

80) COUNCIL TAX BILLS - The latest in a series of articles by Iain Gregory of Caithness CAB

By this time, with an appropriately loud thump, your Council Tax Bill will have landed on your doormat. This is of course about as welcome as observing the word "ECILOP" in your rear view mirror and realising that you have, completely accidentally, failed to monitor your rate of progress towards the horizon. Liz knows that feeling – regular readers will recall that we met as a direct result of her rather enthusiastic driving at Strathsteven in 1978.

If ever a tax needed to be radically reformed – or completely abolished – it is Council Tax. However, I wouldn't hold your breath on that, so we need to look at ways to deal with the effects and to minimise our bills.

For a start - Do you live alone and are you getting the 25% discount to which you are entitled? Are you a student? Does someone live in the house who has a mental health impairment? Are you disabled? Are you on a low income? Perhaps you are a pensioner on restricted income? Are you an Apprentice? Do you live in a house in Band E-H and have an income of less than £321 per week if you are single, with no children, or £479 per week for all other households? The regulations are of course insanely complicated, but CCAB are rather good at interpreting them and making sure that you are not paying too much and we will also appeal as far as the Council Tax Reduction Review Panel if we think you have a case.

People on low incomes or on benefits regularly find themselves being pursued for unpaid CT bills. Whilst we accept that everyone should pay what they owe, we regularly see clients who, due to circumstances beyond their control, are being chased for money which they simply do not have - which renders the entire process pointless. What happens is that if you fail to pay your bill then, in very short order, the "debt" will be passed to Sheriff's officers and costs added. This means that someone who cannot pay the bill in the first place is presented with an even bigger one, which makes no sense at all. If you have a problem with CT "debt" (or indeed any other type of financial issue) then please do not delay – come and see CCAB right away because our expert specialists will take the pressure off and will arrange for a "hold" to be put on your account and will find the best way to deal with the problem.

Finally there are quite a lot of exemptions and discounts which are not widely known. And here is a useful one which is very relevant in Caithness – "If a dwelling is a farm house, farm cottage, croft house or house connected with fish farming and is occupied in connection with the farm, croft or fish farm it will be valued on the assumption that it could only be occupied in this way. For example it would be assumed that a farm house occupied by a working farmer could only ever be occupied by someone who was working the land on which the farmhouse stands. This assumption will generally have the effect of lowering the market value of the dwelling." Check with us first before taking any action though.

And now I am going to have a look at my own bill – with a restorative malt to hand