

Council Tax 2017/18 - FAQ's

Why has my Council Tax increased?

There are several reasons why your Council Tax may have increased:

- The Scottish Government introduced legislation to increase the Council Tax for bands E – H. This will take effect from 1/4/17. The money raised by this increase will be spent locally. Scottish Government have also introduced a new element to the Council Tax Reduction (CTR) scheme whereby low income households may be eligible to apply for a full exemption from the banding charge. To check if you are entitled or to make an application go to www.scotborders.gov.uk/benefits
- Scottish Government has also allowed Councils to increase Council Tax by a maximum of 3% per annum. Scottish Borders Council decided it will increase Council Tax by 3% from 1st April 2017.
- Scottish Government also allowed Councils to withdraw the existing discount on second homes. Scottish Borders Council decided to remove the 10% discount currently given on second homes with effect from 1st April 2017.

What is the Council Tax charge based on?

Council Tax is applied across the bands A to H, with all bands having a relationship with band D, known as the multiplier. Scottish Government has legislated to increase the Council Tax multipliers for properties in Bands E to H from 1st April 2017 as detailed in the table below. The Council has no discretion and must apply these changes.

Band	2016/17 Multiplier	2017/18 Multiplier
A	6/9	240/360
B	7/9	280/360
C	8/9	320/360
D	9/9	360/360
E	11/9	473/360
F	13/9	585/360
G	15/9	705/360
H	18/9	882/360

From this table you can see that a multiplier is calculated for all bands using the Band D multiplier of 9/9ths. This has now been changed to 360/360th to accommodate the increase.

To calculate the charge for each Band divide the Band D liability for Council Tax by 360 then multiply it by the first figure in the 2017/18 multiplier column.

(i.e. to calculate Band G take the Band D liability

<p>How much could my Council Tax increase?</p>	<p>The table below shows the 2016/17 Council Tax charges excluding water and waste water. The figures in the 2017/18 column reflect the 3% increase and the multiplier increase which only applies to bands E to H.</p> <table border="1" data-bbox="419 275 1002 931"> <thead> <tr> <th>Band</th> <th>2016/17 Council Tax</th> <th>2017/18 Council Tax</th> <th>Total Increase</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>£722.67</td> <td>£744.35</td> <td>3%</td> </tr> <tr> <td>B</td> <td>£843.11</td> <td>£868.40</td> <td>3%</td> </tr> <tr> <td>C</td> <td>£963.56</td> <td>£992.46</td> <td>3%</td> </tr> <tr> <td>D</td> <td>£1,084.00</td> <td>£1,116.52</td> <td>3%</td> </tr> <tr> <td>E</td> <td>£1,324.89</td> <td>£1,466.98</td> <td>11%</td> </tr> <tr> <td>F</td> <td>£1,565.78</td> <td>£1,814.35</td> <td>16%</td> </tr> <tr> <td>G</td> <td>£1,806.67</td> <td>£2,186.52</td> <td>21%</td> </tr> <tr> <td>H</td> <td>£2,168.00</td> <td>£2,735.47</td> <td>26%</td> </tr> </tbody> </table> <div data-bbox="1011 246 1528 728" style="border: 1px solid black; padding: 5px;"> <p>The percentage increase in the last column is calculated by taking the new 2017/18 Council Tax figure in the second last column and subtracting the 2016/17 Council Tax figure. The difference should be divided by the 2016/17 Council Tax figure and then times by 100. (i.e. For Band F £1814.35 - £1565.78 = £248.57 divided by £1565.78 x 100 = 15.9% which has been rounded to 16%)</p> </div>	Band	2016/17 Council Tax	2017/18 Council Tax	Total Increase	A	£722.67	£744.35	3%	B	£843.11	£868.40	3%	C	£963.56	£992.46	3%	D	£1,084.00	£1,116.52	3%	E	£1,324.89	£1,466.98	11%	F	£1,565.78	£1,814.35	16%	G	£1,806.67	£2,186.52	21%	H	£2,168.00	£2,735.47	26%
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<p>When will I know exactly what I need to pay?</p>	<p>The increase in your Council Tax will be detailed in your Council Tax Bill which will be issued mid March 2017.</p>																																				
<p>What about my water and waste water charges?</p>	<p>Water and waste water charges are set separately by Scottish Water and will not reflect the increase to Band E to H. The charge will increase by 1.6% from 1st April 2017.</p>																																				
<p>Why has the Council frozen the Council Tax for so long when budgets have been getting tighter?</p>	<p>Over the past nine years the Scottish Government has frozen Council Tax with the intention of helping Scottish residents during difficult economic times.</p>																																				
<p>When did my Council Tax last increase?</p>	<p>2007/08 – it has been frozen for nine years.</p>																																				
<p>What will happen with the income raised from the 3% Council Tax increase?</p>	<p>It is estimated that the increase will raise £1.5 million which will help reduce the impact of funding reductions on the provision of the councils services.</p>																																				

<p>I am worried about being able to pay this/ What happens if I can't afford to pay my Council Tax?</p>	<ul style="list-style-type: none"> • Families on low incomes including those in higher banded properties (E-H) may be entitled to a Council Tax Reduction and in some cases a full exemption from the increased E to H charges. <p>Further to this the Child Premium has been increased which may result in a more generous award of Council Tax Reduction.</p> <p>If you are a low income household and are already in receipt of Council Tax Reduction whatever band your property is in then you do not need to re-apply; the 2017/18 Council Tax annual demand notice will include any reduction you are entitled to based on these changes</p> <p>From 1 April 2017 more people may qualify due to the increased Council Tax levels and the more favourable calculation of Council Tax Reduction. To check if you may be entitled or to make an application go to www.scotborders.gov.uk/benefits</p> <ul style="list-style-type: none"> • Are you getting all of the benefits you may be entitled to? See our website for links to help on checking if you could be entitled to more – link from the Benefits and Grant section on the homepage • We offer a range of payment options if you pay by Direct Debit. Payments can be made over 12 months (instead of 10) to spread the cost and reduce the amount of your monthly payment.
<p>What happens if I currently receive Council Tax Reduction (CTR)?</p>	<p>Current claimants affected by either of these changes noted in the cell above will have their entitlement recalculated with effect from 1/4/17 and the increased entitlement reflected in the annual Council Tax bill and notification letter.</p>
<p>Are there any other reductions available?</p>	<p>Yes, other Council Tax reductions are available depending on your circumstances. These include people who live alone, if you are a student or school leaver, if you are disabled, on a low income, or own an unoccupied property. More information can be found on our website.</p>
<p>What happens if I refuse to pay my Council Tax?</p>	<ul style="list-style-type: none"> • The Council will take action to recover debts owed, including Council Tax. Enforcement action is a last resort, but will be used where necessary. • Have you considered spreading your costs over a maximum of 12 months by paying via Direct Debit.