

BCOC2

COUNCIL TAX REDUCTION & HOUSING BENEFIT CHANGE OF CIRCUMSTANCES

Name:	For Official Use Only		
New address:	1st contact		
	Issued		
	Received		
Post code:	Ben ref		
	Enq ID		
Home telephone number:	Claim type		
Mobile number:			
Email address:			
IMPORTANT INFORMATION			
Your Housing Benefit and Council Tax Reduction is worked of	out on the information you have given to us.		
This form should be completed if you no longer get INCOME ALLOWANCE , EMPLOYMENT AND SUPPORT ALLOWANCE			
If you delay or don't tell us of changes in your circumstances have to repay the overpaid amount back to us. Action may be financial penalty or prosecution and loss of benefit.			
If the change means you get more benefit, you must tell us w could lose money.	rithin one month of the change or you		
Do you still want to claim Housing Benefit and/or Council Tax Reduction, free school meals (if you have children of school age)? YES NO			
If you receive UNIVERSAL CREDIT you cannot receive H	OUSING BENEFIT as well		
Section 1. INCOME SUPPORT, JOB SEEKERS ALLOWANG ALLOWANCE AND PENSION CREDIT	CE, EMPLOYMENT AND SUPPORT		
Do you or your partner receive Income Support, Jobseekers (income based), Employment and Support Allowance (income Pension Credit (guarantee credit) or Universal Credit?			
Are you or your partner waiting to hear about a claim for Inco Jobseekers Allowance (income based), Employment and Sup (income related), Pension Credit (guarantee credit) or Univer	pport Allowance		
Are you or your partner getting Pension Credit (savings credit without guarantee credit?	it) only, YES NO		
If you do not know what type of Pension Credit you receive, y Service will tell you.	our pension notice from The Pension		
Which benefit do you receive?			
If you have ticked YES to any of the last 3 questions, go to Se are not sure what type of benefit you receive, go to Section 2			

Section 2. BENEFITS, PENSIONS, TAX CREDITS AND ALLOWANCES					
		YOU		YOUR PA	ARTNER
Do you or your partner receive any benefits,	YES		10 D	YES	NO
pensions, tax credits, or allowances?					
PLEASE COMPLETE THIS SECTION IN FULL.					
If you or your partner are currently receiving any of the next to each benefit. If you are waiting to hear about APPLIED FOR .			•		
Tick the NO box for each benefit that you or your part		not get,	and have	not applied YOUR PAR	
	IO APP	I IFD F	OR VE	S NO APP	
Universal Credit					
Employment and Support Allowance Contributions Based					
Jobseekers Allowance Contributions Based					
Child Benefit			ĺ		
Maternity Allowance		П			
Working Tax Credit		П			
Child Tax Credit			Ī		Ħ
Incapacity Benefit		Ħ			Ħ
Attendance Allowance					
Disability Living Allowance					
Personal Independence Payment					
Carers Allowance					
Tell us if you or your partner been told that you are en receive it because you are getting another benefit ins		carer's	allowanc	e, even if you	u do not
Severe Disablement Allowance					
Industrial Injuries Disablement Benefit [
Fostering Allowance					
Widowed Parent/Mothers Allowance					
Bereavement Allowance					
Reduced Earnings Allowance					
Guardians Allowance					
Industrial Death Benefit					
How are you paid your benefits or allowances? For example, giro, bank transfer. Please state:					
Pensions					
Tensions		YOU		YOUR PA	RTNER
Date starte	ed Ame		How often		How often
State Retirement Pension (see note below)	£			£	
Private Pension	£			£	
Superannuation/Works Pension	£			£	
Widows Pension	£			£	
War Widows Pension	£			£	
War Disablement Pension	£			£	
How are you paid your pensions or other income?					
For example, cheque, bank transfer. Please state:					

Section 2. BENEFITS, PENSIONS, TAX CRE	DITS AND AL	LOWANCE	S continu	ed	
		YOU		YOUR PARTNER	
	Type of i	ncome	Date of in	crease	
If any of the above income is increased					
regularly, please state which type of income and give the date the next increase is due.					
EXTRA INFORMATION ABOUT STATE RETIRE	MENT PENSIC	ON			
Have you deferred payment of your State Retireme	nt pension?		YES	NO	
If you ticked YES , How long do you plan to defer it	for?				
If you have deferred payment of your State Retiren	nent		YES	NO	
pension, have you received a lump sum payment?					
Section 3. OTHER INCOME (not earnings or	savings)	VOII.	Y your		
Date sta	arted Amount	YOU How often	Amount	PARTNER How often	
Maintenance payments for you	£		£		
Maintenance payments for your children	£		£		
Payments from charities	£		£		
Rent received from tenants	£		£		
		YOU		PARTNER	
Is money paid directly to someone else on your be	half. YES	NO	YES	NO	
for example someone pays your rent or mortgage				,	
If you have ticked YES , provide details in section 7	,				
Students					
	Y	ΌU	YOUR F	PARTNER	
A student is someone who is in higher or furthe	r education (I	peyond scho	ol level).		
Are you or your partner a student?	YES	NO	YES	NO	
If you have ticked YES , complete this section in fu	I. If you have	ticked NO , go	to section	4.	
Name of College/University					
Course Title					
Course Length (in years, months or weeks)					
What year are you currently in?					
Date academic year starts					
Date academic year ends					
Is the course full-time or part-time?					
Income	Amount	How often	Amount	How often	
			1	Tiow official	
Student Grant or Bursary	3		£		
Student Loan	£		£		
Parental Contribution	£		£		
Other student income you or your partner have, not listed in this section. We need to know about any bursary or allowance you receive.					
Give details: Date sta	arted Amount	How often	Amount	How often	
	£		£		
	£		£		

Section 4. EARNINGS			
		YOU	YOUR PARTNER
Are you or your partner in paid employment or self employed?	YES	NO	YES NO
Tick YES if you are currently absent from work and get paternity pay. Then complete this section in full. If you	_		
Do you work for an employer?	YES	NO _	YES NO
Self - Employed			
	<u> </u>	YOU	YOUR PARTNER
Are you self employed?	YES	NO	YES NO
If you have ticked YES ,	YES	NO L	YES NO
can you provide certified accounts?			
Employed			
		YOU	YOUR PARTNER
How many jobs do you have?			
Name and address of your main employer.			
Place of work (if different from main employer)			
Date you started work.			
Your job title.			
Number of hours you work each week.			
How often are you paid? (e.g. monthly, weekly)			
Method of payment? (e.g. cash, cheque, bank transfer)			
How much are you paid?	£		£ 2
What date do you expect your next pay increase?			
Do you contribute to a private pension plan?	YES	NO	YES NO
If you have ticked YES , please state amount and	£		£
provide evidence.	2		L
If you receive Statutory Maternity Pay,			
when did it start?			
If you receive Statutory Sick Pay, when did it start?			
Employed - Second Job			
		YOU	YOUR PARTNER
Name and address of your other employer.			
Place of work if different from above.			
Date you started work.			
Your job title.			
Type of work.			
Number of hours you work each week.			
How often are you paid? (e.g. monthly, weekly)			
Method of payment? (e.g. cash, cheque, bank transfer)			

Section 4. EARNINGS continued	
	YOU YOUR PARTNER
How much are you paid?	3 3
What date do you expect your next pay increase?	
Section 5. ACCOUNTS, SAVINGS AND INVESTI	
Please read this section before you answer the	
Do you or your partner have any bank accounts, building society accounts, savings or investments?	YOU YOUR PARTNER YES NO YES NO
We need to know about accounts even if empty property in the UK or abroad, or any debts owe	
PLEASE COMPLETE THIS SECTION IN FULL.	
Bank Accounts	YES NO YES NO
	TES NO TES NO
How many accounts? Name of Bank:	
Account Number	
Total Amount	2 2
Name of Bank:	
Account Number	
Total Amount	
	V=2
Do you have any other capital? We mean Building Society/Post office accounts, P	YES NO YES NO TOWN NO
Savings Certificates, Stocks and Shares, Unit Trus	
If you have said YES provide details in section 7.	
Cash Savings	YES NO YES NO
Total Amount	2 2
Do you or your partner have any other savings	YES NO YES NO
or investments. If you have ticked YES, please provide details:	
Property or Land	YOU YOUR PARTNER
Apart from your home, do you or your partner own any other property or land in the UK or abroad?	
If you have ticked YES, please give details below,	including the address and value.
Have you or your partner sold property or land	YES NO YES NO
in the last 12 months?	
If you have ticked YES to either of these questi	ons we may contact you for more information.
IMPORTANT	
	accounts or savings, please sign in the box below.
Your signature:	Your partner's signature:

Section 6. MONEY Y	OU PAY OUT			
We may be able to ignore some of your income when we work out your benefit.				
Do you or your partner pay for childcare or financially support a student? YES NO If you have ticked YES, complete this section in full. If you have ticked NO, go to section 7.				
Childcare				
Name of Child	Amount	How often	Name of Carer	Registration Number
	£			
	£			
	£			
	£			
Student				
Name of Student	Amount	How often	Relationship to you	
	£			
	£			
Section 7. OTHER	NFORMATION			
If there is anything e	else vou want to	tell us which	may affect your cla	aim or you need more space to
give us information				
	•		. 0	
Section 8. DECLAR	RATION			
Do you or your partr	ner have any otl	her income a	nd/or capital	YES NO
that you have not all	ready mentione	d on this form	n?	
If you have ticked Y	ES , please tell	us what you r	missed out	
Go back and add in	the income and	d/or capital to	the appropriate p	art of the form.
Please read this ded	claration careful	lly before you	ı sign and date it.	
Even if someone els	e has filled in th	nis form for yo	ou, you must sign th	nis declaration if you can.
I declare that the information I have given on this form is correct and complete.				
• I understand that	t if I give inform	ation that is i	ncorrect or incompl	ete, action may be taken against
me. This may include court action.				
• I agree that you v	vill use this infor	mation I have	e provided to proce	ess my claim for Housing Benefit
or Council Tax Re	eduction, or bot	h. You may c	heck some of the ir	nformation with other sources as
allowed by the law	N.			
	•		•	n connection with this and any
	•			nake. You may give some
				ents, local authorities and ies and organisations that may
private-sector Cor	f the law allows		air reference agent	nes and organisations that may

 Section 8. DECLARATION continued 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 14.		
Signature of person claiming:	Date:		
Partner's signature:	Date:		
	one other than the person claiming		
Please tell us why you are	e filling in this form for the person claiming.		
I declare that as far as have written on this for	s possible, I have confirmed with the person claiming that the answers I m 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:			

	ving e checklist d what is to			
nclosed	To follow			
Remember that we must see original documents, not photocopies. 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 cannot give us the evidence within one month, please let us know as soon as possible.				
Please do not sent valuable items through the post (for example, bank/building society books). If you can, bring them into our reception. We will take the details we need and give you the documents back straightaway. If you cannot get into the office, phone us for advice. The local office addresses and contact centre telephone number are on page 14.				
Some documents can be used as evidence in more than one category, for example, a bank statement might prove how much capital you have in the bank as well as the amount of pension paid into the bank.				
any benet	fit. We			
	nplete the form and nclosed nclosed nave all thath. If you not be a loffice a sount of person of the count of the			

BENEFIT INFORMATION SHEET: You can tear out this page from the form and keep it.

Welfare Reform will affect many people in Moray. Visit welfaremap.moray.gov.uk for advice and assistance.

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

In order to process your benefit claim we need to see evidence of the income and savings of all the members of your household. All evidence provided must be the original documents. We cannot accept photocopies. The checklist on page 10 gives details of the types of evidence you can provide. If you do not have all the documents to hand, give us what you have now and send the rest within a month. Please do not delay in sending your form to us. If you are not sure whether to send proof of something, get in touch with us. Contact details are on page 14 of this form.

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 page 14. 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**, or write to **NBFH**, **PO Box 224**, **Preston**, **PR1 1GP**.

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 on the next page. 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

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

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

Jei pageidaujate tarnybos Moray tarybos teikiamą informaciją gauti kitokiu formatu, pvz., Brailio raštu, garso įrašu ar stambiu šriftu, kreipkitės:

Jeśli potrzebują Państwo informacji od Rady Okręgu Moray w innym formacie, takim jak alfabet Braille'a, kasety audio lub druk dużą czcionką, prosimy o kontakt:

Se necessitar de receber informações por parte do Concelho de Moray num formato diferente, como Braille, cassete áudio ou letras grandes, contacte:

Ja Jums vajadzīga informācija no Marejas domes (*Moray Council*) citā valodā vai formātā, piemēram, Braila rakstā, audio lentā vai lielā drukā, sazinieties ar:





