

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.dasscotland.gov.uk



Cut Your Council Tax

Geàrr Ur Cìs Comhairle



Find out if you should be paying less.



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

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/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.

Data Matching Exercises

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.

Section 122D of the Social Security Administration Act 1992 provides the legal basis for the disclosure of information from The Highland Council to the Department for Work and Pensions (DWP). In accordance with Section 3(2) of the Social Security Act 1998, DWP may supply that data to their service provider/data processor. DWP may therefore pass data to Experian Credit Reference Agency for the purposes of detecting and preventing benefit fraud and error. Such exercises may result in checks being carried out into allegations and suspicion of fraud including non-declared cohabiters.

Audit Scotland conducts data matching exercises to assist in the prevention and detection of fraud. These exercises are known as the National Fraud Initiative (NFI). The Highland Council is required under Part 2A of the Public Finance and Accountability (Scotland) Act 2000 to participate in the NFI data matching exercise.

The Council provides a range of data for the NFI to Audit Scotland including Council Tax, Council Tax Benefit and Housing Benefit. This data is used for cross-system and cross-authority comparison purposes for the prevention and detection of fraud.

Since 2000, Audit Scotland's NFI has led to the detection of fraud and overpayments totalling around £58 million. Across the UK, since 1996, all such exercises undertaken by the Audit Commission have led to the detection of fraud and overpayments totalling in excess of £660 million.

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 the next page.

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 disability changes.

For help and advice please contact our Operations Team:

- Email us at:
Operations.Team@highland.gov.uk
(Do not send personal information to this email address)
- Telephone Freephone:
0800 393811
- Visit any Highland Council Service Point
- Write to our Operations Team at:
PO Box 5650, Inverness, IV3 5YX