

**BCOA1**

THE MORAY COUNCIL

# COUNCIL TAX REDUCTION & HOUSING BENEFIT CHANGE OF ADDRESS

Name: \_\_\_\_\_

New address: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Post code: \_\_\_\_\_

Home telephone number: \_\_\_\_\_

Mobile number: \_\_\_\_\_

Email address: \_\_\_\_\_

For Official Use Only	
1st contact	_____
Issued	_____
Received	_____
Ben ref	_____
Enq ID	_____
Claim type	_____

## IMPORTANT INFORMATION

Use this form to claim Housing Benefit and Council Tax Reduction if you are already receiving benefit from The Moray Council, and have or are about to change address. It will help us to deal with your claim more quickly if you use **black ink** and write in **block capitals** when completing this form. Do not use pencil. YOU MUST ANSWER ALL THE QUESTIONS ON THIS FORM. It is important that you do not delay sending us your claim as you could lose benefit.

If you would like us to give you a receipt for this claim please complete the form on page 10.

### Evidence

We need to see evidence of your rent. We will write to you if we need more evidence.

## Section 1. WHICH BENEFITS DO YOU WISH TO APPLY FOR

Please tick the following benefits you want to apply for:

**COUNCIL TAX REDUCTION or SECOND ADULT REBATE**   
 You or your partner are/will be liable for Council Tax at this property.

**HOUSING BENEFIT – RENT REBATE**   
 You or your partner rent your accommodation from The Moray Council.

**HOUSING BENEFIT – RENT ALLOWANCE**   
 You or your partner rent your accommodation from a Housing Association or Private Landlord.

If you receive **UNIVERSAL CREDIT** you cannot receive **HOUSING BENEFIT** as well

## Section 2. PERSONAL DETAILS

### New Address

	YOU	YOUR PARTNER
When did you and your partner move to this address?	<input type="text"/>	<input type="text"/>
If you share accommodation, What is your room number?	<input type="text"/>	<input type="text"/>
Do you own this property?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Have you ever owned this property?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Are you living at this address at the moment?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>

If you have ticked **NO**, complete the rest of this form, and provide reasons why you haven't moved in section 4.

## Section 2. PERSONAL DETAILS continued

### New Address

Has your income or savings changed since you filled up a housing benefit claim form?

	<b>YOU</b>		<b>YOUR PARTNER</b>				
YES	<input type="checkbox"/>	NO	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>

If **YES**, please give details.

Has the income or savings of anyone else in your household changed since you last filled up a housing benefit claim form?

YES  NO

If **YES**, please give full details in section 4.

Do you or your partner have a carer who lives somewhere else, but provides care overnight in your home?

YES  NO  YES  NO

Do you have a partner who normally lives with you?

YES  NO

Does anyone else live with you?

YES  NO

If **YES**, please give details

Name	Date of birth	Relationship to you

### Previous Address

	<b>YOU</b>		<b>YOUR PARTNER</b>	
What was your previous address and post code?	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
If rented accommodation, when did your tenancy end?	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## Section 3. RENT YOU PAY

**Evidence:** We need to see your tenancy agreement or lease. **Original documents must be provided, not photocopies.** We will photocopy these documents and return them to you immediately. If you do not have all the documents to hand, give us what you have now and send the rest within one month. If you can not supply a tenancy agreement or lease, your landlord must complete the **Confirmation of Rent/Board and Lodgings form (L1)** on page 9.

### Tenancy Details

How many bedrooms do you have?

Do you pay rent for this address? YES  NO

If you have ticked **YES**, complete this section in full. If you have ticked **NO**, go to section 4.

From what date have you been charged rent?

Why did you move from your last address?

When is the next rent increase due?

When did your tenancy start?

What kind of tenancy agreement do you/your partner have? E.g. short assured tenancy:

How many bedrooms do you have?

Are you behind with your rent? YES  NO

### Section 3. RENT YOU PAY continued

#### Tenancy Details

If you have ticked **YES**, how much do you owe?

Enter the number of months in your tenancy

Does your landlord stay in the property? **YES**  **NO**

Do you share your accommodation with other tenants? **YES**  **NO**

If you have ticked **YES**, give details below:

**Do they pay rent to your landlord?**

Name	Date of Birth	Relationship to you	YES	NO
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

Do you or your partner rent your home from a Housing Association or a private landlord? **YES**  **NO**

If you have ticked **YES**, complete this section in full. If you have ticked **NO**, go to section 4.

#### Rent Details

How much is the full rent for your accommodation?   
If you have any joint tenants, include their share. £

How much is your (and your partner's) share of the rent?   
If you have any joint tenants, do not include their share. £

Tick how often you pay this: **Weekly**  **Fortnightly**  **4 Weekly**  **Monthly**  **Other**

Does your rent include any of the following?

Heating	<b>YES</b> <input type="checkbox"/>	<b>NO</b> <input type="checkbox"/>	Gardening	<b>YES</b> <input type="checkbox"/>	<b>NO</b> <input type="checkbox"/>
Lighting	<b>YES</b> <input type="checkbox"/>	<b>NO</b> <input type="checkbox"/>	Water charges	<b>YES</b> <input type="checkbox"/>	<b>NO</b> <input type="checkbox"/>
Hot water	<b>YES</b> <input type="checkbox"/>	<b>NO</b> <input type="checkbox"/>	Council Tax	<b>YES</b> <input type="checkbox"/>	<b>NO</b> <input type="checkbox"/>
Cooking	<b>YES</b> <input type="checkbox"/>	<b>NO</b> <input type="checkbox"/>	Cleaning (rooms or windows)	<b>YES</b> <input type="checkbox"/>	<b>NO</b> <input type="checkbox"/>
Laundry	<b>YES</b> <input type="checkbox"/>	<b>NO</b> <input type="checkbox"/>			
Anything else	<b>YES</b> <input type="checkbox"/>	<b>NO</b> <input type="checkbox"/>			

Please give details

Does your landlord provide you with personal care or support? **YES**  **NO**

Does your rent include meals? **YES**  **NO**

If you have ticked **YES**, which: **Breakfast only**  **Half board (2 meals)**  **Full board (3 meals)**

Do you receive gas or electricity bills? **YES**  **NO**

If you have ticked **NO**, how do you pay for heating, hot water, lighting and cooking?

#### Landlord Details

What is your landlord's name and address?

Who do you pay your rent to, if not your landlord, e.g. leasing agent? (name and address)

**Section 3. RENT YOU PAY continued**

Is your landlord registered with the Landlord Registration Scheme?

YES  NO

**YOU**

**YOUR PARTNER**

Is your landlord/agent, or partner of your landlord/agent, either:  
your former partner?

YES  NO

your partner's former partner?

YES  NO

related to you or your partner?

YES  NO

YES  NO

related to your children?

YES  NO

related to your partner's children?

YES  NO

If **YES**, what is the relationship?

Related includes related through marriage or civil partnership even if it has ended. For example ex wife, ex husband, ex civil partner, aunt, brother, daughter, father, grandson, grandmother, son in law, stepdaughter.

**Payment of benefit**

We will pay your Housing Benefit by BACS (see page 8 for more details). Please tell us where you would like your benefit paid:

What name or names is the account in?

Name of Bank or Building Society?

Address of Bank or Building Society?

Sort code of the Bank or Building Society?

  -   -  

Account number?

this is 7 to 10 numbers long

Building Society roll or reference number?

this can contain letters and numbers and can be up to 18 characters long

Please pay my Housing Benefit to my landlord because:

I am/my partner is a Housing Association tenant and I prefer you to pay my benefit to my landlord

my partner and I are not Housing Association tenants, but I would prefer you to pay my benefit to my landlord because:

With local housing allowance, benefit is usually paid to the tenant. Tenants **CANNOT** choose to have their benefit paid to their landlord. In some circumstances we can decide to pay benefit directly, for example if you are in arrears with your rent. Please ask us for form **LHAV1** for more information, and if you would like us to consider paying your landlord directly.

Are you a Housing Association tenant?

YES  NO

**Section 4. OTHER INFORMATION**

If there is anything else you want to tell us which may affect your claim or if income/savings of anyone else in your household have changed, please give details below.

[Empty box for providing other information]

**Section 5. DECLARATION**

Please read this declaration carefully before you sign and date it.

Even if someone else has filled in this form for you, you must sign this declaration if you can.

- **I declare** that the information I have given on this form is correct and complete.
- **I understand** that if I give information that is incorrect or incomplete, action may be taken against me. This may include court action.
- **I agree** that you will use this information I have provided to process my claim for Housing Benefit or Council Tax Reduction, or both. You may check some of the information with other sources as allowed by the law.
- **I understand** that you may use any information I have provided in connection with this and any other claim for social security benefits that I have made or may make. You may give some information to other organisations, such as government departments, local authorities and private-sector companies such as banks, credit reference agencies and organisations that may lend me money, if the law allows this.
- **I know** that I must let The Revenues Section know about any changes in my circumstances which might affect my claim using the contact details on page 8.

Signature of person claiming: ..... Date: .....

Partner's signature: ..... Date: .....

**Form filled in by someone other than the person claiming**

Please tell us why you are filling in this form for the person claiming.

[Empty box for explaining why the form is filled in for the person claiming]

**Section 5. DECLARATION continued**

- **I declare** that as far as possible, I have confirmed with the person claiming that the answers I have written on this form are correct.

Name of the person who filled in the form:

Signature of the person who filled in the form:

Date:

Relationship to the person claiming:

**Section 6. SHARING INFORMATION WITH YOUR LANDLORD**

**Sharing Information with your landlord**

Sharing information with your landlord could help us deal with your claim more quickly and reduce the risk of you falling behind with your rent because of your claim being delayed.

We may need to confirm information with your landlord before we can make a decision on your claim, for example, the start date of your tenancy. If your Housing Benefit is paid directly to the landlord, we will have to tell them some basic information such as the amount of benefit you are entitled to and when from. If there is an overpayment of benefit to your landlord, we have to tell them how it happened.

Other than that, we will not disclose any information to your landlord without your permission. If you have no objection to us sharing information with your landlord in order to help us deal with your claim more quickly, you can authorise us to do so in the space below.

**Sharing Information with others**

If there is someone else helping you with your claim (such as a friend, relative, support worker or social worker) and you are happy for them to deal with us on your behalf, please provide their name and contact details in the space below.

**DECLARATION**

**I give The Moray Council permission to share information about my Housing Benefit and Council Tax Reduction claim with:**

My landlord **YES**  **NO**

My landlord's managing agent **YES**  **NO**

The person named below **YES**  **NO**

Their name

Their address

Their telephone number

Their e-mail address

Their connection with you

Signature: ..... Date: .....

**Welfare Reform will affect many people in Moray. Visit [welfaremap.moray.gov.uk](http://welfaremap.moray.gov.uk) for advice and assistance.**

### **What are Housing Benefit and Council Tax Reduction?**

These are means-tested benefits which help people on low incomes pay their rent and Council Tax. Housing benefit is administered on behalf of the Department for Work and Pensions. Council Tax Reduction is a new scheme from the Scottish Government which replaced Council Tax Benefit from 1 April 2013.

### **Who can claim?**

Anyone who rents their home can apply for Housing Benefit. This includes council tenants, private tenants, boarders and people living in hostels or in bed and breakfast accommodation.

To claim Council Tax Reduction you (or your partner) must be liable to pay the Council Tax charge for the property you live in, whether you own or rent it. If you live with someone who is on a low income, SECOND ADULT REBATE may be able to help you with your Council Tax payments. Second Adult Rebate is for people who may not qualify for Council Tax Reduction based on their own income or capital, but who share their home with someone who:

- Is 18 or over
- Is on a low income
- Does not pay them rent

And as a result of that person living with them, the Council Tax payer is prevented from getting a Council Tax discount.

### **Filling in the claim form**

The Moray Council has a combined Housing Benefit and Council Tax Reduction form. You must tick in section 1 of the form to state which benefits you wish to claim. The form may look long, but we need to ask enough questions to make sure we give the right amount of benefit. You may not have to fill out all parts of the form. Most sections start with a question to help you decide whether you need to fill it in, or go to the next section.

Answer yes or no questions by putting a tick in the relevant box. If you are picking an answer from a list of answers, tick the box that applies to you. If you make a mistake, just cross it out and put the right answer next to it. Do not use correction fluid or tape.

### **Evidence**

If you pay rent to a private landlord, we need to see proof of what you are charged. You can ask your landlord to fill out the Confirmation of Rent/Board and Lodgings form on page 9. You can also provide a tenancy agreement or rent book. All evidence provided must be the original documents. We cannot accept photocopies. If you do not have all the documents to hand, give us what you have now and send the rest within a month.

### **What to do next**

When you have filled in the form and signed it, take it with the proof we need to any of the Revenues offices listed on the page 8. Do not send valuable items, such as passports or bank books, through the post. We will write to you if we need to ask you for more evidence.

### **What happens to your claim**

Once you have filled out your form and given us all the evidence we have asked for, we will work out if you qualify for benefit. We will then write to let you know how much you will get and, if you qualify, when your benefit will start.

### **How is the benefit worked out?**

It is calculated by comparing the income and savings of the people in the household with the amount the government says they need to live on. It is then compared to the amount of:

- rent we are allowed to take into account; or
- council tax charged for the property (it does not cover water or sewerage charges).

### **Benefit Fraud**

Benefit fraud is a criminal offence and happens when a person knowingly makes a false statement, or doesn't report a change in their circumstances. This means they get benefit when they know they are not entitled to it. The Department for Work and Pensions (DWP) can investigate, which may lead to a prosecution in the Sheriff Court as well as having to pay back the overpayment. If you know that someone is behaving dishonestly and receiving benefit they may not be entitled to, phone the DWP National Benefit Fraud helpline on **0800 854 440** (textphone 0800 320 0512), online to the DWP Benefit Theft website at **[www.gov.uk/report-benefit-fraud](http://www.gov.uk/report-benefit-fraud)**, or write to **NBFH, PO Box 224, Preston, PR1 1GP**.

### **Rent levels**

The amount of rent the tenant has to pay is not necessarily the rent level that we will use to work out their housing benefit. Some people may have charges included in their rent which cannot be covered by housing benefit. For example, water charges, fuel charges and meals.

**BACS (Bankers Automated Clearing Services)**

BACS is a UK scheme for the electronic transfer of funds between banks and avoids the need for paper documents. This means that we can pay Housing Benefit directly into your bank or building society account. Details of your bank or building society account are needed now so we can do this.

**Local Housing Allowance**

Tenants making a new claim, or who change address, will have their benefit calculated using LOCAL HOUSING ALLOWANCE rates. The rates are set for different size properties by the Rent Registration Service. The rate of Local Housing Allowance used to work out how much you are entitled to is based on the number of people who live with you as part of your household and their ages. The rates are available on our internet site, at local offices, access points and libraries.

**How we pay your benefit**

If you are a council tenant your benefit will be paid directly to your rent account. Private tenants and housing association tenants will be paid, usually every 4 weeks, by BACS. This will normally be sent directly into your bank account. In some cases it can be paid to your landlord, but we need to know why you need this. However, if you have rent arrears, we may pay your landlord. Council Tax Reduction will be credited to your Council Tax account. If you qualify for Council Tax Reduction you will be sent an adjusted Council Tax bill.

**Decisions we make**

If you are unhappy with the decisions we have made about your benefit entitlement, you can challenge the decision. For further information on how to do this, ask for our appeals leaflets.

**Discretionary Housing Payments**

If you have exceptional circumstances or suffer from severe hardship you may be entitled to extra money to go towards paying your rent. For further information on how to do this, ask for our Discretionary Housing Payments leaflet.

**Changes in your circumstances**

If any of the details you give us change, you must tell The Revenues Section of The Moray Council (even if you have already told the Department for Work and Pensions). Contact details are below. It is an offence not to notify us of any changes that may affect your benefit and you will have to pay back any benefit that has been overpaid. The changes we need to know about include people leaving or moving into your home, changes in your income and savings, and changes in the income and savings of other people living in your home. If you are moving home or are temporarily away from home, you must tell us straight away.

**Contacting us**

If you need any help with this form, contact us. You can telephone **01343 563456** or write to **The Revenues Section, Council Office, High Street, Elgin, IV30 1BX.**

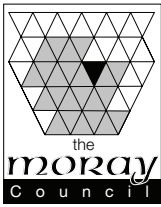
You can e-mail [\*\*revenues@moray.gov.uk\*\*](mailto:revenues@moray.gov.uk)

You can visit any of the following offices:

- Council Office, High Street, Elgin, IV30 1BX.
- The Resource Centre, 26 Mid Street, Keith, AB55 5AH.
- 13 Cluny Square, Buckie, AB56 1AJ.
- Auchernack, High Street, Forres, IV36 1DX.

**For more information on Housing Benefit and Council Tax Reduction visit our web site:  
[\*\*www.moray.gov.uk/benefits\*\*](http://www.moray.gov.uk/benefits)**





HOUSING BENEFIT

CONFIRMATION of RENT/BOARD AND LODGINGS

For LA Official Use Only	
Date issued	
Date received	
Ben reference	
Enquiry ID	

L1

NOTE TO CLAIMANT. ONLY FILL UP YOUR NAME AND ADDRESS below then tear this page out of the claim form and pass it to your Landlord to complete. Do not delay in sending the rest of the claim form back to The Moray Council.

NOTE TO EMPLOYER. Please assist your tenant by completing this form and returning it to The Moray Council as soon as possible. If it is a joint tenancy, the amount of rent shown should be for the tenant named below only. Joint tenants (except partners) applying for Housing Benefit require a separate form.

TENANT DETAILS
Full name:
Address:
Postcode:

LANDLORD DETAILS
Full name:
Address:
Postcode: Telephone:
Email Address:

Landlord Registration Number

If you require further information on landlord registration please phone **0300 123 4566** or go to [www.landlordregistrationscotland.gov.uk](http://www.landlordregistrationscotland.gov.uk)

How much is the Rent/Board and Lodgings charged?

How often is it charged? (e.g. weekly, four weekly, calendar monthly)

From what date did the tenancy commence?

Does the rent include any of the following? YES  NO

If you have ticked **YES**, please state how much below if known.

<b>Heating</b> YES <input type="checkbox"/> NO <input type="checkbox"/> £ <input type="text"/>	<b>Laundry by landlord</b> YES <input type="checkbox"/> NO <input type="checkbox"/> £ <input type="text"/>
<b>Lighting of accommodation</b> YES <input type="checkbox"/> NO <input type="checkbox"/> £ <input type="text"/>	<b>Cooking</b> YES <input type="checkbox"/> NO <input type="checkbox"/> £ <input type="text"/>
<b>Lighting of common areas</b> YES <input type="checkbox"/> NO <input type="checkbox"/> £ <input type="text"/>	<b>Council Tax</b> YES <input type="checkbox"/> NO <input type="checkbox"/> £ <input type="text"/>
<b>Hot water</b> YES <input type="checkbox"/> NO <input type="checkbox"/> £ <input type="text"/>	<b>Water charge</b> YES <input type="checkbox"/> NO <input type="checkbox"/> £ <input type="text"/>
<b>Cleaning of accommodation</b> YES <input type="checkbox"/> NO <input type="checkbox"/> £ <input type="text"/>	<b>Gardening</b> YES <input type="checkbox"/> NO <input type="checkbox"/> £ <input type="text"/>
<b>Cleaning of common areas</b> YES <input type="checkbox"/> NO <input type="checkbox"/> £ <input type="text"/>	<b>Lift</b> YES <input type="checkbox"/> NO <input type="checkbox"/> £ <input type="text"/>
<b>Laundry facilities</b> YES <input type="checkbox"/> NO <input type="checkbox"/> £ <input type="text"/>	

Are meals included in the charge? YES  NO

If **YES**, do you provide: **Breakfast only**  **Half board (2 meals)**  **Full board (3 meals)**

Does the rent include a charge for support provided by you? YES  NO

Does your tenant have a partner who stays at this property? YES  NO

Do you own the accommodation? YES  NO

DECLARATION	
I understand the following:	
<ul style="list-style-type: none"> <li>I declare that the information I have given is true and correct.</li> <li>I consent to the making of such enquiries as may be necessary.</li> <li>I undertake to give immediate notification of any change of circumstances, or if the above tenant leaves the property.</li> </ul>	
Signature of Landlord or Agent acting on behalf of Landlord: <input type="text"/>	Date of signing: <input type="text"/>



**RECEIPT**

If you would like us to send you a receipt for this claim, please print your name and address in the box below. We will use these details to post the receipt to you.

**If you do not enter your name and address in the box below, we will not send you a receipt for this claim.**

The name and address you give must be the same as those given on page 1 of this claim form.

This receipt only refers to this form and does not cover any additional supporting evidence received with it or at a later date.



the **moray** council

**YOUR RECEIPT**

Name: .....

Current address: .....

.....

.....

Post code: .....

**Official Date Stamp**

**Location: .....**

Please write your name and address in the box provided above.

**The Moray Council acknowledges receipt of your Housing Benefit and Council Tax Reduction claim, received at our office on the above date.**

**This form does not mean that we have all the details we need to work out your claim. If we require additional information, we will write to you shortly.**

## CONTACTING US:

If you need any help with this form, contact us. You can telephone **01343 563456** or write to **The Revenues Section, Council Office, High Street, Elgin, IV30 1BX.**

You can e-mail [revenues@moray.gov.uk](mailto:revenues@moray.gov.uk)

You can visit any of the following offices:

- Council Office, High Street, Elgin, IV30 1BX.
- The Resource Centre, 26 Mid Street, Keith, AB55 5AH.
- 13 Cluny Square, Buckie, AB56 1AJ.
- Auchernack, High Street, Forres, IV36 1DX.

**For more information on Housing Benefit and Council Tax Reduction visit our web site: [www.moray.gov.uk/benefits](http://www.moray.gov.uk/benefits)**

### If you need information from the Moray Council in a different format, such as Braille, audio tape or large print, please contact:

如果閣下需要摩里議會用你認識的語言向你提供議會資訊的話，請要求一位會說英語的朋友或親人與議會聯繫

Jeżeli chciałby Państwo otrzymać informacje od samorządu rejonu Moray w swoim języku ojczystym, Państwa przyjaciel lub znajomy, który mówi dobrze po angielsku, może do nas

Se necessita de informação, do Concelho de Moray, traduzida para a sua língua, peça o favor a um amigo ou parente que fale Inglês para contactar através do:

Jeigu Jums reikalinga informacija iš Moray regiono Savivaldybės (Moray Council), kurią norėtumėte gauti savo gimtąja kalba, paprašykite anglškai kalbančių draugų arba giminačių susisiekti su mumis

Чтобы получить информацию из Совета Морэй на Вашем языке, попросите, пожалуйста, Вашего друга или родственника, говорящих по английски, запросить ее

Si necesitas recibir información del Ayuntamiento de Moray en tu idioma. Por favor pide a un amigo o familiar que hable inglés que:



Project Officer, Chief Executive's Office,  
High Street, Elgin, IV30 1BX



[equalopportunities@moray.gov.uk](mailto:equalopportunities@moray.gov.uk)



01343 563319



18002 01343563319

