

Are Money Worries Getting You Down?

Did you know that you can get free, confidential, impartial advice to help you deal with your financial problems?

If you feel your finances are out of control, the Highland Council's Money Advice team can provide you with advice, assistance and support - and we don't charge a fee! We can check if you are getting all the income you are entitled to; tell you what creditors can and can't do; and give you options to deal with your debts. We can also get in touch with your creditors and negotiate on your behalf, taking the stress out of dealing with your bills.

We can deal with all types of debts, including rent and Council Tax arrears, no matter what stage they're at. Getting in touch is the first step to freeing yourself from those sleepless nights and 'robbing Peter to pay Paul'.

You can contact the Council's Money Advisers by telephoning **0800 090 1004** or by emailing us at:
money.advice@highland.gov.uk

We also provide a free, one payment facility to help you repay your debts and can also, in certain cases, assist you to apply for a Debt Arrangement Scheme i.e. a free debt management option. A Debt Arrangement can help you pay your debts in a managed way, without you having to worry about being pressurised by creditors. More information on Debt Arrangement Schemes can be found at:
www.moneyscotland.com

 you're better off finding out

 The Highland Council
Comhairle na Gàidhealtachd

Cut Your Council Tax

Do **NOT** send personal data to the email addresses contained within this leaflet.

Find out if you should be paying less.

How could I pay less?

Council Tax Benefit could help towards some or all of your Council Tax bill if you are on a low income, even if you own your own home. Benefit is not payable on Scottish Water service charges.

How is Council Tax Benefit worked out?

The Highland Council will work out if you qualify for help, taking into account your individual circumstances. This will include your age and whether you live alone.

What should I do next?

You should apply straight away - if you qualify, Council Tax Benefit is available now.

If you claim Pension Credit, Income Support, Jobseeker's Allowance or Employment and Support Allowance you can claim Council Tax Benefit at the same time. Claim forms are available from any Highland Council Service Point or can be downloaded from:

www.highland.gov.uk/yourcouncil/counciltax/

Alternatively, you may telephone our Customer Income Maximisation service on **0800 090 1004** for advice and assistance with the completion of claim forms for all Welfare Benefits and other entitlements. You can also email us at:

income.maximisation@highland.gov.uk

This service is free, confidential and impartial.

National Fraud Initiative

Have Your Circumstances Changed?

The Highland Council has a duty to protect public funds and to prevent and detect fraud. We therefore verify information given in support of any claim for Council Tax Benefit, Housing Benefit, Discount, Exemption and Disablement Band Reduction. We do this in a number of ways including matching data held by the Council and by external bodies involved in the administration of public funds.

The Highland Council is required under Section 100 of the Local Government (Scotland) Act 1973 to participate in the National Fraud Initiative (NFI) data matching exercise. We provide Council Tax, Council Tax Benefit and Housing Benefit data to auditors for the NFI which will be used for cross-system and cross-authority comparison purposes for the prevention and detection of fraud.

If your circumstances have changed or are changing please tell us immediately to avoid having to pay money back to us. Contact details are provided on page 3 of this leaflet.

Have Your Circumstances Changed?

Changes can affect how much Council Tax you have to pay and the amount of Council Tax Benefit and/or Housing Benefit you receive. Changes must be reported in writing.

Some examples of changes you must tell us about immediately are:

- Change of address.
- Individuals moving in/out of your home.
- You, or your partner, start work.
- You or your partner's pay or working hours change.
- Your child leaves school, education or training.
- Your savings go up or down.
- Your childcare arrangements change.
- You start or stop claiming another benefit or the amount you get changes.
- You claim benefit because of a health condition or disability and your health or condition changes.

For help and advice please contact our Operations Team:

- Email us at:
Operations.Team@highland.gov.uk
- Telephone Freephone:
0800 393811
- Visit any Highland Council Service Point
- Write to our Operations Team at:
PO Box 5650, Inverness, IV3 5YX