

Council Tax fact sheets Duilleagan fiosrachaidh mun Chìs Chomhairle

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Support and advice
Taic agus Comhairle

1st April 2025 - 31st March 2026

Support and advice

Taic agus Comhairle

Support to maximise and manage your income

Are you claiming your benefits and entitlements and managing your money?

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. Our welfare specialists do this by ensuring you receive quality and timely support to secure everything you are entitled to. We undertake benefit checks to ensure you are not missing out on any benefits and complete benefit forms on your behalf. Our specialists will even challenge and appeal decisions about your claims and help you to budget and to deal with other money matters.

Many benefits take your income into account. However some are based on your individual circumstances. For example, if you need help to look after yourself because of physical or mental disabilities you may qualify for benefits known as Personal Independence Payment or Attendance Allowance. If either of these benefits are awarded to you, they can help to obtain additional benefit for you and may also qualify you for concessions on public transport, exemption from road tax, the Blue Badge Scheme, and the Motability Scheme.

Don't miss out, find out.

Getting in touch with our welfare specialists is the first step to maximising your potential income and managing your money well. For professional support phone **0800 090 1004** or complete the secure online request form for advice at:

www.highland.gov.uk/welfareadvice

If you are frail, elderly or vulnerable and are unable to meet with us at our offices, our welfare specialists are available to visit you in your home.

Have your circumstances changed?

If your circumstances have changed and you are in receipt of council tax reduction and/or housing benefit please make sure you complete our online 'Change in circumstances' form at: www.highland.gov.uk/housingbenefit

Alternatively, you can write to our Operations Team at:

Operations Team, PO Box 5650, Inverness, IV3 5YX

- Have you changed address?
- Has anyone moved into/out of your home?
- Has there been a change in your income?
- Have you had any other changes?

Changes can affect how much Council Tax you pay and the amount of Housing Benefit you receive.

Universal Credit

Universal Credit aims to simplify the benefits system by bringing together a range of working age benefits into a single streamlined payment. Universal Credit replaces the following means tested benefits: Income Support, income based Job Seeker's Allowance, income based Employment and Support Allowance, Housing Benefit, Child Tax Credits and Working Tax Credits.

If you are concerned about how these changes may affect you or are impacting on you, our welfare specialists can work with you to provide personal budgeting support, complete forms and appeal decisions about your Universal Credit claim. You're better off finding out - contact us on **0800 090 1004** or complete the secure online request form for advice at:

www.highland.gov.uk/welfareadvice

Alternatively, you may wish to contact your local Citizens Advice Bureau.

Benefit Cap

The benefit cap means there is a maximum amount of benefit that a working-age household, defined as an individual, their partner, and any children they are responsible for and who live with them, can be entitled to. This applies to the combined income from the main out-of-work benefits, plus Housing Benefit, Child Benefit and Child Tax Credits. Further details are provided in the table below:

Rates applicable in Highland	Cap from Autumn 2016
Couples (with or without children) or single claimants with a children of qualifying age	£423.46 per week (£22,020.00 per annum)
Single adult household without children	£283.72 per week (£14,753.00 per annum)

If you are concerned about how these changes may affect you or are impacting on you, our welfare specialists can work with you to provide advice and support. You're better off finding out - contact us on **0800 090 1004** or complete the secure online request form for advice at:

www.highland.gov.uk/welfareadvice

Example 1

With help and assistance from the Welfare Support Team Mr X received an urgent referral via client's landlord (Housing Association) requesting assistance for client who had moved into property a year ago and was unsure on how to claim various benefits. Weekly Housing Benefit of £82.85 in addition to receiving a lump sum payment of over £5000 which was offset against rent arrears balance.

Welfare Officer made contact and arranged a phone appointment to complete relevant application form requesting a back date of Housing Benefit for over a year.

During appointment, Welfare support have a conversation to establish the facts in order to complete a back date review providing a fully comprehensive summary which was successfully awarded.

Example 2

With help and assistance from the Welfare support team, Mrs Z using another HC internal service consented for a signpost to Welfare Support for our help with income maximisation. Welfare Officer telephoned to discuss and resulted in a Weekly income increase of £58.69 and lump sum gain of £1516.

Mrs Z was receiving the State pension, Attendance Allowance and a superannuation pension – with Welfare support help, application made for Pension Credit including a backdated request. This was awarded and resulted with an additional **£45.00** per week and a backdate sum of **£945**. As a result of Pension Credit, this was a qualifying benefit for the Winter Fuel lump sum payment of **£200** and help with dental costs and glasses & transport costs for hospital appointments. A further entitlement for Inverness Winter payment lump sum of **£111**. Furthermore, Mrs Z had not previously applied for CTR as unaware of this benefit, therefore application was made and a weekly entitlement of **£13.69** and a lump sum of **£260**. Further advice provided was client was nearly 75 years at which time they would qualify for free TV license which would be required to be applied for at this time.

Discretionary Housing Payments

If you are renting a property **and** are in receipt of housing benefit or the housing element of Universal Credit and need help to pay any shortfall between your rent and your benefit entitlement, you may be eligible for a Discretionary Housing Payment. These payments are intended for those on low incomes who require extra financial support with their housing costs.

For more information, please visit our website: www.highland.gov.uk/housingbenefit

Advice and assistance

General advice and assistance about Benefits and Council Tax Discounts, Reduction and Exemptions is available by calling the Highland Council Service Centre on: **01349 886605**.

The Customer Service team is fully trained to provide advice about claiming Housing Benefit and Council Tax Discounts, Reduction and Exemptions.

Apply Once - Online application form

You can quickly check whether you are eligible for assistance by completing our innovative 'Apply Once' online application form at:

www.highland.gov.uk/applyonce

The online forms will gather information regarding your circumstances and any personal details required for assessing your entitlement to all council benefits. This includes:

- Housing Benefit
- Council Tax Reduction
- Second Adult Rebate
- Council Tax discounts and exemptions
- Disabled Band Reduction
- Free School Meals
- School Clothing Grant
- Discretionary Housing Payments
- Garden Aid
- Parking permit
- Education Maintenance Allowance

You will then be advised which of these benefits you may be entitled to and how much. You can then choose which (or all) of the benefits you wish to apply for and are able to continue with the form to complete your application. Evidence can be scanned or photographed, and uploaded where it is required.

Service Points and Customer Services Centre

Our Customer Services Centre deal with all general telephone enquiries from the public.

Customer Services Centre phone: **01349 886605**

Customer Service Centre Email: **customer.service@highland.gov.uk**

Our Customer Services Centre operates: **8am to 5pm, Monday to Friday.**

Our friendly, experienced team are here 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.

Job vacancies in the Highlands

All Highland Council job vacancies can be viewed on the national recruitment portal:

Website: www.myjobscotland.gov.uk/highland

You can sign-up to receive email alerts from this site and to get updates on Twitter [@mjs_high](https://twitter.com/mjs_high).

Universal Jobmatch is a free online job posting and matching service for companies and anyone who is looking for work. For more information go to: www.gov.uk/jobsearch

Citizens Advice

The Council provides in excess of £1.1m per annum to the Citizens Advice Bureaux in Highland to ensure that individuals and households across the Highlands can access free and confidential advice on a range of matters including money and housing.

Caithness Citizens Advice Bureaux

1A Beach Court, Thurso KW14 8AD

Phone: 01847 894243

East Sutherland Citizens Advice Bureaux

Station Road, Golspie KW10 6SN

Phone: 01408 633000

Inverness, Badenoch and Strathspey Citizens Advice Bureaux

29-31 Union Street, Inverness IV1 1QA

Phone: 0808 800 9060 (Advice)

Phone: 01463 237664 (Reception)

Lochaber Citizens Advice Bureaux

Dudley Road, Lochaber, Fort William PH33 6JB

Phone: 01397 705311

Nairn Citizens Advice Bureaux

6 High Street, Nairn IV12 4BJ

Phone: 01667 456677

North and West Sutherland Citizens Advice Bureaux

The Harbour, Kinlochbervie IV27 4RR

Phone: 01971 521730

Ross & Cromarty Citizens Advice Bureaux

Suie House, Market Square, Alness IV17 0UD

Phone: 01349 883333

Skye and Lochalsh Citizens Advice Bureaux

The Green, Portree IV51 9BT

Phone: 01478 612032

Please note, the information provided on this factsheet is correct at the time of going to print. Government changes to the welfare benefit and council tax systems may mean that this information quickly becomes out of date. If you are unsure about how changes to the benefit and council tax systems affect you, please contact the Council's Welfare Specialists.

Online: www.highland.gov.uk/welfareadvice

Welfare Specialists Phone: **0800 090 1004**



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.

It's quick and simple to set up online at:

www.highland.gov.uk/counciltax

or phone us today on 0800 393 811.

Why not join our 94,651 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 to queue to make payments and you won't be in danger of falling into arrears.

To cater for all 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 is 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 2025/26 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 2026/27. We will issue you with your 2026/27 bill at least 14 days prior to deducting your first instalment for that year.

We hold an Equalities Register of people who have particular needs e.g. visual impairment. To have your name added to this Register or to request this fact sheet and further information/application forms regarding Council Tax and Housing Benefit in an alternative format e.g. Large print, braille, audio or suitable language, please contact us.



www.highland.gov.uk



Operations.Team@highland.gov.uk



0800 393 811



Operations Team, PO Box 5650,
Inverness IV3 5YX