

Council Tax Information



Fiosrachadh Cìs na Comhairle

2011 - 2012



www.highland.gov.uk

HAVE YOUR CIRCUMSTANCES CHANGED?

- **Have you changed address?**
- **Has anyone moved in/out of your home?**
- **Has there been a change in your income?**
- **Have you had any other changes?**

Please make sure you write to tell us.

Changes can affect how much Council Tax you pay and the Council Tax Benefit and Housing Benefit you receive.

If you don't report your changes you may be given too much Discount, Exemption, Disablement Band Reduction or Benefit and you may have to pay money back to the Council.

For Help and Advice:

- Visit: **A designated office at any of our Service Points.**
- Telephone: **Our Customer Service Team on 01349 886606.**

OR

Contact our Operations Team

- Email: **Operations.Team@highland.gov.uk**
- Freephone: **0800 393 811**
- Write to: **Operations Team,
PO Box 5650, Inverness, IV3 5YX**

Do **NOT** send personal data to the above email address or any email address listed in this booklet.

We hold a register of people who are visually impaired. To have your name added to this register or to request this booklet and further information/application forms regarding Council Tax and Benefits in an alternative format e.g. **Large print**, braille, computer disk or suitable language please contact any Council Service Point (see page 22 for details).

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Photos by Ewen Weatherspoon, Iain Ferguson, the Office for Disability Issues (www.odi.gov.uk), Willie Urquhart and The Highland Council, with thanks to Portree High School pupils.

Foreword

Ro-ràdh

The Council continues to face significant financial challenges. More than a year ago we began planning a 3-year budget (2010/11, 2011/12 & 2012/13) and estimated that we would have to find savings of £59m. This has turned out to be correct. With the decisions made in February 2011, we have almost completed the budget for the 3-year period. The budget for the coming year (2011/12) is balanced and the remaining 'budget gap' of between £3m and £4m in 2012/13 will be closed either by increasing Council Tax in line with inflation or by further cuts.

The challenges are inevitably leading to significant changes in the way we provide services. The number of staff employed by the Council will reduce by up to 1,000 by March 2013, as compared to the beginning of this 3-year budget, and management savings of just short of £1.4m have recently been agreed. Every area of our operation is under scrutiny as we strive to be as efficient as possible in delivering cost effective services to the public.

These are difficult times but we are doing everything we can to produce not just a balanced, but a fair budget, which protects vulnerable groups while expecting all parts of the Council to play their part in working with reduced resources.



David Alston

Councillor David Alston
Budget Leader

Council Expenditure 2011/2012

Net Revenue Expenditure Allocated by Service

	Net Expenditure excluding Capital Charges £m	Capital Charges £m	Total Net Expenditure £m	Change from Previous Year £m	% Change from Previous Year %	Band D Council Tax equivalent £
Education, Culture & Sport	235.747	16.235	251.982	(4.398)	(1.7%)	£2,703
Fire	15.001	0.981	15.982	(0.309)	(1.9%)	£171
Joint Committee for Children & Young People	23.079	1.568	24.647	(1.215)	(4.7%)	£264
Planning & Development	8.291	1.390	9.681	(0.713)	(6.9%)	£104
Police	39.416	1.153	40.569	(0.446)	(1.1%)	£435
Transport, Environmental & Community Services	62.799	13.112	75.911	(1.911)	(2.5%)	£814
Social Work	106.556	1.555	108.111	(0.605)	(0.6%)	£1,160
Other Services	50.707	1.812	52.519	(2.113)	(3.9%)	£563
Adjustment for Capital Charges	-	19.738	19.738	2.000	11.3%	£212
TOTAL	541.596	57.544	599.140	(9.710)	(1.6%)	£6,426

Council Tax Freeze

Casg na Cìse Comhairle

This year there will be no increase in the Council Tax you pay. This means the tax will be set at the same level as the previous four years:

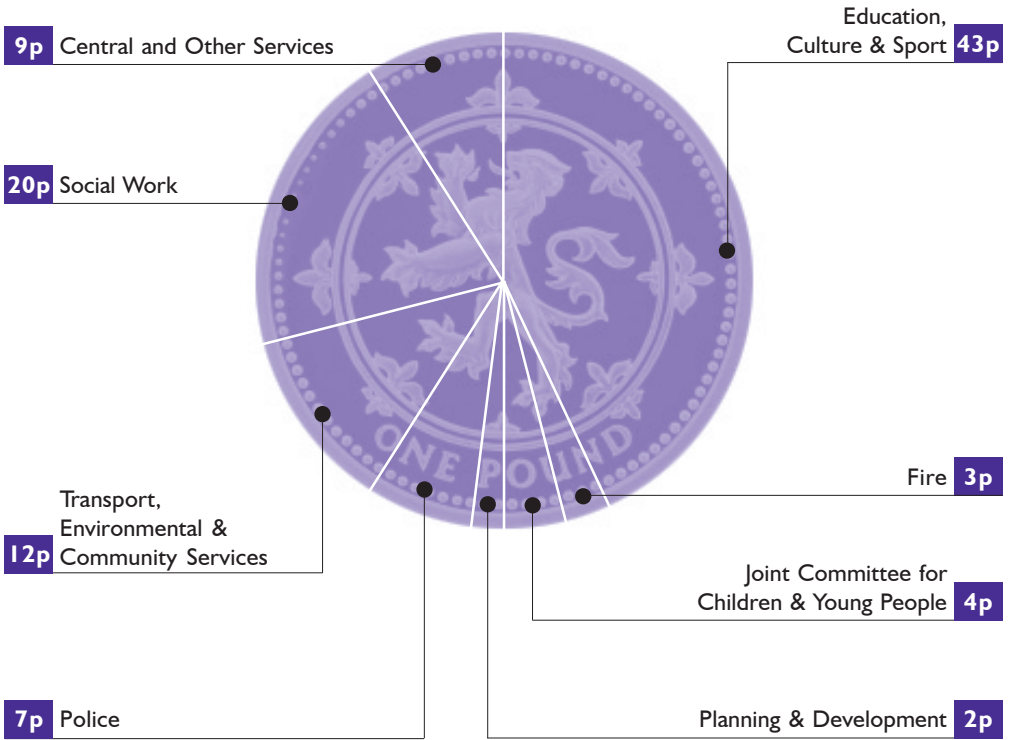
A: £775.33	B: £904.56	C: £1,033.78	D: £1,163.00
E: £1,421.44	F: £1,679.89	G: £1,938.33	H: £2,326.00

We remain committed to reducing our energy costs, increasing recycling and introducing green measures as our contribution to limiting climate change.

We also remain committed to strengthening the Highlands and promoting it as a vibrant place to live, work and play.

This booklet tells you about our budget, how we perform, Council Tax and how you can get the most out of the many benefits that are available.

How we plan to spend every pound of the Council's budget



Strengthening The Highlands - Performance Report

The Administration of The Highland Council has set three high level aims:

- Make the Highlands one of Europe's leading regions;
- Create sustainable communities with more balanced population growth and economic development across the Highlands; and
- Build a fairer and healthier Highlands.

In order to achieve these aims, five main areas of action have been set with one hundred and thirteen commitments. Outlined below is a selection of performance information detailing what progress we have made.

What we have done for Children and Families

- Improvements in reading and maths in schools between 2008/9 and 2009/10. Across primary schools attainment of appropriate levels improved in reading to 81.4% and in maths to 84.9%.
- For secondary schools achievement of appropriate levels also improved, in reading to 72.4%, and in maths to 67.5%.
- The number of children and young people taking part in recognised leadership and achievement awards such as Duke of Edinburgh has increased to 1,876 in 2009/10 against a baseline of 767 in 2006/7.
- The number of opportunities taken up to enjoy arts, sport and cultural activities increased in 2009/10 to 4.78m compared to 3.44m in 2008/9.
- The use of the Outdoor Education Centre at Badaguish Centre increased from a baseline of 4,020 users in 2007/8 to 8,944 in 2009/10.
- Uptake of the young person's High Life leisure and discount card increased to 89% in 2009/10 compared to a baseline of 81% in 2007/8 which is above the national average (80%).
- The number of schools achieving Eco Schools awards has increased. Between 2006/7 and 2009/10 numbers increased for the bronze award from 20 schools to 123, for the silver award from 12 schools to 106 and for green flag status, the most prestigious level, from 8 schools to 42.

What we have done for Communities and Older People

- The financial benefit to customers receiving advice remains high with £4.53m achieved for Citizens Advice Bureau customers in 2009/10 compared to £3.4m the previous year.
- The target to maintain uptake of free school meals at 77% of eligibility has improved to 80.3% for 2009/10 compared to 78.9% the previous year.
- For benefit claims the average number of days to process new claims and changes in circumstances has significantly improved from 34 days in 2008/9 to 19 days in 2009/10.
- Against a target to build 600 houses suitable for older people and people with disabilities, there were 372 houses completed during 2009/10, (total of 618 houses since 2007/8).
- The number of people receiving evening or overnight care has increased from a baseline of 396 in 2006/7 to 538 in 2009/10.
- The number of respite bed nights has increased from 6,379 in 2007/8 to 10,433 in 2009/10.
- Alcohol related crime figures are dropping, 1,001 per 10,000 population in 2009/10 compared to 1,425 in 2008/9 from a 1,661 baseline in 2006/7.
- Drug related crime has also dropped to 1,747 per 10,000 population in 2009/10 from a baseline of 2,160 in 2006/7 and 1,896 in 2008/9.
- The number of council houses meeting the energy efficiency standard has increased from 1,849 in 2007/8 to 4,251 in 2009/10.
- The percentage of residents who rate the area within 15 minutes walk of their home as fairly safe or very safe increased in 2009/10 to 96.1%.
- The proportion of people in Highland describing themselves as well disposed to Gaelic improved to 41% in 2009/10 compared to 38% in 2008/9.
- The number of volunteers completing accredited Sports Leadership Awards increased cumulatively to 1,806 qualified by the end of 2009/10 compared to 228 in 2006/7.



**What we have done for
the Economy**

- The percentage of non-householder planning applications dealt with within 2 months improved to 59.9% in 2009/10 against a 2006/7 baseline of 47.4% (44.1% in 2008/9).
- Annual housing completion rates have increased. Cumulative figures in 2009/10 reached 4,534 (3,415 in 2008/9) against a 6,000 target for 2010/11.
- The cumulative total for affordable homes completed rose to 1,430 in 2009/10 against a target of 2,000 by 2010/11.
- In 2009/10 the Council supported 1,284 people into work through grants and loans programmes to businesses. This exceeded the 2010/11 target of 1,000.
- The percentage of jobs located outwith Council Headquarters was maintained at 95.2% in 2009/10. A target of 96.2% has been set for 2010/11.
- Expenditure on maintaining our road network and lifeline bridges is currently on target to achieve £54 million over the three year period.
- A total of £112.3m was spent with 1,233 Highland businesses, of which £96.5m was with 1,140 Small to Medium Enterprises (SMEs) in Highland (2008/9 data).

**What we have done for
our Environment**

- The Housing Expo successfully raised the profile of sustainable design exceeding visitor targets.
- The Council's planning pre-application advice service to the development industry is seen as best practice.
- Good progress is being made against carbon reduction targets. Since the baseline in 2004/5 the Council has achieved a 19% reduction in energy use, 15.7% reduction in CO₂ emissions and £1.8m of energy costs have been avoided since 2005.

Our Performance

Ar Coileanadh

- Waste recycling in Highland increased from 26.1% in 2006/7 to 34.5% in 2009/10.
- The Cleanliness Index (sample of streets and land) improved from 71% in 2006/7 to 78% in 2009/10; a 2% improvement from 2008/9.
- During 2009/10 the number of Ranger guided walks increased to 12,512 compared with a 2007/8 baseline of 11,256.
- The amount of municipal waste collected that is land-filled continues to reduce from a baseline of 73.9% in 2006/7 to 65% in 2009/10.
- The number of fixed penalty notices for dog fouling and littering increased to 53 notices issued in 2009/10 compared to a baseline of 23 in 2008/9.

What we have done to make The Highland Council more Effective and Efficient

- The Council received a report from the Accounts Commission in relation to Best Value 2 in May 2010 which was reported to Council in June 2010. The report was very positive of the Council's performance in demonstrating best value and community planning.
- From a baseline in 2006/7 of 80%, the Council sustained satisfaction levels with Council services at 83% in 2009/10.
- Against an efficiency target of £8m in 2009/10, £8.262m was achieved.
- Response times within target for complaints and enquiries handling improved to 60% in 2009/10 compared to 58% in 2008/9.
- The Council is maintaining fulfilment of customer contact dealt with at first point of contact at above the 85% minimum target set in 2009/10. 88% was achieved.
- The budget consultation has effectively engaged the public through on-line discussion forums, Ward Forum meetings and the establishment of a Citizens Panel in Highland.
- The number of working days lost as a result of accidents reduced in 2009/10 to 990 compared to 1,330 in 2006/7 (1,136 in 2008/9).





You can pay your Council Tax weekly, fortnightly, monthly by 10 or 12 instalments, quarterly or by a lump sum payment; the choice is yours.

Why not join our 68,891 customers who already pay their Council Tax by Direct Debit?

If you choose to pay by Direct Debit you will receive a bill showing amounts which we will collect from your account safe in the knowledge that a set amount will be collected every period. You give us your details only once, and every year we will do the rest. Paying by Direct Debit means that you won't have to queue to make payments and you won't be in danger of falling into arrears.

To cater for our customers' needs, instalment plans that provide payment breaks in either July and August or December and January are available. Alternatively you may prefer a break in February and March. Our full range of payment options are as follows:

- lump sum payment on the 1st, 15th or 28th of the month;
- weekly on a Friday;
- fortnightly on a Friday;
- 10 Monthly instalments on the 1st, 15th or 28th of the month from April to January (payment holiday February and March);
- 10 Monthly instalments on the 1st, 15th or 28th of the month from April to June and September to March (payment holiday July and August);
- 10 Monthly instalments on the 1st, 15th or 28th of the month from April to November and February to March (payment holiday December and January);
- 12 Monthly instalments on the 1st, 15th or 28th of the month; or
- quarterly instalments on the 1st of the following months: April, July, October and January.

WAYS TO PAY



*Please don't cancel
your Direct Debit
at the end of
the year!*

Once your Council Tax for 2011/12 is paid in full please **do not cancel** your Direct Debit instruction with your bank as the Council will not debit your account with further instalments until after the start of the financial year 2012/13. We will issue you with your 2012/13 bill at least 14 days prior to deducting your first instalment for that year.

If you would like to pay by Direct Debit, please telephone **0800 393 811**. Remember to have your bank account number, sort code and details of the account holder(s) ready. Alternatively, please complete the Direct Debit mandate which is enclosed with your bill and return it without delay to the Operations Team, The Highland Council, PO Box 5650, Inverness, IV3 5YX. Blank mandates are available from any Service Point or can be downloaded from: **www.highland.gov.uk/directdebit**

By paying by Direct Debit, you will be helping us to protect services in these difficult economic times.

You may also pay your Council Tax by using one of the following methods:

- by Debit Card or Credit Card (**Tel: 0845 602 4232**), via the internet at **www.highland.gov.uk/onlinepayments** or in person at a Service Point. Payments by Credit Card will incur a 2% charge;
- by Bank Credit Transfer;
- by Tele-Banking;
- by Standing Order (please ensure you set your arrangement up to debit your bank account at least 5 banking days before your instalment is due to the Council);
- in person at any PayPoint or Payzone facility; or
- at any Post Office.

If you pay by one of these methods it is essential that payment is made by the 1st of the month.

Frequently Asked Questions about Paying Council Tax

Ceistean Cumanta mu Phàigheadh Cìs na Comhairle



FAQS



Q. Can I make weekly/fortnightly payments?

A. Yes, you may pay by Direct Debit. (See page 10 for further information). If paying by another method please ensure your full monthly amounts are paid **on or before** the dates detailed on your bill.

Q. What happens if I don't pay on time?

A. If you do not pay the full instalment amount by the due date detailed on your bill, we will send you a combined Reminder/Final Notice requesting payment within 7 days.

Q. What happens if I do not pay the full amount of the Reminder/Final Notice within 7 days?

A. You will lose the right to pay by instalments and will be required to pay the full outstanding balance for the year, within a further 14 days.

Q. What then happens if I don't pay the full year's Council Tax within 21 days?

A. A Summary Warrant will be granted through the Sheriff Court and a penalty of 10% of your outstanding balance will be added to the outstanding debt. You will be required to make full payment immediately.

Q. How many Reminder/Final Notices can I receive in a financial year?

A. You can receive a maximum of two Reminder/Final Notices in a financial year.

If you pay late on a third occasion you will receive a Final Notice for the full year's outstanding balance, requesting payment within 14 days.

If you fail to pay on this Final Notice within 14 days, a Summary Warrant will be obtained through the Sheriff Court and a penalty of 10% of your outstanding balance will be added to your outstanding debt. You will be required to make full payment immediately.

How your Council Tax is worked out

Ag obrachadh a-mach Cìs na Comhairle

Valuation

The Assessor places each domestic property in one of eight valuation bands (A-H) reflecting his opinion of what the market value of your property would have been as at 1st April 1991. Appeals against Council Tax bandings must be made within deadlines specified in legislation. For further information and advice, please contact the Assessor by telephoning Freephone **0800 393 783**.

Water and Waste Water

Scottish Water is responsible for setting the charges for Water and Waste Water which are subject to scrutiny by both the Water Industry Commissioner and the Scottish Government.

The Council is required by law to collect these charges. If you are connected to the public water system your bill will show the appropriate charges. If you have any queries relating to your Water and/or Waste Water charges, please contact **Scottish Water** by telephoning **0845 601 8855**.

From 1st April 2006, a Water and Waste Water Charges Reduction Scheme (of up to 25%) was introduced for households with two or more adults in receipt of Council Tax Benefit. The reduction is graduated to reflect entitlement to Council Tax Benefit (i.e. only full entitlement to Council Tax Benefit will attract the full 25% reduction) and calculated on the same daily basis as Council Tax Benefit.

The Council administers this Scheme on behalf of Scottish Water. If you are entitled to a reduction through this Scheme we will award it automatically and issue you with a reduced bill. You do not need to apply or fill in any forms. To fund this Reduction Scheme, the Discounts that used to be available on Scottish Water's charges for all second homes and long-term empty dwellings were abolished from 1st April 2006.

Electoral Registration

The Assessor is also the Electoral Registration Officer for The Highland Council. If you are resident in the area and have not registered to vote, or think that your name may be missing from the Register, please telephone Freephone **0800 393 783** for advice.

Scotland's Census 2011

Scotland's Census will be taking place on **27 March 2011**. This important event, which happens only once in every 10 years, produces an invaluable source of knowledge about the population of Scotland and its characteristics. This information is used to shape and target the policies of the Government and Local Government. Every household is required by law to complete a census return, likewise communal establishments, like care homes and universities. For further information visit: **www.scotlandscensus.gov.uk**

Council Tax Appeals

If you are unhappy with a Council Tax decision taken by the Council on any of the following matters then you have the right to appeal.

You can appeal against:

- you being named as the person liable for payment of Council Tax;
- a decision not to award Discount or Disablement Band Reduction; or
- a decision not to designate the property as an exempt dwelling.

If you wish to appeal against any of the above decisions, your initial appeal must be made in writing to our Operations Manager, PO Box 5650, Inverness, IV3 5YX. You must tell us why you think our Operations Team has taken the wrong decision. If you are not happy with the outcome of your initial appeal, please write to the Head of Exchequer, PO Box 5650, Inverness, IV3 5YX clearly stating why you disagree with the Operations Manager's decision. If you disagree with the decision of the Head of Exchequer you have the right to an independent appeal to the Valuation Appeal Committee. Appeals to the Valuation Appeal Committee must be made in writing to the Head of Exchequer, PO Box 5650, Inverness, IV3 5YX **within 4 months** from the date of your original appeal to our Operations Manager.

If you have appealed against your Council Tax liability, and/or applied for Benefit or other reduction/amendments, **you are required by law** to pay the amount detailed on your most recent Council Tax bill until the matter has been dealt with and a revised bill is issued to you. If you fall into arrears the Council will take further action to recover the sums due.

Council Tax Benefit Appeals

If you do not agree with the Council's decision on your Council Tax Benefit claim, you can appeal to a Team Leader, PO Box 5650, Inverness, IV3 5YX. You must appeal in writing, **within one calendar month** from the date on your Benefit decision letter, clearly detailing the reasons why you disagree with our decision.

If the Team Leader does not change the original decision, we will arrange for your appeal to be submitted to the Tribunals Service for consideration by an independent tribunal.

Penalties

To help us to work out your Council Tax bill, we may ask you to provide us with various types of information. If you refuse to supply this information, or you deliberately provide incorrect information, you may have to pay a penalty of £50. Failure to provide us with the required information a second, or subsequent time, may mean that you have to pay penalties of £200 for each request. Where Council Tax Discounts, Exemptions or Benefits are fraudulently claimed, the matter may be considered by the Procurator Fiscal with a view to prosecution.

Fraud Hotline - 0800 854 183

The Council operates a **Fraud Hotline** which is free and confidential. You don't even have to tell us your name and address. The information that you provide is extremely important to us and it is always helpful to our Investigators if you can provide as much information as possible. The more details received, the more likely it is that the investigation will have a successful outcome.

All information received is treated in the strictest of confidence.

How can you help us in our fight against Benefit crime?

Did you know that you may be committing a crime and may be prosecuted if you help people to lie to us about their claim for Council Tax Benefit and/or Housing Benefit?



SAY “NO” if someone asks you to sign a tenancy agreement to say they are charged more rent than they are paying.

SAY “NO” if someone asks you to sign a letter stating that you are charging them rent when you are not.

SAY “NO” if someone asks you to sign a form to say they earn less than you are paying them.

SAY “NO” if someone asks you to lie for them in any way in connection with a claim for Benefit.

Between April 2008 and March 2009 benefit thieves stole an estimated £900 million from public funds. This is money that could be spent on providing services for people in real need and it's your taxes that are being defrauded.

If you know someone who is committing Benefit fraud or have a suspicion that they are receiving Benefit incorrectly, call us **FREE** and in **CONFIDENCE** on **0800 854 183**.

Benefit Information

- **Couples** - Married couples, couples who live together as husband and wife and couples who live together in a civil partnership or as if they are civil partners only need to make a joint application for Benefit. Your claim will be processed on your joint income and capital.
- **Students** - Some students may be able to claim Council Tax Benefit and/or Housing Benefit. Please check with us before claiming.

Benefit Schemes

- **Council Tax Benefit** - If you are liable to pay Council Tax and are on a low income, you may be entitled to Council Tax Benefit.
- **Housing Benefit** - If you are liable to pay rent and are on a low income, you may be entitled to Housing Benefit.

Benefit guidelines on qualifying conditions are set out in a series of Benefit leaflets which are available from any Highland Council Service Point (see page 22 for details).

Local Housing Allowance was introduced on 7th April 2008. It is how we work out Housing Benefit for new tenants renting accommodation from a private landlord or for existing Housing Benefit claimants who move address. Local Housing Allowance is not based on the property in which you live. It is based on:

- who lives with you;
- how much money you have coming in;
- which area you live in;
- what savings you have.

If you live in Council accommodation or other social housing, Local Housing Allowance will not affect you.

- **Second Adult Rebate** - Is a type of Council Tax Benefit you may be entitled to if you are:
 - a single person liable for Council Tax and you have one or more adults, aged 18 or over, living with you that are on a low income; **or**
 - a couple liable for Council Tax and either you and/or your partner are disregarded for Council Tax purposes and you have one or more adults living with you that are on a low income.

The maximum amount non-students can get is up to 25% off the Council Tax bill. If you are a student and have a non-student(s) living with you, then you may be entitled to up to 100% reduction.

Please note, the information contained within this booklet is correct at the time of going to print. Government changes to the welfare benefit system may mean that this information quickly becomes out of date. If you are unsure about how changes to the benefit system affect you, please contact one of our Service Points.

Council Tax - Reductions, Discounts and Exemptions

Cìs na Comhairle - Lùghdachadh, Lasachadh is Saoradh

Disablement Band Reduction

- If your property is the home of a substantially and permanently disabled person and it has certain features which are essential for the disabled person's wellbeing, you may be entitled to a Reduction in your Council Tax. Apply without delay.

Discounts

- If you are liable to pay Council Tax and you live by yourself, you will be entitled to a Single Occupancy Discount which will reduce your bill by 25%. When counting the number of adults living in a property some people are not included, e.g. students who meet the qualifying conditions. Apply without delay.
- If you use providers approved by The Highland Council to undertake particular energy efficiency measures, you will be entitled to a discount from Council Tax. More information can be obtained by telephoning **0800 512 012** or visiting The Highland Council's website **www.highland.gov.uk/counciltax**

Exemptions

- In certain circumstances, properties can be exempt from paying Council Tax. Listed below are some examples of when an Exemption should be claimed:
 - **Unoccupied and Unfurnished** where less than 6 months has elapsed since the property was last occupied or furnished for a period of 6 weeks or more. Exemption can be granted for a maximum of 6 months.
 - **Unoccupied** dwelling where the liability is to be met **solely from the estate of a deceased person.**
 - **Unoccupied student accommodation** for a period of less than 4 months and was last occupied by students.
 - **Dwelling occupied only by students who meet the qualifying conditions.**
 - **Dwelling occupied only by persons under the age of 18 years.**

Working Away From Home

Persons working away from home are still considered, for Council Tax purposes, to have their main place of residence in the property they return to when on leave or at weekends. This includes Merchant Sea personnel and persons with a (HMRC) Her Majesty's Revenue and Customs **Tax Exemption Certificate.**

Second Homes and Long Term Empty Homes

Dara Dachannan agus Taighean Falamh

The initial bill for a property assumes there are at least two permanent residents, 18 years or over, in the property and a full charge for Council Tax, and where applicable, Water and Waste Water is levied. **See page 13 for details about the abolition of Discount on Scottish Water Service Charges from 1st April 2006.**

From 1st April 2005, Local Authorities have had discretion to reduce or retain the Council Tax Discount on second homes and long-term empty properties.

For Council Tax payers in the Highlands, the following Discounts have applied to Council Tax bills since 1st April 2005:

50% Purpose-built holiday homes

A dwelling which is (a) used for holiday purposes; and (b) which either (i) in accordance with any licence or planning permission regulating the use of the site, or for any other reason, is not allowed to be used for human habitation throughout the whole year; or (ii) by reason of its construction or the facilities which it does, or does not, provide, is unfit so to be used.

50% Job-related dwellings

The regulations relating to job-related dwellings are lengthy and complex. If you would like more information regarding this category, please contact one of our Service Points. (See page 22 for details).

50% Dwellings under repair

A dwelling which requires or is undergoing major repair work to render it habitable or is undergoing structural alteration can receive a 50% Discount for a period up to 6 months from the date of purchase.

50% Empty dwellings

Dwelling unoccupied and unfurnished for less than 12 months.

10% The property is **a second family home.**

10% The property is **occupied only for short term lets.**

10% The property is **long-term empty.**

For more information, help or advice please contact, in person or by telephone, any Highland Council Service Point. (See page 22 for details).

Advice and Assistance

Comhairle agus Cuideachadh

Advice and assistance about Benefits and Council Tax Discounts, Reduction and Exemptions is available from any Highland Council Service Point. Our Service Point staff are fully trained to provide advice about claiming Council Tax Benefit and/or Housing Benefit and Council Tax Discounts, Reduction and Exemptions.

If you have difficulty reading or writing, they can also assist you to complete the relevant application form. (See page 22 for details).

Claim Forms

Claim Forms are available from any Service Point or can be downloaded from:
www.highland.gov.uk/counciltax

If You Are Having Difficulty Paying

If you are having difficulty paying and are worried about your finances, please contact our free, confidential and impartial debt counselling Money Advice service by emailing money.advice@highland.gov.uk or by telephoning **0800 090 1004**. We aim to provide a same day response if you contact us by telephone or email. If you contact us, you will be given advice by an experienced money advisor, so if you are worried and don't know who to turn to, why not call us to talk things over?

Alternatively, you may wish to contact your local Citizens Advice Bureau in the strictest of confidence.

You can find out more about debt and the consequences at:

www.aib.gov.uk/guidance/publications/debtbankruptcy/DebtandConseq/debtcons

If you feel you would like to try and deal with your debts yourself, you can contact the National Debtline on **0808 808 4000** or go to their website at:

www.nationaldebtline.co.uk/scotland

Visiting Services

If you are frail, elderly or vulnerable and are unable to attend one of the Council's Service Points, our Visiting Officers are available to visit you in your home to provide advice and assistance with claiming Housing/Council Tax Benefits and/or Council Tax Discounts, Reduction and Exemptions.

Please email: visiting.officers@highland.gov.uk

or telephone: **0800 393 811**



Help To Maximise Your Income

Meudaich Do Theachd-a-steach

Are you claiming your Benefits and Entitlements? You are better off finding out where you can get free, confidential and impartial help.

Our aim is to put more money in your pocket so that you can pay your bills, heat your home and have a better quality of life. We do this by ensuring that individuals who are eligible for Benefits and other entitlements have the advice and assistance available to them to access their full entitlement.

The Customer Income Maximisation Team can advise you about all the benefits and other entitlements that are available, undertake benefit checks to ensure you are not missing out on any benefits and provide assistance to help you complete the relevant forms.

For further information on various benefits, other entitlements, money advice and energy efficiency please see our booklet entitled '**An Essential Guide to Benefits, Money Advice, Energy Advice and other Entitlements**' available at any Service Point, www.highland.gov.uk/benefitsgrantsandallowances and Highland Council libraries.

Many benefits are means tested, i.e. your income and capital are taken into account. However some are not; some are based on your individual circumstances where you need help to look after yourself because of physical or mental disabilities, for example Disability Living Allowance and Attendance Allowance. If awarded, these benefits act as a gateway to other types of help which can include additional premiums in the assessment of Income Support, Income Based Job Seeker's Allowance, Income Based Employment and Support Allowance, Housing and Council Tax Benefit, Pension and Tax Credits. These additional premiums potentially increase the amount of money you receive. They may also qualify you for concessions on public transport, the Motability Scheme, the Blue Badge Scheme (an administration charge applies for this scheme). Entitlement to Disability Living Allowance and Attendance Allowance may also entitle someone who cares for you to receive additional help. By way of illustration, we have provided a couple of examples on page 21.

We can also assist you with advice and support if your application for Benefit is turned down and you wish to appeal against the decision. If required, we will accompany you and represent you at Tribunal Hearings.

The Government has recently announced many changes to Welfare Benefits. If you are concerned about how these changes may affect you, or you require general advice about the changes, please do not hesitate to contact us.

Example 1

Mr D is 55 years old and has had to give up work due to being diagnosed with a degenerative illness. This has resulted in a need for help with getting washed and dressed and cooking. The effort of walking and moving about is also having a significant impact on his wellbeing and general quality of life. With our help and advice with claiming benefits Mr D has now been awarded Disability Living Allowance of **£51.40** a week for help with getting around (mobility component), **£49.30** a week for help with his personal care needs (care component) and Employment and Support Allowance of **£67.50** per week. His wife has been awarded Guaranteed Pension Credit of **£96.84** as she is over pension age and their joint income is below the minimum amount that the Government states they need to live on.

In addition, Mr D has been awarded Housing Benefit of **£99.23** per week towards their rent and **£32.22** per week towards their Council Tax; these are the maximum entitlements as they are in receipt of Guaranteed Pension Credit.

These benefits have increased Mr D's income by £396.49 per week.

They are also entitled to receive Cold Weather Payments of **£25** for each qualifying week and an exemption of **£120** a year for Mr D's car tax.

Example 2

Miss M is in her 40's and is working part-time. She has recently been diagnosed with heart problems, arthritis and diabetes and is struggling to cope with everyday tasks including washing and dressing, taking her medication and cooking. With our assistance Miss M has successfully claimed Disability Living Allowance of **£73.60** a week for help with her personal care needs (care component) and **£51.40** a week for help with getting around (mobility component). She also now qualifies for Housing Benefit of **£49.82** a week and Council Tax Benefit of **£8.48** per week.

Miss M's income has increased by £183.30 per week.

**Getting in touch with us is the first step
to maximising your potential income.**

You can contact the Council's
Customer Income Maximisation Team

by telephoning: **0800 090 1004**

by emailing: **income.maximisation@highland.gov.uk**

or by writing to us at:

PO Box 5650, Inverness, IV3 5YX

Attention!

Do you currently pay your Council Tax or rent using cash or cheque?

As part of our drive for modernisation, the Council has taken the decision to change the way we receive payments. The aim is to provide a service that is more efficient but fair to everyone. From 1 April 2011, Council Tax payers and Council tenants will no longer be able to pay their Council Tax and/or rent and other Council Bills using cash or cheque at local Council offices such as Service Points. Instead you will be able to pay at outlets such as local newsagents, convenience stores and petrol stations using PayPoint, Payzone and your local Post Office. Your chosen outlet will be able to confirm whether they accept payment by cheque. You will still be able to pay by debit/credit card at Service Points and please remember that you can pay your Council Tax and/or rent by Direct Debit.

For full details of how to pay, please see pages 10-11.

Service Points and Customer Services Centre

Our Service Points and our Customer Services Centre are the first points of contact with the Council. Our Customer Services Centre deals with all general telephone enquiries from the public.

Telephone: **01349 886606**

Email: **customer.service@highland.gov.uk**

It operates: **8am till 6pm, Monday to Friday and 9am till noon, on a Saturday.**


At our Service Points, our friendly, experienced staff are here to help you with any Council enquiry and provide access to a wide range of services. If we cannot help, we will arrange for a specialist to deal with your enquiry.

For Business Advice please contact Business Gateway:

Telephone: **0845 609 6611**

Website: **www.bgateway.com**

Address: **81 Castle Street, Inverness, IV2 3EA**



business gateway
slighe gnothachais

Council Expenditure 2011/2012

Caiteachas na Comhairle 2011/2012

Calculation of Council Tax			
2010/11		2011/12	Movement
£m		£m	£m
659.470	Expenditure on Services (excl. Council Housing)	652.172	(7.298)
50.620	Less: Income from Service Charges	53.032	2.412
608.850	Net Expenditure	599.140	(9.710)
Financed by:			
414.086	Government Grants	395.489	(18.597)
87.794	Non-domestic Rates	94.870	7.076
501.880		490.359	(11.521)
0.133	Contribution from Balances	0.344	0.211
502.013		490.703	(11.310)
106.837	Total Amount Needed from Council Tax	108.437	1.600

Band D Tax			
2010/11		2011/12	% increase
£1,163	HIGHLAND	£1,163	0.0%
£1,149	Scottish Average		Figures not yet available

The charge for all other property bands is derived from the Band D charge.
The factors used and the charge for each band are as follows:

Band	A	B	C	D	E	F	G	H
Factor	6/9	7/9	8/9	9/9	11/9	13/9	15/9	18/9
Charge	£775.33	£904.56	£1,033.78	£1,163.00	£1,421.44	£1,679.89	£1,938.33	£2,326.00

Local Authority Employees	
Budgeted Full Time Equivalents	
Present year	9,447 *
Previous year	9,834
Decrease	387
Change as a percentage of total wage bill	-3.9%

*Correct at time of going to print

Comparison with Government Provision for Current Expenditure	
£ per Dwelling	
■ Expenditure figure used by Government in Aggregate External Finance (Government Support) calculations (this does not apply to all items)	£ 5,712
■ Proposed Expenditure by Authority on comparable basis	£ 5,777

Help Us To Help You

Cuidich Sinn Gus Do Chuideachadh

Pay your Council Tax and
Water Services Charges by



**DIRECT
Debit**

The Highland Council

PO Box 5650, Inverness, IV3 5YX

Kerbside Recycling let's get it sorted.

New E-Kerbside Recycling Calendars 2011/12

This year we will not be delivering kerbside recycling collection calendars unless we are making changes to the service. Please visit the Council's website at: www.highland.gov.uk/recycle from April 2011 to view your calendar.

If you do not have access to the internet and would like to receive a paper copy please call **01349 886603**.

Information about Council services is available on our
website at: www.highland.gov.uk

