

Exceptional Hardship Fund (EHF)

The Exceptional Hardship Fund has been set up to support our most vulnerable customers who are struggling to pay their Council Tax.

EHF covers the shortfall between Council Tax liability and payments of Local Council Tax Support (LCTS). Customers who are not in receipt of LCTS can apply for help and the assessment will be dependant on their personal circumstances.

Awards from the Fund are usually only made for a limited period and so should not be regarded as a long term solution. They are awarded to give you time to revise your income and expenditure. You can re-apply for further help from the Fund but we will look at what efforts you have made, since your initial application, to ensure you can meet your Council Tax liability yourself.

Applications for help are assessed for the financial year in which the claim is made. Backdate requests can be considered under exceptional circumstances. Please see our policy for full details of qualifying criteria.

Full details of the Fund, the policy and criteria for applying can be found on our website at www.uttlesford.gov.uk/ehf

This form can also be used to apply for help from our Discretionary Housing Payment (DHP) Fund, for details regarding DHP applications please see our website at www.uttlesford.gov.uk/article/5122/Discretionary-Housing-Payments

How do I apply for help from the Fund?

If you would like to make a claim for EHF, you must complete all pages of this application form and return to Uttlesford District Council as soon as possible.

If you need help filling in this form you can phone us on 01799 510345.

We will not be able to consider your application unless ALL of the questions are answered.

To support your application we ask that you give as much information as possible and provide proof to support your reasons for applying e.g. medical certificates, doctor's letters or letters from landlords, etc. We will also require the last 2 months bank statements for all accounts held or that you have access to.

Personal Details

Full Name			
Address			
Home Phone Number:			
Mobile Phone Number:			
Email Address:			
Council Tax Account Number:			

Household members

Please list the names and dates of birth of all other household members: (*Continue on another sheet if needed.)

Name	Date of Birth	Relationship to you	Details of income or student status

Personal status of household members

Would you consider anyone in your household to be vulnerable	Yes	No
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If yes please detail below:

Other information

When did you move to this address?

What was your previous address?

If renting, could you afford the rent when you first moved in?

Your landlord's details (if applicable)

Name of Landlord/Housing Association/Agent

Contact address

Contact number

Please outline the circumstances leading to your application. You will need to supply evidence to justify a reduction in Council Tax liability, these circumstances being outside your control. You can continue on a separate sheet if necessary and attach any supporting documentation.

How long do you feel you need this help for?

What steps have you taken to resolve your situation prior to making this application?

Your Finances - Income

Income	You		Your Partner		Other household members		
	Amount	How often is it paid?	Amount	How often is it paid?	Name	Amount	How often is it paid?
Income from Earned Employment	£		£			£	
Universal Credit (Please provide your award letter)	£		£			£	
Income from Self Employment	£		£			£	
Working Tax Credit	£		£			£	
Child Tax Credit	£		£			£	
Maintenance	£		£			£	
Child Benefit	£		£			£	
State Retirement Pension	£		£			£	
Private or Occupational Pensions	£		£			£	
Other Private or Occupational Pensions	£		£			£	
Widows Pension	£		£			£	
War Disablement Pensions	£		£			£	
Industrial Injuries or Industrial Death Benefits	£		£			£	
Carers Allowance	£		£			£	
Disability Living Allowance (Mobility and/or Care component)	£		£			£	
Personal Independence Payments (PIP)	£		£			£	
Attendance Allowance	£		£			£	
Money received from family	£		£			£	
Maternity Allowance	£		£			£	
Annuities	£		£			£	
Charitable Payments	£		£			£	
Home Income Plans	£		£			£	
Student Grant	£		£			£	
Student Loan	£		£			£	
Student Bursary	£		£			£	
Rent from Boarders or Subtenants	£		£			£	
Total Income (A)	£		£			£	

Please give details of any other income not stated above:

Universal Credit details (if you are not claiming UC please continue to next page)

Universal Credit - Please provide the following details from your most recent award letter.

Elements		Monthly amount
Standard allowance		£
Housing element		£
Who is this paid to?		
Have you asked for an alternative payment arrangement?		Yes No
Child element		£
Childcare element		£
Disabled child element		£
Carer element		£
Total entitlement to Universal Credit		£
TOTAL of any non-work income and other benefits you receive (including income from savings and capital)		£
TOTAL taken off for take-home pay (from employment) is:		£
The total taken off for loans, advances, sanctions, penalties, deductions, overpayments or third party payments is:		£
Total universal credit monthly payment for this period		£

Please provide a print out or screen shot of your Universal credit award for the last two months

Deductions from Universal Credit

Please provide details of the deductions that are being taken from your award, outstanding balances and when you expect the deductions to end.

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Earned Income (if this section is not applicable to you please continue to next page)

Wages	You	Your Partner
Employer		
Length of time in current employment		
Contracted hours		
Hourly rate of pay		
Frequency of pay		
Average pay packet		

Self Employed income

If you or your partner are self employed please provide details of your income/expenditure (if possible please provide accounts for the last year, if you have recently started the business please provide us with predicted accounts for the next 6 months)

*Continue on another sheet if needed

Non-dependant information

If there are non-dependant adults living with you, please explain what financial help they give you. For example, help towards bills food etc... If they do not contribute towards the household, please explain why:

Your Finances - Outgoings

Please detail your Households outgoing in the table below.

Outgoings	You		Your Partner		Other household members		
	Amount	How often is it paid?	Amount	How often is it paid?	Name	Amount	How often is it paid?
Housing Costs							
Normal Rent Payment	£		£			£	
Rent Arrears Payment	£		£			£	
Mortgage							
Ground rent/Service charges	£		£			£	
Building contents Insurance	£		£			£	
Utilities							
Gas	£		£			£	
Electric	£		£			£	
Water	£		£			£	
Sewerage	£		£			£	
Housekeeping							
Food/Milk	£		£			£	
Cleaning/Toiletries	£		£			£	
Newspapers/Magazines	£		£			£	

Outgoings continued	You		Your Partner		Other household members		
	Amount	How often is it paid?	Amount	How often is it paid?	Name	Amount	How often is it paid?
Cigarettes/Tobacco/Sweets	£		£			£	
Alcohol	£		£			£	
Clothing	£		£			£	
Hairdressing	£		£			£	
Repairs	£		£			£	
Other items							
Mobile phone	£		£			£	
Landline telephone	£		£			£	
Internet Line Rental	£		£			£	
TV Licence	£		£			£	
TV (Sky, Virgin, Now TV, Amazon Prime, Netflix)	£		£			£	
Travel							
Fares to work	£		£			£	
Car tax	£		£			£	
Car insurance	£		£			£	
Petrol/Diesel Costs	£		£			£	
Other car costs i.e. MOT/repairs	£		£			£	
Public Transport Costs	£		£			£	
Other							
Child Maintenance payments	£		£			£	
Spousal Maintenance payments	£		£			£	
Expenses related to health issues/disability	£		£			£	
School Clubs	£		£			£	
School Fees	£		£			£	
Child Care	£		£			£	
Pet food / insurance	£		£			£	

Outgoings continued	You		Your Partner		Other household members		
	Amount	How often is it paid?	Amount	How often is it paid?	Name	Amount	How often is it paid?
Other							
Fines / court costs	£		£			£	
Catalogue	£		£			£	
Hire Purchase	£		£			£	
Credit cards/ store cards	£		£			£	

Please give details of any other outgoings not stated above (if you are repaying Credit Cards/Loans or similar please state the monthly repayment amount and the balance remaining):

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Current rent details

How much notice must you give your landlord?	
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When you accepted your tenancy how did you intend to meet your rent liability?
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Have you asked your landlord to reduce your rent?	
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If yes, what was the outcome of this request? Or if not, please give the reasons why?

Do you have rent arrears?	
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If yes, please tell us the total amount of your arrears	
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The period the arrears cover	/ /	to	/ /
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What action has your landlord taken to recover the arrears (please send proof):

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Have you contacted your landlord to make a repayment plan? If so please detail. If not please explain why you have not.

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Have you tried to find cheaper alternative accommodation?	
If yes, what was the outcome? Or If no, why not?	
Have you applied for or ever been offered social housing? (i.e. Council Or Housing Association accommodation)	
If you have not applied please explain why	

Further information regarding your home

Please tell us about your home by circling the accommodation which best describes it

Detached House		Semi Detached House		Terraced House		Maisonette	
Bungalow		Flat in House		Flat in Block		Flat over Shop(s)	
Bedsit or rooms		Hostel/Temporary Accommodation		Hotel		Other (please specify)	

Please tell us how many rooms there are in your property

	Total number of rooms in property	Rooms solely for use of you/your family?	Rooms shared with non-household members
Living or dining rooms			
Bedrooms			
Kitchen			
Bathroom			
Toilet			
Other			

Please tell us why you need to live in this property

Tell us how your property is suitable for you and your family. For example, has it been adapted to cater for a disability or do you need a lift or ground floor accommodation etc.? .

Tell us how the area is suitable for you and your family. Do you or any member of your family need to live near a particular place of employment, a nursery, child care, school, hospital or any other service area appropriate to your circumstances? If yes, please supply the name / address of the premises.

Tell us about any recent or future changes affecting you or a member of your family that we should take into account. For example, moving, starting or stopping work, change in household, bereavement or relationship breakdown

Have you or a member of your family had any health problems or disabilities? If yes, please give details. Please make sure you provide any proof you may have in support of this. For example, doctor's letters, medical certificates or hospital.

Do you or a member of your family have mobility problems which mean you need to have easy access to public transport, shops or employment? If yes please give details.

Further information

If you run a car/s, please state the age, make, model and engine size of all cars, and details of all regular journeys you are required to make and the distance in miles.

If you are in a mobile phone contract/s, please state when they expire and if you have tried to negotiate a cheaper plan.

If you have pets, please state how many, the type of animal and the breed.

If you have household debts please list them below. Please specify who is responsible for these debts, the debtor's details and the balances of each debt. Please also state what repayment arrangements are currently in place to repay the debt and when this arrangement is expected to end.

Are your circumstances likely to improve in the next 12 months?

You will need to supply certain documents in support of your application. If you have declared any of the following items, please supply up to date evidence of each.

Savings	Check list
Full and recent Bank/Building Society/ Post Office statements from all accounts held or that you have access to showing the last two months expenditure and evidence of any other savings/capital/property you own.	

Debts	Check list
Latest statement/bill for all debts due	
Any correspondence detailing repayments of debt	

Income	Check list
Last two wage slips for you and partner	

Outgoings	Check list
Evidence of maintenance payments made	
Mortgage payments	
School fees / child care costs	
Fines and court costs	

Additional information

Have you have been in contact with any debt or advice agencies regarding your finances? If yes, please supply details:

If you would like to tell us anything else that has not been covered in this form then please give us the details below (please continue on a separate sheet if necessary):

Declaration

Fair Processing Statement - The council will use the information you provide or provided for the purpose of performing and of its statutory enforcement duties. It will make any disclosures required by law and may also share this information, both across council departments and with other government organisations, including checks on credit reference agencies.

If you give or gave information that is incorrect or incomplete, the council may take action against you.

I declare that the information I have given is correct to the best of my knowledge. I agree to the council making enquiries to check the information I have given. I understand I can be prosecuted if I give false information.

Signed:			
Print Name:		Date:	

If this form has been filled in by someone other than the person claiming, please complete the box below

Signed		Date:	
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Name and relationship to person claiming:

Dependant on your circumstances you may be considered for a Discretionary Housing Payment award in respect of your Rental liability. If you would like to be considered for this please tick this box.

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Declaration to discuss your application with a third party

If you would like to give permission for us to discuss your application with another person (such as a support worker, family member, friend, Citizens Advice Bureau or third party financial advisor) please complete the details below

Name of person/organisation		Their relationship to you	
Their contact address		Your signature	

What now?

When your form has been received with all supporting documentation your application will be assessed. We may contact you to clarify any points you have made on the form or to ask further questions. Once a decision has been made you will receive a letter informing you of the outcome.

How will you pay EHF if my application is successful?

The award will be applied directly to your Council Tax account and you will receive a revised bill in the post.

What should I do if I disagree with the decision about my EHF application?

EHF is a discretionary award and the funding available each year is provided by Uttlesford District Council and other Major Preceptors.

If you disagree with the decision not to award you help from the Fund or the amount awarded to you, you can ask for a reassessment and for your application to be looked at again.

You should write to us within one calendar month of the date of the decision letter and tell us why you disagree with the decision, providing as much information as possible.

What if my circumstances change?

If your circumstances change, you must tell us, in writing, straight away. Your EHF award will be looked at again to see if there is an adjustment due.

We can stop making an EHF award and recover payments already made if we decide that information provided was incorrect or incomplete.

Privacy Notice – Council Tax

The Council will use the information you submit, or have submitted, in all correspondence to the Council for the purposes of billing, collecting, enforcing Council Tax including the prevention of fraud.

Further information about your Data Protection rights in line with the provisions of the General Data Protection Regulations and Data Protection Act 2018 can be found at www.uttlesford.gov.uk/privacy-notice

If you require further information, please contact us

Tel: 01799 510510, Email: recovery@uttlesford.gov.uk

Post: Uttlesford District Council, Council Offices, London Road, Saffron Walden, Essex, CB11 4ER