

APPLICATION

FOR FINANCIAL ASSISTANCE:

FOR USE FROM 1 DECEMBER 2007



Customers of Anglian Water and Hartlepool Water please note: Changes to the Trust's approach to grant making were introduced on 1 December 2007. See 'How we deal with your application' on page 2.

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

CAN THE TRUST HELP YOU?

- The Trust can consider helping you if you are in need, poverty, hardship or other distress and you live within the Anglian Water or Hartlepool Water regions. The Trust aims to make a significant and sustainable improvement to quality of life throughout these regions.
- To be able to apply to the Trust you must have your sole or main home within the Anglian Water or Hartlepool Water regions. These include homes where sewerage services are supplied by Anglian Water even if water is supplied by another water company namely, Cambridge Water, Essex and Suffolk Water, Three Valleys Water or Hartlepool Water.
- If you live in a home in the Anglian or Hartlepool Water regions which is not connected to mains water and sewerage or you are of no fixed abode, you can still apply to the fund.

HOW CAN THE TRUST HELP?

- The Trust **can** help you to meet arrears of domestic water and sewerage charges.
- The Trust **can** sometimes help you to meet other essential domestic bills and costs. You can apply for such help even if you do not apply for help with your water and sewerage charges. These are called Further Assistance payments (FAPs).
- 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
 - Over payments of benefits
 - Medical equipment, aids and adaptations
 - Business Debts
 - Catalogues, credit cards, personal loans and other forms of non-secured lending
 - Holidays
 - Deposits to secure accommodation

SENDING IN YOUR APPLICATION

- Once completed, the form should be returned to:
Anglian Water Trust Fund, PO Box 42, Peterborough, PE3 8XH
- **Please check that you have put the correct postage on the envelope. Incorrect postage will result in delays in our receiving and dealing with your application.**

Please note: The Anglian Water Trust Fund is administered by Charis Grants Ltd alongside a number of other independent charitable trusts. By signing this form you will be considered for these trusts, if eligible. See section 12 page 7.

For a full list of charitable trusts administered by Charis call 01733 421050 or view on line at www.charisgrants.com

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 level of income.
- All the information you give us will be kept in strict confidence and will not be passed on to anyone else without your permission. However, if you are asking for help with your water and sewerage debts, we will contact your water and sewerage supplier to confirm how much you owe.
- It is a long application form but we do need all the information. If you need help with the form you should contact a local advice centre such as a Citizens Advice Bureau. They can help you with the form and also give help and advice on your money problems. In section 5 of the application form you can give your authority for us to contact an agency, relative or friend with queries regarding your application. Please note however that for customers of Anglian Water and Hartlepool Water, if a **provisional** award is made, the Trust will need to correspond with you directly from this time.
- Please do not forget to sign the declaration in section 12- if you do not sign it, we cannot assess your application.

HOW WE DEAL WITH YOUR APPLICATION

All Applicants

- As soon as we receive your application we tell your supplier who will stop any action on your account while your application is dealt with.
- The Trust may communicate with you by letter, telephone or email and may visit you at home as part of our assessment process.

Customers of Cambridge Water, Tendring Hundred Water and Three Valleys Water

If we are able to help with your water and sewerage debts, a payment will be made directly to your supplier. We will write and tell you that an award has been made.

Customers of Anglian Water and Hartlepool Water

If we feel we are able to help with your water / sewerage 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 Anglian Water / Hartlepool Water and other utility suppliers how you might be able to reduce your bills including whether any of their reduced tariffs or metering would be beneficial for you. The Trust does recognise that this may not be appropriate for all applicants. Anglian Water / Hartlepool Water will send you information to help you decide.
- Payment of charges to Anglian Water / Hartlepool Water while your application is being dealt with. This will immediately show the Trust that you are currently financially stable. You may wish to talk to your water company to set up direct debit payments which are a more convenient way to make payments and can also help with monthly budgeting.
- 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 Anglian Water / Hartlepool Water will be made to clear your debt.

All Applicants

- If you qualify for assistance from any other charitable trust administered by Charis, your application will be considered automatically (we might need to ask you for more information.) We will write to tell you if a payment has been made.
- If we are able to help you with other essential bills and costs known as Further Assistance Payments (FAPs), we will write to tell you this. There are no changes to the way that FAPs are assessed and awarded for Anglian Water / Hartlepool Water customers. However all applicants should note that money available, particularly for FAP bankruptcy awards, is very limited.
- If we cannot help with a water and/or sewerage award or FAP we will write to tell you. Please note that the Trust does not give particular reasons why a grant is not awarded.
- As the Trust receives many applications for financial assistance it may take several weeks to process your application.

APPLYING TO THE TRUST AGAIN

- If you receive an award, you cannot apply to the Trust again for **two years** from the date of the confirmation of your award.
- If you do not receive an award, you can apply again after **six months** from the date of the letter informing you of the Trust's decision.

Please note that the decision of the Trustees on your application is final.

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

Family Name First Name Title (Mr / Mrs / Ms / Other) Address Postcode Telephone Email How old are you?: Years

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

Wife, husband, partner Children under 16 or still at school How many? Ages of children Children who have left school How many? Other adults 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 and / or sewerage

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

Including arrears of: Electricity (Tick appropriate box)Gas Other

SECTION 3 HAVE YOU APPLIED TO THIS TRUST BEFORE?

If you have applied to this Trust Fund 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 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

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 with any queries, please provide us with their details below. Please note however that if a 'provisional' award is made the Trust will need to correspond with you directly.

Their Name Their Job title, if you know it Their organisation (if relevant) Their address, if you know it Postcode Their daytime telephone number if you know it: Code Number Email

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

Please note: Only complete sections in red if applying for assistance from other Trusts held by Charis.
For a full list of charitable trusts administered by Charis call **01733 421050** or view on line at **www.charisgrants.com**.

	Name of supplier	Account Number	Total £ outstanding
Water (current):			
Water (previous)			
Sewerage services (if billed separately):			
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:

Address

Postcode

SECTION 7 PLEASE TELL US ABOUT YOUR HOUSEHOLD'S FINANCIAL SITUATION

WEEKLY INCOME

You must provide us with proof confirming these amounts of income.
Please see section 13 on page 7 for how to do this.

Your take-home pay	£
Partner's take-home pay	£
Income Support/Job-Seeker's Allowance	£
Working tax credit	£
Child tax credit	£
State pension	£
Works pension	£
Incapacity benefits	£
Disability living allowance:	£
- care component	£
- mobility component	£
Other disability benefits (please specify)	£
Child/lone parent benefit	£
Other benefits	£
Maintenance/child support	£
Contribution(s) from others living with you	£
Rent from lodger	£
TOTAL	£

WEEKLY EXPENDITURE

* Please indicate where the amounts include debts

Food and housekeeping	£
Rent (after benefit)	£
Mortgage	£
Second mortgage	£
Endowment policy	£
Council tax (after benefit)	£
Water/sewerage charges	£
Gas	£
Electricity	£
Other fuel (e.g. coal, oil)	£
Life/building/contents insurance	£
Telephone	£
TV/video/satellite	£
TV licence	£
Child-care	£
School meals	£
Work expenses and travel	£
Car (loans/tax/fuel/repairs etc.)	£
Loans/credit + store cards/catalogues (please provide details on page 5)	£
Fines	£
County Court Judgements (CCJs)	£
Special needs (please specify)	£
Other (please specify)	£
TOTAL	£

As an alternative, agencies may submit the Common Financial Statement (including the income and expenditure pages).

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

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

	AMOUNT OWED	AMOUNT DEDUCTED PER WEEK FROM BENEFITS OR WAGES	WEEKLY AMOUNT REPAID
Rent <input type="checkbox"/>	£	£	£
Mortgage <input type="checkbox"/>	£	£	£
Second mortgage/secured loan <input type="checkbox"/>	£	£	£
Council tax <input type="checkbox"/>	£	£	£
Gas <input type="checkbox"/>	£	£	£
Electricity <input type="checkbox"/>	£	£	£
Social Fund Loan <input type="checkbox"/>	£	£	£
Benefit overpayment <input type="checkbox"/>	£	£	£
Court fines <input type="checkbox"/>	£	£	£
Child support maintenance <input type="checkbox"/>	£	£	£
Telephone <input type="checkbox"/>	£	£	£
Water and sewerage <input type="checkbox"/>	£	£	£

SECTION 9 LOANS, CREDIT + STORE CARDS, CATALOGUES, ETC.

	Amount owed	Amount paid per week
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£

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, sewerage, gas or electric 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 the bills in the future. This means that if, in section 7 on page 4, 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.
- need to know what might happen to you if the debt is not paid e.g. could you be evicted or your fuel supply be disconnected?

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 would help you.
- 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 UTILITY DEBT?

Please tell us why you have not been able to pay your water and/or sewerage bills (if you are applying for assistance for help from other funds administered by Charis please complete this section to cover all the funds you are applying for. See Section 13, 'Your most recent utility bill'.) Continue on a blank page if necessary.

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

SECTION 11 FURTHER ASSISTANCE PAYMENTS: COMPLETE THIS SECTION IF YOU ARE APPLYING FOR HELP WITH OTHER ESSENTIAL BILLS AND COSTS.

Please see guidance notes on page 8

Please tell us what you are applying for and how the need has come about

Please tell us how a 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 processed by Charis Grants Limited on behalf of the Trust pursuant to the provisions of the Data Protection Act 1998.

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 future debt. I understand that awards will only be granted to applicants who demonstrate their commitment to improving their own personal financial sustainability.

I authorise Charis Grants to contact the suppliers of my utility services to confirm any details of my account and the steps I am taking towards financial sustainability.

I am happy to be considered for any additional funds administered by Charis Grants* that I am eligible for.

Signature

Date

*For details of the other Trusts call 01733 421050 or view online at www.charisgrants.com

SECTION 13 FILLING IN THE APPLICATION FORM

Please make sure you attach items on the checklist below

Proof of income

You must include proof with your application confirming the following income figures which you have shown in section 7 on page 4 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 maintenance/child 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 current benefit, Tax Credit or pension payment slips, giros or order book 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 Support Maintenance: 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.

However, if you cannot provide any of the necessary proof, please write to let us know why.

Your most recent utility bill (and meter readings)

If you are asking for help with water and or sewerage charges, please provide us with copies of your most recent water and / or sewerage bill.

If you are also applying for help from other Trusts held by Charis then you must also attach copies of the most recent bill and details of the meters that are relevant to your application (see section 6 on page 4.)

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 to a third party confirming your condition. Please note that the Trust is unable to meet the cost of obtaining medical evidence.

HELP WITH OTHER BILLS AND COSTS (Further Assistance Payments) (to be read with Section 11)

COUNCIL TAX / COMMUNITY 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 your debts will enable you to budget better for your current bills. However, you must also show that you can afford to make current payments.

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

In order for us to consider your application, we will need a full list of your debts and a letter from a money advice worker or other appropriate professional, stating that you have been fully advised by them on the implications of going bankrupt. **Please note that we do not pay court costs, and the amount available for the payment of bankruptcy deposits is very limited.**

FUNERAL EXPENSES

A 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 also tell us what relationship you have to the person who has died and whether this person has any money to pay towards the funeral expenses.

RENT DEBTS

A payment may be considered **only** in the most exceptional circumstances. Applications must always explain the history and current stage of proceedings.

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 Aged 65 or over

What do you consider your ethnic origin to be?

White Indian Irish Pakistani Black – African Bangladeshi Black – Caribbean Chinese
 Black – Other Please specify: Other Please specify:

Are you registered disabled? Yes No

If you are not registered disabled, do you consider yourself disabled? Yes No

The Anglian Water Trust Fund is a registered Charity and operates from donations made by Anglian Water, Cambridge Water and Three Valleys Water. The Trust is completely separate from the donor companies and is governed by a Board of independent Trustees.

For further information on the Trust visit the website at www.awtf.org.uk

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

Anglian Water Trust Charity number 1054026