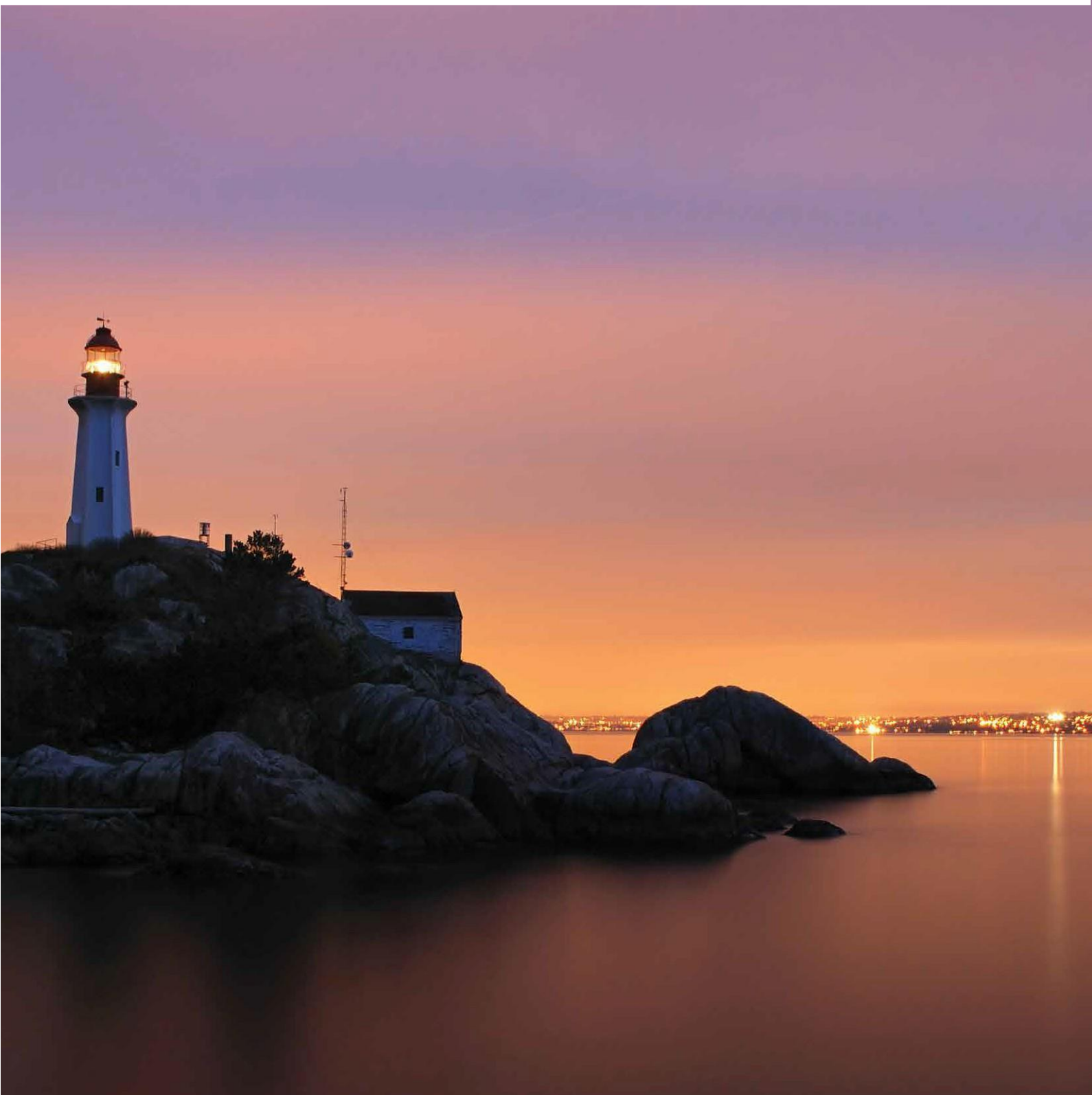


Help with Water and Energy Bills



www.aurigaservices.co.uk

auriga

13th Edition April 2017

Introduction

We are pleased to have had the opportunity to prepare this booklet and would like to add our thanks to all the companies and their staff who have helped us to produce this edition.

Our intention is to offer this as an up to date reference guide for money advisers and others interested in helping customers of utilities. We hope that the booklet is useful to a wider audience.

Any booklet like this can never be a substitute for contacting the company or their scheme managers direct. Companies will always want customers who are in difficulties with bills to contact them first so that they can discuss what help and solutions they can provide.

Some of the schemes shown derive from legislation or regulatory requirements, for example 'WaterSure' or 'Water Direct' but others are voluntary and give genuine help where it is badly needed by people in financial difficulty.

Where companies are not shown it is generally because we have not been able to contact the right person or we haven't had a response in time for publication – we will keep in touch with all the companies to ensure that the booklet is kept up to date.

This publication is only printed occasionally. The PDF version on our website is updated more regularly, please see www.aurigaservices.co.uk



Mark Abrams
CEO Auriga Services Limited



Auriga is pleased to be a member of Advice UK
www.aurigaservices.co.uk

WATER

Page

Affinity Water.....	3
Anglian Water.....	4
Bournemouth Water.....	5
Bristol Water.....	6
Cambridge Water.....	8,9
Dee Valley Water.....	10
Dwr Cymru Welsh Water	11
Hartlepool Water.....	15
Northumbrian Water	16,17
Portsmouth Water	20
Severn Trent Water	21
Scottish Water	23
South East Water.....	25
South Staffs Water	26
Southern Water	27,28
South West Water	29
SES Water	30
Thames Water	31
United Utilities Water	32,33
Wessex Water	34,35
Yorkshire Water.....	36
MAP OF WATERCOMPANY AREAS.....	37
WATERSURE	39

ENERGY

British Gas (inc Scottish Gas).....	7
EDF Energy.....	12
E.ON.....	13,14
npower	18,19
Scottish Power	22
SSE.....	24
FIND MY ENERGY SUPPLIER	38

WATER DIRECT & FUEL DIRECT

DWP (Dep't for Work and Pensions) provide a scheme which is open to utility customers who are behind with bills. The scheme means that DWP may make deductions at source for people receiving certain benefits. (*Income Support, Pension Credit, Employment and Support Allowance, income-based Jobseeker's Allowance or Universal Credit*). Customers can apply direct to the DWP or to their water/energy company. In certain circumstances the company can simply apply direct to the DWP for the deductions to be made. For more information contact your local DWP office; the water or energy company or any of the Trust Funds mentioned.



Affinity Water

For more information on Affinity Water's schemes such as LIFT, WaterSure or Water Direct please visit www.affinitywater.co.uk/lowincome or call 0345 357 2401.

LIFT

Affinity Water's Low Income Fixed Tariff (LIFT) already benefits over 43,000 customers. It may be able to help you too, if your household income is less than £16,105, or you receive certain qualifying benefits.

Flexible Payments Plan

Customers experiencing difficulty paying their water bill should contact Affinity Water as soon as possible. The company will be pleased to tailor a personal payment plan that takes account of the customer's individual circumstances.

Free Water Efficiency Services

Affinity Water has handy tips to help customers save money.

To check if you are eligible for a free Home Water Efficiency check book online, call 0345 357 2403 and select option 3 or email homecheck@affinitywater.co.uk

Priority Services Register

The Priority Service Register is a list of customers who require specific support for their needs, including customers who are blind or visually impaired, deaf or have hearing difficulties, elderly, have a disability, are chronically sick or have specific needs, such as speech difficulties.

Services include:

- Password Scheme. (to protect against bogus callers)
- Braille, large print or audio bills.
- Text Relay or Text Phone Services.
- Alternative arrangements in the event of loss or supply.

WaterSure

See Page 38





Anglian Water Assistance Fund

Trust Relationship Manager

Phone: 0173 342 1021

www.anglianwater.co.uk/assistance

www.anglianwater.co.uk/charges

Application form request line: 0173 342 1060

WaterSure/AquaCare Plus/Lite

Visit the company's website:

www.anglianwater.co.uk/household/your-account/tariffs/

Or call the company direct on: 0345 791 9155

WaterCare

Visit the company's website:

www.anglianwater.co.uk/watercare

Or call the company direct on: 0345 791 9155

Assistance Fund

The fund helps customers in the Anglian region (inc Hartlepool Water).

Help is available to clear water and sewerage debt via a provisional award scheme of between 6 to 12 months. In other words, for an applicant to receive the award they must keep up with a payment plan for current bills for an agreed period after they have been given a provisional award. If achieved, the award will be credited to the applicant's account and go toward clearing the debt.

Applicants claiming certain benefits will automatically be checked for eligibility for 'Water Direct' (see page 2) and an application made on their behalf to clear their debt by small regular deductions direct from Benefits. Applicants are kept on hold pending outcome from DWP. If the applicant isn't accepted by DWP onto this arrangement the Fund will award eligibility for a provisional grant.

Applicants to the fund can access help from charitable trusts administered by Charis Grants (if eligible) on a single application form. These Trusts currently include British Gas Energy Trust and the EDF Energy Trust.

Any award given is paid direct to the creditor company.

AquaCare Plus

A variation of the WaterSure tariff and designed for metered water customers that receive either tax credits or one of a number of benefits.

Lite

LITE (Low Income Tariff for Eligible Households) is designed to support people with low disposable income who may be struggling to afford their water bill. It can help by applying a discount to your bill of up to 80%. Eligibility for this tariff is based upon an individual assessment of your financial circumstances. This assessment and the level of discount is carried out independently by Central and East Northamptonshire Citizens Advice Bureau.

WaterCare

The company offers the facility for customers needing specific or individual help to register and have access to a range of specific services. See the company website or call the company and ask for a leaflet.

WaterSure

See Page 38

Bournemouth Water (BW) Assistance fund

For all customer service matters, Bills, WaterSure and water efficiency measures call: 0120 259 0059

For Home Visits and special collection arrangements call: 0800 111 4614

www.bournemouthwater.co.uk

The Customer Assistance Fund is administered independently by Auriga Services Ltd but all enquiries from BW customers should be addressed to the company first on the above numbers.

Assistance Fund

The Customer Assistance Fund is available to help customers who cannot afford to pay their water bills and who need help. BW has a close relationship with its 200,000 customers and arranges personal visits to customers who are struggling to see what help can be provided. (See below*) In appropriate cases, customers are directly referred to Auriga Services who offer an independent personalised assessment and administer the fund on behalf of the water company.

Grants are available from the fund to help with water debts owed to BW.

Other Help available

Home collections for people who are house-bound

Where customers find it difficult to get out due to physical/mental impairments the company can arrange for a free monthly visit to collect the water charges.

Home visits

A team of field workers is available to visit customers in their own homes offering advice on payment plans, and where appropriate sign posting to appropriate third party agencies such as the CAB and other free local debt advice agencies.

Free and discounted water efficiency measures including:

- Hog bags
- Water butts
- Eco Shower heads

WaterCare Tariff

Available to low income customers who:

- Have a water meter (or apply to have one fitted)
- Are in receipt of one or more of the specified means tested benefits detailed on the website (this could be the bill payer or someone else in the household)

Assessments are based on the household's weekly 'equivalised' income after housing costs are deducted.

The tariff is made up of three bands offering a percentage reduction off the standard meter charges. Eligible customers are placed on one of the WaterCare tariff bands appropriate to their household circumstances.

Freshstart

Aimed at helping customers who may have difficulty paying their bills due to such circumstances as bereavement or sudden loss of income.

WaterSure

See Page 38



Bristol Water

Who to contact:

For customer help schemes, please contact the Social Policy Team at Bristol Wessex Billing Services Ltd (BWBSL), our billing company.

Tel: 0800 528 3838

social.policy@bwbsl.co.uk

The contact for Bristol Water is:

Sue Clarke, Consumer Experience Manager

Sue.Clarke@bristolwater.co.uk

Company website:

www.bristolwater.co.uk

WaterSure Plus:

WaterSure Plus offers assistance to low-income, vulnerable customers with high water use by putting a limit on the annual bill.

Customers who qualify must have a water meter and be in receipt of income support, income-based jobseeker's allowance, income-related employment and support allowance, pension credit, working tax credit, child tax credit, housing benefit or universal credit.

Pension Credit Tariff

A bill discount of around 20% for customers who receive Pension Credit. To apply visit

<http://www.bristolwater.co.uk/your-home/billing-payments/assistance-schemes> or call 0800 528 3838

Water Meter

Customers may save money by opting to switch to a water meter. This may benefit customers who live in a property with a high rateable value, who live alone/with a small family or are a low water user.

Installation in most cases is free of charge. For more information on switching to a meter please visit

<http://www.bristolwater.co.uk/your-home/water-meters>

Water Saving Packs

Advice on how to be more efficient with water usage is available to customers at:

<http://www.bristolwater.co.uk/enviroment/water-efficiency/>

Flexible Payment Plans

If short term help is required, we are able to offer flexibility in payments to support short term financial difficulty.

Assist

This is a low rate banded tariff for customers in extreme financial difficulty. They will need to seek free independent debt advice and complete a financial budget. Assist can be used with the 'Restart' schemes.

Restart

Restart is a debt write-off scheme used for customers with significant water debt. It is designed to encourage better money management through an agreed payment plan:

- Year 1, if the customer meets and pays the current year charges, an equivalent amount from their debt is written off by BWBSL.
- Year 2, if the customer meets and pays the current year charges, their remaining debt is written off by BWBSL.

To apply for Restart customers need to seek free independent debt advice and complete a financial budget.

Priority Services Register

This scheme offers free extra services to customers with additional needs, it includes communications in Braille, large print or a language other than English, a password system to help protect against bogus callers and extra assistance in the event of water supply interruptions.



British Gas Energy Trust Scottish Gas Energy Trust

Who to contact:

Phone: 0173 342 1021

Application form request line: 0173 342 1060

www.britishgasenergytrust.org.uk

www.scottishgasenergytrust.org.uk

bget@charisgrants.com

Charitable Trust

British Gas funds the independent charity, British Gas Energy Trust which includes Scottish Gas Energy Trust. Anyone in need, hardship or distress is eligible to apply for a grant. You do not need to be a current customer to apply; applications are welcomed by customers of all utility companies. The Trust will also help with some other essential household bills.

Applicants may also be eligible for help from other funds administered by Charis Grants. (These include EDF Energy Trust, npower Energy Fund, South East Water's 'Helping Hand' scheme and Anglian Water). In these cases the applicant need only use one application form. For example, a British Gas customer may receive electricity from EDF Energy and water from South East Water, one application form can access each fund. Any grant made to help clear debts will be paid direct to the creditor.

Grants to support debt advice

Grants are also available to organisations that can help the charity achieve its objectives by the provision of debt advice, debt prevention and financial education.

Warm Home Discount

Some customers are automatically enrolled for the Warm Home Discount scheme due to their circumstances. British Gas has opened its scheme to other vulnerable and low income groups to make fuel rebates more accessible to those in need. Customers can check eligibility and apply online at:

<https://www.britishgas.co.uk/products-and-services/gas-and-electricity/the-warm-home-discount.html>

Please note that the Warm Home Discount is awarded to customers on a "first come, first served" basis, and that British Gas reserves the right to close the scheme when the number of discounts that can be paid has been reached.

Assistance and Advice

British Gas offers support and advice for customers struggling to cope with their bills.

- Freephone energy efficiency advice – 0800 072 8629 or www.britishgas.co.uk/ee
- Free benefit assessment – to help you understand if you may be entitled to claim more benefits.
- Nominee scheme – someone else can receive your bills if you're going to be away for a while.
- Alternative payment methods e.g. tariff or meter switches, Fuel Direct scheme or Instalment plans – to help you manage your payments.

Priority Services Register

British Gas recognises that some vulnerable customers may need a little more attention; households eligible for the scheme may be able to access some extra assistance:

- Password scheme – so you know you're speaking to a British Gas representative.
- Meter moves or Meter reading services.
- Free gas safety check for your supply and appliances.
- Alternative format communications such as large print, Braille or audio.
- Freephone 0800 072 8625 or Textphone 18001 0800 072 8625 to enquire about the support available.



Cambridge Water

For all customer services enquiries:

Tel: 01223 706050

Email: info@cambridge-water.co.uk

Website: www.cambridge-water.co.uk

For further details and a full list of the services provided please read the Code of Practice.

www.cambridge-water.co.uk/home/codes-of-practice

FREE water efficiency packs

Cambridge has handy tips to help customers save money. Visit their website for more information and to claim free water saving devices.

<http://www.cambridge-water.co.uk/customers/customer-water-efficiency>

WaterSure

See Page 38

For more information, go to Cambridge Water's website at: www.cambridge-water.co.uk/customers/special-tariffs

Personal payment plans

Cambridge Water understands that finding the money to pay your bill can sometimes be difficult. If you're having trouble paying your bill - the company will do whatever it can to help.

If you are having difficulties paying your water bill it is important that you contact the company as soon as possible either online at www.cambridge-water.co.uk or by calling 01223 706050

NewStart

New Start is a debt write-off scheme used for genuine 'can't pay' and struggling customers. Designed to encourage better money management through an agreed payment plan:

- In year 1, the customer meets and pays current year charges and Cambridge Water writes off an equivalent amount from their debt.
- In year 2, the customer again meets and pays current year charges and their remaining debt is written off.

Assure Tariff

The Assure Tariff can help customers in a low income or who are struggling to pay their water charges; it aims to reduce water poverty and make bills more affordable. Customers with a household income of less than £16,105 (excluding income from Disability Living Allowance, Personal Independence Payment and Attendance Allowance), may qualify for a discount of up to 80% on the water charge.

<http://www.cambridge-water.co.uk/customers/assuretariff>

Charitable Trust

If you are having significant money problems, you may be able to apply to the South Staffs Water Charitable Trust for help towards the cost of your water bill.

The Trust is a registered charity that operates independently of Cambridge Water and aims to assist those customers who are in need or who are suffering hardship or other distress.

Who to contact:

South Staffs Water Charitable Trust Fund

0300 330 0033

Website: www.sswct.org

The Charitable Trust is unable to provide grant support to organisations that provide debt advice and education.



Continued

Extra care

The company provides extra help to customers who need additional support. A wide range of services are offered including:

- Password scheme (to protect against bogus callers)
- Braille/large print bills
- Meter reading service
- Alternative water supplies in emergencies

Water Meters

Some customers can reduce their water service bills by having a water meter installed. This means bills will be based only on the water used plus a standing charge. Meters are usually installed free of charge to household customers.

www.cambridge-water.co.uk/customers/meters

Wastewater Charges

Customers of Cambridge Water are provided with wastewater services by Anglian Water. Please see Anglian Water's entry for any schemes you may be entitled to in relation to your wastewater charges.

Dee Valley Water Plc

General Enquiries and Emergencies

Telephone: 0197 884 6946

Email: Customer.Support@DeeValleyGroup.com

Billing Enquiries

Telephone: 0197 883 3200

Website: www.deevalleywater.co.uk

Further details and a full list of services offered can be found in the code of practice for domestic customers. Please visit the company's website or contact the Customer Accounts department on 0197 883 3200.

Here2Help



Here2Help Scheme



Here2Help
you communicate with us



Here2Help
you budget and save money



Here2Help
you save water

Here2Help

Dee Valley Water Here2Help Schemes are designed to help make paying your bill more affordable. They have a range of tariffs and help schemes to offer:

- Here2Help Tariff
- Watersure
- Waterdirect
- Flexible Payment Plans
- Here2Help you save money by saving water

Please contact them to discuss your specific circumstances

Additional Services Scheme

This free scheme provides extra help to customers who need additional support. A wide range of services are offered including:

- Password scheme (to protect against bogus callers)
- Braille/large print bills
- Meter reading service
- Home visits

Water Meters

Some customers can reduce their water service bills by having a water meter installed. This means bills will be based only on the water used plus a standing charge. Meters are usually installed free of charge to household customers.

Further information

For further information about these and other services, please telephone 0197 883 3200 (Mon to Fri 8am to 6pm).

WaterSure

See Page 38



ASSISTANCE TARIFFS

For further information on Assistance Tariffs visit:

www.dwrcymru.com

or contact Welsh Water on: 0800 052 0145

For free and independent advice contact:

- Step Change
- Citizens Advice Bureau
- ShelterCymru

A list of participating Housing Associations and Local Authorities is available upon request.

Beneficiaries: Household Customers

Assistance Tariffs:

- Bill Assistance
- HelpU
- WaterSure Wales
- Water Direct
- Customer Assistance Fund
- Water Collect

Bill Assistance

To make it easier for customers to apply for the Bill Assistance schemes listed below, Welsh Water has partnered with several Local Authorities, Housing Associations and Money Advice Agencies (including Step Change, Citizens Advice Bureau and Shelter Cymru). They have trained staff who provide FREE, independent money advice and will help customers obtain the most from our tariffs through a simple application process.

HelpU

This tariff helps the lowest income households in our region. To qualify, the water supply to the household must be for domestic use only and the total current household income must be less than £15,000 per annum.

WaterSure Wales

This tariff helps low income households with either a large family, or where a member of the household has a medical condition that requires them to use a significant additional amount of water. It is available to metered customers only.

Water Direct

An annual discount will be applied to the account of each customer paying charges by direct deductions from qualifying Department for Work and Pensions benefits. This discount of £25 will be applied for each year the customer continues to pay by this method.

Customer Assistance Fund

This fund is available to household customers experiencing severe financial hardship and with over £150 of arrears.

Most applications onto the fund can be confirmed over the phone with Welsh Water, or alternatively through non-charging money advice agencies such as Step Change, Citizens Advice Bureau or Shelter Cymru.

Customers assisted by the fund can have their water debt paid off if they maintain payment of ongoing charges. The debt is paid off in half yearly chunks and customers can become debt free within 12 months.

Water Collect

An annual discount of £10 is available to customers paying charges via a Registered Social Landlord or Local Authority in the scheme.



Priority Services

For information please visit:

edfenergy.com/ps

Charitable Trust (EDF Energy Trust Fund)

Who to contact:

Application Form request line: 01733 421060

The Trust contributes to the relief of poverty in the UK with a particular focus on fuel poverty and helping families and individuals who are struggling to pay for their domestic supply of gas and electricity.

edfet@charisgrants.com

edfenergytrust.org.uk

Warm Home Discount Scheme

edfenergy.com/rebate

Priority Service team

Phone: 0800 269 450

Minicom: 0800 096 2929

EDF Energy Debt Helpline

Phone: 0808 156 6666 or 0300 330 0519

Benefit Entitlement Check Helpline

Phone: 0800 177 7979

Email: benefitcheck@incomemax.org.uk

Warm Home Discount Scheme

Warm Home Discount is a government-led scheme aimed at customers living in, or at risk of, fuel poverty. There are a number of ways the scheme can offer support, including rebates.

In 2017/18 this will involve a one-off payment of £140 towards eligible customers' energy costs.

Customers who are in receipt of Pension Credit (Guarantee Credit element) automatically qualify for the Warm Home Discount rebate and will receive a letter from the Department for Work and Pensions (DWP) telling them about this.

Customers who do not qualify may still be eligible under our Warm Home Discount - Support Plus scheme. This is available to customers who receive certain income related benefits and have a young child or disabled person in the household. We also offer it to those receiving the Savings Credit element of Pension Credit only.

There are a limited number of rebates available under the Warm Home Discount - Support Plus scheme, so, if a customer is eligible, they should apply today at edfenergy.com/rebate.

Alternatively they may call 0800 404 9088.

Priority Services Register

We help customers with special requirements or circumstances, which may be temporary or ongoing, by adding them to our Priority Register Service.

For example, customers who are blind, deaf, disabled, elderly, or have a long-term health condition can sign up for our meter-reading service, large print, braille or talking bills.

They should also let us know about any essential medical equipment that relies on an uninterrupted electricity supply.

Customers can let us know if English is not their first language, they have a young child under five in the household, are a young adult living alone for the first time or are recovering after spending time in hospital.

EDF Energy Debt Helpline

A dedicated service for EDF Energy customers, run by Plymouth Citizens Advice. They'll give independent advice on how to manage customer's energy bills and any other debt advice they may need.

Benefit Entitlement Check Helpline

A dedicated service for EDF Energy customers run by IncomeMax Community Interest Company. They'll provide a Benefit Entitlement Check to establish if customers are claiming the right welfare benefits and tax credits they are entitled to.





E.ON

Phone: 0345 052 0000

Monday to Friday: 8am – 8pm

Saturday: 8am – 6pm

www.eonenergy.com/for-your-home/help-and-support

E.ON Energy Fund

03303 80 10 90

<http://eonenergyfund.com/>

Saving Energy Toolkit

See how your energy use stacks up compared to other E.ON customers in your area with the Saving Energy Toolkit. We've shared lots of useful hints and tips for saving energy at

www.eonenergy.com/yourtoolkit

Warm Home Discount

Phone: 0345 3660540

www.eonenergy.com/warmhomediscount

E.ON Energy Fund

The E.ON Energy Fund is there to help the most vulnerable customers of any energy company who are struggling to pay their bills.

The fund can help pay energy bills from your current or previous supplier. It can also help customers buy replacement white goods such as cookers, fridges, freezers and washing machines and replace or repair gas boilers as well as e-learning vouchers. The e-learning vouchers can support them in managing their finances, stay out of debt, help earn a qualification and if needed to help get them back to work.

The fund is open to those with a serious illness or disability, who are on a low income or who are in receipt of certain benefits.

For more information and a full list of the eligibility criteria please visit

<https://www.eonenergy.com/for-your-home/saving-energy/need-little-extra-help/energy-fund/>

Extra Help – Priority Services Register

We offer a range of special services for customers who need a little extra help including those who are of a pensionable age, have a disability or are chronically sick, blind or deaf.

Let us know about your special circumstances and we'll add you to our Priority Services Register.

Some of the extra help you could get includes:

- A password for extra security.
- Your bills in Braille, Large print or Audio.
- Minicom and TextDirect.
- Arrangements for your bills to be sent or copied to someone else, such as a carer, who can help you read and check them.
- Free gas safety check (eligibility criteria applies)
- Quarterly meter readings if you cannot read your own meter
- Notification of supply interruptions

We'll make a note of your needs and keep them in mind whenever we get in touch with you.





Continued

Warm Home Discount

The Warm Home Discount is a Government scheme whereby energy suppliers are required to provide rebates to certain groups of vulnerable and low income households.

What's on offer?

The 2016/2017 scheme is now open, qualifying households will receive a rebate of £140 between October 2016 and May 2017.

This rebate amount is set by Government and is applied to the electricity account only. Customers must still hold a live E.ON electricity account at the time the rebate is applied. As such, E.ON can only accept applications from clients who have a live electricity account with E.ON.

Core Group customers do not need to apply for the rebate as it will be automatically credited to their electricity accounts, if, on 10 July 2016 (the qualifying date) a customer is:

- In receipt of the Guarantee Element of Pension Credit

(no Savings Credit)

Or

- Aged 65 or over and in receipt of the Guarantee Credit Element of Pension Credit (even if also in receipt of Savings Credit).

Who else can apply?

Other vulnerable, low income customers in receipt of certain benefits. Eligibility criteria for this group can be found at

www.eonenergy.com/warmhomediscount

Apply online or request an application form to be sent by calling: 0345 3660540

Please note that the Warm Home Discount is awarded to customers on a "first come, first serve" basis, and that E.ON reserves the right to close the scheme when the number of discounts that can be paid has been reached.



Anglian Water Assistance Fund

Hartlepool Water is part of Anglian Water Services Ltd. Being part of this larger group, we are able to offer our customer some additional services.

Trust Relationship Manager

Phone: 0173 342 1021

awaf@charisgrants.com

www.hartlepoolwater.co.uk/AWAF

Application form request line: 0173 342 1060

WaterSure/AquaCare Plus/Lite

Visit the company's website:

www.hartlepoolwater.co.uk/charges

Or call the company direct on: 01429 858 030

WaterCare

Visit the company's website:

www.hartlepoolwater.co.uk/careline

Or call the company direct on: 01429 858 036

Assistance Fund

The fund helps customers in the Anglian region (inc Hartlepool Water).

Help is available to clear water and sewerage debt via a provisional award scheme of between 6 to 12 months. In other words, for an applicant to receive the award they must keep up with a payment plan for current bills for an agreed period after they have been given a provisional award. If achieved, the award will be credited to the applicant's account and go toward clearing the debt.

Applicants claiming certain benefits will automatically be checked for eligibility for 'Water Direct' (see page 2) and an application made on their behalf to clear their debt by small regular deductions direct from Benefits. Applicants are kept on hold pending outcome from DWP. If the applicant isn't accepted by DWP onto this arrangement the Fund will award eligibility for a provisional grant.

Applicants to the fund can access help from charitable trusts administered by Charis Grants (if eligible) on a single application form. These Trusts currently include British Gas Energy Trust and the EDF Energy Trust.

Any award given is paid direct to the creditor company.

AquaCare Plus

A variation of the WaterSure tariff and designed for metered water customers that receive either tax credits or one of a number of benefits.

Lite

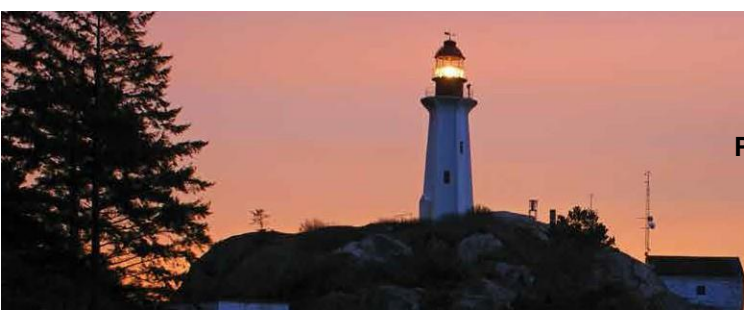
LITE (Low Income Tariff for Eligible Households) is designed to support people with low disposable income who may be struggling to afford their water bill. It can help by applying a discount to your bill of up to 80%. Eligibility for this tariff is based upon an individual assessment of your financial circumstances. This assessment and the level of discount is carried out independently.

WaterCare

The company offers the facility for customers needing specific or individual help to register and have access to a range of specific services. See the company website or call the company and ask for a leaflet.

WaterSure

See page 38





Northumbrian Water

For all customer services enquiries:

Tel: 0345 733 5566

Website: www.nwl.co.uk



Essex & Suffolk Water

For all customer services enquiries:

Tel: 0345 782 0111

Website: www.eswater.co.uk

Priority Services

Help is available for customers with individual needs:

1. Extra care is taken to avoid interrupting or restricting the supply of water to customers who inform the company of specific medical conditions.
2. Bills and leaflets can be made available in Braille, large print, CD or Easyread.
3. Customers can also register for a password.
4. Deaf or hard of hearing customers can contact us using Text Relay - just prefix any of our listed numbers with 18001 and a Text Relay operator will join the call. Alternatively you can let us know the name of someone you trust who has agreed to talk to us on your behalf.
5. If English is not your first language we offer a free telephone translation service. Let us know which language you require and we will arrange for an interpreter to join the call to help.

Ask for the leaflet 'Extra Care – Can we help you?'
Northumbrian Water customers:

Tel: 0345 733 5566 or register online at:

[https://www.nwl.co.uk/your-home/your-services/
Register.aspx](https://www.nwl.co.uk/your-home/your-services/Register.aspx)

Essex & Suffolk Water customers:

Tel: 0345 782 0111 or register online at:

[https://www.eswater.co.uk/your-home/your-services/
Register.aspx](https://www.eswater.co.uk/your-home/your-services/Register.aspx)

Water Meters

Some customers find that they can save money by having a water meter installed. This is usually when the property has a comparatively high rateable value and fewer people living there. With a water meter, customers only pay for the water registered by the meter plus a standing charge. For more details on switching to a meter (installation in most cases is free of charge) please call:

0345 733 5566 for Northumbrian Water customers OR
0345 782 0111 for Essex and Suffolk Water customers.

WaterSure

See Page 38

SupportPLUS tariff

We offer a discount of up to 50% for customers who are struggling to pay their household bills. To see if customers qualify we require a full assessment of their financial position from an independent advice agency or a telephone assessment by NWL/ESW by exception. After this assessment if they have a deficit budget of over £5 each month a discount to their current bills can be applied. This reduction can be applied for annually and if they have water arrears they will automatically qualify for the arrears support scheme (Next Page).



**NORTHUMBRIAN
WATER**



**ESSEX & SUFFOLK
WATER**

Continued

SupportPLUS arrears

To assist customers who have built up large water debt we offer an arrears support scheme to write off their water charges over a 2 year period. To see if customers qualify we require a full assessment of their financial position from an independent advice agency. After this assessment if their circumstances show that they are unable to pay the debt within a three year period they will qualify. As long as customers maintain payment of their current charges support payments will be given by NWL/ESW during the two years giving customers the chance to become water arrears free. This is a once only opportunity. The arrears support scheme excludes debt which has been the subject of enforcement action.



npower Energy Fund

Contact: 0173 342 1021

Application form request line: 0173 342 1060

www.npowerenergyfund.com

npef@charisgrants.com

npower Energy Fund

npower customers who are struggling to pay their bills can apply to the Fund for assistance*.

Help provided can be towards arrears of domestic gas/ electricity charges owed to npower.

If applicants are eligible, they can use the same application form to apply to other schemes administered by Charis Grants. These are: British Gas Energy Trust, EDF Energy Trust, South East Water's Helping Hand scheme and the Anglian Water Assistance Fund.

Payments to clear debts to the donor company are made direct. Payments for essential household bills and costs are made to the supplier.

npower provides a holistic package of support outside of the npower Energy Fund including Warm Home Discount, reduced tariffs, priority services register, energy efficiency advice and measures.

Further details available at:

www.npower.com/spreadingwarmth

*Current domestic customers. (Likely to be in fuel poverty and may have an energy debt).

npower's Macmillan Fund

Contact: **0808 808 00 00 (Macmillan)**

npower's Macmillan Fund (Formerly the Fuel Management Programme) is specifically designed for npower customers who are living with cancer, to help them better manage their fuel costs, meaning that those who need it most can keep warm without the worry.

Customers can access the programme by contacting the Macmillan Support Line on 0808 808 00 00 (Mon – Fri, 9am-8pm). If they are eligible (Customers must be current npower customers and meet set medical and financial criteria), Macmillan will then refer their case to npower's team of dedicated energy advisors who will arrange a reduced payment plan for the customers living with cancer so they spend no more than 10 per cent of their income on their fuel bills. In some cases existing energy debts can be written off also.



Continued

Health Through Warmth (HTW)

Telephone: 0800 912 7000

www.healththroughwarmth.com

Email: healththroughwarmth@npower.com

Health Through Warmth Scheme

The scheme aims to improve levels of warmth, comfort and quality of life for vulnerable people who have long term illnesses and also need help with the installation of heating and insulation measures.

Eligibility Criteria

To be eligible for help from Health Through Warmth, clients should meet all of the following criteria:

- Have a long term illness
- Be a homeowner (resident min 6 months)
- Have a low household income and little or no savings (assessed) and unable to fully fund measures themselves.

Clients can be of any age and they don't have to be or become an npower customer

Measure that may be offered

- Loft and cavity wall insulation
- Gas fires*
- Storage heaters*
- Central heating*
- Boilers*
- ECO top ups
- Hot water tank*

*If broken or heating not installed, repairs or replacement may be offered. Routine servicing is not funded and no retrospective payments are made. Contractors are selected from approved lists; clients may not obtain their own quotes.

For more details and to make a referral online, please visit the HTW website:
www.healththroughwarmth.com

Or contact the HTW team:

Email: healththroughwarmth@npower.com

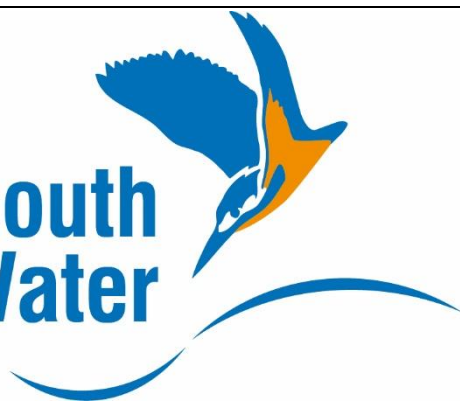
Telephone: 0800 912 7000

Referrals are accepted from community professionals/organisations e.g. nurses, housing advice/social workers, environmental health officers, charities etc.

Self-referrals will also be considered.

Applications can be made via the HTW website or by calling the number above.

Portsmouth Water



Portsmouth Water

Freephone Debt Line: 0800 432 0534

Customer Service enquiries: 023 9249 9666

e-mail: c.services@portsmouthwater.co.uk

Website: www.portsmouthwater.co.uk

Helping Hand Social Tariff

Available to customers on a low income. This tariff limits a customer bill to our minimum charge.

Full details of this tariff and how to apply can be found at www.portsmouthwater.co.uk

Arrears Assist

Customers with arrears of more than £300 that have not paid for some time may be able to benefit from this scheme.

For qualifying customers we match any payments made in reduction of the debt outstanding.

Full details of this tariff and how to apply can be found at www.portsmouthwater.co.uk

Water Meters

Some customers can reduce their water bills by having a meter installed. This means bills will be based on water used and standing charges. Meters are usually fitted free for household customers.

Service Plus

The company provides extra help to customers who need additional support. A wide range of services include:

- Extra help in the event of a supply interruption
- Password scheme (to protect against bogus callers)
- Help with reading your bill
- Home visits
- Nominee service

Free Water Efficiency Services

Packs which include free water saving devices are available via our website.

WaterSure

See page 38

Wastewater Charges

Customers of Portsmouth Water normally receive wastewater services from Southern Water. Please see Southern Water's entry for any schemes you may be entitled to in respect of your wastewater charges.



SEVERN TRENT

Severn Trent Trust Fund

Severn Trent Water Charitable Trust Fund was established in 1997. To date the company has donated c. £55million to its Trust to help customers.

Who to contact:

0300 123 0890 (Severn Trent Trust Fund*)

office@sttf.org.uk

www.sttf.org.uk

Sharon Pritchard, Relationship Manager

Phone: 0121 321 1324 (Auriga)

Customers of Severn Trent Water who apply to the Trust Fund also have access to Auriga Services Ltd independent debt advice service. For information telephone 0121 355 7766.

Other services

- WaterSure
- Access

Contact Severn Trent Water direct on:
0345 750 0500

www.stwater.co.uk

* This telephone number and email address will access the Auriga staff who administer the Trust Fund.



Big Difference Scheme offers customers a reduction in water charges ranging from 10-90% off the average yearly charge and is valid for 12 months from date of acceptance with the option to reapply. The scheme is open to all customers who receive either water and/or sewerage services from Severn Trent Water. Further information on how to apply is available from the Severn Trent Trust Fund. Contact 0300 123 0890 or visiting www.sttf.org.uk or apply online today at www.bigdiff.co.uk or calling 0300 123 0890

Charitable Trust

Grants are available to help customers of Severn Trent Water. This includes customers whose wastewater charge is collected on behalf of Severn Trent e.g: South Staffs Water. The independent charity is administered by Auriga who also work in partnership with other major utilities and local authorities.

Grants are given to help with water/sewerage charges and other essential household bills or costs. Grant help is paid direct to the supplier/creditor. When appropriate, applicants are referred to other trust funds or schemes to help them budget e.g. Auriga's 'Partnership Payment Scheme' (PPS). All applicants receive advice on water saving measures and a free benefit entitlement check. Budgeting and debt advice is part of the overall help provided; some customers may be encouraged to accept debt advice to help with other debts as part of the assessment process.

Trustees regularly review demand and criteria to ensure they help as many people as possible and make best use of the funds available which are often oversubscribed. Grants are also available to give support for debt advice, welfare benefits and other regional projects.

Priority Service Register

Services include: Large print; audio bill reading service; Braille; a password facility to protect against bogus callers; special arrangements for alternative water supplies in emergencies; a nominee scheme and meter reading service.

To contact us regarding Priority Service Register please visit - <https://www.stwater.co.uk/> or call us on 03457 500 500

Debt Helpline

Auriga Services provide a debt helpline to customers of Severn Trent Water which can be accessed by calling **0121 355 7766**.

Water Meters

Many customers who opt for a meter can reduce their bills. This is especially true if people live alone, have a small family, or have a high rateable value, customers have two years to switch back if not suitable.

Water Efficiency

For advice or free water efficiency products to help reduce your water use (and therefore your utility bills) visit the website or telephone **0345 750 0500**.

WaterSure

See Page 38



Helping Our Customers

Freephone 0800 027 0072

Opening hours: Monday to Friday 8am – 10pm,
Saturday 8.30am – 6pm

For help paying your bills either call us or visit
www.scottishpower.co.uk/helpingyou

We will take into account any debt advice provided to our customers. We can offer a range of payment and tariff options including long term instalment plans, the Fuel Direct scheme and Prepayment meters to help customers budget.

Our website offers energy efficiency tips and a free survey to help our customers identify measures that can be implemented that may help save energy. Visit
www.scottishpower.co.uk/energy-efficiency/

Community Liaison Team

We can also arrange for our ScottishPower Community Liaison Officers to visit vulnerable customers in their own homes to discuss many aspects of energy including energy saving measures, debt repayment arrangements and provision of adaptive equipment to support the customer.

Hardship Fund

ScottishPower have a Hardship Fund to help our customers struggling to pay their gas and / or electricity arrears. The fund can help by clearing or reducing arrears on a customer's energy account. To find out more about eligibility criteria and how to apply, please visit
scottishpower.co.uk/customer-services/support/

Charitable Trust

Telephone 0141 614 4480 or 8199, weekdays 9am to 4pm or visit www.energypeopletrust.com

The ScottishPower Energy People Trust provides funds to registered charities that help people whose lives are affected by fuel poverty. Since it was formed in November 2005 over £14 million has been provided to projects run by grass roots organisations that help people who are on low incomes, live in poor housing or suffer ill-health. **Please note funding is not available to individuals**, only charitable organisations. Contact The Energy People Trust for more information.

Priority Services Register Scheme

Freephone: 0800 027 0139. Opening hours: Monday to Friday 8am to 4.45pm. Or visit www.scottishpower.co.uk/psr

The PSR scheme is open to any domestic household supplied by ScottishPower where someone living in the house has a disability, a chronic illness, is of pensionable age, is blind or partially sighted, is deaf or hard of hearing or has another type of special need or has had a change in personal circumstances, for example experiencing a bereavement or divorce.

Those registered with the scheme can benefit from a range of services designed to provide additional help and support to customers who need it. From bills that are easier to read, to gas safety checks to letting the local distribution company know if a continuous supply of electricity is required, there are different options available to help our customers manage their account more easily.

Warm Home Discount

The Warm Home Discount is a programme of support aimed at customers living in, or at risk of, fuel poverty. Some customers will qualify automatically for a rebate and will receive a letter from the DWP telling them this. Other customers can apply for a rebate if they meet the eligibility criteria. At certain times of the year, ScottishPower customers can check eligibility and apply online at
<https://www.scottishpower.co.uk/customer-services/support/warm-home-discount>



Scottish Water provides water and waste water services to 2.4 million households across Scotland, 24 hours a day, 365 days a year.

Scottish Water are always working so the cycle never stops - to find out more about Scottish Water, their charges, their customer charter and keep up to date with what they are doing in your area:

Visit: www.scottishwater.co.uk

Follow: facebook.com/scottishwater

Follow: @scottish_water

Email: customer.services@scottishwater.co.uk

Call: Customer Helpline free 24/7 on 0800 0778778

Alternative formats of Scottish Water leaflets can be made available free of charge. For information on Braille, large print, audio and a variety of languages, please call the Customer Helpline.

If you have a disability, medical condition or other reason where you may need additional assistance from Scottish Water then please contact them and your name, address and requirements can be added to their confidential Additional Support Register.

Houses with no water meter (unmetered charges)

If your home doesn't have a water meter, your water and waste water services charges will be based on the Council Tax Band for your home.

These charges apply to every household which has a connection to the public water supply, the public waste water network, or both.

Your water and waste water charges will be shown on your Council Tax bill, **even if you receive Council Tax Reduction**. Some Council Tax exemptions and discounts will also apply to these charges, such as single occupancy or if you are a student.

Important: If you receive Council Tax Reduction you must still pay a water and waste water charge for the services that you have at your home. However you will receive a reduction of up to 25% on the water and waste water charges for your property.

If your property has been altered to meet the needs of a disabled person, you may be entitled to a Disabled Banding Reduction on the charges you pay for your property.

Your local Council bills and collects these charges on behalf of Scottish Water, and you can find details of how to pay on your Council Tax bill. Please contact your local Council for more information and help with payment options

Houses with a water meter

Householders may opt to have a water meter installed and their charges billed on a measured basis. For information on this, please contact Scottish Water.

Scottish Water will invoice and collect water and waste water charges direct from homeowners whose homes have a water meter. For properties with water meters we send invoices direct on a quarterly basis. You can arrange a Scottish Water Payment Plan based on your average annual invoice. This will set up agreed installments to be paid on specific dates every quarter.

All other charges

Scottish Water invoice and collect all other secondary charges direct. Information on these charges can be found in the Scottish Water Scheme of Charges, available on the web site.

For customers invoiced directly by Scottish Water there are various payment options available. To discuss payment options or if you have problems paying please contact the Customer Helpline.



Priority Services Register and Careline

The Priority Services Register and our Careline provide additional help, support and inclusive services. These services include receiving our bills and other communications in a format that suits individual customers, or if they prefer, they can ask us to manage their accounts with the help of someone else they trust, like a friend or relative. Services such as a password scheme and 'knock and wait' will give peace of mind, if we need to call or visit. We can even provide free gas safety checks for eligible customers and let the local distribution company know if a continuous supply of electricity is required by a customer.

Customers can call us on 0800 622 838, email us on careline@sse.com or contact us by textphone on 0800 622 839 to discuss how we can adapt our services to meet any specific requirements.

www.sse.co.uk/priorityservicesregister

www.mandsenergy.com/warm-home-discount/

Customers formerly supplied by SSE under the Ebico brand are still with SSE and will continue to receive additional help and support through the Priority Service Register and Careline.

Subsidised Grants

Through the Government ECO scheme, funding is available to help towards the cost of installing energy efficient measures such as boilers and insulation. In order to be eligible customers must meet scheme criteria - call us on 0345 078 3248.

Warm Home Discount

The Warm Home Discount is a Government scheme whereby energy suppliers are required to provide rebates to certain groups of vulnerable and low income households.

What's on offer? Each year qualifying households will receive a rebate of £140 when the scheme is open. This rebate amount is set by Government and is applied to the electricity account only. As such, we can only accept applications from customers who have an active electricity account with us.

Core Group customers do not need to apply for the rebate as it will be automatically credited to their electricity accounts. Core Group customers include:

- Customers in receipt of the Guarantee Element of Pension Credit only

OR

- Both Guarantee and Savings Elements of Pension Credit.

Who else can apply? Other vulnerable, low income customers in receipt of certain benefits. For details or to apply call 0800 300 111.

Other assistance: Low income, vulnerable customers may qualify for other assistance such as:

- Free benefit entitlement check to ensure the customer is receiving all of the income they are eligible for.
- Priority Assistance Fund; this is available to our more vulnerable and low income customers. The fund helps clear energy debt and provides a package of holistic support aimed at helping customers manage bills more easily.

Energyline

Offers advice to help customers use energy more wisely and save money.

Telephone: 0345 076 7638.

Agency Helpline

This helpline will take calls from registered charities and agencies which provide support to customers.

Telephone: 0345 071 9852



Helping Hand Scheme

0173 342 1021 (Charis Grants)
0173 342 1060 (application form request line)

sewhh@charisgrants.com

www.southeastwater.co.uk/your-account/paying-your-bill/difficulty-paying-your-bill/helping-hand

(CMP) Support Tariff and South East Water's other services

South East Water Debt Advice: 0333 000 0005

All other customer service enquiries: 0333 000 0001

Website: www.southeastwater.co.uk

Helping Hand Scheme

Grants are given to help vulnerable customers of South East Water who are unable to pay water and sewerage charges. The scheme is available to current customers to help clear water debt arrears and may include sewerage charges.

If the scheme is able to help, an 'award' is made on a provisional basis. This means that the applicant will receive a payment plan and must show that they are demonstrating a commitment to improving their financial stability with a view to not falling behind with future water bill payments. If the payment plan for current bill is kept up to date for 6 months after the provisional award, the debt at the time the provisional award was made will be cleared.

Service Plus

For customers with additional needs, these services include large print; audio bill reading service; braille and a password facility to protect against bogus callers. Special arrangements for alternative water supplies in emergencies and a nominee scheme.

Customer Metering Programme (CMP) Support Tariff

South East Water will be fitting meters to most customers' water supplies by 2020. A special support tariff has been developed to ensure those families and people on low incomes, who are already struggling to pay their water/waste water bills, will not pay more after a water meter is fitted. Those who qualify will continue to pay the same amount after a meter is fitted. For further details please visit the company website or call **0333 000 0005**.

WaterSure

See Page 38





South Staffs Water

Billing & account line: 0345 60 70 456

Difficulty paying?: 0800 09 30 610

Request a water meter: 0345 45 67 063

Website: www.south-staffs-water.co.uk

For further details and a full list of the services provided please read the Code of Practice.

www.south-staffs-water.co.uk/media/1503/code_practice_domestic.pdf

Free Water Efficiency Devices

South Staffs Water has handy tips to help customers, save water and money. Visit their website for more information and to claim free water saving devices.

www.south-staffs-water.co.uk/household/saving-water/free-water-efficiency-devices

Free Water Efficiency Packs

Packs which include water efficiency devices to help customers use less water are available via the website.

WaterSure

See Page 38

For more information, go to South Staffs Water's website at:

<https://www.south-staffs-water.co.uk/household/my-bills-and-payments/my-bill-explained/other-charges-and-tariffs/watersure>

Personal payment plans

South Staffs Water understands that finding the money to pay your bill can sometimes be difficult. If you're having trouble paying your bill - the company will do whatever it can to help. If you are having difficulties paying your water bill it is important that you contact the company as soon as possible either online at www.south-staffs-water.co.uk or by calling 0800 09 30 610.

Assure Tariff

The Assure tariff can help customers on a low income or who are struggling to pay their water charges; it aims to reduce water poverty and make bills more affordable. Customers with a household income of less than £16,105 (excluding income from Disability Living Allowance, Personal Independence Payment and Attendance Allowance), may qualify for a discount of up to 80% on their water charge.

<http://www.south-staffs-water.co.uk/household/my-bills-and-payments/my-bill-explained/other-charges-and-tariffs/assure-tariff>

Charitable Trust

If you are having significant money problems, you may be able to apply to the South Staffs Water Charitable Trust for help towards the cost of your water bill.

The Trust is a registered charity that operates independently of South Staffs Water and aims to assist those customers who are in need or who are suffering hardship or other distress.

Who to contact:

South Staffs Water Charitable Trust Fund

0300 330 0033

Website: www.sswct.org

The Charitable Trust is unable to provide grant support to organisations that provide debt advice and education.

Water meters

Some customers can reduce their water service bills by having a water meter installed. This means bills will be based only on the water used plus a standing charge. Meters are usually installed free of charge to household customers.

www.south-staffs-water.co.uk/household/my-water-meter/switching-to-a-water-meter

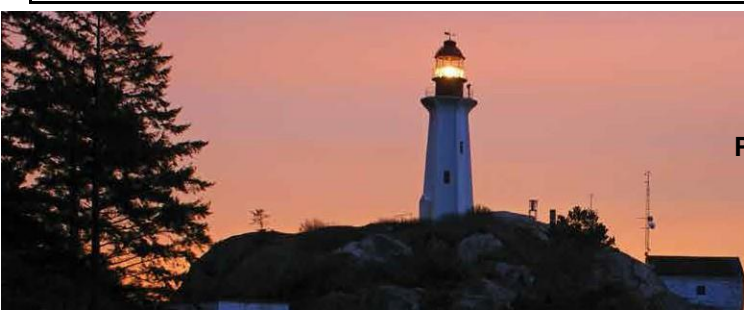
Wastewater charges

Customers of South Staffs Water are provided with wastewater services by Severn Trent Water. Please see Severn Trent Water's entry for any schemes you may be entitled to in relation to your wastewater charges.

Extra care

The company provides extra help to customers who need additional support. A wide range of services are offered including:

- Register for extra help
- Password scheme (to protect against bogus callers)
- Help with reading your bill
- Dialysis register
- Nominee service





Southern Water Debt Advice:

Debt Advice Centre:
Essentials Tariff
NewStart Scheme
WaterSure Tariff
Water Direct

For any of the above and help with water debt please contact one of Southern Water's dedicated debt advice agents on:

Debt Line: 0800 027 0363

payless@southernwater.co.uk

www.southernwater.co.uk (company website)

Essentials Tariff

Our Essentials Tariff is designed to help customers who are struggling to pay their water services charges. It provides a discount of at least 20 per cent on future bills.

For customers who receive their water supply from us:

If you receive both water supply and wastewater services from us, you will qualify for our Essentials tariff if:

- Your annual water services charges are represent at least 3 per cent* of the total income for your household after deducting tax and housing costs, or
- You and anyone living with you are in receipt of pension credit.

**if you only receive water supply services from us, you will qualify for our Essentials tariff if your annual water supply charges represent at least 1.1 per cent of the total income for your household after deducting tax and householding costs.*

If you qualify for our Essentials tariff we will provide you with a discount on the charges we make to you. If you qualify through pension credit, we will provide you with a 20 per cent discount. Otherwise, the level of discount will be between 20 per cent and 90 per cent, depending on how much of your household income you are spending on our charges.

For customers who receive their water supply from another company:

if you receive your water supply from another company and your sewerage services from us, and you have been accepted on to the financial assistance tariff provided by your water supply company, you will automatically qualify for our Essentials tariff. Your water supply will notify us if it accepts you on to its financial assistance tariff.

If you don't qualify for your water supply company's financial assistance tariff, or they don't offer one, then you may apply to us direct for help with your sewerage services charges. In these circumstances, you will qualify for our Essential tariff if:

- Your annual sewerage charges represent at least 1.9 per cent of the total income for your household after deducting tax and housing costs, or
- You and anyone living with you are in receipt of pension credit.

If you qualify for our Essentials tariff we will provide you with a 25 per cent discount on your sewerage charges.





Continued

WaterSure Tariff

See Page 38

Water Direct

If you're claiming Income Support, Income-Based Job Seeker's Allowance, Employment Support Allowance, Universal Credit or Pension Credit, Jobcentre Plus may consider paying us directly out of your benefits.

If you have at least £50 arrears, Jobcentre Plus will take a fixed amount from your benefits to cover what you owe in arrears and your current charges.

NewStart Scheme

You can make a new start in paying off your water bill arrears. Find out below how you qualify for this scheme and how to apply.

If you're able to start making regular payments towards your account, we'll credit you the same amount.

So if, for example, you pay £30 for 12 months equalling £360, we will credit your account with £360.

To qualify for this scheme you must owe us at least £500 of arrears in addition to the current annual charge, and/or not have paid anything for the last two years.





South West Water

Who to contact:

Help and Support for customers who are experiencing difficulties in paying their bills is available from the Customer Service team.

Telephone: 0344 346 1010

Or, freephone debt helpline 0800 083 0283

Email: customercontact@southwestwater.co.uk

Company Website: www.southwestwater.co.uk

Full details of the WaterCare tariff can be found on the website www.southwestwater.co.uk where application forms are available to download.

Watercare tariff

Available to low income customers who:

- Have a water meter (or apply to have one fitted)
- Are in receipt of one or more of the specified means tested benefits detailed on the website (this could be the bill payer or someone else in the household)

Assessments are based on the household's weekly 'equivalised' income after housing costs are deducted.

The tariff is made up of three bands offering a percentage reduction off the standard meter charges. Eligible customers are placed on one of the WaterCare tariff bands appropriate to their household circumstances.

WaterCare +

Aimed at customers most in need by helping them better manage their water use. The scheme offers a range of free measures:

- Assessing whether a water meter would help reduce bills if not already metered
- Ensuring customers are receiving all possible existing financial support and benefits
- Moving on to more affordable payment plans tailored to the customers particular circumstances
- Installing simple water saving devices such as trigger nozzles on hosepipes, tap flow restrictors and 'Hippos' in toilets
- Carrying out simple repairs including fixing dripping taps and stopping cistern overflows
- Free energy and audit advice

Restart

Restart is a repayment and debt write off scheme designed to encourage customers to manage their bill through an agreed payment plan.

Payment plans are divided into 13 week periods, if a customer maintains agreed payments some of the debt is written off at the end of the period. The amount escalates as follows:

Period 1:	an amount equal to the payments
Period 2:	1.5 x payments
Period 3:	2.0 x payments
Period 4:	2.5 x payments
Periods 5,6,7+:	2.5 x payments

Freshstart

Administered in partnership with 25 CABx across the region. Aimed at helping customers who may have difficulty paying their bills due to such circumstances as bereavement or sudden loss of income.

Watersure

See Page 38





SES Water provide 160 million litres of water per day to approximately 688,000 consumers across East Surrey, South London and parts of West Sussex and West Kent.

Customer Services and 24hr Emergency Line

Tel: 01737 772 000

Email: CustomerRelations@seswater.co.uk

Web: www.seswater.co.uk

More information and a full list of schemes and services are available on the website, please refer to the company's Code of Practice, which is also available online or on request.

Useful Links:

www.seswater.co.uk/watersupport

www.seswater.co.uk/watersure

Wastewater Charges

Customers of SES Water are provided with wastewater services by either Thames Water or Southern Water. Please refer to the entries for those companies for their offering of schemes and services.

Helping Hands

A scheme designed to cater to those customers who may need extra support. Services available include: Braille, large print, audio bill reading, Text Relay and password set up to protect against bogus callers.

Special arrangements can also be made for alternative water supplies for medical purposes/emergencies, a meter reading service and to set up a nominated correspondent for the account.

Water Support

A 50% discount on water charges specifically designed to support those on low incomes. Customers should be in receipt of certain means tested benefits or with a low household income and 62 years or over have parental responsibility for a child under 5 or be registered disabled.

Applications can be made online or call the Customer Services Team for an application form.

ClearStart

A repayment and debt write off scheme. Customers could be entitled to a reduction in their arrears once evidence of regular payments over a specified period of time have been made.

FREE & Discounted Water Saving Devices

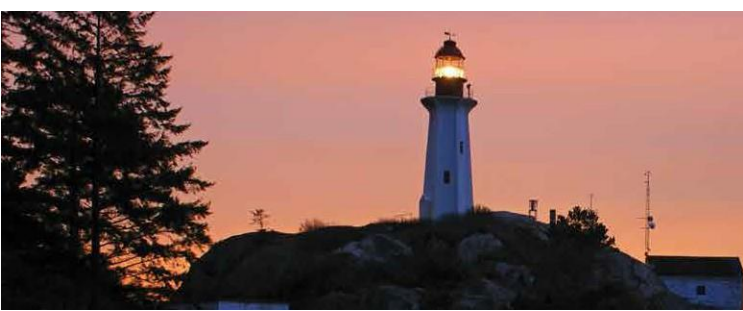
Free water saving devices and discounted water butts to help customers use less water are available to order online or by calling our Customer Services Team.

WaterSure

See page 38

WaterDirect

Available to customers on certain benefits, special arrangements can be made to take direct payments from customer's benefits so they don't need to worry about managing their water bill.





Help and support for customers struggling to pay their bills

Thames Water Customer Assistance Fund

Who to contact:

0800 111 4680

contact@TWCAF.org.uk*

For Policy Issues contact: Rachel Coley,
Relationship Manager (Auriga)

Phone: 0121 321 1324

rcoley@aurigaservices.co.uk

www.aurigaservices.co.uk



For more information and to download an application form go to:

thameswater.co.uk/trustfund

Thames Water Trust Fund

Who to contact:

Phone: 0800 111 4680

Email: twtfoffice@aurigaservices.co.uk

Web: www.twtf.org.uk

Other Schemes or Help:

- WaterSure
- WaterSure *Plus*
- Extra Care Services: 0800 009 3652

*This email address will access the customer assistance fund staff

Extra Care Services

If you have specific medical or mobility issues, please get in touch with our Extra Care Team so we can provide additional support to you where required.

Visit: thameswater.co.uk/support

Customer Assistance Fund

If you're struggling to pay your Thames Water bill, there are lots of ways we can help you take control of your bills, and reduce what you need to pay.

Our Customer Assistance Fund can help if you're in arrears, providing a grant to clear any outstanding water/wastewater charges. It can help even if you receive your bill from another water company for your Thames Water charges, eg: Affinity, Essex and Suffolk, South East Water and SES Water.

The fund is administrated independently by Auriga who will assess eligibility for assistance and arrange payment to your account. Auriga will also provide additional support and advice to make sure you're on the most appropriate and cheapest tariff for your water/wastewater charges. They can also provide guidance on any other debt issues you may have.

Thames Water Trust Fund

The Thames Water Trust Fund is an independent, registered charity whose aim is to help our customers who may be facing very difficult circumstances and can't afford to buy essential items such as a washing machine or bed.

The Trustees work closely with our Customer Assistance Fund applicants to see if they can get additional financial support from the Trust.

The Trust also gives grants to organisations who provide debt and money advice. These grants enable the organisations to employ a specialist advisor to help our customers who need support resolving their financial hardship.

WaterSure

Apply for help from our dedicated support tariffs, which can help reduce your bills. WaterSure can help customers who are on a water meter by capping the amount you pay annually. See page 38 for more details.

WaterSure *Plus*

WaterSure Plus is available to all our household customers who meet certain criteria, whether you have a water meter or not, regardless of who sends your bill.

If you're on a means-tested state benefit or have a gross household income below £16,105 and your water bill is more than 3% of your net household income, you may be eligible to receive a 50 per cent reduction on your bill.

Visit: thameswater.co.uk/watersureplus for more details.

FREE water and energy saving devices

If you're a Thames Water customer, you can claim free water and energy saving gadgets, such as showerheads, showertimers, and save-a-flush devices for your home. Visit thameswater.co.uk/freebies to order.

To work out how much water you're currently using, and see where you could be saving on your water and energy bills, use our energy calculator, visit thameswater.co.uk/savewater





Restart The United Utilities Trust Fund

Who to contact:

0845 179 1791

contact@uutf.org.uk

www.uutf.org.uk

www.unitedutilities.com

Rachael Coley, Relationship Manager (Auriga)

Phone 0121 321 1324



Other Schemes or Help

For information about the Payment Matching Scheme call:

0800 072 6765

For more information about the Back on Track Scheme call: 0800 072 6765

Restart

Grants are available to help customers who are facing hardship and experiencing difficulties in meeting the cost of their water/sewerage charges.

Grants are given to help with water charges; some additional help is also available towards the cost of other essential household bills or costs. Grants are paid direct to the supplier/creditor.

Applications are accepted for help toward bankruptcy fees but this part of the fund is often oversubscribed.

If the Trust cannot clear a customer's full water debt, the customer may be referred on to Payment Matching (see next page) for help with the remaining water charges.

- £5 million annual donation
- Managed and administered by Auriga.

Grants are also given to support debt advice projects throughout the region.

Back on Track

The Back on Track scheme is for customers who are in arrears with their water charges.

Customers also need to be receiving one of the following benefits:

- Council tax benefit
- Housing benefit
- Income support
- Income based job seekers allowance
- Working tax credit
- Pension credit guarantee
- Income related employment and support allowance.

Proof of income is required with the application form. If successful, a customer's annual charge will be changed to fall into one of the bands below. (2017/18 figures):

Band 1, £120

Band 2, £186

Band 3, £264

Band 4, £348

Band 5, £420

Band 6, £468

Customers will be placed on one of the 6 bandings above and an appropriate payment plan agreed to pay towards this and any outstanding water arrears. To apply for Back on Track please call 0800 072 6765





Continued

Help to Pay Scheme

The Help to Pay scheme is aimed at customers who are most in need of financial support. Customers accepted on to the scheme have their annual bill capped at a set amount each year.

To be eligible, the customer must meet the following criteria:

- Be in receipt of Pension Credit (either Pension Guarantee Credit or Pension Savings Credit);
- Live at the address shown on the water bill; and
- Meet the company's affordability criteria. As part of the application process the customer must provide the company with income and expenditure information for the entire household to allow United Utilities to carry out an affordability assessment.

In addition, water supplied to the premises is not used for:

- Watering a garden (other than by hand) by means of any apparatus; or
- Automatically replenishing a pond or swimming pool with a capacity of greater than 10,000 litres

To apply, please call 0800 072 6765.

Payment Matching

This company-run scheme allows customers who are in debt to make regular payments toward their arrears which are then matched by the company. Payments are monitored and reviewed every 6 weeks. It enables customers to clear arrears more quickly with support from the company. To apply for Payment Matching call: 0800 072 6765

Priority Services

Priority Services is a free scheme aimed at customers who need additional support due to age, ill health, disability, mental health problems, financial worries or language barriers.

Registering for Priority Services is free and is available for customers who live in the North West area.

To register, visit: www.unitedutilities.com/priorityservices or call 0345 072 6093

Water Meters*

Many customers who opt for a meter can make savings on bills. This is especially true if people live alone, have a small family, or live in a house with a high rateable value.

The company provides an on-line calculator to show how much can be saved. Visit: www.unitedutilities.com/water-calculator to try it out.

Meters are installed FREE and customers can apply online at www.unitedutilities.com/meters or by calling 0345 072 6065.

*All water companies offer metering as an option although in some situations it is compulsory. All houses built since 1979 or substantially altered since then should be metered.

Water Sure

See Page 38





Who to contact:

For customer help schemes please contact the Social Policy Team at Bristol Wessex Billing Services Ltd (BWBSL)

Tel: 0800 528 3838

social.policy@bwbsl.co.uk

The contact for Wessex Water is:

Kate Pennock, Head of Customer Policy

Tel: 0122 552 4242

kate.pennock@wessexwater.co.uk

Company Website:

www.wessexwater.co.uk/tap

tap

Wessex Water's assistance programme, **tap**, includes a range of schemes and practical help (detailed opposite) for customers in financial difficulty.

Water meter – fitted for free

Customers, who live alone/have a small family, live in a property with a high rateable value, or are a low water user may save money by having a water meter fitted. This can normally be done free.

Free water saving devices and/or home water and energy checks

To save water and at times energy, customers can apply for free water saving devices or an adviser will visit their home and carry out a water and energy check. If water and energy can be saved it may reduce bills, particularly where there is a water meter.

Flexible payment plans

If customers have short-term problems paying, a flexible payment plan can be offered where customers pay a lower amount towards their water bill for an agreed period and catch up on payments later.

Pension Credit Discount

If a customer is in receipt of Pension Credit we may be able to offer them a discount of around 20% off their bill if we provide them with their water and/or sewerage services.

To apply all adults in the household must be in receipt of Pension Credit.

WaterSure Plus

An enhanced scheme whereby eligibility criteria are as set out for WaterSure (see page 38) but the bill is capped at a lower level than required by legislation.

Assist

Assist is for customers in extreme financial difficulty. Customers pay a lower bill than normal, based on their ability to pay. They will need to seek free independent debt advice and complete a financial budget. Assist can run alongside the Restart scheme.

Restart

For customers with significant water debt that they can't repay. In year one, the customer pays current year charges and BWBSL reduce the debt by an equivalent amount. In year two, the customer again pays current year charges, BWBSL then clear the remaining debt. To apply for Restart customers may need to seek free independent debt advice and complete a financial budget.



		Grants to Support Debt Advice
		Debt advice organisations can apply for grants each year to support people needing advice (£345k during 2017/18)
		Money Matters Awards
		Organisations or groups can apply for grants each year to fund financial literacy and money management projects (£60k during 2017/18)
		Priority Services
		This offers free extra services to customers who have additional needs, including communications in Braille, large print or a language other than English, a security password system to help protect against bogus callers and extra assistance during water supply interruptions.
Continued		



Yorkshire Water Community Trust

Information on all schemes can be found on:

www.yorkshirewater.com

Water Meter, WaterSure, WaterSupport:

0345 1 24 24 24

Helping Hands:

0800 1 38 78 78

Resolve and Water Direct:

0345 1 299 299

Yorkshire Water Community Trust:

0345 1 24 24 26

info@ywct.org.uk

Water Direct

Available to customers with arrears over £70 and receiving an income based benefit (Income Support, Income based Jobseekers Allowance, Income related Employment and Support Allowance, Pension Credit, Universal Credit). Payments will be deducted directly from the benefit.

Charitable Trust

Yorkshire Water Community Trust provides grants to customers to help clear water and sewerage arrears only. Grants are not available for other assistance, such as bankruptcy fees.

The Trust provides help for customers regarded as in genuine need. Being an independent registered charity, it is governed by a Board of Trustees including senior businessmen, women and people with backgrounds in various advice and support agencies and voluntary interests.

A number of awards are also made in appropriate circumstances to debt advice/support agencies.

Applicants must be in a multiple debt situation (inc water arrears) and must not have received a previous award in the last two years.

Resolve Scheme

The scheme helps domestic customers who are having financial difficulties paying their water charges and have arrears that are over 12 months old. As long as regular agreed payments over a 12 month period can be shown, awards will be given towards the water arrears. To qualify for the scheme customers will be on a low income or non-deductible benefits.

Helping Hands

Yorkshire Water offers a free Helping Hands service. There are a variety of additional services for those with sight or hearing difficulties, a disability or a serious illness. We offer a password service, read meter service and Nominee options.

WaterSure

See Page 38

WaterSupport

Our WaterSupport scheme helps customers who are on lower incomes to pay their water bills. If the customer is on a low household income and their annual water bill is more than the average then they may be eligible for help from WaterSupport to reduce the amount you pay.

Water Saving Devices

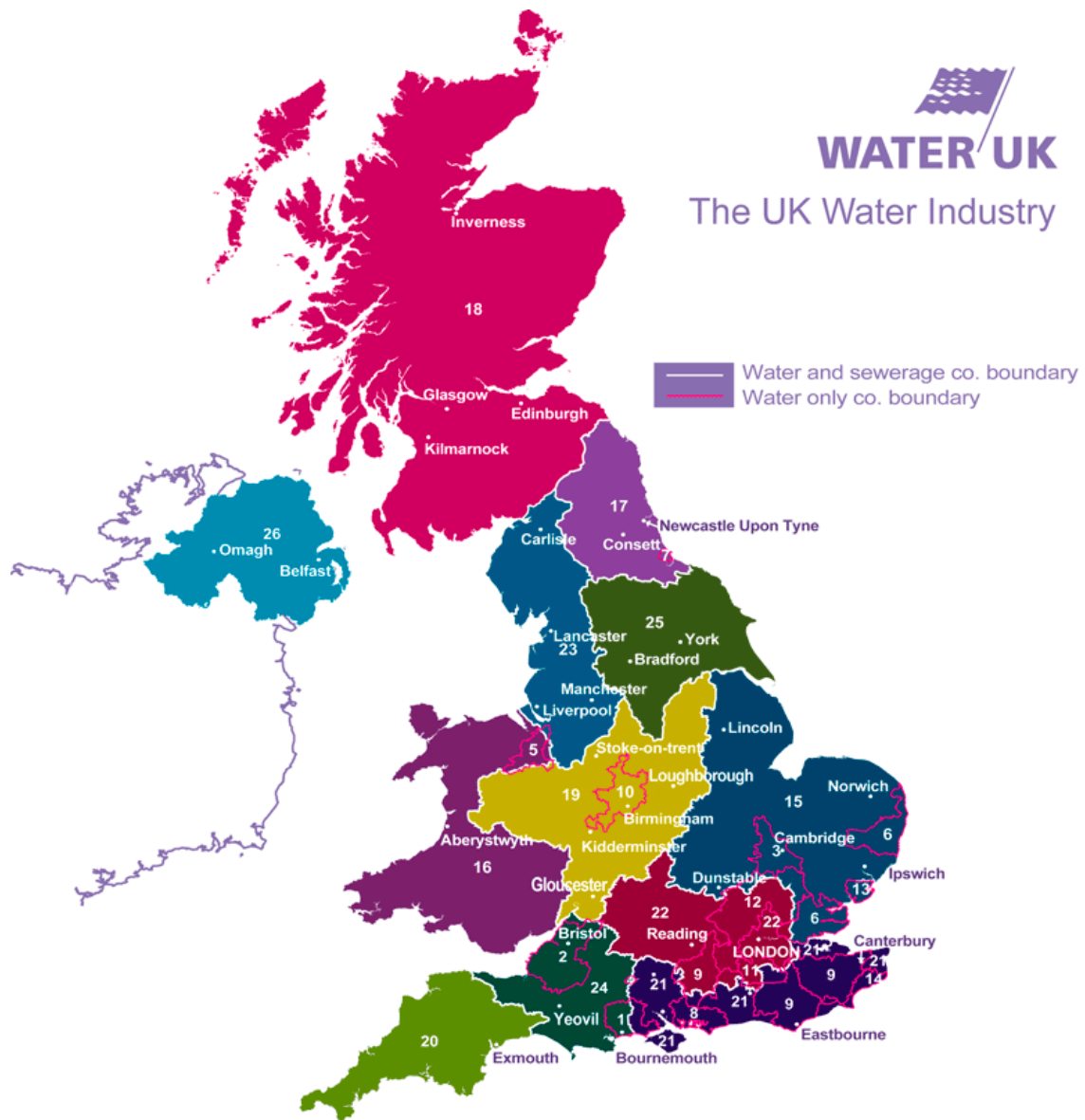
Yorkshire Water offer a number of free devices to use around the home which helps reduce the amount of water being used o appliances such as toilets and showers. Packs can be requested and information on saving water can be found on our website:

<https://www.yorkshirewater.com/savewater>

Water Meters

Customers can opt to have a water meter installed to save money. This usually reduces bills for single occupiers, small families or customers who have a high unmetered charge. Water meters are usually installed free of charge.





Water Only Companies

- 1 - Sembcorp Bournemouth Water
- 2 - Bristol Water
- 3 - Cambridge Water
- 4 - Cholderton and District Water
- 5 - Dee Valley Water
- 6 - Essex and Suffolk Water
- 7 - Hartlepool Water (Anglian Water)
- 8 - Portsmouth Water
- 9 - South East Water
- 10 - South Staffs Water
- 11 - Sutton and East Surrey Water
- 12 - Affinity Water
- 13 - Affinity Water
- 14 - Affinity Water

Water and Sewerage Companies

- 15 - Anglian Water
- 16 - Dwr Cymru (Welsh Water)
- 17 - Northumbrian Water
- 18 - Scottish Water
- 19 - Severn Trent
- 20 - South West Water
- 21 - Southern Water
- 22 - Thames Water
- 23 - United Utilities
- 24 - Wessex Water
- 25 - Yorkshire Water
- 26 - Northern Ireland Water

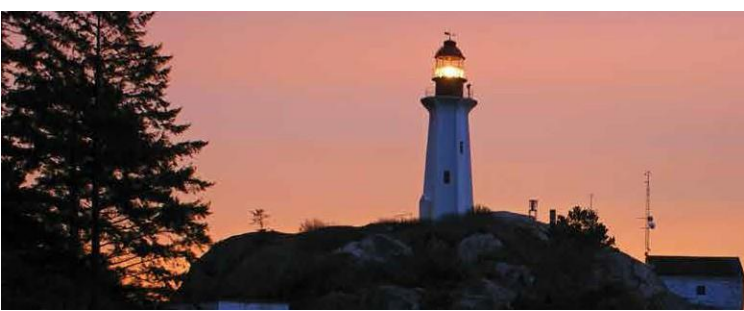
Water UK, October 2012

Map of UK water industry and company areas by kind permission of Water UK



auriga

Main Energy Supplier	Companies Included	Page
British Gas	Scottish Gas	Page 7
EDF Energy		Page 12
E.ON		Page 13,14
npower		Page 17,18
Scottish Power		Page 21
SSE Electricity & Gas supply is provided through SSE Energy Supply Limited (Supply of Electricity) and Southern Electric Gas Limited (Supply of Gas), both members of the SSE Group.	Electricity & Gas is supplied under the following brands which are all trading names of SSE Energy Supply Limited and Southern Electric Gas Limited: SSE, Scottish Hydro, Southern Electric and SWALEC. Equipower, Equigas and M&S Energy are also supplied under the trading names SSE, Scottish Hydro, Southern Electric and SWALEC.	Page 23



WaterSure

'Watersure' is a national scheme and applies to all water supply companies in England:

This scheme is open to all customers who qualify provided they have a water meter. To qualify they should also receive either tax credits or one of a number of benefits and either have three children at home under the age of 19, and in full time education or where someone in the household is suffering any medical condition that results in extra water being used.

Each of the water companies will provide advice on how to apply in their area.

In **Welsh Water/Dwr Cymru** a different scheme is offered which applies to both metered and unmetered customers (known as 'Welsh Water Assist' See page 9).

In **Scotland** the WaterSure scheme does not apply. Water charges are generally based on Council Tax bills and are collected by the local council. For other help available see page 19.

**Auriga has helped 1.4 million
people to reduce their
financial hardship**

Auriga is a member of Advice UK. As part of its grant management service, Auriga can also provide welfare benefits and debt advice.

