

DATE OF ISSUE 12 March 2018

PROPERTY

11521/

Mr Ram Bagale
and Mrs Sita Bhattarai Bagale
4 Tarmachan Road
Dunfermline
KY11 8JF

MR RAM BAGALE
and MRS SITA BHATTARAI BAGALE
4 TARMACHAN ROAD
DUNFERMLINE
KY11 8JF

ANNUAL CHARGE 2018/19		Council Tax	Water	Waste Water	Total
Property Band	F	£1,927.40	£292.37	£339.43	£2,559.20
Disablement Relief (see note 5)					

You are liable to pay the following Council Tax, Water and Waste Water Charges for the above property.

Period of Charge		Days	Council Tax	Water	Waste Water	Total
01/04/18	31/03/19	365	£1,927.40	£292.37	£339.43	£2,559.20
Empty Property Variation						
DEDUCTIONS						
Discount						
Exemption						
Rebate / Reduction						
Water & Waste Water charge reduction						
NET AMOUNT DUE			£1,927.40	£292.37	£339.43	£2,559.20
Cash paid to 04/03/18 including transfers			The breakdown of the above deductions is for information only and may contain rounding differences. The value in the total column is the correct amount payable.			£0.00
NET AMOUNT PAYABLE						£2,559.20

CONTACT US

Online: fifedirect.org.uk/contactrevenues

Telephone: 03451 55 11 55
(24 hour automated service)

Visit Us: At any of the Local Offices listed on
fifedirect.org.uk

If we have applied a discount or exemption above and you believe you are not entitled, you must let us know within 21 days. Failure to do so may result in a penalty of up to £500.

DETAILS OF PAYMENTS REQUIRED

You're paying by Direct Debit. Thank you.

YOU DO NOT NEED TO TAKE ANY FURTHER ACTION.

The following payments will be requested from your bank on or after the date shown in accordance with the Direct Debit scheme:

1 payment of £264.20 on 01/04/2018 followed by

9 payment(s) of £255.00 on a monthly basis

from 01/05/2018 to 01/01/2019 both dates inclusive.

IMPORTANT: If you miss a payment see note 14.

Want your Council Tax bill straight to your inbox?

During 2018 we will introduce paperless billing for Council Tax bills.
To be kept up to date, register your interest at: **fifedirect.org.uk/ebilling**

eBilling is: FAST, CONVENIENT, SECURE and ENVIRONMENTALLY FRIENDLY

Register your interest to be kept informed. When eBilling becomes available we will email you inviting you to sign up.

COUNCIL TAX INFORMATION

1. Council Tax Reform

From April 2017, the Scottish Government have changed the way charges for properties in Bands E – H are calculated, resulting in an increased charge. More information on these changes can be found at fifedirect.org.uk/counciltax

2. Water and Waste Water Charges

By law the Council is required to bill and collect water and waste water charges on behalf of Scottish Water. More information can be found at scottishwater.co.uk. Any enquiries about the level of charges and information on the service provided must be made to Scottish Water on 0800 077 8778. Charges for this year can be found at fifedirect.org.uk/counciltax

Council Tax Reduction only covers Council Tax charges and you still have to pay any Water or Waste Water costs, unless you have a private supply.

3. Payment

Council Tax is usually payable over 10 instalments on or by the 1st of each month from April to January. Payment can now be made over 12 months by Direct Debit, in monthly, weekly or fortnightly instalments. One lump sum payment can also be made on or by the 1st July with prior agreement. For more information on ways to pay, please visit fifedirect.org.uk/paymycounciltax

If you do not make payment in full you will be sent an overdue notice. Further failure to pay may result in a summary warrant and a 10% penalty added to the outstanding balance. This will be done without any further notice.

4. Joint and Several Liability

Couples who are married or living together as husband and wife, including civil partnerships, will be held jointly and severally liable for the full amount payable. Joint owners or tenants, whether or not they are named on the bill, will also be jointly and severally liable. Previous debts will be pursued with current liabilities; this may result in details of previous debt being shared with current partners.

5. Disablement Relief

If a permanently disabled person lives in a house which has been altered to meet their needs, a reduction in the Council Tax payable may be applied. Learn more and apply online at www.fifedirect.org.uk/ctaxdisablement

6. Discounts & Exemptions

A full Council Tax charge assumes there are two or more adults, aged 18 or over, living in a property as their main home. If this is not the case, a discount or exemption may be applicable. Learn more and apply online at fifedirect.org.uk/counciltax

7. Long Term Empty Properties

If you are the owner of a property which has been empty for 12 months or more, the Council Tax charge will increase by 100%. This is to help tackle property shortages across the country. An exemption will still apply to an empty and unfurnished property for up to 6 months from the date it was last occupied. After this, a 50% discount will be awarded for a further 6 months. After 12 months, the discount will end and the charge will increase to 200%. If your property has been empty for less than 24 months in total and is being actively marketed for sale or let, the variation will not apply until 24 months have passed.

You must contact us to advise us of the status of the property at fifedirect.org.uk/ctaxpropertyenquiry. If you would like more information on what you could do with your empty property and help available, please email the Empty Homes Officer at emptyhomes@fife.gov.uk

8. Council Tax Reduction Scheme

Council Tax Reduction may be awarded to help people on a low income. Apply online at fifedirect.org.uk/ctaxreduction

Single person households with income under £16,750 or all other households with income under £25,000 in Bands E-H can apply for a full exemption from the increased charges through the Council Tax Reduction scheme.

You must notify us of any changes to your circumstances as this may affect your entitlement and the amount of Council Tax you pay. For a breakdown of how your reduction is calculated, please contact us.

9. Report a Change

You must report any change of address or change to your circumstances which might affect the amount you are liable to pay. You can do so online at fifedirect.org.uk/ctaxchange. If you fail to notify the Council of any changes which might affect discounts or exemptions, you may be liable to pay a £500 fine.

10. Banding /Valuation

The valuation band for your property is shown on the front of this bill. By law, the Assessor for Fife Council is responsible for placing all houses in one of 8 council tax valuation bands. The banding can also be changed in certain circumstances including when purchased and altered and/or extended by a previous owner.

If you disagree with the banding of your property, you can submit a proposal (similar to an appeal) but time limits apply. For example, the Assessor must receive a proposal from a new taxpayer within 6 months of their acquisition of the property. You can make a proposal online at: www.saa.gov.uk/council-tax/council-tax-proposals/, download a proposal form from that address, or alternatively request a proposal form from the Assessor Service. Information on Council Tax banding and valuation is available at: www.saa.gov.uk/council-tax/ or by contacting the Assessor Service.

Banding queries must be addressed to the Assessor by email to Fife.Assessor@fife.gov.uk or by post to Kingdom House, Kingdom Avenue, Glenrothes, KY7 5LY.

11. Online Account

Manage your Council Tax account online to view your balance, make payments, receive electronic bills and apply for discounts or report changes. Visit fifedirect.org.uk/ctaxonline to register or login.

12. Disputes

If we have made a decision you disagree with, you can first query this decision. If you are still not satisfied, then you have the right of appeal to the Valuation Appeals Committee within 4 months of the date of your initial enquiry.

13. Budget & Information

For details about how the Council spends your Council Tax, see our budget & information leaflet at: fifedirect.org.uk/counciltax

14. Missed Direct Debit Payments

If you pay monthly, we will attempt to collect an unpaid instalment 7 days after the initial request. Missed instalments for other payment frequencies will not represent, therefore a manual payment will be required, or you can contact us direct on 03451 55 11 55, selecting hotkey 4 during the introduction.

If instalments continue to be rejected by your bank, we reserve the right to remove you from the Direct Debit scheme.

Information gathered will be held by Fife Council on electronic computer records to manage your account. Fife Council has a duty to protect the funds it administers and for this purpose may use the information you have provided to assist in the prevention and detection of fraud. All collection use and storage of personal information will be in accordance with the Data Protection Act 1998. Telephone calls may be recorded for training purposes and the protection of public funds. Data matching involves comparing computer records held by Fife Council against other computer records held by the Council or other body. This is usually personal information. Fife Council may share the information that you have provided with other bodies for the purpose of prevention and detection of fraud. Further information is available on the website www.fifedirect.org.uk/privacy