



Application for Financial Assistance



**South East Water's
Helping Hand**
to a debt free future

APPLICATION for Financial Assistance

BEFORE COMPLETING THE APPLICATION FORM, PLEASE READ THE NOTES BELOW CAREFULLY.

When you have completed the application form, you should detach these notes and keep them for your reference.

South East Water's Helping Hand (the "Scheme") is operated by Charis Grants Limited (Company No. 4762902) on behalf of South East Water Limited (Company No. 2679874).

In this form we, us means Charis Grants Limited.

CAN THE ASSISTANCE SCHEME HELP YOU?

- The Scheme can consider helping you if you are in debt with your water charges to South East Water and you are a current domestic customer of South East Water. The scheme can also help with sewerage charges which are collected by South East Water on behalf of other companies.
- Only the account holder (person/persons named on the bill) can apply for help with their water debts. If the account holder is unable to complete the application, please explain why someone else is doing so on their behalf. The account holder **MUST** sign the declaration.

WHAT ARE THE OBJECTIVES OF SOUTH EAST WATER'S HELPING HAND SCHEME?

- To administer a grants programme aimed at reducing water and sewerage debt for customers experiencing poverty and hardship.
- To make awards that will help people recover from the burden of debt and become financially more stable.
- To make a long term difference to applicant's financial situation.

HOW CAN THE SCHEME HELP?

- The Scheme may be able to help you to meet arrears of domestic water and sewerage charges.
- South East Water can provide you with advice on making sure you are on the most appropriate tariff and offer water efficiency advice.

PLEASE NOTE: The Scheme is unable to consider helping with any items other than with an individuals water and/or sewerage debt to South East Water.

SENDING IN YOUR APPLICATION

- Once completed, the form should be returned to:

South East Water's Helping Hand, FREEPOST RSHE-ARTT-AAUE, PO Box 42, Peterborough, PE3 8XH

FILLING IN THE APPLICATION FORM

- When filling in the application form, it is very important that you give us as much information as possible about your circumstances and that **you send us proof of your income.**
- If you need help with the form you should contact a local advice centre such as a Citizens Advice Bureau. In section 5, you can give your authority for us to contact an agency, relative or friend with queries regarding your application. Please note, if a **provisional** award is made, the Scheme will need to correspond with you directly from this time.
- Please do not forget to sign the declaration in section 11 – if you do not sign it, we cannot assess your application.

HOW WE DEAL WITH YOUR APPLICATION

If we feel we are able to help with your water debts we will write to tell you that a **provisional** award has been made. **Your debt will not be cleared immediately.** During the six months following your provisional award you will be required to demonstrate your commitment to improving your own personal financial sustainability, i.e. the intention to pay current and future costs on an ongoing basis and avoid getting into debt in the future. Your commitment would be demonstrated by:

- Discussing with South East Water how you might be able to reduce your bills including whether any of their reduced tariffs or metering would be beneficial for you. The Scheme does recognise that this may not be appropriate for all applicants. South East Water will send you information to help you decide.
- Payment of charges to South East Water while your application is being dealt with. This will immediately show the Scheme that you are currently financially stable. You are **strongly** advised to contact South East Water to discuss ongoing payment arrangements.
- Seeking help from expert money advisers / other relevant free support agencies to help with future budgeting if you have not already done so. Six months after a provisional award has been made, if it can be seen that you have taken steps towards achieving financial sustainability, you will receive a letter confirming your award and a payment to South East Water will be made to clear your debt.

- The Scheme reserves the right to withdraw the application at any point during the six month provisional awards period if inadequate payments have been made.
- If we cannot help with a water and/or sewerage award we will write to tell you. Please note that the Scheme does not give particular reasons why a grant is not awarded.
- As the Scheme receives many applications for financial assistance it may take a few weeks to process your application.
- If we think that other organisations might be of interest to you, we may provide you with information about their work.
- As soon as we receive your application, a hold will be put on debt collection action on your account while your application is dealt with.
- You may receive letters, emails, telephone calls or a home visit as part of our assessment process.

APPLYING TO THE SCHEME AGAIN

- If you receive an award you cannot apply to the Scheme again.
- If you do not receive an award, you can apply again after **six months** from the date of the letter informing you of the Scheme's decision.
- This also applies if you have previously applied to the Eos Foundation.

Please note that the decision of the Scheme is final and we do not operate an appeals process.

APPLICATION for Assistance

Please answer the following questions on this and the next 8 pages. If you think you may have difficulty in completing the form, you may be able to get help from your local Citizens Advice Bureau or other advice centre.

SECTION 1 Please tell us about yourself and your family

Title (Mr / Mrs / Ms / Other)

First Name

Family Name

Address

Post Code

Home Telephone

Mobile Telephone

Email

Date of Birth

Who shares your home with you? Tick all that apply:

No one, I live alone

Wife, husband, civil partner, partner

Full name of wife, husband, civil partner, partner

Their occupation

Children and/or young people 19 years and under in full time education

How many?

Ages of children

Other Adults over 16 years

How many?

Occupation(s)

Are you a homeowner?

Yes OR do you pay rent to :

Housing Association

Local Authority

Private Landlord

Other

Their Name & Address

SECTION 2 Your employment details

If you are **currently** employed, please complete the following:

I am self employed or

I am employed

Name of employer

Job Title

Address

Post Code

Time with employer/self employed

Years

Months

Please note this information is only for the purposes of assessing your application. We will **not** contact your employer.

SECTION 3 Have you previously applied for help with your water debt to South East Water or Mid Kent Water

If you have applied for help with water debt before, please tell us when you applied and from what address if this is different from your current address:

When

Address

SECTION 4 How did you hear about the Scheme?

Website Newsletter Water Supplier Local Advice Agency

Other – please state:

SECTION 5 Please tell us if someone is helping you with this application

Tick here if you are receiving money advice

We may need to write to you if we require further information to help us decide whether we can help you. If an agency such as a Citizens Advice Bureau or Social Services or a friend or relative is helping you make this application and you would prefer us to write to them with any queries, please provide us with their details below. Please note however that if a 'provisional' award is made the Scheme will need to contact you directly.

Their Name

Their Job title, if you know it

Their organisation (if relevant)

Their address
 Post Code

Their telephone Their Email

Tick here if you authorise the Scheme to speak to anyone at this organisation regarding your application.

SECTION 6 Please provide details of your water account

	Name of supplier	Account Number	Total outstanding
Water (current)	<input type="text"/>	<input type="text"/>	£ <input type="text"/>
Previous accounts (if applicable)	<input type="text"/>	<input type="text"/>	£ <input type="text"/>

Are any of these charges from a previous address? Yes No Not sure

If yes or not sure, please give your previous address(es):

Address
 Post Code

SECTION 7 Please tell us about your household's financial situation

The only alternative to completing section 7 is to submit the income and expenditure budget sheet of the MAT/BBA Common Financial Statement Version 3 or 4 only.

HOUSEHOLD WEEKLY INCOME

You must provide us with proof confirming these amounts of income. Please see back page for guidance.

Your take-home pay	£	<input type="text"/>
Partner's take-home pay	£	<input type="text"/>
Income Support/Job-Seeker's Allowance	£	<input type="text"/>
Working tax credit	£	<input type="text"/>
Child tax credit	£	<input type="text"/>
Pension credit	£	<input type="text"/>
State pension	£	<input type="text"/>
Works pension	£	<input type="text"/>
Employment and Support allowance	£	<input type="text"/>
Disability living allowance: – care component	£	<input type="text"/>
– mobility component	£	<input type="text"/>
Other disability benefits (please specify)	£	<input type="text"/>
Child benefit	£	<input type="text"/>
Other benefits (please specify)	£	<input type="text"/>
Child maintenance / support	£	<input type="text"/>
Contribution(s) from others living with you	£	<input type="text"/>
Rent from lodger	£	<input type="text"/>
Local Housing Allowance/ Housing Benefit/ Mortgage Interest Relief	£	<input type="text"/>
TOTAL	£	<input type="text"/>
Other income e.g. from investment	£	<input type="text"/>
Present value of savings and bank accounts held	£	<input type="text"/>

We cannot accept monthly figures.
To change monthly figures to weekly:
1) Multiply by 12 (to give annual payment)
2) Divide the total by 52.

HOUSEHOLD WEEKLY EXPENDITURE

Please indicate where the amounts include debts as specified in section 8 and 9

Food and housekeeping	£	<input type="text"/>
Rent (including arrears if applicable)	£	<input type="text"/>
Mortgage	£	<input type="text"/>
Second Mortgage	£	<input type="text"/>
Endowment policy	£	<input type="text"/>
Council tax (after benefit)	£	<input type="text"/>
Water/sewerage charges	£	<input type="text"/>
Electricity	£	<input type="text"/>
Gas	£	<input type="text"/>
Other fuel (e.g. coal, oil)	£	<input type="text"/>
Life/Building/Contents insurance	£	<input type="text"/>
Telephone	£	<input type="text"/>
TV/Satellite	£	<input type="text"/>
TV Licence	£	<input type="text"/>
Child care	£	<input type="text"/>
School meals	£	<input type="text"/>
Work expenses and travel	£	<input type="text"/>
Car (loans/tax/fuel/repairs etc.)	£	<input type="text"/>
Loans/credit & store cards/catalogues (please provide details in sections 8 and 9)	£	<input type="text"/>
County Court Judgements (CCJs) / Court fines (please provide details in sections 8)	£	<input type="text"/>
Expenses for disability (please specify)	£	<input type="text"/>
Other expenses (please specify)	£	<input type="text"/>

Comments

IMPORTANT! – Please read carefully before completing the following section

FILLING IN Section 10

The next page is where you can explain to us how a payment from the Scheme will help you.

In deciding whether to help you with water or sewerage debts, the Scheme will:

- Need to know how you got into difficulties with the particular debts. You should give as much detail as possible about how long you have had problems in paying the bills and why.
- Need to be sure that, if the Scheme does help you, you will be able to manage to pay the bills in the future. This means that if, in section 7 on page 6, you have more money going out than you have coming in, you should explain how you think you will be able to keep up with the bills in future.
- Need to know about any particular hardship within your household e.g. chronic illness, disability, bereavement.

SECTION 10 Why do you want help with your water debt?

Please tell us why you have not been able to pay your water and/or sewerage bills. Continue on a a blank page if necessary.

Please tell us how a payment from us would help you budget better in the future.

SECTION 11 Privacy notice & declaration to be signed by the applicant

How information about you will be used:

- We will share your information with South East Water who may use it in relation to the services provided by them and your application under the Scheme.
- We will use your information to process your application under the Scheme.
- We may share your information with other organisations for research and analysis purposes.

I declare that the information I have given on this form is complete and correct to the best of my knowledge. I authorise the Scheme and Charis Grants Ltd to contact me directly about my application at any time and to use my information for the other purposes described above.

I declare that in applying to the Scheme I am committed to achieving future financial stability allowing me to keep up to date with current bills and avoiding getting into debt in the future. I understand that awards will only be granted to applicants who demonstrate their commitment to improving their own personal financial sustainability.

I understand that the decision of the Scheme is final and that there is no appeals process.

Signature Date

Print Name

SECTION 12 Filling in the application form

Please make sure you attach items on the checklist below. **All evidence must be less than 3 months old. Please provide copies of documents listed as we do not return originals.**

■ Proof of income

You must include proof with your application confirming the following income figures which you have shown in section 7 on page 6 of the application:

- The current amount of **net** wages received by you and any partner.
- The current amount of all benefits and pensions received by you and any partner.
- The current amount of Child Maintenance / Support received by you and any partner.

Wages: copies of 3 recent consecutive wage-slips for you and for any partner. If you or your partner cannot provide wage-slips, please get a letter from the employer giving your recent average **net** pay.

Self employed applicants should send in recent three line accounts or another document confirming net income.

Benefits and Pensions:

- Copies of bank statements showing current benefit, Tax Credit or pension payments, or
- Copies of recent letters from the Dept for Work and Pensions (DWP), HM Revenue and Customs (HMRC) or pension provider showing amounts currently received.

If none of these are available, please obtain a letter from the Benefits Agency, Tax Credit Office or pension provider confirming the amount of your benefit, Tax Credit or pension entitlement.

Child Maintenance / Support: a copy of a recent letter from the Child Support Agency or a recent bank statement showing the amount payable to you or your partner or another letter or document confirming the current amount being paid.

Please note that we cannot assess your application unless all the necessary proof of income is sent in with the application.

■ Your most recent water / sewerage bill

Please provide us with a copy of your most recent water and/or sewerage bill.

■ Evidence of disability or other illness

If you are relying on a disability or illness as proof of hardship or need, please attach some independent evidence which confirms your medical condition: for example, a copy of a current sick certificate, a recent prescription or a letter from your GP/consultant to a third party confirming your condition. Please note that the Scheme is unable to meet the cost of obtaining medical evidence.

Paying future water charges

Are you having your water charges deducted from your benefits?

Yes No

If no, please tell us how you want to pay for your future water charges

Direct from your benefits (Water Direct)

If you want to pay future charges through your benefit, you will need to provide your National Insurance number, full name and date of birth. This information will be used by South East Water to apply for the Water Direct Scheme on your behalf.

Yes NI Number

Date of birth

Full name of person/persons claiming benefit

OR Direct Debit Yes Payment Card Yes Standing Order Yes

MORE INFORMATION

Staying in contact with your water company

It is important that you stay in contact with your water supplier if you are having problems paying your bills. They will be able to help with setting up payment plans or moving you to a more appropriate tariff.

South East Water: 0845 345 4212

Seeking further advice

For further help completing your application or with your finances generally you may wish to contact your nearest Citizens Advice Bureau. The CAB provides free information and advice. They do not have a national telephone number because they only deal with people at their local offices, called bureaux. Your local CAB number can be found in the local telephone directory, in libraries and on the website www.citizensadvice.org.uk/index/getadvice.html (if you do not have access to the website you can usually use this service free of charge at your local library).

Monitoring Information (This part will be detached before assessment)

You do not have to complete the following section if you do not want to. However your answers would help us in making sure that we are reaching all members of the community.

Are you Female Male Your age

What do you consider your ethnic origin to be?

White or White British Mixed Ethnicity Asian or Asian British Black or Black British
Chinese or Other Ethnic Group Declined

Are you registered disabled? Yes No

South East Water's Helping Hand operates from donations made by South East Water Ltd, For further information, visit www.southeastwater.co.uk/helpinghand The day to day management of South East Water's Helping Hand is undertaken by Charis Grants Ltd, a company with extensive experience in grants management.