

# Your Council Tax

2025/26



**Clackmannanshire  
Council**

[www.clacks.gov.uk](http://www.clacks.gov.uk)

Comhairle Siorrachd  
Chlach Mhanann

## Introduction

This booklet shows you the council tax charges for each band, information on who has to pay council tax, when to pay and who to contact if you need any assistance.

The booklet details on page 4 how Clackmannanshire Council will spend its £171m budget in 2025/26.

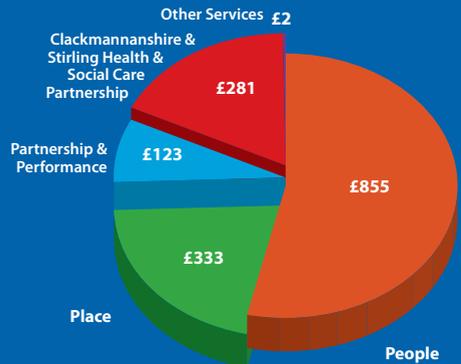
The Revenues team receive a number of enquiries and this booklet looks to answer those questions that are raised by customers including how to pay, who has to pay and what discounts are available.

The booklet contains useful information on how to pay your council tax. You can manage your account by using our online services by visiting [www.clacks.gov.uk/council/counciltax/](http://www.clacks.gov.uk/council/counciltax/)

For those who may qualify for help or assistance towards their council tax bill, there are details on the help available and how to apply if eligible.

Council tax funds around 17p for every £1 the Council spends or invests in local services. The other 83p in every £1 invested is funded by Scottish Government Grants and Business Rates contributions.

## How your council tax is spent



Based on a Band D property for 2025/26. The total figure does not include water and sewerage charges.

## What you will pay in 2025/26



Property Valuation Band	Property Value (as at 1st April 1991)	Proportions payable in relation to band D	Council Tax Payable	Combined Water Service Charge *	Total Charge Payable
A	Up to £27,000	$\frac{240}{360}$ ths	£1,062.92	£400.26	£1,463.18
B	£27,001 to £35,000	$\frac{280}{360}$ ths	£1,240.08	£466.97	£1,707.05
C	£35,001 to £45,000	$\frac{320}{360}$ ths	£1,417.23	£533.68	£1,950.91
D	£45,001 to £58,000	$\frac{360}{360}$ ths	£1,594.38	£600.39	£2,194.77
E	£58,001 to £80,000	$\frac{473}{360}$ ths	£2,094.84	£733.81	£2,828.65
F	£80,001 to £106,000	$\frac{585}{360}$ ths	£2,590.88	£867.23	£3,458.11
G	£106,001 to £212,000	$\frac{705}{360}$ ths	£3,122.34	£1,000.65	£4,122.99
H	Over £212,000	$\frac{882}{360}$ ths	£3,906.24	£1,200.78	£5,107.02

\* The Water Service charges will increase by 9.9%

## How Your Money will be Spent 2025/26



### Calculation of Council Tax

	£'000
Gross Expenditure	£192,678
Less: Fees & Charges	£21,698
<b>Total</b>	<b>£170,980</b>

### Comparison with Government provision for current expenditure

Government supported expenditure	£154,422
Per dwelling	£7,130
Proposed spending by Council	£170,980
Per dwelling	7,895

Net Expenditure Allocated By Service	2025/26 Net Exp (excl Capital Charges)	Capital Charges	2025/26 Net Exp (incl Capital Charges)	Change From Previous Year (excluding capital charges)		Effect on band D Council Tax
				£000	%	
	£000	£000	£000	£000	%	£
People	86,451	5,226	91,677	-141	0%	855
Place	34,212	1,520	35,732	-1,782	-5%	333
Partnership & Performance	12,610	613	13,223	158	1%	123
Central Scotland Valuation Joint Board	504	0	504	14	3%	5
Health & Social Care Partnership	30,047	85	30,132	3,316	12%	281
Other Services	1,027	0	1,027	477	87%	10
Less Allocated to Non General Fund Services	-1,315	0	-1,315	0	0%	-13
<b>Total Net Expenditure</b>	<b>163,536</b>	<b>7,444</b>	<b>170,980</b>	<b>2,042</b>		<b>1,594</b>
Financed By:						
General Fund Revenue Grant			(119,175)			
Non Domestic Rates			(19,834)			
Contribution from Reserves			(3,103)			
			<b>(142,112)</b>			
<b>Total Amount Needed from Council Tax</b>			<b>28,868</b>			

### Council Employees (Full-time equivalent)

2023/24	2,055	Reduction of 62 FTE
2024/25	1,993	(3%)

## Who is Responsible for Paying Council Tax?



The person(s) named on the front of the bill are responsible for paying the council tax for the property ('the liable persons').

This will be the person who falls into the first category that applies in the following list:

1. The owner, if they live in the property.
2. The tenant who lives in the property.
3. The subtenant who lives in the property.
4. Anyone else who lives in the property.
5. The leaseholder.
6. Anyone else with the right to live in the property.
7. The owner, if nobody lives in the property or if it is considered in multiple occupancy.

If there are two or more owners or tenants, they will all be responsible for paying the council tax, even if we only send the bill to one of them.

If:

- ◆ You are husband or wife, or civil partner, or you live with someone as if you were married.
- ◆ You and someone else are joint owners of a property.
- ◆ You and someone else are joint tenants of a property;

You are both, individually and together, responsible for making sure that your council tax is paid in full.

## Second Home Discount

Clackmannanshire Council does not offer a council tax discount for second homes.

Please visit: [www.clacks.gov.uk/council/counciltax/](http://www.clacks.gov.uk/council/counciltax/) for details.

## Long Term Empty Properties

From April 2013 the Government made changes to the rules around council tax discounts for empty properties through the Council Tax (Variation for Unoccupied Dwellings) (Scotland) Act. If your property has been empty for 12 months or more, the council tax charge will increase by 100% unless the property is up for sale or let, where a 10% reduction may be awarded.

## Water Supply & Waste Water Collection Charges



Your council tax bills also include charges for combined water service charges. This charge is set by Scottish Water. The Council is legally required to collect these charges but does not retain the income. In 2025/26 Scottish Water will increase their charges by 9.9% across all council tax bands.

For more information on water service charges, please refer to Scottish Water's website [www.scottishwater.co.uk/unmeteredcharges](http://www.scottishwater.co.uk/unmeteredcharges)

For FREE text alerts from Scottish Water to keep you updated on essential information about any water issues in your area sign up at: [customer.scottishwater.co.uk/alerts](http://customer.scottishwater.co.uk/alerts)

## How is my property band determined?



The council tax charge for your home is calculated based on the value of your property. The value is decided by the Assessor for Central Scotland then placed into a property valuation band (A to H). The band reflects the Assessor's opinion of the property's open market value as at 1st April 1991 but taking account of its physical state and its locality as at 1st April 1993. For any new dwellings the valuation is still based on how much your home would have been worth on the open market on 1st April 1991, subject to a number of important statutory assumptions.

Band D Levels	2024/25	2025/26
Clackmannanshire	£1,411	£1594
Scottish Average	£1,418	—

### Council Tax Band Enquiry or Appeal

If you became the taxpayer within the last 6 months and have an enquiry or wish to appeal against the valuation banding shown on your bill, please contact The Assessor, Ground Floor Right, Glendevon House, Castle Business Park, Stirling, FK9 4TZ, or call 01786 892200 or email: [assessor@centralscotland-vjb.gov.uk](mailto:assessor@centralscotland-vjb.gov.uk)

For more information please visit: [www.saa.gov.uk](http://www.saa.gov.uk)

## Protection for Low Income Households Affected by the Scottish Government Council Tax Changes

Households in bands E, F, G and H whose net income is below the Scottish median for their household type (£16,750 for single person households and £25,000 for others) may be entitled to claim an exemption from the increase to the banding system through the council tax reduction (CTR) Scheme. Entitlement depends on a number of factors, such as capital or savings less than £16,000 and the composition of the household.

For more information and to apply, please call us on 01259 450000 or visit:

[www.clacks.gov.uk/council/makingabenefitclaim/](http://www.clacks.gov.uk/council/makingabenefitclaim/)



## How to Pay your Council Tax



**By Direct Debit** - By setting up an automated monthly or weekly Direct Debit payment from your bank account your council tax will always be paid on time and you won't receive any arrears letters. You can choose a payment date of 1st, 8th, 15th, 21st or 28th of the month. If you want to change to Direct Debit, please phone Revenue Services on 01259 450000 and we can take your details over the phone or we can send you a form to complete.

You can set up a Direct Debit by using our online services [www.clacks.gov.uk/council/counciltax/](http://www.clacks.gov.uk/council/counciltax/)



### By Debit or Credit Card

Telephone us on 01259 450000 (Monday to Friday, 8.30am to 5.30pm) quoting the account reference number and the amount you are paying.

All local CAP offices can also accept Debit or Credit cards.

You can also visit our website at any time: [www.clacks.gov.uk/council/payments/](http://www.clacks.gov.uk/council/payments/)



### By Telephone or Online Banking

You will need to give your bank the following information to allow them to pay the funds directly into our bank account:

Bank Name: Royal Bank of Scotland  
Sort Code: 83-15-15  
Account Number: 10845318

**Please quote your account reference number as a reference for your payment**



**By Cash** - You can pay by cash at the Speirs Centre, Alloa and at any PayPoint outlet.



**PayPoint**

outlets provide more flexible payment times as PayPoint outlets generally open 7 days per week and close late.

Please take your 2025/26 barcoded bill to a PayPoint outlet to make a payment. If you have misplaced your bill or require a replacement, please call us on 01259 450000 or email: [counciltax@clacks.gov.uk](mailto:counciltax@clacks.gov.uk) and we can arrange for a copy bill to be issued. Please keep your barcoded bill to make regular payments and retain all payment receipts for your records.

Please note PayPoint outlets are unable to accept payments of less than **£3**.

When you make a payment via PayPoint, you will be given a receipt which you should keep safe. Your payment will be credited to your account within 2 working days. PayPoint outlets do not have access to your account information and can't tell you any balance information.



## Council Tax Bill Discounts, Exemptions and Reductions



### Discounts

A 25% discount is available if there is only one adult living in the property. This is a Single Person's Discount.

Some people are not counted when deciding how many adults are living in a property. These include: full time students, apprentices, long term hospital patients, people in detention, some carers, members of religious communities and those who have a severe mental illness. So please check if you are eligible.

A 10% discount is available for properties that are unoccupied but furnished. If a property is a second home there is no discount available.

### Exemptions

Some properties are exempt from council tax. These include properties that are unoccupied and unfurnished, uninhabitable due to major works, repossessed, awaiting Grant of Confirmation, religious buildings or the property is unoccupied due to long term hospitalisation, people in detention or providing care elsewhere or the property is/ was occupied wholly by full time students.

### Council Tax Reduction

If you are on a low income, unemployed or claiming benefits and have savings of less than £16,000, you may be eligible for a reduction of up to 100% of council tax. You can apply for a reduction whether you rent or own your home but you must actually live there and the property must be your main residence. Council Tax Reduction is not a discount therefore you may be entitled to both. Please note, that the Council Tax Reduction scheme does not contribute towards your Scottish Water charges.

### People with Disabilities

You could pay less Council Tax if a disabled person lives in the property and needs:

- An extra room to meet their needs; or
- An extra bathroom to meet their needs; or
- Needs to use a wheelchair indoors

If you qualify, we will charge you the council tax for the property band below your actual band.

### Second Adult Rebate

You may be entitled to Second Adult Rebate if you share your home with one or more other persons, aged 18 or over, and that person(s) is not paying you rent, is not your partner, does not have to pay council tax and is on a low income. We do not take into account your income or savings when calculating Second Adult Rebate.

### Universal Credit

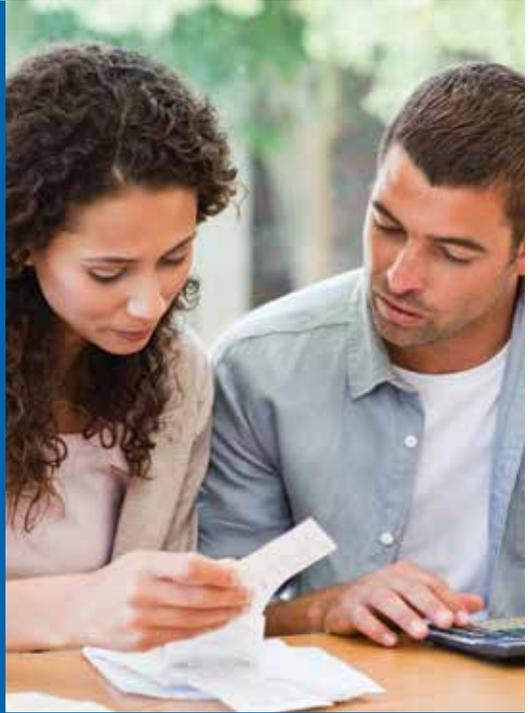
If you are currently in receipt of Universal Credit and you are liable to pay council tax for your property, you will need to apply for support with council tax via the Council.

For further information on how to apply, please visit our website and search for 'making a benefit claim'. If you wish to apply for Universal Credit you can do so online at [www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit)

## Change of Circumstances

It is the owner or resident of the property's responsibility to inform Clackmannanshire Council of any changes in the liable name, household composition or any circumstances, which will affect billing, the award of benefit, discount, reduction or exemption. Failure to update the council as soon as possible, may result in you needing to pay back any over-payment or be liable for increased council tax.

If you require any further information, need to report a change or for application forms for discounts, exemptions or reductions please visit [www.clacks.gov.uk/council/counciltax/](http://www.clacks.gov.uk/council/counciltax/) email: [counciltax@clacks.gov.uk](mailto:counciltax@clacks.gov.uk) or call 01259 450000.



## When is your Council Tax Due?



### Instalments

If you choose not to pay by Direct Debit your council tax is payable over 10 monthly instalments. Clackmannanshire Council's chosen payment period is from April to January with the payments dates: 1st, 8th, 15th, 21st and 28th for those who pay by Direct Debit and on or before the 15th of the month for all other payment options. So your final council tax instalment for 2025/26 must be paid on or before 15th January 2026.

### What happens if I don't pay on time?

If you are likely to miss a payment or are facing financial difficulty, please contact us or an advice agency for help.

Clackmannanshire Council requires payments to be made on or before the 15th of the month, unless paying by Direct Debit. If you don't pay on or before the 15th of the month, your account is then classified in arrears.

If this happens we will issue you with a reminder notice asking you to bring your payment up to date within 7 days. A maximum of only two reminder notices can be issued per financial year.

If you receive a reminder notice and do not pay within 7 days, you will lose the right to pay by instalments and a Final Notice will be issued requesting the full outstanding balance for 2025/26 be paid within 14 days.

### 12 monthly instalments

Clackmannanshire Council does offer customers the option to spread payments over the course of a calendar year if customers pay via Direct Debit.

You can set this up by visiting [www.clacks.gov.uk/council/counciltax/](http://www.clacks.gov.uk/council/counciltax/)

If you receive a Final Notice, we will only consider paying the balance by instalments if you bring your account fully up to date and set up a Direct Debt to clear the balance by 28th March 2026.

If the full outstanding balance is not paid and you have not contacted the Council to discuss your financial situation or to make arrangement to pay, no further reminder notices will be issued and the debt will be recoverable by Summary Warrant proceedings. When your account becomes subject to these proceedings there is a statutory penalty based on 10% of the outstanding balance.

The debt will then either be passed to our Collection agents, Stirling Park, or to the Department for Work and Pensions for a direct deduction from benefits.

If the account is passed to Stirling Park a payment arrangement must be made with them. If you fail to make payments this could see your earnings being arrested, bank account being arrested and your debt increasing due to legal fees.

## Council Tax Recovery Examples

### Example 1

Mr A is resident in a Band D property. His total Council Tax liability including Water Service Charges £2,194.77. He receives his annual Council Tax bill, which states that he is due to pay 10 instalments of £219.48 on or before the 1st of each month. Mr A fails to pay his first instalment in April 2025. A reminder is issued requesting £219.48 be paid within 7 days. Mr A still fails to make a payment. A Final Notice is issued requesting that the full balance £2,194.77 is paid within 14 days. Mr A fails to pay or contact, and the debt is now recoverable using Summary Warrant proceedings. The outstanding balance is increased by the 10% statutory penalty and Mr A is now due £2,414.25 This account is passed to our collection agents to be recovered.

### Example 2

Mrs B is resident in a Band B property. Her total Council Tax liability including Water Service charges is £1,707.05. She receives her annual Council Tax bill, which states that she is due to pay 10 instalments of £170.71 on or before the 1st of each month. Mrs B paid £170.71 in April, May, June and July. No payment was made in August. A reminder is issued requesting Mrs B pays £170.71 within 7 days. Mrs B brings her account up to date within 7 days and continues to pay by instalments.

## Water Direct

Clackmannanshire Council has adopted the Water Direct Scheme to collect Water and Sewerage debt for households in receipt of Council Tax Reduction.

This scheme involves Clackmannanshire Council applying to the DWP on the failure to pay water and sewerage charges when a final reminder has been issued.

If the application is successful a deduction equal to the ongoing weekly water and sewerage charge and any arrears will be deducted from your benefit. If you have arrears for earlier financial years the standard Council Tax Deduction could also continue to be paid.

The application doesn't require your consent and Clackmannanshire Council is not required to apply for a summary warrant meaning that no 10% cost is incurred.

If you have difficulty paying your council tax please contact the Council Tax Team immediately on 01259 450000 or email us at [counciltax@clacks.gov.uk](mailto:counciltax@clacks.gov.uk) and we will discuss the available options for you or contact CAB for free and independent advice on 01259 219404.

## Payment Difficulties

If you have difficulty paying, or fall behind with your payments, phone 01259 226239 or email: [counciltax@clacks.gov.uk](mailto:counciltax@clacks.gov.uk) as soon as possible. If you contact us early, we will see if we can help you out.

**Clackmannanshire Citizens Advice** is a free, confidential advice service. If you are struggling to manage your council tax bills or debts, CAB can offer other ongoing support to maximise your income and manage your debt, such as:

- benefit checks
- income and expenditure checks
- helping you set up a manageable payment plan



They can be contacted by phone at 01259 219404 or email at [bureau@clackscab.casonline.org.uk](mailto:bureau@clackscab.casonline.org.uk) from 9am-4pm Monday-Friday

A drop in service is also available from 9:30am-2:30pm

For more information, the bureau's website can be found at [www.clackscab.org.uk/get-advice](http://www.clackscab.org.uk/get-advice)



## Data Protection



In line with Data Protection legislation and as the data controller Clackmannanshire Council will process your personal information for the purposes of collecting any council tax you owe us as per Local Government Finance legislation.

The Council has a duty to manage public funds properly. As a result, we will use the information you provide to make sure all amounts we are owed are paid on time (for example by identifying people who have not yet paid their council tax and claim benefit they are not entitled to).

Revenue Service will also use personal data held for Council Tax Reduction purposes to assist in the processing of all claims made for Welfare Benefits and the Scottish Welfare Fund.

In addition to the stated purposes, we are also legally obliged to share certain data with other public bodies such as DWP and will do so where the law requires this; we will also generally comply with requests for specific information from other regulatory and law enforcement bodies where this is necessary and proportionate. We may also check your details with other organisations for the purposes of confirming who is living at a particular address.

We may also use your information to create management information, including statistical analysis to help combat fraudulent claims and improve customer service and satisfaction.

The council maintains a records retention and disposal schedule which sets out how long we hold different types of information for.

You have the following rights:

- To be informed- this right requires us to provide you with certain information when we receive personal data from you.
- To have access to your personal data
- To ask us to rectify any inaccurate personal data about you
- To exercise a limited right to ask that we erase personal data that we use about you
- To ask us to restrict our use of your personal data until such time as a dispute about accuracy or the Council's use of your personal data can be established
- To make an objection to us about our use of your personal information based upon your particular circumstances

If you wish to exercise any of your rights, you should contact the Council's Data Protection Officer on 01259 450000 or email: [dpo@clacks.gov.uk](mailto:dpo@clacks.gov.uk)

### Complaints

If you are dissatisfied about the way we have used or are using or intend to use, your personal data, including where you believe we have not complied with your rights under data protection laws. The commissioner will investigate any complaints and will inform you of progress and the outcome of your complaint.



# Online accounts

Sign up for an online council tax account with Clackmannanshire Council and you will be able to:

- Manage your council tax direct debit
- Report a change of address
- View your council tax bills
- Apply for council tax discounts
- View balances, payments and instalments
- Search for council tax bands

For more information or to sign up, check out [www.clacks.gov.uk/council/counciltax/](http://www.clacks.gov.uk/council/counciltax/)

or scan the  
QR code



Clackmannanshire  
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[www.clacks.gov.uk](http://www.clacks.gov.uk)

Comhairle Siorrachd  
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## Useful Contacts:

### Clackmannanshire

**Council**.....01259 450000

[www.clacks.gov.uk](http://www.clacks.gov.uk)

[customerservice@clacks.gov.uk](mailto:customerservice@clacks.gov.uk)

### Other organisations:

**Assessors**..... 01786 892200

The Assessor,

Ground Floor Right, Glendevon House,

Castle Business Park, Stirling, FK9 4TZ

[www.saa.gov.uk/central](http://www.saa.gov.uk/central)

**NHS 24**.....111

[www.nhs24.com](http://www.nhs24.com)

**Police Scotland** .....101

[www.scotland.police.uk](http://www.scotland.police.uk)

**Citizens Advice Bureau** ....01259 219404

[www.clackscab.org.uk](http://www.clackscab.org.uk)

**Power Cut**.....105

[www.powercut105.com/](http://www.powercut105.com/)

**Gas leak** .....0800 111 999

[www.sgn.co.uk](http://www.sgn.co.uk)

**Scottish Water** .....0800 077 8778

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

[help@scottishwater.co.uk](mailto:help@scottishwater.co.uk)

**National Debtline** .....0808 808 4000

[www.nationaldebtline.org](http://www.nationaldebtline.org)

**The Money Advice Service (MAS)**

.....0800 138 7777

[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)



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