

Debt and budgeting advice can help you to:

- ✓ **Boost your income:** Find out about extra benefits, tax credits and schemes.
- ✓ **Manage your money:** Stay on top of essential bills and keep your spending on track.
- ✓ **Deal with your debts:** Work out a realistic plan to repay your debts and make sure the most serious debts are dealt with first.

These are some of the organisations providing free debt advice:



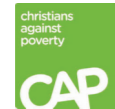
Online: www.stepchange.org/mse
Telephone: 0800 138 1111



Online: www.nationaldebtline.org
Telephone: 0808 808 4000



To find your local bureau: www.citizensadvice.org.uk



Online: www.capuk.org
Telephone: 0800 328 0006

Calls to 0345 numbers usually cost the same as standard UK landline numbers. Please check with your telephone service provider.
To protect our customers and staff telephone calls may be recorded.
Wessex Water is not responsible for the content of external websites.
We welcome calls via the Text Relay Service.



Wessex Water Claverton Down Bath BA2 7WW
www.wessexwater.co.uk

problems paying

application for help with your water bills

www.wessexwater.co.uk/tap



Application for help with your water bills

PLEASE READ THE FOLLOWING NOTES BEFORE YOU COMPLETE THIS APPLICATION FORM

We may be able to help you if you live in a household property and you receive your water and/or sewerage services from Wessex Water.

What can we help you with?

- Our assistance programme, tap, can help you with your water and sewerage bills and also to clear water and sewerage debts owed to us. 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.

When completing this form

- Answer all the questions.
- Give us as much information as possible about your personal circumstances. This may include 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.
- Please note, to qualify for a low rate tariff, you will need to seek debt advice and complete a financial budget. Without this your application will not be considered. Independent advice organisations offer help online, over the telephone or face to face. For a list of free advice providers and information on how they can help you please see the back page.

Please do not forget to sign the declaration in section 10. If you do not sign it, we cannot process your application.

Applying online

If you would prefer to apply online please go to www.wessexwater.co.uk/tap

Processing your application

When we receive your application:

- we aim to deal with it within five working days. If we are unable to make a decision within that time we will let you know. We may need to ask for further information
- we will contact you to confirm whether you have been accepted on to one of our schemes.

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 an independent advice organisation 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: _____

Email: _____

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

If you have a support worker who you would like us to contact on your behalf please provide their name and contact details:

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: £ _____

Or 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: £ _____

Or 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 budget on the following pages (5-6) using weekly or monthly amounts. Alternatively please attach a verified financial budget.

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 (including arrears) (please tick) <input type="checkbox"/> weekly <input type="checkbox"/> monthly		
	£	p		£	p
Wages/salary			Housing costs		
Your take home pay			Rent		
Your partner's take home pay			Mortgage		
Regular overtime/bonus/commission			Secured loans/second mortgage		
Benefits			Council tax		
Housing benefit			Ground rent/service charge		
Council tax support			Mortgage endowment policies/ISA		
Jobseeker's allowance			House contents/buildings insurance		
Income support			Utilities		
Employment and support allowance			Water/sewerage		
Child benefit			Gas		
Child tax credit			Electricity		
Working tax credit			Coal and other fuels (eg, bottled gas)		
Universal credit			Housekeeping		
Maternity pay/allowance			Food and general housekeeping		
Bereavement benefits			Clothing – adult		
Statutory sick pay			Clothing – children		
Incapacity benefit			Subscriptions, newspapers, magazines		
Carer's allowance			Cigarettes, alcohol		
Disability living allowance (care)			Laundrette		
Disability living allowance (mobility)			Children		
Personal independence payment			Childcare		
Industrial disablement benefits			School meals/trips		
Severe disablement allowance			Nappies/baby items		
Attendance allowance			Children's pocket money		
Pensions			Other important items		
Retirement pension			Court fines/orders		
Occupational pension			Maintenance		
Private pension			Life assurance		
Annuity			HP/conditional sale (delayed purchase)		
War pension			TV licence		
Your partner's pension			Telephone (mobile)		
Pension credit guarantee			Telephone (landline)		
Pension credit savings			Travel		
Other income			Fares (eg, to work/school etc)		
Maintenance			Car running costs		
Student grant/loan			Car loan/Motability car		
Income from lodgers/property			Health		
Son's/daughter's contribution			Prescriptions		
Shares and dividends			Care costs/special needs		
Other income – please specify			Other expenditure		
			Benefits overpayment/Social fund loan		
			TV/video/satellite/cable		
			Appliance rental		
			Entertainment		
			Credit/store cards		
			Catalogues		
			Loans		
			Credit unions		
Total income			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"/> £ _____
Water	<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, or other creditors. (Please list them individually in box 4c below)	<input type="checkbox"/> £ _____	<input type="checkbox"/> £ _____	<input type="checkbox"/> £ _____
Total amount of arrears owed	£ _____		

*Do not forget to include these instalment amounts on the financial budget in section 4a.

4c) HP, loans, credit & store cards, catalogues or other creditors.

Creditor	£ Owed	Creditor	£ Owed
_____	£ _____	_____	£ _____
_____	£ _____	_____	£ _____
_____	£ _____	_____	£ _____
_____	£ _____	_____	£ _____
_____	£ _____	_____	£ _____
_____	£ _____	_____	£ _____
_____	£ _____	_____	£ _____

5) Offer of payment

I can pay £ _____ monthly fortnightly weekly

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

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

I would like to pay by the following method:

- Direct Debit (complete form on page 10) Standing order Payment book
 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.

- Please tell us about any other addresses you currently live at or have lived at in the last four years.

8) How did you find out about receiving help with your water bill?

Please tick one box

- Flyer/leaflet where/who did you get this from?
- Magazine which one?
- Poster where did you see this?
- Event which one?
- With your bill/instalment book/reminder
- Our website
- Called customer services
- Whilst getting debt advice
- Other - please specify

9) Please tell us who is helping you with this application

- Please provide the details of the organisation from which you have received independent advice.

Their name: _____

Their job title: _____

Their organisation: _____

Their address: _____

_____ Postcode: _____

Their daytime telephone number: _____

Their email address: _____

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.

By signing this declaration you are also requesting a free WaterSave pack to help you save water and energy. If you do not wish to receive this please tick this box

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, Wessex Water,
1 Clevedon Walk, Nailsea, Bristol BS48 1WA

Contact details for queries about this application form:

Call us on 0345 600 3 600
(Monday to Friday, 8am to 6pm)
or email
customer.services@wessexwater.co.uk
(quoting your customer number and telephone number).

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 1WA



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 1WA Registered in England No 4143955

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

Why choose Water Direct?

- you do not have to remember to make payments. They will be taken direct from your benefits
- we will take no action to recover your debt while you are on Water Direct
- it will cover your ongoing bill and arrears.

Do you have arrears with us? Yes No

Do you or someone in your household receive income support, jobseeker's allowance, employment and support allowance, universal credit or pension credit?

Yes No Please specify:

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.

Details of the person receiving the benefit

First name

Surname

Date of birth

National Insurance number

Benefit type (please indicate all benefits claimed)

- Income support
 Jobseeker's allowance
 Employment & support allowance
 Universal credit
 Pension credit

I would like Bristol Wessex Billing Services Ltd to apply for direct payments Yes

No