

COUNCIL TAX INFORMATION

FIOSRACHADH CÌS NA COMHAIRLE

Customer Services
Registration Service



Blue Badge Scheme Elections **Schools**

Libraries Leisure Facilities Archives

Benefits Advice

Council Tax Collection Non Domestic Rates
Tenant Participation Council House Maintenance

Affordable Homes Energy Efficiency

Planning Applications

Building Warrants Economic Development

Countryside Rangers **Care at Home**

Fostering and Adoption Child Protection

Community Care **Bin Collection**

Snow Clearing Flood Prevention

Recycling Roads and Lighting

2010 - 2011

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:

- Telephone/Visit:
A designated office at any of our Service Points

OR

Contact our Operations Team

- Email: Operations.Team@highland.gov.uk
- Freephone: 0800 393811
- 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, audio tape or suitable language please contact any Council Service Point (see page 20 for details).

Contents - Clàr-innse

	PAGE
Foreword.....	2
Council Tax Freeze.....	3
Our Performance.....	4 - 7
Ways to pay your Council Tax.....	8 - 9
Frequently Asked Questions About Paying Council Tax.....	10
How your Council Tax is worked out.....	11
Valuation	
Electoral Registration	
Water and Waste Water	
Appeals: Council Tax and Council Tax Benefit.....	12
Help us to tackle Benefit Fraud.....	13
Benefit Information and Benefit Schemes.....	14
Benefit Information	
Couples	
Students	
Joint Claim Form	
Benefit Schemes	
Council Tax Benefit	
Housing Benefit	
Second Adult Rebate	
Council Tax - Reductions.....	15
Disablement Band Reduction	
Discounts	
Exemptions	
Working Away From Home	
Second Homes and Long Term Empty Homes.....	16
Advice and Assistance.....	17
Advice and Assistance	
Claim Forms	
If you are having difficulty paying	
Visiting Services	
Help to Maximise Your Income.....	18 - 19
Putting Customers First.....	20
Council Expenditure 2010/2011.....	21

FOREWORD

RO-RĂDH

The Council faces significant financial challenges over the next three years. We must make savings which add up to £60 million and we estimate that after the next Council elections we will have to provide services with 12% less resources in real terms than at present. We want to safeguard future services by planning ahead and by listening to the public's views about their priorities.

Our budget for 2010/11 is set out below. We have found more than £12 million of savings and identified further savings of £11 million in 2011/12 and 2012/13. However, this still leaves us with an estimated budget gap of £36 million.

We plan to set the budget for the following two years in the autumn of this year. The public will have a role to play and we are establishing a Citizens' Panel of more than 2,000 people with whom we will consult over options for savings.

No decisions have been taken to finalise the budget for 2011/12 and 2012/13. Balancing the books is essential if the Council is to remain able to provide the services on which our communities depend.



David Alston

Councillor David Alston
Budget Leader

Council Expenditure 2010 / 2011

Net Revenue Expenditure Allocated by Service

	Net Expenditure excl. Capital Charges Em	Capital Charges Em	Total Net Expenditure Em	Change from Previous Year Em	% Change from Previous Year %	Band D Council Tax equivalent £
Education, Culture & Sport	241.701	14.251	255.952	4.039	1.6%	£2,786
Fire	15.310	1.259	16.569	(1.371)	(7.6%)	£180
Joint Committee for Children & Young People	21.746	1.423	23.169	(0.541)	(2.3%)	£252
Planning and Development	7.705	0.928	8.633	0.158	1.9%	£94
Police	39.862	1.173	41.035	(5.870)	(12.5%)	£447
Transport, Environmental & Community Services	64.251	8.355	72.606	(2.446)	(3.3%)	£790
Social Work	106.765	2.249	109.014	2.626	2.5%	£1,187
Other Services	56.958	6.528	63.486	8.385	15.2%	£691
Adjustment for Capital Charges	-	16.722	16.722	3.424	25.7%	£182
TOTAL	554.298	52.888	607.186	8.404	1.4%	£6,609

Council Tax Freeze

Casg na Cìse Comhairle

In setting the revenue budget, we have ensured 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 three 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

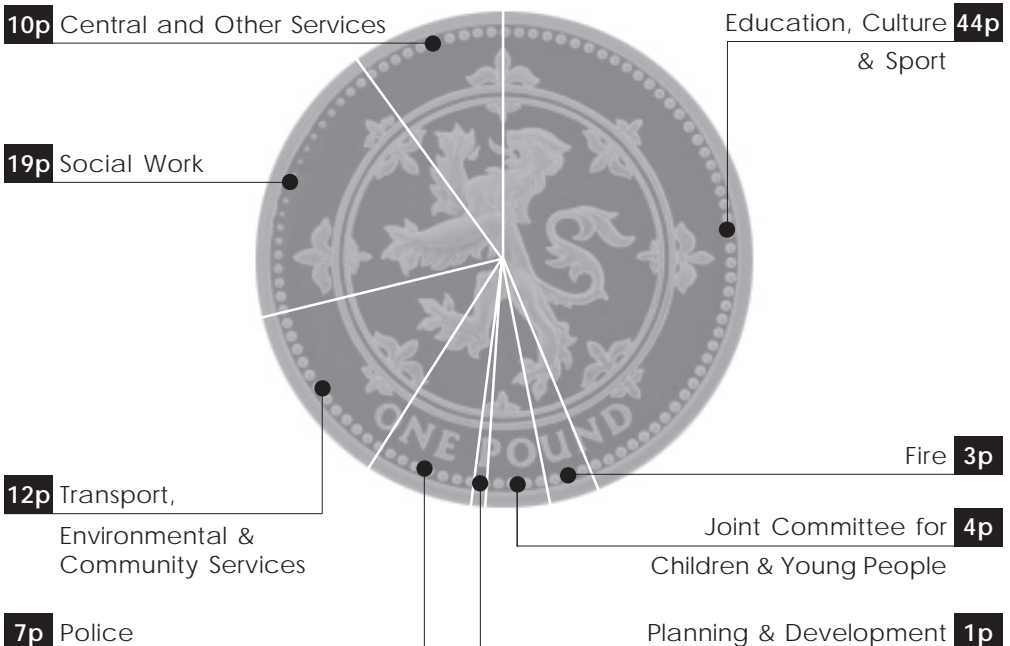
We have made every effort to protect frontline services and we can assure you that we are looking at every area of our operation to identify savings.

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

We also aim to maintain our commitments within our Programme for Action to maintain the Highlands as a vibrant place to live, work and play.

This booklet tells you about our budget, how we perform 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

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 ninety-four commitments. Outlined below is a selection of performance information detailing what progress has been made.

What we have done for **CHILDREN AND FAMILIES**

- The number of social work reports to the Children's Reporter reduced from 799 in 2006/7 to 743 in 2008/9 an early indication of the success of Getting It Right For Every Child (GIRFEC).
- The placing of young people outwith the authority is showing a downward trend from 41 to 38 between 2006/7 and 2008/9.
- The total number of children looked after by the Council has reduced from 520 in 2006/7 to 457 in 2008/9.
- High levels of achievement within Scottish Credit Qualification Framework were maintained between 2007/8 and 2008/9. Across primary schools attainment of appropriate levels are in reading 80.9%, writing 74.8% and maths 83.9%.
- For secondary schools achievement of appropriate levels are being maintained at reading 71.1%, writing 61.4% and mathematics 67.4%.

- The number of young people moving into a positive destination after leaving school has improved from a baseline of 84% in 2006/7 to 89% for 2008/9.
- The High Life card continues to be a success story with 86% uptake in secondary schools which is above the national average (80%). The card is now in use at leisure centres, libraries and 1/3 of secondary school dining halls.
- The target of installing 20mph speed limit zones at 97% of schools was achieved during 2008/9 compared to 64% in 2007/8.

What we have done for

COMMUNITIES AND OLDER PEOPLE

- Provision of money advice and welfare rights by the voluntary sector increased to 40,957 customers in 2008/9 compared to 38,139 in 2007/8.
- The financial benefit to customers receiving advice remains high with £3.4M achieved for customers using voluntary sector funded services and £402K for those using Council services.
- The number of older people getting home care at weekends has increased from 909 in 2007/8 to 1,161 in 2008/9.
- Alcohol related crime figures are dropping with a rate of 1,425 per 10,000 population in 2008/9 compared with 1,661 in 2006/7.
- Drug related crime figures have dropped to a rate of 1,896 per 10,000 population in 2008/9 from a rate of 2,160 in 2006/7.
- Drug related deaths remain a concern, with the number of deaths during 2008/9 rising to 20 compared to 7 in 2007/8.
- The overall figure for High Life leisure membership continues to show year on year improvement and now stands at 26,629 against a baseline membership of 19,789.
- The percentage of residents who rate the area within 15 minutes walk of their home as fairly safe or very safe has increased in 2008/9 to 95% with a target of 96% by 2010/11.
- There has been a reduction in fatal/serious injury road traffic casualties from 198 in 2006/7 to 144 in 2008/9 overall.
- Data on adult literacy learners shows continued progress with 2,321 participants in 2008/9 compared with 1,828 in 2006/7.
- Development of a compact with the voluntary sector is well advanced with extensive consultation having taken place during 2008 and early 2009 including one pan Highland and five regional Third Sector events.

What we have done for

THE ECONOMY

- The Council has a Recession Action Plan in place which is regularly reported to Council.
- The business start up rate has dropped to 4.6 per 1,000 per population from a baseline of 5.7 in 2006/7.
- A new tourism Action Plan has been produced and the Council entered into a Partnership Agreement with VisitScotland for 2008/9.
- The population has increased from a 2006/7 baseline of 215,310 to 219,400 in 2008/9.
- The cumulative number of affordable homes completed rose to 946 in 2008/9 against a target of 2,000 by 2010/11.
- The percentage of jobs located outwith Council headquarters is being maintained at 95.8%.
- The number of people using the bus has increased from 6.5M in 2007/8 to 6.6M in 2008/9.

What we have done for

OUR ENVIRONMENT

- To reduce the Council's carbon emissions by 12% by 2012, a new Carbon Management Plan has been put in place.
- The Council has achieved a 14.99% reduction in energy use from 2004-5 baselines and a 14.2% reduction in CO2 emissions. The Council has avoided £1.4m of energy costs since 2005 through reduction and efficiency measures.
- Green travel planning web pages have been developed for staff, public sector partners and businesses across Highland.
- Waste recycling increased from 26.1% in 2006/7 to 32.73% in 2008/9.



- The amount of municipal waste collected that is land filled continues to reduce from a baseline of 73.9% in 2006/7 to 66.8% in 2008/9.
- The Cleanliness Index (sample of streets and land) has improved from 71% in 2006/7 to 76% in 2008/9.
- Flood Prevention Orders and planning permission for Inverness South West (SW) channel and River Ness are in place. Construction on SW channel is due to commence spring 2010.

***What we have done to make The Highland Council
MORE EFFECTIVE AND EFFICIENT***

- From a baseline in 2006/7 of 80% the Council has increased satisfaction levels with Council services to 83% in 2008/9.
- Against an efficiency target of £8M in 2008/9 £8.201M was achieved.
- Compliance with the required response times for Freedom of Information requests has improved to 90% from a 2006/7 baseline of 88%.
- A new pay scheme addressing potential pay inequalities across the Council was implemented in February 2009.
- Women represent 38.8% of the top 5% earners compared with 35.9% in 2006/7.
- The % of customer contacts dealt with at first point of contact during 2008/9 was 90% compared with an 85% minimum target.
- Service Centre opening hours were extended from 9am to 5pm Monday to Friday, to 8am to 6pm Monday to Friday and 9am to noon on Saturdays from January 2010.
- Staff absence (excluding teachers) has reduced to 4.81% in 2008/9 compared with 5.04% in 2007/8. Teachers' sickness absence has reduced over the same period from 4.03% to 3.15%.





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.

WAYS TO PAY

Why not join our 67,400 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 the burden of writing and posting payments or queuing to make your 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.



Once your Council Tax for 2010/11 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 2011/12. We will issue you with your 2011/12 bill at least 14 days prior to deducting your first instalment for that year.

If you would like to start to pay by Direct Debit, 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. Information leaflets which include 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 improve the quality and range of services we provide for you.

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

- via the internet at www.highland.gov.uk;
- by Debit Card or Credit Card (Tel: 0845 602 4232). 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, by post or to any Service Point; 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.

If you wish to pay your Council Tax by one of these methods you **must request** this change. To do so please:

- contact any **Service Point** (see page 20 for details);
- email our Operations Team at Operations.Team@highland.gov.uk;
- telephone our Operations Team on **Freephone 0800 393811**; or
- write to our Operations Team at **PO Box 5650, Inverness, IV3 5YX**.

FAQS

Q. Can I make weekly/fortnightly payments?

A. Yes, you may pay by Direct Debit. (See page 8 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 Cis 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 393783**.

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, or think that your name may be missing from the Register, please telephone Freephone **0800 393783** for advice.

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 new Water and Waste Water Charges Reduction Scheme (of up to 25%) was introduced for households with two or more adults and which are 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.

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 an 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.

Help us to tackle Benefit Fraud

A' strì ri Foill Shochairan

FRAUD HOTLINE - 0800 854183

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 854183**.

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.
- **Joint Claim Form** - You need to fill in only one form to claim Council Tax Benefit, Second Adult Rebate and/or Housing Benefit.

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. Guidelines on qualifying conditions are set out in a series of Benefit leaflets which are available from any Highland Council Service Point. (See page 20 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;
 - which area you live in;
 - how much money you have coming in; and
 - 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.

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.
- The Highland Council is working towards implementing a Scheme that will mean householders who use approved providers to undertake particular energy efficiency measures will be entitled to a discount from their Council Tax. More information can be obtained by telephoning **0800 512012** or from The Highland Council's website.

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, e.g. normally the marital or parental home. 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 Dachaigh 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 11 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 20 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 20 for details.)

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 20 for details.)

CLAIM FORMS are available from any Service Point or can be downloaded from www.highland.gov.uk/yourcouncil/counciltax

IF YOU ARE HAVING DIFFICULTY PAYING and are worried about your finances, please contact our free, confidential and impartial 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 these Benefits and/or Council Tax Discounts, Reduction and Exemptions. Please email: visiting.officers@highland.gov.uk or telephone: **0800 393811**

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.

There have been changes in the Benefit rules. If you and your partner are both entitled to **Employment Support Allowance** and you are or will be claiming Housing Benefit and/or Council Tax Benefit, contact us immediately so we can ensure you are receiving your full entitlement.

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 Entitlements' available at any Service Point, www.highland.gov.uk 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, those 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, 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 (a charge will apply from 1 April 2010) and exemption from road tax. By way of illustration, we have provided a couple of examples on page 19.

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.

EXAMPLE 1

Mrs A is 61 years old and receiving Incapacity Benefit. She has been suffering from angina and arthritis for a number of years which has resulted in a need for help with washing, dressing and supervision to avoid putting herself in substantial danger. The effort of walking was also seriously affecting her health.

The Council's Customer Income Maximisation Team helped Mrs A to claim additional benefits. Mrs A has now been awarded Disability Living Allowance of £49.85 each week for help with getting around (mobility component). She now also receives £47.80 each week for help with her personal care needs (care component) plus Pension Credit of £84.00 each week because she is over 60, and because her income was less than the guaranteed amount that the government states she needs to live on. **These benefits have increased Mrs A's income by £181.65 per week.**

EXAMPLE 2

Mr C is in his 40's, a lone parent and works part time. He has had a disability for a number of years which is severe enough that he is virtually unable to walk. He also struggles with some personal care needs.

With advice and assistance from the Council's Customer Income Maximisation Team, Mr C has successfully claimed Disability Living Allowance of £49.85 each week for help with getting around plus £18.95 each week for help with his care needs. He also now qualifies for a disability element in the assessment of his Working Tax Credits of £2,570.00 a year and has received a Disabled Parking Blue Badge. As a result of contacting our Customer Income Maximisation Team, **Mr C's income has increased by £118.22 per week and he now has a Disabled Parking Blue Badge.**

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:

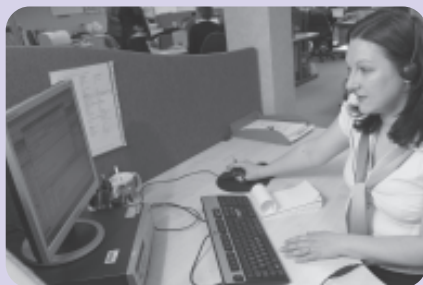
PO Box 5650, Inverness, IV3 5YX

Putting Customers First Luchd-cleachdaidh an toiseach

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

The telephone number is:
01349 886606
and the email address is:
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 there 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.

The Service Point network is:

CAITHNESS, SUTHERLAND AND EASTER ROSS

Caithness: Thurso, Wick

Sutherland: Bettyhill, Bonar Bridge, Brora, Dornoch, Durness, Golspie, Helmsdale, Lairg, Lochinver.

Easter Ross: Alness, Invergordon, Tain.

ROSS, SKYE AND LOCHABER

Ross: Dingwall, Fortrose, Gairloch, Lochcarron, Muir-of-Ord, Ullapool.

Skye: Broadford, Dunvegan, Kyle, Portree.

Lochaber: Acharacle, Fort William, Kinlochleven, Mallaig.

INVERNESS, NAIRN AND BADENOCH AND STRATHSPEY

Inverness: Ardersier, Drumnadrochit, Fort Augustus, Church Street, Hilton Village.

Nairn: Nairn.

Badenoch & Strathspey: Aviemore, Grantown, Kingussie.

FOR BUSINESS ADVICE Contact Business Gateway:

Telephone: 0845 6096611

Website: www.bgateway.com

Address: 81 Castle Street, Inverness, IV2 3EA

Council Expenditure 2010/2011

Cosgaisean na Comhairle 2010/2011

Calculation of Council Tax

2009/10 £m		2010/11 £m	Movement £m
647.316	Expenditure on Services (excl. Council Housing)	657.806	10.490
48.534	Less: Income from Service Charges	50.620	2.086
598.782	Net Expenditure	607.186	8.404
Financed by:			
397.791	Government Grants	412.422	14.631
91.517	Non-domestic Rates	87.794	(3.723)
489.308		500.216	10.908
3.103	Contribution from Balances	0.133	(2.970)
492.411		500.349	7.938
<u>106.371</u>	Total Amount Needed from Council Tax	<u>106.837</u>	0.466

Band D Tax

2009/10		2010/11	% 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	9,834
Previous year	9,954
Decrease	120
Change as a percentage of total wage bill	-1.3%

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)	5,774
■ Proposed Expenditure by Authority on comparable basis	5,922

Help Us to Help you

Pay your
Council Tax and
Water Services Charges
by



**DIRECT
Debit**



The Highland Council
PO Box 5650, Inverness, IV3 5YX

Information about Council services is available on the internet
at: www.highland.gov.uk