

# Council Tax

## INFORMATION

2013/2014

Cairnholy

Dumfries  
& Galloway



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Stranraer Harbour

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# The Council Tax Charge

The Assessor values your home and puts it into one of eight valuation bands.

The Assessor estimates how much your home is worth based on the property market on 1st April 1991.

You can see a full valuation list for all properties at the Assessors office, or enquire online at [www.saa.gov.uk](http://www.saa.gov.uk). If you think that the valuation for your home is not right, you can ask to alter the list. You can only do this for specific reasons and within a time period. If you have any query about altering the tax band you should speak to the Assessor who can be contacted by phone on 01387 260627.



## Charges Levied by Dumfries & Galloway Council

Valuation Band	Council Tax Only	With Water & Wastewater	With Water Only	With Waste-water only
@ (Disabled Band A)	582.78	807.48	686.78	703.48
A (not exceeding £27K)	699.33	968.97	824.13	844.17
B (£27K - £35K)	815.89	1,130.47	961.49	984.87
C (£35K - £45K)	932.44	1,291.96	1,098.84	1,125.56
D (£45K - £58K)	1,049.00	1,453.46	1,236.20	1,266.26
E (£58K - £80K)	1,282.11	1,776.45	1,510.91	1,547.65
F (£80K - £106K)	1,515.22	2,099.44	1,785.62	1,829.04
G (£106K - £212K)	1,748.33	2,422.43	2,060.33	2,110.43
H (over £212K)	2,098.00	2,906.92	2,472.40	2,532.52

## Your Responsibility

Dumfries & Galloway Council only issue one bill for each property for which in most circumstances the owner-occupier or tenant will be responsible.

When a Council Tax bill is not paid a recovery notice will be issued in the name of all jointly liable parties. Couples who are married or living together are treated as jointly responsible for the Council Tax liability.

## Joint and Several liability

This occurs where the Council holds two or more people as joint owners or joint tenants of a property. Therefore, regarding your Council Tax:

- One bill will be issued addressed to all jointly liable parties
- The Council can ask for payment from any of the persons named on the bill
- Any of the persons named on the bill can be held liable for the whole debt
- Where only one party meets the whole debt he/she has the right to recover the appropriate share from each of his/her co-debtors.

**For information on 'Arrears Recovery' see page 8**



# Scottish Water

Always serving Scotland

## Water and Waste Water Charges

Your charges are based on the council tax band for your home. For 2013/14, the Combined Services charge will rise by 2.8% from what you paid last year.

The table below tells you what your charges are from 1 April 2013 to 31 March 2014.

Council Tax Band	Water Supply	Waste Water Collection	Combined Services
A	£124.80	£144.84	£269.64
B	£145.60	£168.98	£314.58
C	£166.40	£193.12	£359.52
D	£187.20	£217.26	£404.46
E	£228.80	£265.54	£494.34
F	£270.40	£313.82	£584.22
G	£312.00	£362.10	£674.10
H	£374.40	£434.52	£808.92

This bill includes the charges for your water supply and sewerage (waste water collection) services from Scottish Water. The Council bills and collects these charges on behalf of Scottish Water and details of how to pay can be found on your Council Tax bill.

In 2013/14, for the first time in 4 years, your Combined Services charge will be 2.8% higher than the amount you paid last year. At £334, the average Scottish Water bill will stay lower than the average bill in England and Wales. Last year Scottish Water customers paid, on average, less than customers of all of the private water companies in England and Wales.

Scottish Water is continuing to invest in its business to ensure you have a high quality supply of clear, fresh drinking water to your home, and to help protect the natural environment in your area. The quality of drinking water in Scotland has never been better and Scottish Water works 24 hours a day, 365 days a year to deliver these essential services, while providing the best ever value for money.

Scottish Water maintains and is improving 266 water treatment works and 29,762 miles of pipes that deliver clear, fresh drinking water when you turn on the taps in your home. The company maintains and is improving over 1,800 waste water treatment works and 31,477 miles of sewers to help protect the natural environment. Finally, Scottish Water carries out on average 37 quality tests<sup>^</sup> an hour to make sure that you enjoy your supply of Scottish drinking water - all for less than £1 a day for the average household\*.

<sup>^</sup> This is based on 2011 figures, the most up to date figures available at time of going to print.

\* The average household is between Council Tax Band B and Band C and has a combined bill of less than £1 a day. Individual water supply and waste water collection charges are less than £1 a day for all households (except for the individual Water Supply and Waste Water Collection charges for Band H households).



The Water Industry Commission for Scotland is the economic regulator of the water industry in Scotland, and approves Scottish Water's charges.

If you have a disability, medical condition or other reason for needing special assistance from Scottish Water, please contact them and your details will be added to their confidential Additional Support Register.

Scottish Water always aim to deliver on their promises – doing what they say, when they say they will do it. They aim to provide you with a great customer experience and are always looking at how they can improve the service and the value they provide.

Scottish Water wants you to be aware of their promises and your rights under their guaranteed standards of service. To find out more, visit [www.scottishwater.co.uk/yourrights](http://www.scottishwater.co.uk/yourrights)

### **Exemptions and reductions**

If your home is not connected to the public sewer, you do not have to pay the Waste Water Collection charge. If you are not sure, please contact Scottish Water for advice.

Some Council Tax exemptions and discounts will continue to apply to these charges. Under the permanent Water Charges Reduction Scheme, introduced by the Scottish Government on 1 April 2006, households which have two or more adults and which receive Council Tax Reductions (replacing Council Tax Benefit from April 2013) but don't already receive status discounts will automatically get a discount of up to 25% on these charges. Whether you receive Council Tax Reductions or not, you must still pay the water charges as set out on your Council Tax bill. If your property has been altered to meet the needs of a disabled person, you may be entitled to a Disabled Banding Reduction on the charges you pay for your property.

For more information on Scottish Water, their charges and customer charter:

**Call** Customer Helpline  
0845 601 8855

**Visit** [www.scottishwater.co.uk](http://www.scottishwater.co.uk)  
or

**Write to** Scottish Water  
PO Box 8855  
Edinburgh, EH10 6YQ



# Council Tax Discounts & Exemptions

## Single Occupant Discount

25% discount on your Council Tax can be granted if there is only one adult resident in the house. You can apply to be disregarded if you meet certain criteria, for example:

- People in prison
- Apprentices or national Traineeship Trainees
- Long term hospital patients
- People who are severely mentally impaired
- Children aged 18 or over who are still at school
- People in residential care
- Full time students, including student nurses
- Care workers, certain carers.

## Discounts for Empty Dwellings and Second Homes

Currently, a 10% discount is available for second homes and long-term empty properties.

A 50% discount is available for certain job-related homes and purpose built holiday homes.

No discount will be available on the water and waste water charges for empty dwellings, including second homes, job-related homes and purpose built holiday homes.

There has been legislation introduced whereby some long term empty properties will be subject to an empty property 'levy' which can result in affected empty properties being subject to a 100% increase in the Council Tax liability. Anybody affected by this change will be notified in writing during the coming year.

## Exemptions

For some properties, which are empty, you may not pay Council Tax. The most common circumstances are properties which are:

- Unoccupied and unfurnished for up to 6 months since last occupied
- The responsibility of a deceased's estate (time limits apply)
- Last occupied by someone who is now in residential care or last occupied by someone now providing care
- Only occupied by students or people under 18
- Undergoing major repair work to render it habitable, provided that no more than 12 months have elapsed since the property was last occupied (maximum 12 months exemption).

## Help for people with disabilities

If you, or a person living with you, have a disability and have extra space for a wheelchair that is used inside, or an extra room for your special needs, we may give you a reduction.

The reduction is to cover an extension, a room or a second bathroom or kitchen, which the disabled person needs to use. If you receive a reduction for a disability, we will treat your property as if it is in the band immediately below the one shown in the valuation list. We can only reduce your Council Tax by one band. If your property qualifies and is in band A, you will receive a reduction of 1/9th of the value of band D.

**If you think you may qualify, please apply now**

# Housing Benefit & Council Tax Reduction

## Council Tax Reduction Scheme

From 1st April 2013 Council Tax Benefit is being replaced by a new Council Tax reduction scheme. This will still be a means tested reduction and those already in receipt of Council Tax Benefit will transfer to the new reduction scheme. The new reduction is largely unchanged for existing claimants and will only have minor changes for any new claimants after 1 April 2013. More details can be found at [www.dumgal.gov.uk/Welfare-Reform](http://www.dumgal.gov.uk/Welfare-Reform), or leaflets are available from your local Customer Service Centre.

### What is it?

If you pay rent or are liable for Council Tax and have a low income, you may qualify for some help with these payments. Any assessment will be based on the income and capital you have.

### Pensioners

If you are a pensioner who is liable to pay rent or Council Tax and in receipt of Pension Credit you may be entitled to help with your payments.

### Council Tax reduction for a Second Adult

Alternatively, if you have an adult other than a partner living with you on a low income who does not pay you rent, you may qualify for a reduction of up to 25% on your Council Tax Bill, based on their income.

### How to apply

Applications for Housing Benefit and Council Tax Reduction can now be made on-line at [www.dumgal.gov.uk/benefits](http://www.dumgal.gov.uk/benefits). This is the quickest and easiest way to apply. Once you have completed your form you will be advised at the end of the process what documents you need to take to your local Customer Service Centre to progress your claim.

## Changes to Housing Benefit

As part of the wider Welfare Reform there are changes to the way housing costs are calculated and paid. From approximately October 2013 Housing Benefit will be replaced by Universal Credit. The transition to the new benefit will be phased in from October 2013 to December 2017 and if you currently receive Housing Benefit you will be contacted nearer the time when you will need to re-apply. Please see pages 10 and 11 for more details on Welfare Reform.

### Are you currently receiving Housing Benefit or Council Tax Reduction?

If you are currently in receipt of Housing Benefit or Council Tax Reduction please ensure you notify the Council of any changes in your circumstances. Changes may include:

- Someone moving in or out
- Changes to your pension, income or tax credits
- Any changes to your capital (interest added or reductions)
- Any new benefits awarded or stopped

Please ensure you check your start of year notification to ensure all your income and household details are correctly held. If any information is incorrect please contact us immediately. Changes can also be reported online by going to [www.dumgal.gov.uk/benefits](http://www.dumgal.gov.uk/benefits) or at any local Customer Service Centre.

**If you have any questions regarding any of the above you can contact the Council on 030 33 33 3006**

## Arrears

If your Council Tax is paid in monthly instalments you must make sure the payment is made by the due date every month.

### 1 Reminder Notice

If this date is missed we will send a letter asking for payment of the outstanding amount within 7 days. If payment is made on this reminder and another monthly payment is missed we will send another reminder. If we have to send two reminders we will not allow payment by monthly instalments to continue for that financial year.

### 2 Final Notice

If instalments fall behind we will ask for the money owed plus the amount due for the rest of the year to be paid in full. If there are no instalments left in the financial year, a reminder will not be issued prior to the final notice.

### 3 Legal Recovery Action

We can take legal action against all jointly liable parties to recover the total amount owed to us if we serve a final notice asking for payment within 14 days.

If we take legal action the Sheriff will grant a Summary Warrant against all parties associated with the account. This means that we will employ a Sheriff Officer to recover the amount owed to us.

The Sheriff Officer may arrest wages or bank accounts to get the money owed to us.

All parties will be jointly responsible for paying a 10% surcharge plus any Sheriff Officer's expenses incurred. There is a legal requirement to disclose any employer's details, as well as bank or building society details upon request.

## Other General Information

### Tell us about changes

If you have received a discount or exemption and your circumstances have changed, or you think the reduction is wrong, you must tell the Council Tax office immediately.

### Rights of Appeal

For non valuation appeals i.e. appeals against being treated as the liable person and/or against the calculation of the liable amount, or Council Tax Reduction, your case may be referred to the Independent Valuation Appeal Committee for consideration.

### Fair Processing Notice

Dumfries and Galloway Council is under a duty to protect the public funds it administers, and to this end we may use the information you provide in relation to Council Tax for the prevention and detection of fraud. The Council may also share this information with other bodies responsible for auditing or administering public funds. Full details of the Fair processing notice are available online at [www.dumgal.gov.uk/nationalfraud](http://www.dumgal.gov.uk/nationalfraud)

## Paying your Council Tax

There are many ways to pay your Council Tax.

Please refer to your bill, the enclosed flyer or to the website at

[www.dumgal.gov.uk/counciltax](http://www.dumgal.gov.uk/counciltax)



# And she thought she'd never be caught.

Every day we catch 232 benefit thieves.



If you suspect someone of benefit fraud in your area, contact  
your local council in confidence: **0800 085 7449**  
or E mail - [Benefit.Fraud@dumgal.gov.uk](mailto:Benefit.Fraud@dumgal.gov.uk)

**TARGETING**  **BENEFIT THIEVES**

[dwp.gov.uk/benefit-thieves](http://dwp.gov.uk/benefit-thieves)

# Welfare Reform

## What is it?

The Welfare Reform Act represents the biggest change to the welfare benefits system for the past 60 years. It aims to:

- Simplify the benefit system
- Protect the most vulnerable in our society
- Reduce benefit dependency
- Get more people into work

## Who do the changes affect?

All existing and potential working age benefit and tax credit claimants will be affected by the changes. Welfare Reform will also have a significant impact not only on benefit claimants but also on local authorities, housing associations, service providers, support agencies and the wider local and national economy.

The main changes are:-

- Changes in the way Housing Benefit is worked out
- Elements of Social Fund now delivered by Local Authority
- Universal Credit replacing, Income Support, Job Seekers Allowance(Income Based), Employment Support Allowance (Income Related), Housing Benefit, and Tax Credits
- Personal Independence Payment replacing Disability Living Allowance

Further information on each of these can be found at [www.dumgal.gov.uk/welfare-reform](http://www.dumgal.gov.uk/welfare-reform) or leaflets are available from your local Customer Service Centre.

## Housing Benefit Changes

From 2013 three further changes have been made to the Housing Benefit scheme:-

- Local Housing Allowance rates
- Size restriction on Housing Association properties
- Housing Benefit capped where benefit income exceeds a cap

### Local Housing Allowance

Yearly rates will now only be updated on 1st April each year rather than the anniversary of your claim.

### Size Restrictions

If you are working age and live in a Housing Association property and have more bedrooms than your household needs, your Housing Benefit may be restricted. If you are affected the Council or your landlord will contact you.



### Housing Benefit Cap

From October 2013 if your family income from benefits exceeds a cap of £350 per week for a single person and £500 per week for a couple your Housing Benefit will be restricted to the cap level. This only affects working age families and the Council will contact you if you are affected.

## Social Fund - Scottish Welfare Fund

From April 2013 some elements of the Social Fund which is administered by the Department of Work and Pensions is transferring to the Council. This scheme will now be called the Scottish Welfare Fund and will consist of 2 parts:-

- **Crisis Grants** – one off emergency payments
- **Community Care Grants** – payments to support independent living

This will be a cash limited budget administered by the Council, applications for the grant will be available at [www.dumgal.gov.uk/benefits](http://www.dumgal.gov.uk/benefits) or by calling 030 33 33 3006

## Personal Independence Payment – Disability Living Allowance

During 2013 Disability Living Allowance (DLA) will be replaced by Personal Independence Payment (PIP) for people of working age (16 to 64) from 8th April 2013, even if they have an indefinite or lifetime award. If you currently receive DLA the Department for Work and Pensions will contact you when you need to make a new claim for your PIP. It is important to note that you must re-apply or you will not transfer to the new benefit. The Council's Financial Inclusion & Assessment Team or other local advice agencies can assist you with this process if needed.



## Universal Credit

From October 2013 Universal Credit will replace 5 current benefits, these include:

- **Income Support**
- **Job Seekers Allowance (Income Based)**
- **Employment Support Allowance (Income Related)**
- **Tax Credits**
- **Housing Benefit**

Universal Credit will be paid monthly and applications will be 'digital by default'. Universal Credit will still be a means tested benefit but will be administered by the Department for Work and Pensions. This means when you receive Universal Credit the Council will no longer pay you Housing Benefit, this will be known as the 'Housing Element' within your Universal Credit payment. All existing claimants of the current benefits will be migrated to the new benefit from October 2013 through to the end of December 2017. The DWP will contact you when you need to apply for Universal Credit if you are on one of the 5 affected benefits.

If you are of pension credit age Universal Credit does not affect you, unless you are a couple and one member is under pension age. The DWP will contact you if you are affected.

# Statement from the Leader

We're all aware of the current economic difficulties and the effect they are having on our pockets. Just like you have to at home, at the Council, we also have to balance our books. However, the Council needs to save £27M over the next three years. That is why the Council Tax you pay is so vital – it helps us to pay for and provide important Council services.



Ivor Hyslop - Leader

Dumfries and Galloway Council provides hundreds of services to people in towns and communities across our region every day. This includes essential services that communities rely upon including schools, home care for the vulnerable, refuse collection, leisure services, street lighting, libraries, social care and transport services.

Council Tax has been frozen in Dumfries and Galloway since 2007. Once again, we are not raising the cost of Council Tax for our residents this year (there is an increase by Scottish Water of 2.8%. This will be reflected in your bill). This means that our Council Tax rates will be the lowest in

mainland Scotland. The band D Council Tax rate in 2012 to 2013 is £1,049.00. This is approximately £100 below the Scottish average.

Over the next three years the Council will need to save approximately £23,118 per day. We have set our spending Priorities for the forthcoming year - these are based on what you told us in the budget consultation exercise carried out

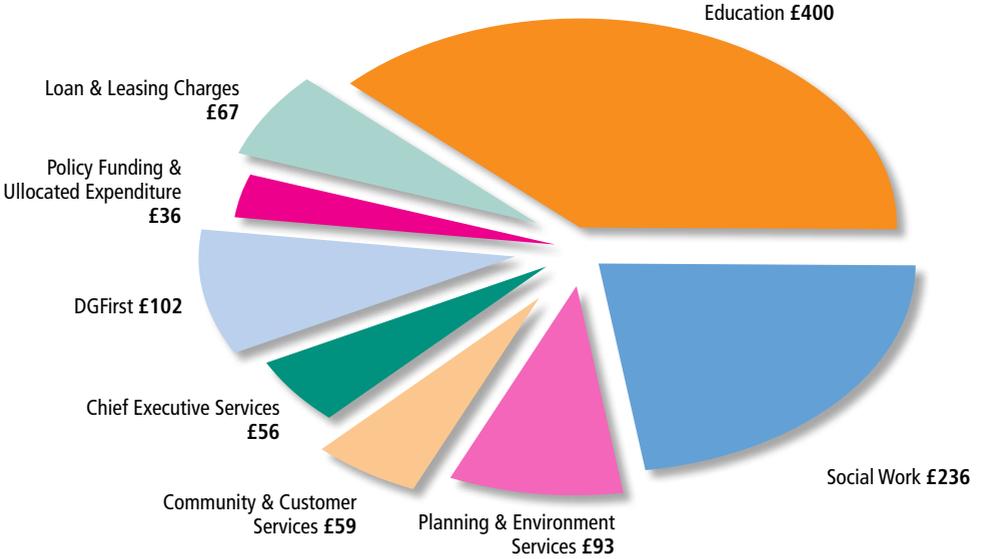
last year. In order to avoid making cuts to frontline services, these savings will include improving productivity of staff, streamlining back office functions and looking at what services could be reduced. The Council will also work to make the best use of its assets in towns across our region.

Our Council is making it easier for you to pay your Council Tax. A leaflet is included with your bill highlighting some of the easier ways you can pay your bill. We are also making it easier to apply for Housing Benefit and Council Tax Reduction for those who apply – no more standing in line, just apply online!

## Calculation of Council Tax

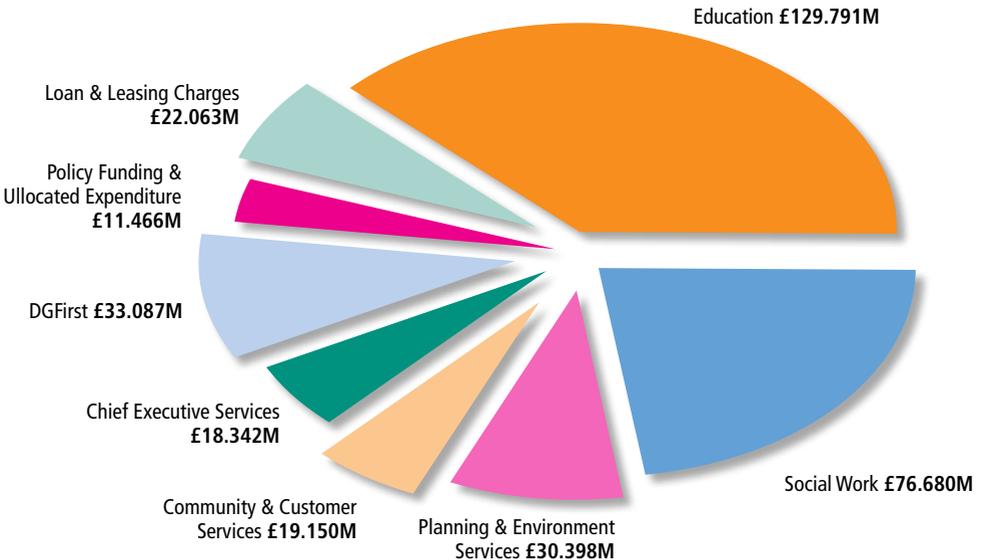
Net Expenditure	£340,977
Funded By:	
General Government Grant	(£235,373)
Non Domestic Rates	(£44,549)
	(£279,922)
Amount to met from Council Tax	£61,055
Number of Band D equivalents	58,203
Band D Council Tax for 2013/14	£1,049

# Council Tax Allocations



**Band D Council Tax £1,049**

# Departmental Allocations



**Net Expenditure £340.977M**

# Money Does Matter - Don't Miss Out



**FIAT are the Financial Inclusion and Assessment Team. They can give help and advice on a variety of services which are detailed below and work in partnership with the Department for Work and Pensions.**

The Team can help with:

**Benefit Maximisation** – We can help you get what's rightfully yours, we can give advice and information on all benefits and entitlements, help with all the paperwork, arrange a home visit if necessary

**Money Advice** – offer free advice to anyone struggling with debt – no matter how large or small, we can contact the people you owe money to and arrange manageable repayments

**Financial Education** – Would members of your group, school or organisation benefit from help with financial issues – we can arrange talks to your group about money in a way that's easy to understand

## **Personalisation/Direct Payments**

**Support** – This is money paid by the Council to individuals who have been assessed as needing care services. You can use this money to give you greater choice and control over your life and our team can support you through this process.

**Financial Assessments** for any Social Work or Housing Support Service

If you would like further information or to discuss any of the above services in more detail, please contact the team on

**Phone** 030 33 33 3008 and ask for FIAT

**Email** [fiatreferrals@dumgal.gov.uk](mailto:fiatreferrals@dumgal.gov.uk)

**By letter** Dumfries & Galloway Council, FIAT, Carruthers House, English St, Dumfries, DG1 2HP

## **Council Tax**

Dumfries and Galloway Council,  
Revenue Services,  
Carruthers House, English Street,  
DUMFRIES, DG1 2HP

Enquiry Line: 030 33 33 3005

Email: [counciltax@dumgal.gov.uk](mailto:counciltax@dumgal.gov.uk)

Web: [www.dumgal.gov.uk/counciltax](http://www.dumgal.gov.uk/counciltax)

## **Housing Benefit and Council Tax Reduction**

Dumfries and Galloway Council,  
Revenue Services,  
Carruthers House, English Street,  
DUMFRIES, DG1 2HP

Contact Centre: 030 33 33 3006

Email: [Housingandcounciltax@dumgal.gov.uk](mailto:Housingandcounciltax@dumgal.gov.uk)

Web: [www.dumgal.gov.uk/benefit](http://www.dumgal.gov.uk/benefit)

## **Assessors and Electoral Registration**

Assessors  
Carmont House  
The Crichton, Bankend Road  
Dumfries  
DG1 4ZJ

Contact: 01387 260627

Email: [assessor@dumgal.gov.uk](mailto:assessor@dumgal.gov.uk)

## **Customer Service Centres**

### **Annandale and Eskdale**

Town Hall, High Street, Annan

Customer Service Centre and Library,  
Kirtle Place, Gretna

Town Hall, High Street, Langholm

Town Hall, High Street, Lochmaben

Town Hall, High Street, Lockerbie

Town Hall, High Street, Moffat

### **Nithsdale**

Council Offices,  
52 - 60 Queensberry Square, Dumfries

Mill Hill Centre, Corserig Crescent,  
Kelloholm

Council Offices, 100-102 High Street,  
Sanquhar

Local Government Office,  
Police Station, Manse Road, Thornhill

### **Stewartry**

Local Government Office,  
4 Market Street, Castle Douglas

Local Government Office, High Street,  
Dalbeattie

Council Offices, Daar Road,  
Kirkcudbright

### **Wigtownshire**

Local Government Office,  
MacMillan Hall, Dashwood Square,  
Newton Stewart

Council Offices, Sun Street, Stranraer



Rockcliffe

Please call us on 030 33 33 3000 if you would like the information in this booklet in an alternative format including large print or in a different language