

# Council Tax fact sheets

## Duilleagan fiosrachaidh mun Chìs Chomhairle

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Welfare information and types  
of assistance

Fiosrachadh mu shochairlean  
agus seòrsachan cuideachaidh

1<sup>st</sup> April 2025 - 31<sup>st</sup> March 2026

# Welfare information and types of assistance

## Fiosrachadh mu shochairan agus seòrsachan cuideachaidh

### Schemes

#### **Council Tax Reduction Scheme**

If you are liable to pay Council Tax and are on a low income, you may be entitled to Council Tax Reduction.

#### **Housing Benefit and Universal Credit**

If you are liable to pay rent and are on a low income, you may be entitled to Housing Benefit or Universal Credit. Please check with your local Jobcentre.

### **Housing Benefit and Council Tax Reduction information**

You can claim online at: [www.highland.gov.uk/housingbenefit](http://www.highland.gov.uk/housingbenefit)

#### **Couples**

Married couples, couples who live together as husband and wife and couples who live together in a civil partnership or as if they are civil partners only need to make a joint application for Council Tax Reduction/Housing Benefit. Your claim will be processed on your joint income and capital.

#### **Students**

Some students may be able to claim Council Tax Reduction and/or Housing Benefit. Please check with us before claiming.

#### **Universal Credit**

Depending on your circumstances, you may be entitled to claim Universal Credit for help with your rent instead of Housing Benefit and to replace other benefits. For information on Universal Credit visit the Council's website:

[www.highland.gov.uk/universalcredit](http://www.highland.gov.uk/universalcredit)

More information relating to Council Tax Discounts and Reductions plus Housing Benefit qualifying conditions are available on the Council's website:

[www.highland.gov.uk/counciltax](http://www.highland.gov.uk/counciltax)

### **Local Housing Allowance for tenants renting from a private landlord**

Local Housing Allowance was introduced by the Department for Work and Pensions on 7<sup>th</sup> April 2008. It is how we work out Housing Benefit for new tenants renting accommodation from a private landlord or for existing Housing Benefit claimants in the private rented sector who move address. Local Housing Allowance is not based on the property in which you live.

It is based on:

- who lives with you;
- how much money you have coming in;
- which area you live in;
- what savings you have.

If you live in Council accommodation or other social housing, Local Housing Allowance does not affect you.

## Under Occupancy rules

From 1<sup>st</sup> April 2013, **most** working age tenants living in housing provided by the Council or other social landlords have been subject to the Department for Work and Pensions' "**Under Occupancy**" rules. These rules mean that **most tenants** in a house provided by the Council or other social landlord, e.g. a housing association, **will receive benefit based on** the number of bedrooms the Department for Work and Pensions considers you require, your income and any savings you may have. The Department for Work and Pensions rules mean that one bedroom will be allowed for each of the following:

- a couple;
- any other adult aged 16 years and over;
- two children of the same gender aged under 16 years;
- two children of a different gender who are aged under ten years;
- any other child (other than a foster child or child whose main home is elsewhere);
- a carer (or group of carers) providing overnight care.

**These rules affect most working age tenants in receipt of Housing Benefit or the housing cost element of Universal Credit.**

If you are a pensioner, these rules do not affect you.

For more information and advice please contact your housing provider or visit the Council's website:

[www.highland.gov.uk/welfarereform](http://www.highland.gov.uk/welfarereform)

## Are you having difficulty paying your rent to your landlord or struggling to pay your bills?

The Highland Council has specialist advisers who are available to provide intensive support and advice for tenants who are in arrears with their rent. Our aim is to enable you to manage your rent payments and to regain control of your budget. We can:

- agree an **affordable payment plan** with you and your creditors;
- **support** you at pre-court and pre-eviction interviews with your landlord;
- provide **budgeting advice** support to better enable you to manage your budget and to agree a plan for paying the debts you may have;
- **maximise your income** by checking that you are receiving all the benefits and entitlements available to you;
- if you are at a risk of becoming homeless, we will discuss your finances with you so that you can decide what housing is **affordable** for you.

For advise and support please contact our specialist advisers by completing our secure online form or call our freephone number:

[www.highland.gov.uk/welfareadvice](http://www.highland.gov.uk/welfareadvice)

Email: [welfare.support@highland.gov.uk](mailto:welfare.support@highland.gov.uk)

Freephone: **0800 090 1004**

**Our service is free, confidential and impartial.**



## Changes to the benefit system: Universal Credit

You may be able to claim Universal Credit instead of certain benefits if you're on a low income or out of work.

You don't need to do anything if you're already claiming benefits.

More information about Universal Credit is available at the following website:

[www.gov.uk/universal-credit/overview](http://www.gov.uk/universal-credit/overview)

Or you can claim Universal Credit online at this website:

[www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)

You can make use of computers in all Jobcentres in the Highlands to apply for Universal Credit and to carry out job searches. There is no charge for doing so. Remember to book in advance.

Local Jobcentre work coaches will be able to assist you with basic information about using the computer and getting online. If you require additional support to look for, and to gain, a job please contact your local Work Club.

## Help to maximise your income

### Are you claiming your benefits and entitlements?

You are better off finding out where you can get free, confidential and impartial support.

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.

## 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](http://www.highland.gov.uk/welfareadvice)

## If you're on benefits or a low income and struggling to cope, help could be available from the Scottish Welfare Fund

The Scottish Welfare Fund is administered by The Highland Council and is intended to offer grants or in kind support for two purposes:

### Crisis Grants

A grant can be awarded in the case of **crisis** to meet expenses that have arisen as a result of an **emergency** or **disaster** in order to avoid serious damage or serious risk to the health or safety of the applicant or their family.

### Community Care Grants

A grant can be awarded in **support of independent living** to:

- help people **leaving care** to live on their own, or to provide items to allow people to **live in their own home**, where they might be at risk of going into care;
- help if a family is facing **exceptional pressures** and needs an essential item like a cooker;
- help people **set up home in the community**, as part of a **planned resettlement programme**, following an unsettled way of life;
- help people to care for a **prisoner or young offender** on release on temporary licence.

Grants may be provided in various forms including recycled household items.

To apply **online** or for more information regarding the eligibility criteria please visit our website:

[www.highland.gov.uk/welfare-fund](http://www.highland.gov.uk/welfare-fund)

If you apply online, you can update the information on your application at your convenience as many times as is required before you submit it to us. Alternatively you can apply, or request an application form, by calling our freephone number.

Freephone: **0800 083 1887**

## 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](http://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.



**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](http://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 1<sup>st</sup>, 15<sup>th</sup> or 28<sup>th</sup> of the month;
- weekly on a Friday;
- fortnightly on a Friday;
- 10 monthly instalments on the 1<sup>st</sup>, 15<sup>th</sup> or 28<sup>th</sup> of the month from April to January (payment holiday February and March);
- 10 monthly instalments on the 1<sup>st</sup>, 15<sup>th</sup> or 28<sup>th</sup> of the month from April to June and September to March (payment holiday July and August);
- 10 monthly instalments on the 1<sup>st</sup>, 15<sup>th</sup> or 28<sup>th</sup> of the month from April to November and February to March (payment holiday December and January);
- 12 monthly instalments on the 1<sup>st</sup>, 15<sup>th</sup> or 28<sup>th</sup> of the month; or
- quarterly instalments on the 1<sup>st</sup> 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](http://www.highland.gov.uk)**



**[Operations.Team@highland.gov.uk](mailto:Operations.Team@highland.gov.uk)**



**0800 393 811**



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