

Help with water and energy bills

October 2020

Introduction

Welcome to our updated National Help with Water and Energy Booklet

We are very pleased to be sharing this October 2020 edition of the National Help with Water and Energy Booklet.

This document sets out in an easy to understand way, the wide range of assistance provided by utility companies to help support customers.

In 2020, a government survey[1] confirmed that 1.7m people said they have received debt advice. In addition, it is estimated that a further 3.6m people need debt advice because they regularly missed payments in the last six-months. For the money and debt advisers supporting the millions of people who fall behind with bills - we prepare and publish this booklet.

We hope this is a useful reference for advisers that are exploring ways to help people who struggle with their utility bills. We also encourage the booklet to be shared widely - with the many different frontline advisers working in national support services.

The booklet provides a substantial insight into the types of assistance available in the utility sector. However, it is always recommended that very early on in the process of seeking advice, a customer makes direct contact with their utility company. Utility companies need customers who are struggling with bills to reach out and talk to them at the earliest opportunity, so that they can discuss the range of solutions available.

Some of the schemes listed in the booklet arise from regulatory requirements, for example 'WaterSure' or 'Water Direct'. Many others are voluntary and some are specific to the coronavirus outbreak. Every company is offering genuine support to reduce the burden of households in financial difficulty. The type of support that can be accessed will vary dependant on the provision at each company and a household's personal circumstances.

We believe that publishing the booklet is one of the most important things that we do to help people in vulnerable circumstances. It demonstrates our commitment to working with local, regional and national partners to achieve the best possible outcomes for people needing help with bills.

This publication is only available as a PDF version and can be found on the front page of our website, please go to www.aurigaservices.co.uk

Finally, we would like to express our appreciation to all the utility companies who have provided the outstanding detail and information that has helped us to produce this comprehensive update.

Mark Abrams

Chief Executive Officer, Auriga Services Limited

The information contained in this booklet is for general information purposes only.

[1] The information is provided by individual utility companies across Great Britain and while we endeavour to keep the information up to date and correct, we make no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, suitability or availability with respect to the services, websites or the information contained in the booklet for any purpose. Any reliance you place on such information is therefore strictly at your own risk.

[Do1] MaPS, Debt Need Survey (2019 forthcoming) combined with ONS, Population estimates for the UK

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ENERGY COMPANIES

British Gas (inc Scottish Gas) EDF Energy E.ON npower Scottish Power SSE



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 2501

LIFT

Affinity Water's Low Income Fixed Tariff (LIFT) already benefits approximately 60,000 customers. It may be able to help you too, if your household income is less than £16,105, or you receive certain qualifying benefits.

SPREAD THE COSTS

If you are finding it difficult to pay your bill, Affinity Water may be able to help spread the costs with a payment plan to suit you. To apply, please visit:

www.affinitywater.co.uk/paymentplan

FREE WATER EFFICIENCY SERVICES

Affinity Water offers free Home Water Efficiency Checks as part of its Water Saving Programme to help customers save water, money and energy.

To find out if you are eligible for a free Home Water Efficiency Check, please visit: www.affinitywater.co.uk/homecheck.aspx

You can order water saving devices by visiting: www.affinitywater.co.uk/save-water#waterdevices

PRIORITY SERVICES REGISTER

The Priority Services Register (PSR) is a list of customers who require specific support for their needs. The PSR is free to join. It helps us know who may require extra help, and look after any customers with communication, access, physical or mental health needs.

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.

For more information please visit www.affinitywater.co.uk/priorityservices

WATERSURE

See Page 46.

SPECIFIC SERVICES TO SUPPORT VULNERABLE HOUSEHOLDS DURING THE COVID-19 PERIOD

We're also aware that many people will be affected financially by the impact of Coronavirus. We want to be absolutely clear that nobody's water supply will be disconnected because they are struggling to pay their bills during this period.

We already have a number of schemes in place to help those who need financial support, including anyone who may have recently lost their job or been asked to take unpaid leave.

Support for those affected includes payment breaks, different tariffs and spreading the cost of your bill.

We want to make it easy for everyone affected to get the support they need as quickly as possible. Please register your details using our contact form at https://www.affinitywater.co.uk/debt-help/debt-contact and one of our team will be in touch to help.

You can also explore and access the options for support directly by using the following links:

• Learn more about schemes to help with sewerage charges at https://www.affinitywater.co.uk/billing/help-with-seweragecharges. We collect charges on behalf of your waste water provider. They also have schemes to help those struggling with their bills.

• If you are in arrears, can't pay your current bill and are receiving benefits our Water Direct scheme in partnership with the DWP can help. More information can be found at https://www.affinitywater.co.uk/billing/water-direct

• If you need financial advice, independent debt advice is available. We have partnered with National Debtline and for more information please see https://www.nationaldebtline.org/Pages/affinity-water.aspx



For more information or to apply for any of the services or schemes mentioned, you can visit Anglian Waters website

www.anglianwater.co.uk call us on 03457 91 91 55

WATER METER

Could you save money with a meter?

Most customers who switch to a meter save £150 each year, and the installation is completely free.

Once we've received your application, we'll be in touch to arrange a fitting and you'll then be on a metered tariff.

If you change your mind once we've installed it, you can switch back to unmeasured bills at any time in the first two years. That's our Switchback Guarantee.

https://www.anglianwater.co.uk/services/water-meters/

FLEXIBLE PAYMENTS

Affordable payment plans:

We can work with you to create a payment plan that suits you. For example, we might offer you a plan to spread out your payments as weekly, fortnightly, or monthly instalments. We offer many different ways for you to pay your water bill including Direct Debit, online banking and credit or debit card. Or you can pay in person at Paypoint, Payzone or branches of Barclays Bank.

WATER DIRECT

Available to customers in receipt of Income Support, Job Seekers Allowance, Employment Support Allowance, Universal Credit or Pension Credit. The benefits office can arrange for payments to be made directly to Anglian Water, covering both charges and any arrears.

EXTRA CARE SUPPORT

We have a specially trained Extra Care Support team who can help find a way forward for you by completing our Extra Care Assessment. You just need to answer some questions about you and your situation, and based on your answers, we'll see how we can help you. We can help you understand if you are able to claim benefits, and if necessary, put your account on hold to give you some breathing space. We can explore our discounted tariffs, we have several which might be suitable if you have a water meter and pay measured charges. These include our LITE tariff, if you have a lowered household income and our WaterSure and AquaCare plus tariff. If you have any arrears with us we can also explore ways in which we can assist with these.

WaterSure, AquaCare, LITE:

www.anglianwater.co.uk/charges

PRIORITY SERVICE REGISTER

The Priority Services Register provides free practical support to people who might need extra help due to age, ill health or disability. This includes families with young children or those with caring responsibilities.

It offers a wide range of support including:

- Help reading your meter
- Bills in an alternative format
- Password schemes to protect against bogus callers
- Nominate a friend or family to help with your account
- Advance notice of planned work if when we need to turn off your water to fix or lay new pipes
- Bottled water to your door in an emergency

Find out more at anglianwater.co.uk/priority



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

Tel: 0800 528 3838 customer.services@bwbsl.co.uk

The contact for Bristol Water is: Sue Clarke, Head of Customer Services Sue.Clarke@bristolwater.co.uk

Company website: www.bristolwater.co.uk

WATERSURE PLUS

WaterSure Plus offers assistance to low-income 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 one of the following social benefits or tax credits such as: income support, income-based jobseekers' allowance, income-related employment and support allowance, pension credit, working tax credit, child tax credit, housing benefit or universal credit. In addition customers must either:

- Receive child benefits for three or more children living in the household
- Have someone in the house hold with a medical condition that causes them to use significantly more water.

PENSION CREDIT TARIFF

A bill discount of around 20% for customers who receive Pension Credit or for customers whose state pension is their only income.

To apply visit www.bristolwater.co.uk/struggling-to-pay/ schemes or call 0800 528 3838

WATER METERS

Customers may save money by opting to switch to a water meter. This may benefit customers living 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: www.bristolwater.co.uk/your-home/water-meter

WATER SAVING PACKS

Advice on how to be more efficient with water usage is available to customers at: https://www.bristolwater.co.uk/water-meter

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.
- Year 2, if the customer meets and pays the current year charges, their remaining debt is written off.

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

PRIORITY SERVICES

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. To apply visit: https://www.bristolwater.co.uk/priority-services



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

www.bournemouthwater.co.uk

FRESHSTART

The FreshStart fund is available to assist you if you're looking for help with water debt because you're new to debt or are dealing with an extraordinary life event and would benefit from immediate clearance of your water debt or short-term help with bills. This fund will give you the time and financial assistance to help you adjust to these new circumstances – for example, if you're left with debt following the death of a partner, unemployment, relationship breakdown or illness. The FreshStart fund is administered in partnership with Plymouth Citizens Advice, they have a dedicated team who can help you. You can contact them on 01752 502697/01752 502698 or freshstart@plymouthcab.org.uk

PRIORITY SERVICES REGISTER

If you or someone in your house, would benefit from additional assistance during an interruption to the mains supply, you can join our Priority Services Register. You can also join the register if you have a particular need when contacting us, for example if you require bills in large print or Braille. For more information please visit:

www.bournemouthwater.co.uk/priority-services/

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 off the WaterCare tariff bands appropriate to their household circumstances.

WATERSURE

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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.

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.
- Free water saving devices.



British Gas Energy Trust

Who to contact: www.britishgasenergytrust.org.uk

ASSISTANCE AND ADVICE

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

- Free energy efficiency advice 0800 072 8629 or www.britishgas.co.uk/ee
- 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 payment.

CHARITABLE TRUST

British Gas funds the independent charity, British Gas Energy Trust which incorporates the Scottish Gas Energy Trust.

The Trust helps families and individuals experiencing hardship who are struggling with gas and electricity debts by awarding grants to clear those debts. You do not have to be a British Gas customer to be able to apply, but you must:

- Have received money advice before applying
- Have a net income below £13,260 per year
- Be able to evidence exceptional / multiple vulnerabilities within the household

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: www.britishgas.co.uk/energy/energy-saving/warm-home-discount. html

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

PRIORITY SERVICE REGISTER

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

- Password Scheme so you know you're speaking to a British Gas representative.
- Meter moves, Smart meters or Meter reading services.
- Free gas safety check on your supply and appliances.
- Alternative format communications such as large print, Braille or audio.

Freephone 0800 072 8625 to enquire about the support available.



Billing & account line: 01223 706050 Difficulty paying? 0800 587 7701 Request a water meter: 01223 706050 24 hour leak line: 0800 316 7676 Emergencies: 01223 706050

Website: www.cambridge-water.co.uk

FREE WATER EFFICIENCY PACKS

Cambridge Water is committed to encouraging customers to use less water and where possible help reduce energy consumption and offer a range of free water efficiency devices. Visit their website for more information

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

WATERSURE

WaterSure is a tariff designed to help families save money if they use a lot of water and receive certain income-related benefits.

To be on the tariff you must have a water meter fitted. Customers on WaterSure pay for the water they use, up to a fixed maximum which won't be higher than the average household water bill.

For more information, go to Cambridge Water's website at: www.cambridge-water.co.uk/household/my-bills-and-payments/my-bill-explained/other-charges-and-tariffs/ watersure

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/household/extra-help/help-with-paying** or by calling 01223 706050.

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 £16,380 plus an additional £1500 per dependent child living in the household (excluding income from Disability Living Allowance, Personal Independence Payment, Attendance Allowance, Carers Allowance, Housing Benefit/Allowance/Element, Council Tax Benefit and Disabled Child or Severely Disabled Child Element of Child Tax Credit), or households in receipt of Pension Credit Guarantee Element may qualify for a discount of 60% on the water charge in the first year and 40% in the second year.

Assure Assist can help customers who have no household income and may be starting a claim for Universal Credit, they may be awarded a discount of 100% on the water charges for 8 weeks, followed by a discount of 60% for 44 weeks, and a 40% discount in the second year.

https://www.cambridge-water.co.uk/household/my-bills-and-payments/my-bill-explained/other-charges-and-tariffs/ assure-tariff dedicated number for Assure 0800 093 0570

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 help 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.

EXTRA HELP – PRIORITY SERVICES REGISTER

If you or someone in your house, needs extra help during an interruption to the mains supply, you can join our Priority Services Register. You can also join if you have a particular need when you contact us, for example if you require bills in large print or Braille. For more information visit: **www.cambridge-water.co.uk/household/extra-help/priority-services-register**

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/household/my-water-meter/why-switch-to-a-water-meter

WASTERWATER CHARGES

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

NEW MEASURES FOR COVID

Assure Covid-19 tariff for anyone who household income has temporarily become less than £16,380 per year (plus £1500 for each dependent child) as a result of COVID-19. The Assure COVID-19 tariff is a 60% discount on water charges for a three month period. Available up to and including 30th September 2020.

https://www.cambridge-water.co.uk/household/my-bills-and-payments/my-bill-explained/other-charges-and-tariffs/ assure-tariff

https://www.cambridge-water.co.uk/household/extra-help/financial-support-during-covid-19

Payments breaks

A payment break for anyone who is temporarily unable to make their payments of between 1 and 3 months, https://www.cambridge-water.co.uk/household/extra-help/financial-support-during-covid-19



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General and billing enquiries: Telephone: 0330 678 0679 Email: customercare@hdcmru.co.uk

Emergencies and Supply Interruptions Telephone: - 0800 085 8033 (24/7) Website: www.hdcymru.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 us on 0330 678 0679

HERE2HELP

Customers could receive between 10% and 90% off the average Hafren Dyfrdwy water bill through the Here2Help Scheme. The scheme is open to every Hafren Dyfrdwy customer, regardless of your age, employment status, or whether you receive benefits or not.

You don't need to be behind on your bills to apply and eligibility is based on an assessment of your income and expenditure. The scheme runs for 12 months at a time and you will have to re-apply by the anniversary date of the scheme Hafren Dyfrdwy Assistance Schemes are designed to help make paying your bill more affordable. They have a range of tariffs and help schemes to offer:

- Here2Help.
- WaterSure.
- Waterdirect.
- Flexible Payment Plans.

Please contact them to discuss your specific

PAYMENT MATCHING

If you are in arrears and your Here2Help application was unsuccessful, Hafren Dyfrdwy may be able to help you reduce or write off your debt through a payment matching scheme.

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 a meter reading service.

To contact us regarding Priority Service Register please visit - www.hdcymru.co.uk or call us on 0330 678 0679

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 us reduce your water (and therefor your utility bills) visit the website or telephone 0330 678 0679

WATERSURE

See Page 46.



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 £15,000 or less 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 Pension 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 fraud 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.

PAYMENT MATCHING

If you are in arrears and your Here2Help application was unsuccessful, Hafren Dyfrdwy may be able to help you reduce or write off your debt through a payment matching scheme.



Priority Services

For information please visit: edfenergy.com/ps

EDF Customer Support Fund Apply online: lets-talk.online Application form request line: 01733 421060

Warm Home Discount Scheme edfenergy.com/rebate

Priority Service Team Phone: 0800 269 4500 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 2020/2021 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) usually automatically qualify for the Warm Home Discount rebate and should receive a letter from the Department for Work and Pensions (DWP), between October and December 2020 telling them about this.

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

Customers should visit edfenergy.com/rebate this Autumn to see our qualifying criteria and if they are eligible, to apply.

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. If they own their own home they may also be eligible for a free gas safety check.

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 DEBT HELPLINE

A dedicated service for EDF customers, run by Citizens Advice Plymouth. They'll give independent advice on how to manage customer's energy bills and any other debt advice they may need. They can also support customers to complete applications for the EDF Customer Support Fund.

BENEFIT ENTITLEMENT CHECK HELPLINE

A dedicated service for EDF customers run by Income Max 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, they can also refer customers to the EDF Debt Helpline.

EDF CUSTOMER SUPPORT FUND

The EDF Customer Support fund awards grants to some of EDF's vulnerable customers at a time when they need it most. The Fund helps customers clear domestic gas and/or electricity debts and to help customers remain debt-free. They can also offer help to provide essential energy-efficient white goods Find out more about the support EDF offers at edfenergy. com/ps



E.ON

Phone: 0345 052 0000 Monday to Friday: 8am – 8pm Saturday: 8am – 6pm eonenergy.com/for-your-home/helpand-support

E.ON Energy Fund

03303 80 10 90 eonenergyfund.com

Saving Energy Toolkit

See how your energy use stacks up compared to other E.ON customers in your area with the Energy Saving 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 has been set up to help customers with an E.ON Energy account who are struggling to pay their bills and who live in England, Scotland or Wales.

The Fund can help pay for current or final E.ON energy bill arrears. It can also help applicants with replacement household items such as cookers, fridges, fridge-freezers and washing machines; and to replace and repair gas, calor gas and oil boilers. Unfortunately it cannot support with replacement radiators.

To apply to the E.ON Energy Fund for a boiler you must be the homeowner. Before applying, please check if you are eligible for help under the Energy Company Obligation (ECO) Scheme before applying.

• You can find out whether you are eligible for help through the ECO Scheme by visiting eonenergy.com/heating

• If you are eligible for help through the ECO Scheme, we are unable to help you with a boiler replacement/repair through the E.ON Energy Fund.

If you are able to access the internet, then you can also apply for an e-learning voucher, for you to or anyone else in the household. E-learning can give you the opportunity to develop a wide range of career skills. More information about e-learning though the E.ON Energy Fund can be found by visiting eonenergyfund.com/e-learning.

If you have any queries or need help with the application form, please call us on 03303 80 10 90 or visit **www.eonenergy.com/for-your-home/saving-energy/need-little-extra-help/energy-fund**

EXTRA HELP – PRIORITY SERVICE REGISTER

We offer a range of special services for customers who need a little extra help including those who are 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 Service 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.

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.

The 2017/18 scheme has now closed to new applications. You can register your interest for a 2018/19 rebate by visiting **www.eonenergy.com/for-your-home/saving-energy/need-little-extra/warm-home-discount** or by calling 0345 3660540.

We are hoping to open our Warm Home Discount Scheme in late summer 2018. We will contact customers who've registered their interest soon after opening to invite them to apply for a rebate.

The Core Group qualifying date for the 2018/19 scheme is the 8th July 2018.

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



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

Anglian Water Assistance Fund

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.hartlepool.co.uk/charges Or call the company direct on: 01429 858 030

Careline: Our Priority Service

Visit the company's website: www.hartlepoolwater.co.uk/careline Or call the company direct on: 01429 858 030

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.

CARELINE: OUR PRIORITY SERVICE

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 46.





Northumbrian Water For all customer service enquiries: Tel: 0345 733 5566 Website: www.nwl.co.uk

Essex & Suffolk Water For all customer service 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 hearing customers can contact us using the Text Relay – just prefix any of our listed numbers with 18001 and a Text Relay operator will join the call. Alternatively you can 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 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 'Priority Services – Can we help you?' **Northumbrian Water Customers:** Tel: 0345 733 5566 or register online at: **www.nwl.co.uk/services/extra-support/priority-services/register-for-priority-services/**

Essex & Suffolk Water Customers:

Tel: 0345 782 0111 or register online at: www.eswater.co.uk/services/extra-support/priority-services/sign-up-for-priority-services/

WATER METERS

Some customers find that they can save money by having a water meter installed, which in most cases is free of charge.

With a water meter, customers only pay for the water registered by the meter plus a standing charge.

If customers have not made any savings after the first 24 months of installing a water meter, they can switch back to the unmetered tariff. The meter would remain at the property and any new occupier would have metered bills.

We have a special tariff called WaterSure that could reduce water charges for customers who are supplied by a meter and use large volumes of water due to their personal circumstances. Customers need to be on certain benefits to qualify, please see details below.

For more details on switching to a meter please call:

0345 733 5566 for Northumbrian Water customers or apply online at **www.nwl.co.uk/services/water/water-meters/apply-for-a-meter/**

0345 782 0111 for Essex and Suffolk Water customers or apply online at www.eswater.co.uk/services/water/water-meters/apply-for-a-meter/

SUPPORTPLUS – REDUCED TARIFF

We offer tariffs that can reduce your bill by up to 50%. Applying is easy and can be done in two ways.

1) If a household income is £16105 or less and the annual water bill is 3% or more of their net annual income a customer may be eligible for a reduction in current charges ranging from 10% to 50%. We would encourage customers to contact us to see if they are eligible over the phone.

If they meet the criteria we would need to see proof of income and rent or mortgage payments.

If a customer is in receipt of Pension Credit proof of income would not be required and we can complete the application over the telephone.

2) If a household income is not enough to pay essential household bills we may be able to offer a reduction of up to 50%. Customers need to seek free independent debt advice and complete a current financial budget. After this assessment if a customer has a zero or deficit monthly budget a reduction can be applied. More information can be found by the following links:

Northumbrian Water Customers - www.nwl.co.uk/services/extra-support/financial-support/supportplus/

Essex and Suffolk Water Customers - www.eswater.co.uk/services/extra-support/financial-support/supportplus/

Customers can apply annual for both schemes.

SUPPORTPLUS – ARREARS SUPPORT

To assist customers who have built up large water debt we offer an arrears support scheme to write off their water debt over a 2 year period. This is a once only opportunity and they must maintain ongoing payments of their current charges to receive this support.

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

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.

The arrears support scheme excludes debt which has been the subject of enforcement action.

WATERSURE

WaterSure can help customers who live in a property with a water meter and are on certain benefits or tax credits by capping the amount you pay annually. Please see page 40 for details or more information can be found here:

Northumbrian Water www.nwl.co.uk/services/extra-support/financial-support/watersure/

Essex and Suffolk Water www.eswater.co.uk/services/extra-support/financial-support/watersure/



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.



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.

PRIORITY SERVICES REGISTER

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

- Extra help in the event of 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.

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.

WATERSURE

See page 46.

PAYMENT HOLIDAY REQUEST

Customers in difficulty with paying water bills, as a result of coronavirus (COVID-19) should note that Portsmouth Water are offering three month payment holidays for those that need it. Customers can just go onto the website and fill in the appropriate form and a three month payment holiday will be applied.

https://www.portsmouthwater.co.uk/customer-services/payment-holiday-request/



Severn Trent Trust Fund

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

Who to contact:

0121 355 7766 (Severn Trent Trust Fund*) contact@sttf.org.uk www.sttf.org.uk Michael Lucas, Team Manager Phone: 0121 321 1324 (Auriga)

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.

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. 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.

SOCIAL TARIFF – THE BIG DIFFERENCE SCHEME

The Big Difference Scheme is a social tariff funded by Severn Trent Water, which offers significantly reduced water rates to customers with a low monthly disposable income. The scheme is open to every Severn Trent customer, regardless of your age, employment status, or whether you receive benefits or not.

If you are on a limited income, we may be able to assist you with a reduction on current charges. The Big Difference Scheme is run in partnership with the Severn Trent Trust Fund and Citizens Advice Coventry. An online application form is available here https://bigdiff.co.uk/login.php

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 a meter reading service.

To contact us regarding Priority Service Register please visit - www.stwater.co.uk

DEBT HELPLINE

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

STW MATCHING PLUS

If you are in arrears and your Trust Fund application is unsuccessful, we may be able to help you reduce your debt through a payment matching scheme, whereby we agree an amount for you to pay and then we match this amount each month.

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

WATER EFFICIENCY

For advice or free water efficiency products to help reduce your water usage (and therefore your utility bills) visit the website **www.stwater.co.uk/wonderful-on-tap/save-water** or telephone 03457 500 500.

WATERSURE

See Page 46.



HELPING OUR CUSTOMERS

Freephone: 0800 027 0072

Opening hours: Monday to Friday 8am – 8pm, Saturday 8.30am – 4pm

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 Offices 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.

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. Others 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 **www.scottishpower.co.uk/warm-home-discount**

HARDSHIP FUND

Scottish Power have a Hardship Fund to help our customers who are 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: **www.scottishpower.co.uk/hardship-fund**

PRIORITY SERVICES REGISTER SCHEME

Freephone: 0800 027 0139. Opening hours:

Monday to Friday 8 am 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.



Scottish Water delivers vital water and waste water services to over 2.5 million households and over 152,000 business premises to support daily life and a flourishing Scotland.

Scottish Water is trusted to care for the water on which Scotland depends, and their focus is on delivering an excellent service, providing great value for money, and reducing their effect on the environment. Find out more about Scottish Water, their services, charges and customer charter plus 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: help@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 add your name, address and requirements can be added to their confidential Priority Services Register.

HOUSES WITH NO WATER METER (UNMETERED CHARGES)

If your home doesn't have a water meter, your water and waste water service 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, at their own cost, to have a water meter installed and their charges are based on the size of the water meter and the volume of water recorded on the water meter serving the property.

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 invoices will be sent 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

We understand that when it comes to managing your energy bills and usage there are times when a little extra help can make all the difference.

That's why we offer you the option to sign up for our Priority Services Register, as well as a 'Careline' service, giving customers extra support when they need it most.

HOW CAN WE HELP

• A 'knock and wait' service, which gives more time to answer the door, and a password scheme so you can identify who is at the door.

- Bills and communications in adapted formats such as large print, Braille and audio.
- Arranging for communications to be sent to an authorised friend or family member, who can act on your behalf.
- Free gas safety checks for eligible customers and let the local distribution company know if a continuous supply of electricity is required for any reason.
- Our Sign Video service allows customers to talk securely about their accounts using British Sign Language. More information can be found by visiting https://sse.co.uk/help/accessibility/signvideo

For any other information regarding the Priority Services Register, please call us on 0800 622 838 or visit: https://sse.co.uk/help/accessibility/priority-services-register

AGENCYLINE

This dedicated telephony team provides a route into SSE for external agencies such as local housing authorities and Citizen's Advice Bureaus who are working in the community with clients on a low income and/or other vulnerable circumstances. **Telephone: 0345 071 9852**

ENERGYLINE

Energylineoffers advice on energy efficiency and how reducing energy usage can save money. There is also help and advice provided on grants that may be available.

Telephone: 0800 072 7201

For more information please visit www.sse.co.uk/help/energy/energy-efficiency-and-saving

WARM HOME DISCOUNT

The Warm Home Discount is a Government scheme where energy suppliers are required to provide rebates to eligible groups of vulnerable and low income households. Each year qualifying households will receive a rebate of £140 when the scheme is open. This amount is set by the 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.

Customers in receipt of Guarantee Element of Pension Credit only OR both Guarantee and Savings Elements of Pension Credit do not need to apply for the rebate.

'The Department of Work and Pensions (DWP) will send a letter to advise if you have been successfully matched or if you need to provide information to the Warm Home Discount Scheme helpline.'

Other vulnerable, low income customers in receipt of certain benefits can apply and may be asked to provide proof of benefits. For details or to apply call 0345 070 7373 or visit www.sse.co.uk/whd

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.

• The benefit entitlement check scheme is open for a limited period of time and customers must meet certain qualifying criteria. For details call 0345 070 7373



Helping Hand Scheme

Customer Care Team: Phone: 0800 952 4000 Email: customer.care@southeastwater.co.uk

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

PRIORITY SERVICE REGISTER

The benefits of being registered with us means the following help can be received:

- A priority telephone number to our dedicated Customer Care Team.
- Tailored support including home visits, water efficiency advice and keeping your friends and relatives updated.
- Communications to customers in a more convenient format, including large print, braille or audio.
- · Bills and information being sent directly to a nominated third party.
- A dedicated team who will provide updates during a water supply disruption.
- Delivery of alternate water supplies during a disruption
- Agreeing a security password or even having a second person present if we ever need to visit the customer's home.

Who can receive this extra support?

Anyone who because of their circumstances may need some extra support, these include customers who;

- rely on medical equipment, have a serious or chronic illness or a disability
- have dementia or conditions that affect their mental health
- are over 65
- · have children under five in your household
- need extra support for a short time period (e.g. If you are recovering from medical treatment)

SUPPORT CUSTOMERS FINANCIALLY

We have a number of ways we support our customers including;

Social Tariff

For customers having a household income of less than £16.105 excluding any disability payments.

This tariff will cap their charges to a discounted rate, with customers on average saving about 30% of their annual water charges. We will also apply this to the wastewater charges in line with the service providers agreed support tariff

WaterSure See page 46

Helping Hand

Our Helping Hand scheme is funded by donations from us and offers financial assistance to clear water and sewerage debt owed to use. Applications are simple and if successful the an award is made on a provisional basis, we then set a payment plan for the customer's on-going bill only with the award following in 6 months if maintained.

Water Direct

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.

The scheme is free and, if successful, you won't have to worry about any further debt recovery action. You'll pay your current year's charges plus a fixed amount to help clear your arrears.

Short Term Payment Support

We offer a number of payment options and support including;

- Setting payment amounts at an amount affordable to customers
- · Weekly or fortnightly payment arrangements through convenient methods
- whether paying by a water meter could reduce charges
- Offering payment holidays or breaks to help customers through shorter term difficulties

Access to all of South east water's support schemes can be found through contacting South east water.

(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



South Staffs Water

Billing & account line: 0345 60 70 456 Difficulty paying?: 0800 09 30 610 Request a water meter: 0345 45 67 063 Water enquiries and emergencies: 0800 389 10 11 Website: www.south-staffs-water.co.uk

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.

https://www.south-staffs-water.co.uk/household/my-water-meter/why-switch-to-a-water-meter

FREE WATER EFFICIENCY DEVICES

South Staffs Water is committed to encouraging customers to use less water and where possible help reduce energy consumption and offer a range of free water efficiency devices. Visit their website for more information:

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

WATERSURE

WaterSure is a tariff designed to help families save money if they use a lot of water and receive certain income-related benefits.

To be on the tariff you must have a water metre fitted. Customers on WaterSure pay for the water they use, up to a fixed maximum which won't be higher than the average household water bill. For more information, go to South Staffs Water's website at:

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/household/extra-help/help-with-paying** or by calling 0800 09 30 610.

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 £16,380 plus an additional £1500 per dependent child living in the household (excluding income from Disability Living Allowance, Personal Independence Payment, Attendance Allowance, Carers Allowance, Housing Benefit/Allowance/Element, Council Tax Benefit and Disabled Child or Severely Disabled Child Element of Child Tax Credit), or households in receipt of Pension Credit Guarantee Element may qualify for a discount of 60% on the water charge in the first year and 40% in the second year.

Assure Assist can help customers who have no household income and may be starting a claim for Universal Credit, they may be awarded a discount of 100% on the water charges for 8 weeks, followed by a discount of 60% for 44 weeks, and a 40% discount in the second year.

https://www.south-staffs-water.co.uk/household/my-bills-and-payments/my-bill-explained/other-charges-and-tariffs/assure-tariff dedicated number for Assure 0800 093 0570

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 organizations that provide debt advice and education.

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 HELP

If you or someone in your house, needs extra help during an interruption to the mains supply, you can join our Priority Services Register. You can also join if you have a particular need when you contact us, for example if you require bills in large print or Braille. For more information visit: **www.south-staffs-water.co.uk/household/extra-help/priority-servicesregister**

NEW MEASURES FOR COVID

Assure Covid-19 tariff for anyone who household income has temporarily become less than £16,380 per year (plus £1500 for each dependent child) as a result of COVID-19. The Assure COVID-19 tariff is a 60% discount on water charges for a three month period. Available up to and including 30th September 2020.

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

https://www.south-staffs-water.co.uk/household/extra-help/financial-support-during-covid-19

Payments breaks

A payment break for anyone who is temporarily unable to make their payments of between 1 and 3 months, https://www.south-staffs-water.co.uk/household/extra-help/financial-support-during-covid-19



Southern Water Affordability and Vulnerability Team:

Essentials Tariff WaterSure Tariff Water Direct NewStart Free water-saving home visits Priority Services Register

For more information about any of our tariffs or payment schemes or help with water debt, please contact one of our dedicated affordability and vulnerability Team: Freephone: 0330 303 0116 Or email: payless@southernwater.co.uk

www.southernwater.co.uk

ESSENTIAL 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% on future bills.

For customers who receive their water supply from us:

You'll qualify for our Essential tariff if you receive both water supply and wastewater services from us, and:
Your annual water services charges represent at 3%* of the total income for your household after deducting tax and housing costs, or

• You and anyone living with you is in receipt of pension credit.

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

If you qualify for our Essentials tariff we'll provide you with a discount on the charges we make to you. If you qualify through pension credit, we'll provide you with a 20% discount. Otherwise, the level of discount will be between 20% and 90%, depending on how much of your household income you're 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'll automatically qualify for our Essentials tariff. Your water supplier 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 many 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% of the total income for your household after deducting tax and housing costs, or

• You and anyone living with you is in receipt of pension credit.

If you qualify for our Essentials tariff we'll provide you with a 25% discount on your sewerage charges.

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

NewStart can help you pay off your water debt.

You might qualify for NewStart if you:

- Currently owe us money and
- Haven't made a payment for a while.

FREE WATER-SAVING SERVICES

If you're both a water and waste customer and have a water meter, you can apply for a free home visit, where free watersaving products are fitted, for example, toilet dual-flush converters, tap aerators and showerheads. The engineers will also discuss your water usage with you and offer advice about how to save water, money and energy.

Visit southernwater.co.uk/home-visit or email waterefficiencyteam@southernwater.co.uk to apply. For other water saving tips visit southernwater.co.uk/savewater. To work out much water you're using and where you may be able to save, use our calculator

southernwater.co.uk/water-saving-calculator

PRIORITY SERVICES REGISTER

The Priority Service Register is a list of customers who need more specific support, for example those who might be blind or visually impaired, deaf or who have hearing difficulties, elderly, physical or mental health challenges or those who are chronically sick or have specific needs, such as speech difficulties.

Services include:

- A 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 TARIFF

See Page 46.



South West Water

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

*03 numbers are charged at standard rates and will be included in any free minutes in a mobile or landline phone contract.

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.

FRESHSTART

The FreshStart fund is available to assist you if you're looking for help with water debt because you're new to debt or are dealing with an extraordinary life event and would benefit from immediate clearance of water debt or short team help with bills. This fund will give you the time and financial assistance to help you adjust to these new circumstances – for example, if you're left with debt following the death of a partner, unemployment, relationship breakdown or illness. The FreshStart fund is administered in partnership with Plymouth Citizens Advice through the Water Debt Gateway, they have a dedicated team who can help you. You can contact them on 01752 502697 / 01752 502698 or **freshstart@plymouthcab.org.uk**

WATERSURE

See Page 46.

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.

PRIORITY SERVICES REGISTER

If you or someone in your house, would benefit from additional assistance during an interruption to the mains supply, you can join our Priority Services Register. You can also join the register if you have a particular need when contacting us, for example if you require bills in in large print or Braille. For more information visit:

www.southwestwater.co.uk/priority-services



SES Water provide 160 million litres of water per day to approximately 707,000 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 www.seswater.co.uk/priorityservices

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.

PRIORITY SERVICES

Signing up to our Priority Services Register means that we can offer you extra assistance if you suffer from ill health, have a disability or have young children living with you.

We could let you know if your water supply is likely to be turned off in an emergency or send water bills in large print, braille or audio. We could also set up a password to protect against bogus callers or register a nominated correspondent for your account. Please call us to apply or to request an application form.

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 household income of less than £16,105 and be 62 years or over, registered disabled or have parental responsibility for a child under the age of five to quality.

Applications can be downloaded online via our website and posted to our Customer Services Team for review or contact us to send an application to you in the post.

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.

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.

WATERSURE

See Page 46.



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: Jill Jacobs, Manager (Auriga) Phone: 0121 321 1324 jjacobs@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: twtoffice@aurigaservices.co.uk Web: www.twtf.org.uk

Other schemes or help:

- WaterSure: 0800 316 9800
- WaterHelp: 0800 316 9800
- Priority Services: 0800 009 3652

For more detail of the help available from Thames you can visit:

https://www.thameswater.co.uk/My-Account/Billing-and-payment/Help-payingyour-bill

*This email address will access the customer assistance fund staff

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.

PRIORITY SERVICES

For extra support if you have medical or mobility issues, need communications in a different format or language or want to set up a doorstep password, please get in touch with our Priority Services team.

Visit thameswater.co.uk/priorityservices where you can register online or find out further information

CUSTOMER ASSISTANCE FUND

If you are struggling financially and have water debt of £120 or more from a previous billing year (prior to April), our Customer Assistance Fund may be able to help.

If you are billed by us, can pay your current bills and make some contribution towards your debt each month, you may qualify for Thames Water's Payment Matching Scheme. For every £1 you pay towards your debt, Thames Water will match those payments. And, if you stay on the scheme for two years, Thames Water will clear any outstanding water debt at that time.

The fund is administered independently by Auriga who will assess eligibility for assistance and work with you to agree payment levels. Auriga will also sign you up to any special water tariffs that may reduce your current bills and help with other debt guidance.

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 46 for more details.

WATERHELP

WaterHelp is available to our low-income household customers.

Your annual gross household income, less any disability related payments) needs to be less than £16,105. This is increased to £19,565 for those in London boroughs (including outer London boroughs). If you qualify, you'll receive 50% off your water bill.

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

FLEXIBLE PAYMENTS

For those affected financially by the Coronavirus pandemic, Thames Water are offering the chance to reduce or suspend water bill payments for three months.

You'll need to commit to paying these charges back later, so the scheme provides temporary relief.

Visit thameswater.co.uk/coronavirus for more detail.

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/water-saving-calculator**



Who to contact: 0300 790 6172 contact@uutf.org.uk www.uutf.org.uk www.unitedutilities.com

Julie Hinett, Manager (Auriga) Phone: 0121 321 1324

Other Schemes or Help

For further information about the range of affordability schemes provided by United Utilities please call 0800 072 6765.

RESTART

Restart is the United Utilities Trust Fund managed and administered by Auriga Services. 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.

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 receiving benefits or tax credits (shown below) and are either:

(i) in arrears with previous years' water charges; or

(ii) are able to demonstrate a change in circumstances due to COVID-19 that has resulted in a reduction in income impacting the customer's ability to pay their water bill. Evidence will include a letter from their employer confirming they have been furloughed under the Coronavirus Job Retention Scheme (CJRS), confirmation from HMRC they are benefiting from the Self Employed Income Support Scheme (SEISS), a redundancy notification, or other similar documentation.

To be eligible, customers must be receiving at least one of the follow benefits/tax credits:

- council tax reduction (but not single person discount)

- housing benefit
- income support
- income-based job seeker's allowance
- working tax credit
- pension credit
- child tax credit
- income related employment and support allowance
- universal credit

Six charging bands are available depending on the customer's individual circumstances. Customers applying for the scheme are required to provide income and expenditure details to allow the company to assess how much they can afford to pay.

Customers accepted onto the scheme due to their income being affected by COVID-19 will have their water bill reduced up to 31st March 2021.

Full terms and conditions for the scheme can be found at unitedutilities.com/back-on-track

To apply please call **0800 072 6765**.

HELP TO PAY SCHEME

Customers who receive Pension Credit and are struggling to make their water bill payments can apply to have their bills capped at an affordable amount, based on income and outgoings which will include United Utilities looking at all possible ways of reducing their water charges.

To apply for the Help to Pay scheme please call 0800 072 6765.

HELP FOR CUSTOMERS APPLYING FOR UNIVERSAL CREDIT

Customers about to apply for Universal Credit and who are worried about their water bill are encouraged to contact United Utilities as they can delay water bill payments for up to eight weeks until the first Universal Credit payment arrives.

Call 0800 072 6765 for full details.

PAYMENT MATCHING PLUS

For customers who have built up a lot of debt which they are finding difficult to pay, the United Utilities Payment Matching Plus scheme will help. For every £1 the customer pays, the company pays £1 too. After six months, United Utilities will increase its contribution to £2 for every £1 the customer pays. Then, if the customer continues to make regular payments for two years the company will clear any remaining debt. To talk about this scheme in more detail, please 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. Customers have up to two years to decide whether to keep their water meter or revert to rateable value charging if they're not making a saving.

*All water companies offer metering as an option although in some situations it is compulsory. All houses built since 1990 or substantially altered since then should be metered.

WATERSURE

See Page 46.

PAYMENT BREAK

Customers who are struggling with their water bill due to losing a job or having to pay out for an unexpected household emergency can apply to have their payments delayed for an agreed period of time. To apply please call 0800 072 6765.

FOR YOU. FOR LIFE. Wessex Water

Who to contact:

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

Tel: 0800 528 3838 customer.services@wessexwater.co.uk

The Contact for Wessex Water is: Anna Symonds, Social Policy Manager communitypartners@wessexwater.co.uk Tel: 01225 526795

Anna.symonds@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.

ASSIST FOR ORGANISATIONS

Assist for organisations enables charities who provide housing for people who are likely to be eligible for the assist tariff to apply for assist rather than pay standard charges.

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

For customers who receive pension credit or for customers whose state pension is their only income.

WATERSURE PLUS

An enhanced scheme whereby eligibility criteria are as set out for WaterSure (see page 39) 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.

From November we will expand our Assist tariff to those who are struggling to pay due to a loss of income directly as a result of COVID-19. For those able to get back on track reasonably quickly we will remove the need to complete a financial budget or seek independent advice. We just need to know why they need help, and how much they can afford. By lowering the bill for six months, we can give them some breathing space and avoid them slipping into unnecessary debt. The standard Assist process/rules remain for those in debt or arrears due to COVID and those who were already struggling prior to March 2020.

RESTART

For customers with significant water debt that they can't repay.

In year one, the customer pays current year charges and we reduce the debt by an equivalent amount. In year two, the customer again pays current year charges, we then clear the remaining debt. To apply for Restart customers may need to seek free independent debt advice and complete a financial budget.

HARD TO REACH PROJECTS

Grants are awarded to fund projects in hard to reach areas to help those hit hardest by the COVID- 19 crisis.

GRANTS TO SUPPORT DEBT ADVICE

Debt advice organisations can apply for grants each year to support people needing advice (£300k during 2020/21)

MONEY MATTERS AWARDS

Organisations or groups can apply for grants through the Wessex Water Foundation to help fund projects that provide help those hit hardest by the COVID- 19 crisis.

WESSEX WATER FOUNDATION

The Wessex Water Foundation is providing a Recovery Fund this year that will support local projects strengthening our communities following the COVID outbreak. This community fund will support local organisations who are looking to respond to the needs of people in their community and wishing to build resilience for the future. The fund will seek to support a wide range of local rather than national projects across our region, but particular priority will be given to those that are working to:

- support people in financially difficult circumstances including increasing financial literacy levels or money management.
- help build stronger communities
- · support the green recovery with new initiatives
- · restoring and protecting nature and wildlife for community health and wellbeing

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.

PARTNER HUB

Online platform for partners including further information about the support Wessex Water offer and access to resources to help you raise awareness and apply for help on behalf of mutual clients.

partnerhub.wessexwater.co.uk/



Information on all schemes can be found on: www.yorkshirewater.com

Water Meter, WaterSure, Water Support: 0345 1 24 24 24

Priority Services Register: 0800 1 38 78 78

Resolve and Water Direct: 0345 1 299 299

Yorkshire Water Community Trust: 0345 1 24 24 26 ywcommtrust@loop.co.uk.

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. On average, customer save more than £125 per year from having a water meter installed.

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 on appliances such as toilets and showers. Packs can be requested and information on saving water can be found on our website: **www.yorkshirewater.com/savewater**

WATERSUPPORT

Our WaterSupport scheme helps customers who are on lower incomes to pay their water bills. The scheme reduces the annual bill if the customer is on a low household income and their annual water bill is more than the average.

YORKSHIRE WATER COMMUNITY TRUST

Yorkshire Water Community Trust makes awards to customers, helping to clear water and sewerage arrears up to a maximum of £750. Awards 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 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 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 are made, awards will be given towards the water arrears. To qualify for the scheme customers will be on a low income or nondeductible benefits.

WATER DIRECT

Available to customers with arrears over £75 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.

PRIORITY SERVICES REGISTER

Yorkshire Water offers a free Priority 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.

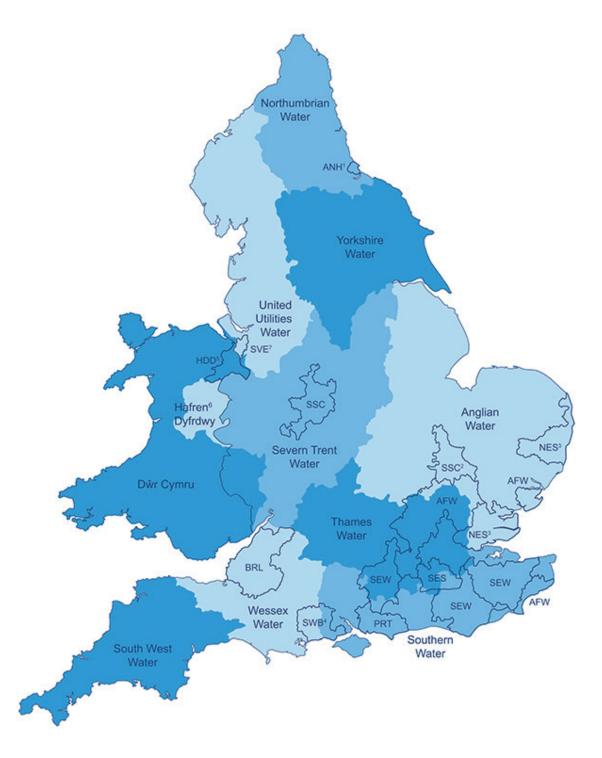
WATERSURE

See Page 46.

Water Company Areas

The map produced by Ofwat shows which water company supplies each area of England and Wales.

https://www.ofwat.gov.uk/households/your-water-company/map/ You will find the contact details on the relevant page in this booklet.



Find My Energy Supplier

| MAIN ENERGY SUPPLIER | PAGE |
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| British Gas | 11 |
| EDF Energy | 16 |
| E.ON | 17 |
| Npower | 22 |
| Scottish Power | 26 |
| SSE | 28 |

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 meter and unmetered customers (known as 'Welsh Water Assist' see page 14).

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 is a member of Advice UK. As part of its grant management service, Auriga can also provide welfare benefits and debt advice. Our vision is to create three million healthy homes by 2030



www.aurigaservices.co.uk