

HelpU Application





HelpU

If your household's income is less than £15,000 per year, you may be eligible to receive support from our **HelpU** tariff to reduce the amount you pay.

To be considered you must:

- Confirm you have a combined household income of less than £15,000 per year. This means the total amount of money that comes into your household each year, including all benefits.
- It's important you include all the income your household receives from all adults who live at your property who are aged 16 years and over. This can be on a daily, weekly, fortnightly, 4 weekly, monthly, 6 monthly or yearly basis.

Here's a list of types of incomes to consider (but not limited to):

- Carer's Allowance
- Child Benefit
- Child Maintenance
- Child Tax Credits
- Childcare Credits
- Employment and Support Allowance (ESA)
- Fostering Allowance
- Guardian's Allowance
- Incapacity Benefit
- Income Support
- Jobseeker's Allowance (JSA)
- Maternity Allowance
- Statutory Sick Pay
- Maternity & Paternity Pay
- Pension Credit
- Private Pension
- Statutory Adoption Pay
- Shared Parental Pay
- Student Loan
- Universal Credit (excluding Housing element)
- Working Tax Credit

Special Note: We exclude some types of household income, for more information please refer to section 5.2 of our Terms and Conditions.

We use information from credit reference agencies to confirm your household income. Sometimes we may ask you to provide proof.

If you want to speed up your application, please provide proof of your annual income (we accept photocopies).

Your HelpU application may be rejected if:

- Your application is incomplete
- Your total combined household income is more than £15,000 per year
- You're unable to provide proof of income, if requested

The HelpU charge from 1 April 2017 to 31 March 2018 is £190 (£81 for water, £109 for sewerage).

If your application is successful, the reduced charge will be applied to your account from 1st April of the current financial year or the date you moved in to your home, whichever is the latest.

If you have a meter and the amount you use costs less than the HelpU charge, we'll bill you for the amount you use. If this happens for two consecutive bills, we'll automatically remove HelpU from your account.

How to apply

1. Please read the guidance notes to help you fully complete the application form.
2. Tear out and return the completed application form to:
Freepost Dŵr Cymru Welsh Water
3. We'll give you a decision within 14 days:
 - If your application is unsuccessful we'll tell you why.
 - If your application is successful, the reduced charge will be applied to your account from 1st April of the current financial year or the date you moved in to your home, whichever is the latest.
 - If you're in credit, we'll let you know if we're able to refund this back to you. If your credit amount is less than £10, we'll automatically take it off your next bill.

Reviews/Audit

We'll review your eligibility for HelpU from time to time which means you may need to provide proof of your household's income in the future. If your household's income changes at any time, please let us know.

For more information or help with this form, please contact us on:

0800 052 0145

Monday – Friday 8am – 8pm, Saturday 8.30am – 1.30pm.

Text Relay for customers with hearing and speech difficulties please contact us on:

Textphone: 18001 & number you want to call

This leaflet is available in other formats, including audio cassette/CD and large print.

HelpU Application form



(Household customers only)

Checklist

- **I have** my customer account number
- **I know** how much combined income my household receives in wages, benefits, pensions and all other sources of income
- **I confirm** the combined household income is less than £15,000 per year
- **I understand** you'll be sharing my data with third parties to verify the data I've supplied

STEP 1 — ABOUT YOU AND YOUR ACCOUNT

Customer account number: (this is the number that appears on your water bill)

.....

Title:

First Name: **Middle Name:**

Surname:

Date of birth (DD/MM/YYYY):

Address:

.....

.....

Town: **Post Code:**

When did you move into your home?

DD/MM/YYYY:

How many people live in your home?

Over 16 years old: **Under 16 years old:**

Your telephone number: (so that we can quickly contact you if we need further information)

.....

Your email address:

.....

Your water company: (this is the name of the company who sends your water bill)

.....

STEP 2 — ABOUT YOUR TOTAL COMBINED HOUSEHOLD INCOME

To get started, we need to know your household's total combined income. Select from the options below to tell us which apply to you or to anyone else who lives with you.

Total income

(please remember to include the total take home pay for everyone in your home over the age of 16)

Employment Income £

- daily weekly fortnightly
 4 weekly monthly

Private Pension £

- weekly monthly

Self Employed Income £

- daily weekly fortnightly
 4 weekly monthly

Income Support £

- fortnightly

Employment & Support Allowance £

- fortnightly

Pension Credit £

- weekly 4 weekly

Universal Credit (excluding Housing element)

- £ monthly

Working Tax Credit £

- weekly 4 weekly

Child Benefit £

- weekly 4 weekly

Child Tax Credit £

- weekly 4 weekly

Incapacity Benefit £

- fortnightly

Child Maintenance £

- weekly fortnightly
 4 weekly monthly

Fostering Allowance £

- 4 weekly

Jobseeker's Allowance £

- fortnightly

State Pension £

- 4 weekly

Interest from savings/investments £

- daily weekly fortnightly
 4 weekly monthly

Carers Allowance £

- Weekly 4 weekly 13 weeks

Childcare Credit £

- 4 weekly

Widow's Pension £

- 4 weekly

Maternity Allowance £

- fortnightly 4 weekly

Maternity & Paternity Pay £

- weekly 4 weekly

Statutory Adoption Pay £

- weekly 4 weekly

Statutory Sick Pay £

- weekly 4 weekly

Shared Parental Pay £

- weekly 4 weekly

Guardian's Allowance £

- weekly

Student Loan £

- Annual

We don't usually accept student applications. However, we may exclude income from students where they're living at the family home and only receiving a 'fees only' loan.

Other

How much £

How often

STEP 3 – PAYMENT PLAN

If you currently have a payment plan on your account, your payments will be reviewed when your application is accepted. If you have arrears on your account, your current payment plan **may not** be changed.

If you'd like to set up a payment plan, please select your preferred option below:

Direct Debit

Please tick this box if you'd like to pay via Direct Debit and we'll send you a form to fill in. Alternatively, you can set one up via our website dwrcymru.com

Payment Card

Weekly Day:

Fortnightly Day:

Monthly Date:

Booklet

Fortnightly Day:

Monthly Date:

Customer Assistance Fund

If you have arrears of £150.00 or more, and you're struggling to pay, this scheme may be able to help you. If you can commit to paying your current charges for 12 months, we'll remove your arrears.

We have a fast track option available, to do this, we need to check your credit score.

Please tick the box if you agree to us checking your credit score. **This won't affect your credit rating but it will leave a footprint.**

If you'd prefer for us not to check your credit score, please visit your local Citizens Advice Bureau or money advice centre who can apply on your behalf.

Water Direct

If you receive one of the following benefits and have arrears on your account, you may be eligible to have your water paid directly from your benefits:

- Income Support
- Income-based Jobseeker's Allowance
- Pension Credit
- Income related Employment and Support Allowance
- Universal Credit

If your application is successful, you'll pay your current year's charges and a fixed amount towards your arrears.

If you'd like to pay this way, please tick the box below and provide us with your National Insurance number.

I agree to have my water charges paid through my benefits.

Name:

National Insurance number:

.....

STEP 4 – BEFORE YOU SIGN

It's important you check all the information you've given us is correct.

It's important you check all the information you've given us is correct because we may check this with third parties (e.g. *Credit Reference Agencies, Department for Work and Pensions, HM Revenue and Customs, your Registered Social Landlord—if applicable—and Fraud Prevention Agencies*) to confirm the information you've given us. This includes everyone you've told us about in your application.

- I confirm the information I've provided in my HelpU application is correct to the best of my knowledge and I understand Welsh Water may decline my application if the information is incorrect. I'll let Welsh Water know if the circumstances of my household change in a way that may affect the information I've provided.
- I understand Welsh Water may ask me to evidence the information I've provided.
- I've read and agree to the HelpU Terms and Conditions.

Print Name:

Signed: **Date:**

Please return your application form to: **Freepost Dŵr Cymru Welsh Water**
There's no need to put a stamp or any further address details when responding.

HelpU Terms and Conditions

1 Introduction

1.1 These Terms and Conditions are an agreement between you (the Customer) and Dŵr Cymru Cyfyngedig (Dŵr Cymru Welsh Water). Please read these terms carefully. By submitting the HelpU application form you will be agreeing to these Terms and Conditions.

1.2 If you disagree with any of these Terms and Conditions you must not submit the HelpU application form.

2 About you

By inputting your full name, you confirm you are the account holder, or are a named person on the account and therefore have the authority:

- to make amendments to your account.
- to provide the total combined household information required to apply for HelpU.

3 Your personal information

The following personal information you provide may be used to update your customer details we currently hold for you:

- First name
- Contact telephone number
- Middle name
- Email address
- Last name
- Date of birth

4 Your home

You must provide us with the total number of people that reside at your home. We will need to know:

- The total number of adults over 16 years of age (including those in full time education).
- The total number of children under 16 years of age.

You must confirm how long you have resided at the property, to the nearest month. We will verify this date against the date we have started to bill you for water and sewerage charges. We will contact you if there are any discrepancies and may amend your account accordingly.

5 Your total combined household income

It is important that you provide us with an accurate account of your household's total combined income. By submitting this information you are confirming that you have provided accurate information.

5.1 Income from employment

You must advise us of the total combined take home pay from employment received by your household. This can be on a weekly, fortnightly, 4 weekly, monthly, 6 monthly or yearly basis. This will include all income received from full time or part time employment. You may be required to provide proof of employment income (for example by supplying copies of your wage slips).

5.2 Income from benefits

You must advise us of the total combined benefits received by your household. This can be on a weekly, fortnightly, 4 weekly, monthly, 6 monthly or yearly basis. Benefits to be included (but not limited to) are:

- Carer's Allowance
- Child Benefit
- Childcare Credits
- Child Tax Credit
- Employment and Support Allowance (ESA)
- Fostering Allowance
- Guardian's Allowance
- Incapacity Benefit
- Income Support
- Jobseeker's Allowance
- Maternity Allowance
- Maternity and Paternity Pay
- Pension Credit
- Shared Parental Pay
- Statutory Adoption Pay
- Statutory Sick Pay
- Student Loan
- Universal Credit (except for Housing element)
- Working Tax Credit

Special Note: Housing Benefit (HB), Personal Independence Payment (PIP), Disability Living Allowance (DLA), Attendance Allowance, Bereavement Benefit, Industrial Injuries Disablement Benefit and Student Grant are to be excluded from the total household income. We may, at our discretion exclude income from students living at the family home, who are receiving a 'fees only' loan.

It is important that the information you provide is accurate as you may be required to provide proof of benefits income (for example by supplying copies of your benefit Award Notices).

5.3 Income from pensions

You must advise us of the total combined pension income received by your household. This can be on a weekly, fortnightly, 4 weekly, monthly, 6 monthly or yearly basis. Pensions to be included are:

- Private Pension
- State Pension
- Widow/Widowers Pension

It is important that the information you provide is accurate as you may be required to provide proof of pensions (for example by supplying copies of your Award Notices).

5.4 Income from other sources

You must advise us of the total combined amount of any other income received by your household. This can be on a weekly, fortnightly, 4 weekly, monthly, 6 monthly or yearly basis.

Other income to be included (and not limited to) are:

- Child maintenance
- Interest from savings
- Interest from investments

It is important that the information you provide is accurate as you may be required to provide proof of other income by supplying evidence.

6 How we will process your application

6.1 On receipt of your application, we will verify your data and provide you with a written response within 14 days. We will advise you if your application has been accepted, rejected or if we need additional information.

6.2 How we will verify your data

Please note that by submitting the HelpU application form, you give Dŵr Cymru Welsh Water consent to share with, and validate, the information you have supplied, with government departments, Local Authorities, Registered Social Landlords, Credit Reference Agencies and Fraud Prevention Agencies as appropriate. This may involve checking associated people's data. Please refer to the 'How we use your data' section of Dŵr Cymru Welsh Water's 'Welsh Water for you' booklet for further details.

6.3 Accepted applications

We will accept all HelpU applications, where it has been verified that the total combined household income meets the scheme's eligibility criteria and that the number of adults over the age of 16 have been confirmed. We will confirm in writing if your application has been successful. Your charges will be reduced in line with Dŵr Cymru Welsh Water's Scheme of Charges and will apply from either 1st April of the current financial year or your occupation date, whichever is the latest. You will be advised of the amount you need to pay Dŵr Cymru Welsh Water by your preferred payment method.

6.4 Additional information needed

It may be necessary for Dŵr Cymru Welsh Water to ask for additional information from you to support your claim before a decision is made (such as supporting evidence like wage slips). If this is the case, we would contact you either by telephone, email or by written letter.

6.5 Rejected applications

If we have received information that indicates your total combined household income exceeds the eligibility criteria for HelpU, we will contact you to advise you that your application has been declined. Based on the information you have provided us, we may offer you advice on the Dŵr Cymru Welsh Water's other affordability schemes that may be of benefit to you. We will also reject your application if we discover you have provided inaccurate information.

7 Appeals process

If your application has been rejected and you want to appeal against Dŵr Cymru Welsh Water's decision, you must provide us with the additional information requested in the rejection notice. If this happens, we may direct you to an independent money advisor and you would be required to undergo a full income and expenditure assessment, produce all your supporting documents and receive professional advice on how to maximise your income and manage your household bills.

8 How we will store your data

Dŵr Cymru Welsh Water will use your total combined household income data to assess your application for the HelpU scheme but may also use the data collected for administering other bill assistance matters (including other social tariffs). For further information please see the 'How we use your data' section of Dŵr Cymru Welsh Water's 'Welsh Water for you' booklet.

9 If your circumstances change

You agree to immediately inform Dŵr Cymru Welsh Water of any changes in your circumstances that may affect the level of your total combined household income. This could include if the level of income decreases or increases, and/or if there is a change to the number of adults in your household.

10 Reviews/Audit

10.1 Dŵr Cymru Welsh Water may review your personal circumstances to determine if you are still eligible for a reduction in your Water and Sewerage Charges, as determined by the HelpU tariff.

10.2 The audit will take place randomly during your time on the tariff.

10.3 Dŵr Cymru Welsh Water reserves the right to:

- Verify your current financial circumstances with government bodies, Local Authorities, Registered Social Landlords, Credit Reference Agencies or Fraud Prevention Agencies, as appropriate
- Request supporting documents (such as current wage slips and Award Notices to confirm current income)
- Request that you complete a full Income and Expenditure assessment.

10.4 Dŵr Cymru Welsh Water may advise you in writing of the outcome of each audit undertaken and if there are any changes to your water and sewerage charges. If proof of your income isn't provided upon request, you'll be removed from the tariff.

11 Fraudulent claims

If Dŵr Cymru Welsh Water suspects any fraudulent activity on the basis of any information provided as part of the HelpU application it may report any such fraudulent activity.

12 Feedback

We may contact you to seek feedback on services provided by us or for market or other research purposes.