018-19 the Council still faces significant cost increases, most notably around pay, and therefore this has still resulted in the Council with a requirement to make savings to balance the budget.

The net expenditure on services has increased by £0.623m between 2017-18 and 2018-19 as shown on the calculation of council tax table.

The significant changes across the Council between 2017-18 and 2018-19 are noted below:

- Increase of over £3m to employee costs for Council Services relating to pay inflation, pay increments and full year cost of auto enrolling existing employees into the superannuation scheme.
- Allowance for unavoidable/inescapable non-pay inflation on Council Services of just under £1m.
- New cost and demand pressures amounting to around £2m, the most significant being in relation to the unitary charge for the new schools.
- Savings in loans charges of over £3m due to right sizing the loans charges budgets as a result of better interest rates and making special repayments to reduce capital advances in the future.
- New savings options that were agreed as part of the year's budget amounting to just under £1.3m.
- Further management/operational savings identified which have no policy implications amounting to around £620k.
- A small inflationary increase to fees and charges which is estimated to bring in around £280k additional income.

The net expenditure for each service includes a proportion of support service expenditure (e.g. the cost of HR, payroll, finance, legal etc) that has been allocated to services. At service level the larger variations from 2017-18 are explained as follows:

- The increase within Education mainly relates to increased staff costs, new unitary charges for new schools and expansion of Early Learning and Childcare that has been funded by the Scottish Government.
- The increase within General Fund Housing relates in part to increased costs for homeless temporary accommodation that has been funded by the Scottish Government as well as increases within staff costs.
- The increase within Cultural and Related Services relates to the accounting of the management fee to Live Argyll that was previously split across various services and is now shown in total within Cultural and Related Services.
- The increase within Environmental Services relates to the increased costs for the Waste PPP contract, including inflation and landfill tax, offset by increased fees and charges within the service.
- The decrease within Other Services relates to:
 - significant savings within loans charges due to right sizing the loans charges budgets as a result of better interest rates and making special repayments to reduce capital advances in the future;
 - service savings in respect of the redesign of the catering and cleaning service, improvement and organisational development and a centralised print management solution;
 - budget no longer required in relation to superannuation costs; and
 - increased fees and charges within Piers and Harbours.

The revenue budget set by the Council for 2018-19 created a surplus of just over £2.4m which was transferred to the capital plan along with unallocated Reserves in order to fund the following capital investments:

- £8.300 for roads capital improvement works over 2018-19 and 2019-20;
- £0.500m for footpath capital improvement works over 2018-19 and 2019-20;
- £0.400m towards the Queens Halls, Dunoon project;
- £0.170m to address property high risk areas;
- £0.767m towards ICT Infrastructure;
- £0.450m for Live Argyll properties towards the highest priority areas; and
- £0.100m for Digitising Telecare within the Health and Social Care Partnership.

CALCULATION OF COUNCIL TAX

CALCULATION OF COUNCIL TAX

	£ Million
Gross Expenditure	253.991
Less Fees and Charges	17.688
Net Expenditure	236.303

	Net Exp (excluding capital charges) 2018/19 £M	Capital Charges 2018/19 £M	Net Exp (including capital charges) 2018/19 £M	Net Exp (including capital charges) 2017/18 £M	Change from 2017/18 £M	Change from 2017/18 %	Council Tax Band D Equivalent £
Education Services	111.773	10.376	122.149	117.620	4.529	3.85%	3,032.05
Housing Services	4.068	0.051	4.119	3.526	0.593	16.82%	102.24
Cultural and Related Services	7.560	1.735	9.295	8.876	0.419	4.72%	230.73
Environmental Services	17.425	0.547	17.972	17.641	0.331	1.88%	446.11
Roads and Transport Services	11.560	6.329	17.889	18.043	(0.154)	(0.85%)	444.05
Planning and Development Services	2.972	0.021	2.993	2.742	0.251	9.15%	74.29
Social Work	58.554	1.117	59.671	59.479	0.192	0.32%	1,481.18
Other Services	7.467	(5.252)	2.215	7.753	(5.538)	(71.43%)	54.98
	221.379	14.924	236.303	235.680	0.623	0.26%	5,865.63

Financed by:

(a) Government Grants	158.002
(b) Non-Domestic Rates	33.035
(c) Contribution to Reserves	(2.408)
(d) Contributions from Reserves	0.000
Total Amount Needed From Council Taxes	47.674

Band D Council Tax	2018/19	£1,249.00
	2017/18	£1,213.34
Scottish Average Band D Council Tax for	2017/18	£1,173.00

COMPARISON WITH GOVERNMENT PROVISION FOR CURRENT EXPENDITURE

Expenditure figures used by Government in Aggregate External Finance (Government Support) calculations	£ per Dwelling 4,972.45
Proposed spending by Council on comparable basis	5,495.18

COUNCIL EMPLOYEES (FULL-TIME EQUIVALENTS)

2017/18	3,704
2018/19	3,467
Increase/(Decrease)	(237)
% Increase/(Decrease)	(6.40%)