



# Cut your Council Tax

# Geàrr Ur Cìs Comhairle

Find out how to pay less -  
use our **Apply Once** online form

## How could I pay less?

Council Tax Reduction (CTR) could reduce your Council Tax if you are on a low income. CTR does not reduce Scottish Water charges, however customers who qualify will automatically receive a reduction of up to 35% on their water and waste water charges through the Water Charges Reduction Scheme (WCRS).

## Who can apply?

If you are liable to pay Council Tax, you are on a low income and have less than £16,000 capital, you should apply for a reduction without delay. The table on page 4 of this leaflet provides a basic guide for all Council Tax Bands and to help you decide whether to apply. If your net earnings are less than detailed in the table, you may qualify for assistance. Those with net earnings that are significantly less than the amounts set out in the table will qualify for the most amount of assistance because this reduction is worked out on a sliding scale according to your individual circumstances.

## How is Council Tax Reduction worked out?

The Highland Council will work out if you qualify for help, taking into account your individual circumstances including your age, income and capital.

## Applying for Council Tax Reduction

Households can quickly check whether they are eligible for assistance by completing The Highland Council's 'Apply Once' online application form at the web address below. This form will automatically identify any other entitlements available to you that are administered by the Council based on your individual circumstances. Supply your details only once and the Council will put into payment all entitlements that are legitimately available to you.

# Apply Once - Online application form

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

**[www.highland.gov.uk/applyonce](http://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.

# Help with Personal Budgeting and Support

If households would like support with their personal budgeting they should contact the Council's Welfare Support Team at:

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

**or by phoning: 0800 090 1004**

This support includes checking and claiming your entitlement to all benefits. Alternatively households may wish to contact their local Citizens Advice Bureau which provides a service on behalf of the Council to help individuals and households manage their finances.

## Welfare Support Team

The Highland Council's welfare specialists provide an effective support service on all matters relating to benefits and entitlements. Our team can also provide professional advice on personal budgeting to enable you to manage your money effectively. Where appropriate we can arrange to visit you in your home.

Some benefits are means-tested. In other words, the amount of income and capital you have can affect your eligibility to benefits. Capital includes savings, investments, and property other than your own home. However, many benefits do not take your income and capital/savings into account; instead, some are based on your individual circumstances. For example if you need help to look after yourself or someone else because of physical or mental disabilities, help is available. Some benefits provide access to other types of help to improve your overall quality of life.

The overall aim of the Council's welfare specialists is to ensure that the correct amount of benefit is paid to you at the correct time and to assist you with budgeting skills so that you can pay your bills, heat your home and have a better quality of life.

If you are in receipt of Universal Credit, the Council's Welfare Support Team or your local Citizens Advice Bureau can provide expert advice about how much Council Tax Reduction you may be entitled to.

# Council Tax Reduction Basic Guide for 2026/27

You may qualify for Council Tax Reduction if your weekly net income is less than detailed on the table below:

Working Age Claimants	Bands	A with DBR*	A	B	C	D	E	F	G	H
Single Person (Aged 18-24)	A*	£140.93	£153.99	£167.05	£180.11	£193.16	£331.77	£342.22	£355.27	£373.88
Single Person (Aged 18-24) with 1 child	A*	£250.78	£263.84	£276.90	£289.96	£303.01	£489.77	£500.22	£513.27	£531.88
Single Person (Aged 18-24) with 2 children	A*	£360.63	£373.69	£386.75	£399.81	£412.86	£489.77	£500.22	£525.48	£583.26
Single Person (Aged 18-24) with 3 children	A*	£470.48	£483.54	£496.60	£509.66	£522.71	£559.60	£596.16	£635.33	£693.11
Single Person (Aged 18-24) with 4 children	A*	£580.33	£593.39	£606.45	£619.51	£632.56	£669.45	£706.01	£745.18	£802.96
Single Person (Aged 25+)	A*	£160.83	£173.89	£186.95	£200.01	£213.06	£331.77	£342.22	£355.27	£383.46
Single Person (Aged 25+) with 1 child	A*	£270.68	£283.74	£296.80	£309.86	£322.91	£489.77	£500.22	£513.27	£531.88
Single Person (Aged 25+) with 2 children	A*	£380.53	£393.59	£406.65	£419.71	£432.76	£489.77	£506.21	£545.38	£603.16
Single Person (Aged 25+) with 3 children	A*	£490.38	£503.44	£516.50	£529.56	£542.61	£579.50	£616.06	£655.23	£713.01
Single Person (Aged 25+) with 4 children	A*	£600.23	£613.29	£626.35	£639.41	£652.46	£689.35	£725.91	£765.08	£822.86
Couple	A*	£237.20	£254.61	£272.02	£289.42	£306.83	£493.36	£507.29	£524.70	£549.51
Couple with 1 child	A*	£347.05	£364.46	£381.87	£399.27	£416.68	£493.36	£514.61	£566.84	£643.88
Couple with 2 children	A*	£456.90	£474.31	£491.72	£509.12	£526.53	£575.72	£624.46	£676.69	£753.73
Couple with 3 children	A*	£566.75	£584.16	£601.57	£618.97	£636.38	£685.57	£734.31	£786.54	£863.58
Couple with 4 children	A*	£676.60	£694.01	£711.42	£728.82	£746.23	£795.42	£844.16	£896.39	£973.43

\*DBR refers to Disablement Band Reduction.

## State Pension Credit Age (SPCA)- Claimants

Pensioner (Single)	A*	£321.28	£334.34	£347.40	£360.46	£373.51	£410.40	£446.96	£486.13	£543.91
Pensioner (Couple - one member or both members who have attained pensionable age)	A*	£470.40	£487.81	£505.22	£522.62	£540.03	£589.22	£637.96	£690.19	£767.23

\*SPCA refers to State Pension Credit Age.

## Universal Credit

Do not use this table if you are claiming Universal Credit – please see page 3.

## Second Adult Rebate

Regardless of your financial circumstances, if you are the Council Tax payer, you may still qualify for financial assistance if the person you share your home with is aged 18 or over and is on a low income. Providing they are not your partner or civil partner, are not paying you rent, and are not liable to pay Council Tax themselves then you may qualify for Second Adult Rebate. Households can check whether they are eligible for assistance by completing The Highland Council's innovative 'Apply Once' online application form at: [www.highland.gov.uk/applyonce](http://www.highland.gov.uk/applyonce)