



South Staffs Water

# Application for Assure tariff



[www.south-staffs-water.co.uk](http://www.south-staffs-water.co.uk)

### **What is the Assure tariff?**

The Assure tariff will assist customers on a low income or struggling to pay their water charges; it aims to reduce water poverty and make our bills more affordable. Customers with a household income of less than £16,105 per year which equals £1,342.08 per month or £309.71 per week (excluding income from Disability Living Allowance, Personal Independence Payment & Attendance Allowance), may qualify for a discount of up to 80% on their water charge.

### **What can we help you with?**

South Staffs Water can help you with your water and sewerage bills and also assist in helping 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

### **Do I have to have a water meter?**

No. You can apply for the Assure tariff as long as you meet the qualifying criteria.

If you are billed on rateable value we may determine you would save money by having a meter installed. Where it is practical to do so, we will encourage you to have a meter to help you make a long term savings. However, you will have one year to exercise the right to revert back to rateable value, if you find the metered charges are higher than you were paying on rateable value.

If it is not practical to have a water meter fitted you may still qualify for a discount of up to 80%, and this will be based on an average water bill.

### **How do I apply?**

You must complete the application form in full, providing details of all income and expenditure requested on the form. In addition can you please provide proof of your payslips (3 most recent months) or your most recent benefits awards notice. The more information you can provide us with, the more certain we can be the advice and assistance we give is right for you.

### **What happens next?**

Once we have received your application, we will write to you and let you know whether you have been accepted, and confirm the amount of discount to be applied to your bills.

If you have not been accepted on the Assure tariff, we will provide you with other information to help you manage your account, and contact information of other organisations that may be able to help you with budgeting and debt advice.

### **What about the sewerage charges?**

Upon acceptance to the Assure tariff, you will automatically qualify for the sewerage provider's equivalent tariff. You do not need to do anything; we will apply the discount to your account and notify the sewerage provider.

### How long will I receive Assure for?

You will be assigned to the tariff for one year. We will send you a renewal form before the tariff expires to ask you if you want to re-apply.

### How do I pay?

We offer a range of flexible payment methods and frequencies, and as part of the application process this will be agreed with you. For further information on options available, please visit our website:

[www.south-staffs-water.co.uk](http://www.south-staffs-water.co.uk)

### What happens if I cannot keep up the payments?

We hope the advice you receive will enable you to keep up your payments to us, but if you get into further difficulties, you must let us know.

If we know you are having problems, we may be able to offer more help and support. If you do not make payments and we do not know that you are having problems, we will no longer be able to help you and normal debt recovery will resume.

### 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 South Staffs Water when assessing your application.
- Please note, to qualify for the Assure tariff, you will need to 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 page 14

**Please do not forget to sign the declaration in section 9. If you do not sign it, we cannot process your application.**

# 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 no: ..... Mobile no: .....

Email address: .....

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  Children  Other

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

I live alone  Wife  Husband  Partner  Children  Other

## 1 Please tell us about yourself and your family (continued)

Please give full name(s) of the ADULTS who share with you:

.....	Date of birth: [ / / ]
.....	Date of birth: [ / / ]
.....	Date of birth: [ / / ]
.....	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: .....

..... Postcode: .....

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: .....

.....

..... Postcode: .....

## 2 Employment (continued)

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 account and savings

**This information is only required if you are seeking further assistance from our Charitable Trust fund.**

### ABOUT YOU

I have a bank account: Yes  No

the account is in credit by £ .....

the account is overdrawn by £ .....

What (if any) savings do you have? £ .....

### ABOUT YOUR PARTNER/WIFE/HUSBAND

He/she has a bank account: Yes  No

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 page 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		
Wages/salary	£	p	Housing costs	£	p
Your take home pay			Rent		
Your partner's take home pay			Mortgage		
Regular overtime/bonus/commission			Secured loans/second mortgage		
<b>Benefits</b>			Council tax		
Housing benefit			Ground rent/service charge		
Council tax support			Mortgage endowment policies/ISA		
Income support			House contents/buildings insurance		
Jobseeker's allowance			<b>Utilities</b>		
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			<b>Housekeeping</b>		
Bereavement benefits			Food and general housekeeping		
Maternity pay/allowance			Clothing – adult		
Statutory sick pay			Clothing – children		
Incapacity benefit			Subscriptions, newspapers, magazines		
Carer's allowance			Cigarettes, alcohol		
Disability living allowance (care)			Launderette		
Disability living allowance (mobility)			<b>Children</b>		
Personal independence payment			Childcare		
Industrial disablement benefits			School meals/trips		
Severe disablement allowance			Nappies/baby items		
Attendance allowance			Children's pocket money		
<b>Pensions</b>			<b>Other important items</b>		
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			<b>Travel</b>		
<b>Other income</b>			Fares (e.g. to work/school etc)		
Maintenance			Car running costs		
Student grant/loan			Car loan/Motability car		
Income from lodgers/property			<b>Health</b>		
Son's/daughter's income			Prescriptions		
Shares and dividends			Care costs/special needs		
Other income – please specify			<b>Other expenditure</b>		
			Benefits overpayment/Social fund loan		
			TV/video/satellite/cable		
			Broadband		
			Appliance rental		
			Entertainment		
			Credit/store cards		
			Catalogues		
			Loans		
			Credit unions		
<b>Total income</b>			<b>Total expenditure</b>		





## 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 12)  Other - to be discussed on application
- Deduction from benefits (if applicable) (complete form on page 13)

## 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.

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

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.

## 7 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 \_\_\_\_\_

## 8 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: .....

## 9 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 South Staffs Water in accordance with the Data Protection Act 1998.

I wish to be considered for the Assure tariff and I agree to adhere to the payment arrangements agreed, as part of the application process. If I do not keep up my payments, I understand that debt recovery action will resume.

Signed: ..... Date: .....

## 10 What to do next

Please send your application along with proof of your income to:

South Staffs Water  
PO Box 7040  
Green Lane  
Walsall  
WS1 9QG

# Paying by Direct Debit

Instructions to your Bank or Building Society to pay by Direct Debit  
Please fill in the form and return to:

**PO Box 7040, Green Lane, Walsall, WS1 9QG**

Reference Number  
(To be completed by SSW)

Service user number **940309**

Name(s) of Account Holder(s)

Bank/Building Society Account Number

Branch Sort Code

Name and full postal address of your Bank or Building Society  
Bank/Building Society \_\_\_\_\_  
Address \_\_\_\_\_  
Postcode \_\_\_\_\_

Instruction to your Bank or Building Society  
Please pay South Staffordshire Water PLC 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 South Staffordshire Water PLC and, if so, details will be passed electronically to my Bank/Building Society.  
Signature(s) \_\_\_\_\_  
Date \_\_\_\_\_

For South Staffs Water official use only. This is not part of the instruction to your Bank or Building Society.

I/We would like to pay by Direct Debit on one of the following dates of each month: (Please tick)

- 1st    7th    14th    21st



## The Direct Debit Guarantee

This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.

If there are any changes to the amount, date or frequency of your Direct Debit South Staffordshire Water PLC will notify you ten working days in advance of your account being debited or as otherwise agreed. If you request South Staffordshire Water PLC to collect a payment, confirmation of the amount and date will be given to you at the time of the request.

If an error is made in the payment of your Direct Debit by South Staffordshire Water PLC or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society.

If you receive a refund you are not entitled to, you must pay it back when South Staffordshire Water PLC asks you to.

You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

## Application for Water Direct - Direct payments to us from your benefits

### 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

Water Direct is only available if your account is in 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

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

Details of the person receiving this benefit:

First name: .....

Surname: .....

Date of birth: ..... National Insurance no: .....

Benefit type (please indicate all benefits claimed)

Income support

Jobseeker's allowance

Employment & support allowance

Universal credit

Pension credit

I confirm that I am currently in receipt of the benefit or credit shown. Please arrange for the Social Security Office to make Water Direct payment to South Staffs Water PLC on my behalf.

Signed ..... Date .....

## These are some of the organisations providing free debt advice:



Online: [www.stepchange.org/mse](http://www.stepchange.org/mse)  
Telephone: 0800 138 1111



Online: [www.nationaldebtline.org](http://www.nationaldebtline.org)  
Telephone: 0808 808 4000



To find your local bureau: [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

## Other organisation that can help



Benefits calculator:  
[www.ccwater.org.uk/savewaterandmoney/benefits-calculator/](http://www.ccwater.org.uk/savewaterandmoney/benefits-calculator/)

## Other utility providers

If you require additional help from us, you may also want to register for help with your other utilities. Energy companies offer password schemes and other services similar to ours. To find out more you should contact your energy supplier directly and ask about their Priority Services Register.



Online: [www.homeheathelpline.org.uk](http://www.homeheathelpline.org.uk)  
HomeHeat helpline on: 0800 33 6699

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.  
South Staffs Water is not responsible for the content of external websites.