

application for
**help with your
water bills**



**BRISTOL
WATER**

www.bristolwater.co.uk

*Wessex
Water*
a YTL company

www.wessexwater.co.uk

Application for help with your water bills

PLEASE READ THE NOTES BELOW CAREFULLY BEFORE COMPLETING THE APPLICATION FORM

We can consider helping you if you live in a domestic property and you receive your water supply from Bristol Water and your sewerage services from Wessex Water.

What can we help you with?

- Bristol Water and Wessex Water can help you with your water and sewerage bills and also to clear water and sewerage debts owed to Bristol Water and/or Wessex Water. We cannot help with:
 - court fines, catalogue debts, credit cards, personal loans or other forms of borrowing
 - social fund loans, benefits overpayments or tax credit overpayments now being reclaimed
 - a loan or other bills and financial commitments.

Filling in the application form

- Please answer all the questions on the application form.
- When filling in the form, you must give us as much information as possible about your personal circumstances, including (if applicable) dates of unemployment, illness and so on.
- Information given will remain confidential and will only be used by Bristol Wessex Billing Services Ltd when assessing applications.
- We recommend you complete this form with the help of your nearest debt advice agency, such as the Citizens Advice Bureau (CAB). Advice centres offer free, impartial advice and practical help to people with money problems. Assist, Restart and Restart Plus are generally only available to customers who have filled in this form with the help of a debt advice agency.
- **Please do not forget to sign the declaration in section 10. If you do not sign it, we cannot process your application.**

Additional information

In addition to the details on this form, we will need:

- **proof of your income:** this can be photocopies of three consecutive wage slips or a letter from your employer, and
- **proof of benefit:** such as a benefit entitlement letter.

Processing your application

When we receive your application:

- we aim to deal with it within five working days. We will also let you know how long you may need to wait for a decision. If we need further information we will ask
- you may receive letters, a telephone call or a home visit as part of our assessment process
- if we are able to help you, we will write to confirm your acceptance on to one of our schemes
- if we are unable to help you, we will inform you of the decision in writing
- **you must continue to make payments while your application is being processed.**

Can I apply for help again?

- If you are not successful, you can apply for help again after six months, but your application will normally only be considered if you have sought further advice from the CAB or other debt advice agency or your circumstances have changed.

PLEASE NOTE THAT THE DECISION ON YOUR APPLICATION IS FINAL

Please detach this page and keep it for reference.



Please answer the following questions. Most of the questions can be answered by:

- putting a tick or cross in a box like this

or

- writing in a number or an amount like this How many [2] Ages [4, 6]

1) Please tell us about yourself and your family

Customer reference number: _____
(if known)

Surname: _____ **Title:** _____

First name(s): _____

Date of birth: _____ **National insurance no:** _____

Address: _____

_____ **Postcode:** _____

Telephone Landline: _____ **Mobile:** _____

When is the best time to contact you? Please specify: _____

Is the above address your only or main home? Yes No

Is your home? Social rented/council Private rented Own property

I solely own the property **I part own/part rent with a housing association**

I jointly own the property with my: Wife Husband Partner

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

I live alone **Wife** **Husband** **Partner**

Children **Other**

Please give full name(s) _____ **Date of birth:** [/ /]

of the ADULTS who share _____ **Date of birth:** [/ /]

with you _____ **Date of birth:** [/ /]

_____ **Date of birth:** [/ /]

Children under 16 or still at school/college **How many?** [] **Ages** []

Other adults and children who have left school **How many?** [] **Ages** []

2) Employment

About you

I am employed as: _____

My employer is: _____

Employer address is:

I work: full time part time

Jobs other than main job

I am self employed as: _____

My annual income is: £ _____

I have been unemployed for

[] years [] months

I am a pensioner: yes no

About your partner/wife/husband

He/she is employed as: _____

Their employer is: _____

Employer address is:

They work: full time part time

Jobs other than main job

They are self employed as: _____

Their annual income is: £ _____

They have been unemployed for

[] years [] months

They are a pensioner: yes no

3) Bank accounts and savings

About you

I have a bank account:

the account is in credit by £ _____

the account is overdrawn by £ _____

What (if any) savings do you have?

£ _____

About your partner/wife/husband

They have a bank account:

the account is in credit by £ _____

the account is overdrawn by £ _____

What (if any) savings does your partner have?

£ _____

4) Your financial situation

Please complete the financial statement on the following page using weekly or monthly amounts.

4a) Please tell us about your financial situation (please include all household income)

| Income (please tick) <input type="checkbox"/> weekly <input type="checkbox"/> monthly | | | Expenditure (please tick) <input type="checkbox"/> weekly <input type="checkbox"/> monthly | | |
|---|---|---|--|---|---|
| Wages/salary | | | Housing costs | | |
| | £ | p | | £ | p |
| Your take home pay | | | Rent | | |
| Your partner's take home pay | | | Mortgage | | |
| Regular overtime/bonus/commission | | | Secured loans/second mortgage | | |
| Benefits | | | Utilities | | |
| Housing benefit | | | Water/sewerage | | |
| Council tax support | | | Gas | | |
| Jobseeker's allowance | | | Electricity | | |
| Income support | | | Coal and other fuels (eg, bottled gas) | | |
| Employment and support allowance | | | Housekeeping | | |
| Child benefit | | | Food and general housekeeping | | |
| Child tax credit | | | Clothing – adult | | |
| Working tax credit | | | Clothing – children | | |
| Universal credit | | | Subscriptions, newspapers, magazines | | |
| Maternity pay/allowance | | | Cigarettes, sweets, alcohol | | |
| Bereavement benefits | | | Laundrette | | |
| Statutory sick pay | | | Children | | |
| Incapacity benefit | | | Childcare | | |
| Carer's allowance | | | School meals/trips | | |
| Disability living allowance (care) | | | Nappies/baby items | | |
| Disability living allowance (mobility) | | | Children's pocket money | | |
| Personal independence payment | | | Other important items | | |
| Industrial disablement benefits | | | Court fines/orders | | |
| Severe disablement allowance | | | Maintenance | | |
| Attendance allowance | | | Life assurance | | |
| Pensions | | | HP/conditional sale (delayed purchase) | | |
| Retirement pension | | | TV licence | | |
| Occupational pension | | | Telephone (mobile) | | |
| Private pension | | | Telephone (landline) | | |
| Annuity | | | Travel | | |
| War pension | | | Fares (eg, to work/school etc) | | |
| Your partner's pension | | | Car running costs | | |
| Pension credit guarantee | | | Car loan/Motability car | | |
| Pension credit savings | | | Health | | |
| Other income | | | Prescriptions | | |
| Maintenance | | | Care costs/special needs | | |
| Student grant/loan | | | Other expenditure | | |
| Income from lodgers/property | | | Benefits overpayment/Social fund loan | | |
| Son's/daughter's contribution | | | TV/video/satellite/cable | | |
| Shares and dividends | | | Appliance rental | | |
| Other income – please specify | | | Entertainment | | |
| | | | Credit/store cards | | |
| | | | Catalogues | | |
| | | | Loans | | |
| | | | Credit unions | | |
| | | | Total expenditure | | |
| | | | | | |

4b) Other arrears information

Tick all that apply to you and write in the amount owed:

Tick shaded box if deducted from benefit or wages

| | Amounts owed | Weekly payments* | Monthly payments |
|--|----------------------------------|----------------------------------|----------------------------------|
| Rent | <input type="checkbox"/> £ _____ | <input type="checkbox"/> £ _____ | <input type="checkbox"/> £ _____ |
| Mortgage | <input type="checkbox"/> £ _____ | <input type="checkbox"/> £ _____ | <input type="checkbox"/> £ _____ |
| Second mortgage/secured loan | <input type="checkbox"/> £ _____ | <input type="checkbox"/> £ _____ | <input type="checkbox"/> £ _____ |
| Council tax | <input type="checkbox"/> £ _____ | <input type="checkbox"/> £ _____ | <input type="checkbox"/> £ _____ |
| Gas | <input type="checkbox"/> £ _____ | <input type="checkbox"/> £ _____ | <input type="checkbox"/> £ _____ |
| Electricity | <input type="checkbox"/> £ _____ | <input type="checkbox"/> £ _____ | <input type="checkbox"/> £ _____ |
| Social fund loan | <input type="checkbox"/> £ _____ | <input type="checkbox"/> £ _____ | <input type="checkbox"/> £ _____ |
| Benefit overpayment | <input type="checkbox"/> £ _____ | <input type="checkbox"/> £ _____ | <input type="checkbox"/> £ _____ |
| Court fines | <input type="checkbox"/> £ _____ | <input type="checkbox"/> £ _____ | <input type="checkbox"/> £ _____ |
| Child support maintenance | <input type="checkbox"/> £ _____ | <input type="checkbox"/> £ _____ | <input type="checkbox"/> £ _____ |
| Telephone | <input type="checkbox"/> £ _____ | <input type="checkbox"/> £ _____ | <input type="checkbox"/> £ _____ |
| HP, loans, credit & store cards, catalogues (Please list them individually in box 4c below) | <input type="checkbox"/> £ _____ | <input type="checkbox"/> £ _____ | <input type="checkbox"/> £ _____ |
| Total amount of arrears owed | £ _____ | | |

* Please note: if you are paying any of the above debts weekly, do not forget to include them on the financial statement in section 4a.

4c) HP, loans, credit & store cards, catalogues

| Creditor | £ Owed | Creditor | £ Owed |
|----------|---------|----------|---------|
| _____ | £ _____ | _____ | £ _____ |
| _____ | £ _____ | _____ | £ _____ |
| _____ | £ _____ | _____ | £ _____ |
| _____ | £ _____ | _____ | £ _____ |
| _____ | £ _____ | _____ | £ _____ |
| _____ | £ _____ | _____ | £ _____ |
| _____ | £ _____ | _____ | £ _____ |

5) Offer of payment

I can pay £ _____ monthly fortnightly weekly

(Please give **TOTAL** amount which includes ongoing bills and arrears)

I would like to pay by the following method:

Direct Debit (complete form on page 10) **Standing order** **Instalments**

Deduction from benefits (if applicable) (complete form on page 11)

6) Why do you need help with water and sewerage charges?

- Please tell us why you have not been able to pay your water and/or sewerage bill and give us as much information as possible about your circumstances.

Where possible, please add dates and details of any particular hardship/illness that affects your family and has led to your difficulties.

If anyone in your household is disabled, please explain who is disabled and the nature of their disability.

- Please tell us about any arrangements you or your debt adviser have made concerning any other debts you may have.

- If your offer of payment is less than your previous level of payment, please explain why.

8) Additional information

Proof of all household income (ie, yourself, your partner and other adults)

- Copies of three recent consecutive wage slips (either monthly or weekly). If you cannot provide wage slips, please obtain a letter from your employer giving your recent average net pay.
- Copies of your latest entitlement to benefits, including child benefit, which have been issued in the last 12 months.

Please try to send photocopies. Any original documents sent to us will be returned in a sealed envelope by standard second class post. Bristol Wessex Billing Services Ltd cannot accept responsibility for loss or damage to documents during postage.

9) Please tell us if someone else is helping you with this application

- If an agency, such as the Citizens Advice Bureau, or anyone else is helping you to make this application and you would prefer us to write to them with any queries, please tell us their details below:

Their name: _____

Their job title: _____

Their organisation (if relevant): _____

Their address: _____

_____ **Postcode:** _____

Their daytime telephone number: _____

10) Declaration to be signed by the applicant

I declare that the information I have given on this form is complete and correct to the best of my knowledge. I consent to the personal details I have provided on this form being processed by Bristol Wessex Billing Services Ltd in accordance with the Data Protection Act 1998.

I wish to be considered for help. If I am accepted, I agree to make regular payments, as shown in section (5).

If I do not keep up my payments, I understand normal debt recovery action will resume.

Signed: _____ Date: _____

11) What to do next

If you are completing a paper copy of this form, please post it in the envelope provided to:

Social Policy Team
BWBSL
1 Clevedon Walk
Nailsea
Bristol
BS48 1WA

Contact details for queries about this application form:

Call us on **0845 600 3 600**
(Monday to Friday, 8am to 6pm)

Paying by Direct Debit

BRISTOL WESSEX BILLING SERVICES LTD

Instructions to your Bank or Building Society to pay by monthly Direct Debit – on or just after the 1st of the month.

Name and address

Daytime telephone number

| | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

BRISTOL WESSEX BILLING SERVICES LTD

Instructions to your Bank or Building Society to pay by Direct Debit

Please fill in the whole form with a ball point pen and return to

Bristol Wessex Billing Services Ltd, 1 Clevedon Walk, Nailsea, Bristol BS48 1WW



Originator's Identification
Number: 948283

Name(s) of Account Holder(s)

Name and full postal address of your bank or building society (BLOCK CAPITALS)

Bank/Building Society account holder

| | | | | | | | |
|--|--|--|--|--|--|--|--|
| | | | | | | | |
|--|--|--|--|--|--|--|--|

Branch sort code

| | | | | | |
|--|--|--|--|--|--|
| | | | | | |
|--|--|--|--|--|--|

Signature

Date

Reference Number

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

Instructions to your Bank or Building Society

Please pay Bristol Wessex Billing Services Ltd Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee.

I understand that this instruction may remain with Bristol Wessex Billing Services Ltd and, if so, details will be passed electronically to my Bank/Building Society.

Banks and Building Societies may not accept Direct Debit instructions for some types of account.

The Direct Debit Guarantee

This guarantee should be detached and retained by the payer



- This guarantee is offered by all banks and building societies that take part in the Direct Debit scheme. The efficiency and security of the scheme is monitored and protected by your own bank or building society.
- If the amounts to be paid or the payment dates change, we will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Bristol Wessex Billing Services Ltd or your bank or building society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct debit at any time by writing to your bank or building society. Please also send a copy of your letter to us.

Bristol Wessex Billing Services Limited Registered Office 1 Clevedon Walk Nailsea Bristol BS48 1WW Registered in England No 4143955

Application for Water Direct – Direct payments to us from your benefit

Do you have arrears with us? Yes No

Do you receive Income support, jobseeker's allowance, employment and support allowance, universal credit or pension credit?

Yes No

If you answered yes to both questions and you would like us to apply for Direct Payments from Department of Works and Pensions on your behalf, please complete and return this form.

Customer reference number _____

Your full name _____

Address _____

Postcode _____

National insurance number _____

Date of birth _____

Daytime telephone number _____

Mobile telephone number _____

Declaration

I am in receipt of benefits and in arrears with my water and sewerage charges and would like Bristol Wessex Billing Services Ltd to apply for direct payments on my behalf.

Signature/s _____

Date _____

Please complete each section of the application making sure all points listed in the checklist below have been actioned and ticked off:

Application checklist

- Personal details including date of birth and national insurance number (*page 3*)
- Ages of all people in household (*page 3*)
- Employment details (*page 4*)
- Financial statement** (*page 5*)
- i) ALL household income/expenditure
- Breakdowns of*
- ii) Benefits received
- iii) Other income & expenditure
- Details of other debts (*page 6*)
- Offer of payment/method (*page 7*)
- Full explanation of circumstances (*page 7*)
- Application is signed (*page 9*)



go to the web for more information
www.bristolwater.co.uk www.wessexwater.co.uk