

APPLICATION FOR FINANCIAL ASSISTANCE



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

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

The Veolia Water Trust is a charitable Trust and is referred to as "The Trust" throughout this form.

WHO CAN APPLY FOR A GRANT?

You can apply to the Trust if you are in need, poverty, hardship or distress and you live within the regions supplied by Veolia Water Central (formerly Three Valleys Water), Veolia Water East (formerly Tendring Hundred Water) and Veolia Water Southeast (formerly Folkstone and Dover Water).

The account holder (the person(s) named on the bill) can apply for help with water debts. If the account holder is unable to make the application for grant, please explain why someone else is doing so on his or her behalf.

Anyone living within the regions supplied by Veolia Water can also apply for a grant to clear other priority debts and purchase essential household items. These grants are called Further Assistance Payments (FAPs).

HOW CAN THE TRUST HELP?

- The Trust **can** help you to clear debts for domestic water charges.
- The Trust **can sometimes** help you to clear other priority debts and purchase essential household items (FAPs). You can apply for such help even if you do not apply for help with your water charges.
- The Trust **cannot** give you a loan or give you help with bills that you have already paid or with items that you have already bought.
- The Trust also **cannot** help you with the following:
 - Fines for criminal offences
 - Educational or training needs
 - Debts to central or local government departments e.g. tax and national insurance
 - Deposits to secure accommodation
 - Medical equipment, aids and adaptations
 - Over payments of benefits
 - Business debts
 - Catalogues, credit cards, personal loans and other forms of non-secured lending
 - Holidays

Please note: The Veolia Water Trust is administered by Charis Grants Ltd (Charis) along with a number of other grant making funds. By signing this form you agree to your information being shared with these other grant making funds for them to consider if you are eligible for their support. A full list of grant making funds administered by Charis can be viewed online at www.charisgrants.com

FILLING IN THE APPLICATION FORM

- Please complete **all** sections of the application form. If a section is not applicable, please insert N/A.
- 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. All evidence must be less than 3 months old.**
- Please supply **copies** of **all** supporting documents as we do not return originals.
- If you need help with the form you should contact a local advice centre such as a Citizens Advice Bureau. They may be able to help you with the form and give help and advice on any money / debt issues you may have.
- If you are a domestic customer of British Gas or EDF Energy and you have gas or electricity debt, you may be eligible for help from other trusts administered by Charis. Please complete section 6 and you will be considered automatically. We might need to ask you for more information.
- **Please do not forget to sign the declaration in section 12 – if you do not sign it, we cannot assess your application.**

SENDING IN YOUR APPLICATION

- Once completed the application form should be returned to:
FREEPOST RSHH–JKZA–HAUY, Veolia Water Trust, PO Box 42, Peterborough, PE3 8XH

HOW WE DEAL WITH YOUR APPLICATION

- If we think that other organisations might be of interest to you, we may provide you with information about their work or share your details with them so that they can contact you about their services and / or products.
- Your information may be used for research and analysis purposes by other organisations.
- You may receive letters, a telephone call or a home visit as part of our assessment process.
 - **If we can 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 personal financial stability, i.e. your intention to pay current and future costs on an ongoing basis and to avoid getting into debt in the future. Your commitment would be demonstrated by:**
 - **Payments towards your current usage while your application is being processed. This will immediately show the Trust that you are currently financially stable. You may wish to talk to Veolia Water to set up direct debit payments which are a more convenient way to pay and can help with monthly budgeting.**
 - **Discussing with Veolia Water how you might reduce bills including whether any of their reduced tariffs or metering would be beneficial for you.**
 - **If you have not already done so, seeking help from expert money advisers or other free relevant support agencies to help with future budgeting.**
- Six months after the provisional award has been made, if it can be seen that you have taken steps towards achieving financial stability, you will receive a letter confirming your awards and a payment to Veolia Water will be made to clear your debt.
- If you qualify for help from any other trust administered by Charis or we are able to help with other priority debts / essential household items (FAPs) we will write to tell you this.
- If the Trust cannot help you we will write to tell you. **Please note the Trust does not give particular reasons why a grant is not awarded.**
- The Trust receives many applications so it may take several weeks to process yours.

APPLYING TO THE TRUST AGAIN

- If you receive an award, you cannot re-apply to the Trust for two years from the date of the confirmation of your award.
- If you do not receive an award, you can re-apply six months after the date of the letter informing you of the Trust's decision.
- This also applies if you have previously applied to the Three Valleys Water Trust or the Eos Foundation.

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

APPLICATION FOR ASSISTANCE

Please answer the following questions on this and the next 5 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

Postcode

Telephone

Email

Date of birth

 Tick here if you own your own home or you rent it from a private landlord

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

Wife, husband, civil partner, partner

Full name of wife, husband, civil partner, partner

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

Write how many

Ages of children

Other adults over 16 years

Write how many

No one, I live alone

SECTION 2 WHAT WOULD YOU LIKE US TO HELP YOU WITH? (PLEASE REFER TO PAGE 1)

I am applying for help with my water

I am applying for help with other essential bills and cost (Further Assistance Payments (FAPs))

Including arrears of:

Electricity

Gas

Sewerage

Other

SECTION 3 HAVE YOU APPLIED TO THIS TRUST BEFORE?

If you have applied to this Trust before, please tell us when you applied and from what address if this is different from your current address.

This also applies if you have previously applied to the Eos Foundation or Three Valleys Water Trust:

When

Address

Postcode

SECTION 4 HOW DID YOU HEAR ABOUT THE TRUST FUND?

Website

Newsletter

Water Supplier

Local Advice Agency

Other - please state:

SECTION 5 PLEASE TELL US IF SOMEONE IS HELPING YOU WITH THIS APPLICATION

 Please tick here if you are receiving money advice.

We may need to write to you if we need more 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 about your application, please provide us with their details below. Please note, if a provisional award is made, the Trust will need to contact you directly:

Their Name Mr/Mrs/Ms

Their job title

Their organisation

Their address

Postcode

Their daytime telephone number

Email

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

SECTION 6 IF YOU WANT HELP WITH YOUR WATER AND / OR SEWERAGE DEBTS, ELECTRIC OR GAS DEBTS, PLEASE GIVE US DETAILS OF RELEVANT ACCOUNTS AND UP TO DATE METER READINGS FOR GAS AND ELECTRICITY

Please note: Only complete rows in red type if applying for assistance from other grant making funds administered by Charis. View details online at www.charisgrants.com

	Name of supplier	Account Number	Total £ outstanding
Water (current):			
Water (previous):			
Electricity (current):			Current meter reading Date meter read
Gas (current):			Current meter reading Date meter read

Are any of these charges from a previous address? (Please tick) Yes No Not sure

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

Address Postcode

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 EXPENDITURE

Remember to include repayments from sections 8 and 9 in this column

HOUSEHOLD WEEKLY INCOME

You must provide us with proof confirming these amounts of income. Please see section 13 for guidance.

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

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.

Tip: If you receive Disability Living Allowance, remember to show how you spend this money. Whether you use it as part of your general living costs or pay for a Carer, medication, transport etc, please make sure you show this in the expenditure column.

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

Comments

SECTION 8 ARE YOU IN DEBT WITH ANY OF THE FOLLOWING BILLS?

Please tick all that apply and write in the amount you owe and the amount being repaid

	AMOUNT OWED	WEEKLY AMOUNT REPAID OR DEDUCTED FROM BENEFITS OR WAGES
Rent	£	£
Mortgage	£	£
Second mortgage / secured loan	£	£
Council tax	£	£
Water and sewerage	£	£
Gas	£	£
Electricity	£	£
Telephone	£	£
Social Fund loan	£	£
Benefit overpayment	£	£
CCJs / Court fines	£	£
Child Maintenance / support	£	£

Remember to include all repayments you are making in section 7.

SECTION 9 LOANS, CREDIT & STORE CARDS, CATALOGUES ETC

Name of creditor	Amount owed	Amount paid per week
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£

Continue on a blank page if necessary. Remember to include all repayments you are making in section 7.

IMPORTANT! – Please read carefully before completing the next page

FILLING IN THE NEXT PAGE

The next page is where you can explain to us how a payment from the Trust will help you. In deciding whether to help you with water debts and/or other debts the Trust will:

- need to know how you got into difficulties with the particular debt. 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 Trust does help you, you will be able to manage to pay your bills in the future. This means that if, in section 7 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 your bills in future.
- need to know about any particular hardship within your household e.g. chronic illness, disability, bereavement. Where possible evidence must be provided.

In deciding whether to help you with one-off items such as domestic appliances or furniture, the Trust will:

- need to know exactly what you want and how having the item is essential to your needs.
- need to know about any particular hardship within your household e.g. chronic illness, disability, bereavement.
- need supporting evidence from an appropriate professional confirming exceptional need exists for the item requested.

SECTION 10 WHY DO YOU WANT HELP WITH YOUR UTILITY DEBT?

Please tell us why you have not been able to pay your water bills. If you are applying for a grant from other grant making funds administered by Charis in addition to the Veolia Water Trust, you must complete this section to cover all the trusts to which you are applying. **See guidance notes in Section 13, 'Your most recent bill'**. Continue on a blank page if necessary.

Please tell us how a payment from us would help you budget better in the future, and how you intend to make payments towards your ongoing usage.

SECTION 11 FURTHER ASSISTANCE PAYMENTS: COMPLETE THIS SECTION IF YOU ARE APPLYING FOR HELP WITH OTHER PRIORITY DEBTS AND ESSENTIAL HOUSE HOLD ITEMS

Please see guidance notes at section 14.

Please tell us what you are applying for.

Please tell us how your need has come about.

Please tell us how a Further Assistance Payment would help you.

SECTION 12 DECLARATION TO BE SIGNED BY THE APPLICANT

I consent to the personal details I have provided on this form being:

- (1) Shared with the Utility Company in relation to my account and the services provided by them
- (2) Processed by Charis Grants Ltd in accordance with the Data Protection Act and as described in the 'How we deal with your application' section on the front cover of the application form.

I authorise Charis Grants Ltd to contact me directly about my application and to use my information for the purposes described above.

I declare that the information I have given on this form is complete and correct to the best of my knowledge.

I declare that in applying to the Trust 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 stability.

I wish to be considered for any additional funds, either administered by, or identified by Charis Grants Ltd that I am eligible to apply for.

I understand that the decisions of the Trust are final and that there is no appeals procedure.

Please tick the box to confirm the above declaration.

Signature

Print name

Date

SECTION 13 FILLING IN THE APPLICATION FORM

Please make sure you enclose items on the checklist below with your application. **All evidence should be less than 3 months old.** Please provide **copies** of **all** documents supporting your application as **we do not return originals**.

Proof of income

You must include proof with your application confirming the following income figures as detailed in section 7 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 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 current benefit, Tax Credit or pension payment slips or giro details showing amounts currently payable, or
- copies of bank statements showing current benefit, Tax Credit or pension payments or
- copies of recent letters from the Benefits Agency, Tax Credit Office or pension provider showing amounts currently payable.

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 begin to deal with your application unless all the necessary proof of income is sent in with the application.

Your most recent utility bill

If you are asking for help with water charges, please provide us with copies of your most recent water bill. If you are also applying for help from other Trusts administered by Charis then you must also attach copies of the most recent bill and details of actual meter readings (not estimated) that are relevant to your application (see section 6).

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 or a letter from your GP / consultant confirming your condition. Please note that the Trust is unable to meet the cost of obtaining medical evidence.

Please note that we cannot assess your application until all necessary proof is provided.

SECTION 14 HELP WITH OTHER BILLS AND COSTS (to be read with Section 11)

COUNCIL TAX DEBTS

Payments of these debts will only be considered in the most exceptional circumstances. Applications must always explain the history and current stage of enforcement.

OTHER UTILITY DEBTS

Payment for these debts may be considered where you can show that clearing them will enable you to budget better for your current bills. **You must attach a copy of your most recent bill or demand for payment showing the up to date balance on your account.** In the case of utility arrears, bills must be based on actual usage. Estimates cannot be accepted.

TELEPHONE DEBTS

A payment may be considered where there is a serious social or medical need for the phone to remain connected or to be reconnected. Such a need must be supported by evidence from someone like your GP, health visitor or social worker.

HOUSEHOLD ITEMS

Payments for items such as beds, cookers, washing machines or refrigerators may be made where a special need for the item can be shown. We will need a letter from someone like a health visitor, social worker or advice worker confirming that you need it. If you need the item because of illness or disability in your family, you will also need to send us some proof of that illness or disability. **The Trust should not be seen as an alternative to Social Fund Community Care Grants.**

BANKRUPTCY DEPOSITS / DEBT RELIEF ORDERS (DRO)

Applicants must not have previously been declared bankrupt nor be a home owner. They must provide a full list of debts and have received advice from a professional advice worker or intermediary. **Bankruptcy applications** will not be considered from those with assets above a value of £1,000 and total debts less than £15,000. **DRO** applications MUST include the ID number generated by the Insolvency Service online application process.

FUNERAL EXPENSES

Payment may be considered where outstanding funeral expenses are causing hardship. Applications should indicate whether a payment has been received from the Social Fund towards those funeral expenses. Please tell us your relationship with the deceased and why their estate was unable to pay the funeral expenses.

RENT DEBTS

Payment **will only** be considered in the most **exceptional** circumstances. Applications must always explain the history and current stage of proceedings and provide supporting documentation.

MONITORING INFORMATION (THIS PART WILL BE DETACHED BEFORE ASSESSMENT)

Please tick as appropriate

Are you? Female Male Are you registered disabled? Yes No

What do you consider your ethnic origin to be?

<input type="checkbox"/> WHITE	<input type="checkbox"/> MIXED	<input type="checkbox"/> ASIAN OR ASIAN BRITISH	<input type="checkbox"/> BLACK OR BLACK BRITISH
<input type="checkbox"/> British	<input type="checkbox"/> White & Black Caribbean	<input type="checkbox"/> Indian	<input type="checkbox"/> Caribbean
<input type="checkbox"/> Irish	<input type="checkbox"/> White & Black African	<input type="checkbox"/> Pakistani	<input type="checkbox"/> African
<input type="checkbox"/> Any other White background	<input type="checkbox"/> White & Asian	<input type="checkbox"/> Bangladeshi	<input type="checkbox"/> Any other Black background
	<input type="checkbox"/> Any other Mixed background	<input type="checkbox"/> Any other Asian background	
<input type="checkbox"/> CHINESE OR OTHER ETHNIC GROUP			
<input type="checkbox"/> Chinese	<input type="checkbox"/> Any other Ethnic Group		

The Veolia Water Trust is a registered charity which operates independently of its donor company and is governed by a Board of independent Trustees. For further information on the Trust visit the website at www.veoliawatertrust.org.uk

The day to day management of the Veolia Water Trust is undertaken by Charis Grants Ltd, a company with extensive experience in grants management on behalf of Trustees.

Veolia Water Trust Charity number 1128398