

auriga

Changing lives every day

Help with water and energy bills

December 2022



Introduction

Welcome to the National Help with Water and Energy Booklet

We are very pleased to be sharing this December 2022 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.

With the aftermath of the Covid-19 pandemic, war breaking out in Europe and the cost of living crisis gathering pace, it is clear we are in another period of uncertainty. These global events have disproportionate consequences for the financial and mental wellbeing of the most vulnerable people in our society.

With skyrocketing energy costs putting a huge squeeze on people's income, the rise of people in fuel poverty has been well documented. However, those in fuel poverty do not only struggle to pay their energy bills – they are likely to also fall behind on other bills too. Research by Ofwat reveals that 17% of customers struggled to pay water bills, and half of water bill payers (50%) reported they have struggled to pay one or more household bills fairly frequently over the past year. Stagnating wages and high inflation have also added to the burden for consumers. With this in mind, it is likely that significantly more households will be seeking the support of money and debt advisers, which is why we have prepared 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. 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 dependent 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 ongoing passion and 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.

In order to ensure that the information is of optimised use, this booklet will be updated approximately every 2 months.

Please check aurigaservices.co.uk for the latest version.

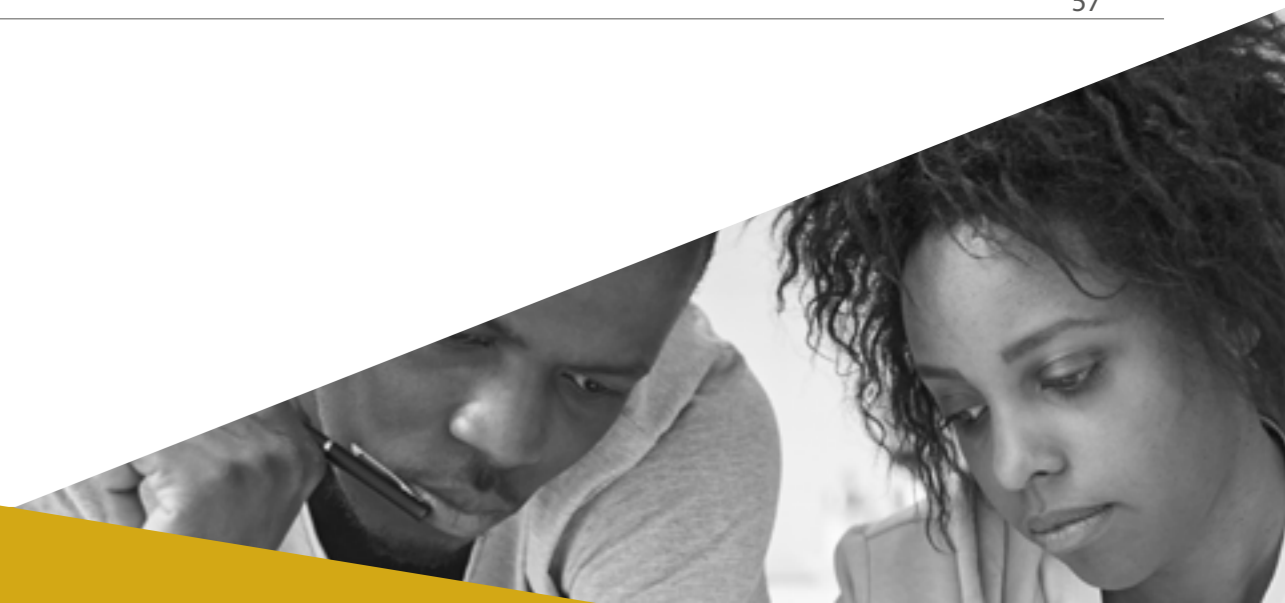
Finally, we would like to express our appreciation to the utility companies who provided the outstanding detail and information that has helped us to produce this comprehensive update.

Jill Wheeler

Chief Executive Officer, Auriga Services Limited

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BILL CAP - LIFT

Affinity Water's Low Income Fixed Tariff (LIFT) already benefits approximately 60,000 customers. To qualify, the customer's household income must be less than £17,005, or they receive certain qualifying benefits, such as Universal Credit or Job Seeker's Allowance.

To find out more information and how to apply, please visit:

www.affinitywater.co.uk/billing/lift

SPREAD THE COSTS

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

www.affinitywater.co.uk/billing/payment-plan

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 they are eligible for a free Home Water Efficiency Check, please visit:

www.affinitywater.co.uk/save-water/check

Customers 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 the utility company 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

BILL CAP - WATERSURE

See [Page 57](#)

ADDITIONAL SUPPORT

There are also other support options to explore directly by using the following links:

- Affinity Water collect charges on behalf of your waste water provider. They also have schemes to help those struggling with their bills. Learn more about schemes to help with sewerage charges at:

www.affinitywater.co.uk/billing/help-with-sewerage-charges

- If the customer is in arrears, can't pay their current bill and are receiving benefits, Water Direct scheme in partnership with the DWP can help. More information can be found at:

www.affinitywater.co.uk/billing/water-direct

- If the customer is having problems paying and have arrears, Affinity Water can help. For more information on how they have helped other people, please visit:

www.affinitywater.co.uk/debt-help



For more information or to apply for any of the services or schemes mentioned, please visit the Anglian Water website:

www.anglianwater.co.uk/account-and-bill/help-paying-your-water-bill
or call 0800 232 1963

WATER METER

Customers on a water meter only pay for what they use. Most customers who switch to a meter save £150 each year, and the installation is completely free.

Find out whether a water meter is a viable option by calculating the household water usage here:

www.anglianwater.co.uk/help-and-advice/save-water/water-usage-calculator

Applications are received online. Once Anglian Water have received the application, they will be in touch to arrange a fitting and the customer will then be on a metered tariff. Their risk-free switchback guarantee means the customer can go back to unmeasured charges up to two years after having a meter fitted if they are not better off.

For more information, please visit:

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

FLEXIBLE PAYMENTS

Anglian Water can work with the customer to create a payment plan that suits them. For example, they might offer a plan to spread out the payments as weekly, fortnightly, or monthly instalments. They also offer many different ways to pay your water bill including Direct Debit, online banking and credit or debit card. There is also the option to pay in person at Paypoint, Payzone or branches of Barclays Bank.

WATER DIRECT

Water Direct is a government scheme allowing the customer to make payments for essential services direct from their benefits, giving them peace of mind that their water bill is taken care of.

To qualify, the customer, or anyone in their household, must receive certain benefits and also owe at least £50 on their water account. This can be arranged by the Benefits Office.

EXTRA CARE SUPPORT

If a customer is worried about their finances, Anglian Water have a specially trained Extra Care Support team who can help find a way forward by completing the Extra Care Assessment. The assessment includes questions about their situation, and based on their answers, they will see how they can help the customer.

This can include making sure they are on the right tariff, look at payment plans, and point them towards other help and benefits to increase their household income. They can also offer payment breaks to give the customer a little breathing space while they get help with their finances. If they have any arrears with Anglian Water, the Extra Care Support team can also explore ways in which they can assist with these.

www.anglianwater.co.uk/help-and-advice/water-care/extra-care-support

Or you can speak to the Extra Care Support team on 0800 169 3630.

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

Find out more at:

www.anglianwater.co.uk/help-and-advice/water-care/priority-services

BILL CAP - SOCIAL TARIFFS

If the customer pays measured charges through a water meter, Anglian Water have a range of different tariffs available including:

- WaterSure: www.anglianwater.co.uk/account-and-bill/tariffs-and-charges/watersure. Please also see Page 46 for more details.
- AquaCare Plus: www.anglianwater.co.uk/account-and-bill/tariffs-and-charges/aquacare-plus

With their LITE or Extra LITE tariffs, there is the possibility for a discount of up to 50% on their water and sewerage charges, depending on their situation.

To apply, please complete an Extra Care Assessment at:

www.anglianwater.co.uk/account-and-bill/help-paying-your-water-bill

Or contact the Extra Care Support team on 0800 232 1963

BILL CAP - WATERSURE

See [Page 57](#)

To speak to Bournemouth Water about the support they offer visit:

www.bournemouthwater.co.uk/bills/need-help-paying-your-bill

or call 01202 590059

DEBT SUPPORT - FRESHSTART

The FreshStart fund is available to assist customers who are new to debt or are dealing with an extraordinary life event and would benefit from immediate clearance of water debt or short-term help with bills.

This fund can offer the time and financial assistance to help them adjust to these new circumstances – for example, a customer is left with debt following the death of a partner, unemployment, relationship breakdown or illness.

To apply, contact Bournemouth Water directly on 01202 590059

They will also be able to offer help and advice to suit the customer's personal circumstances and their water debt.

PRIORITY SERVICES REGISTER

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.

For more information please visit:

www.bournemouthwater.co.uk/priority-services

BILL CAP - WATERCARE TARIFF

The WaterCare Tariff is available to low income customers who:

- Be on a water meter or on assessed charges and;
- Are in receipt of one or more of the specified means tested benefits. This can be anyone in the household.

In addition to the above, the customer's 'equivalised' weekly income, after housing costs, must be less than £295. To qualify for the WaterCare Tariff, your household bill should represent more than 5% of their equivalised income after housing costs.

The tariff is made up of five bands offering a percentage reduction off the standard meter charges, ranging from a 15% to an 85% reduction. Eligible customers are placed on one of the WaterCare tariff bands appropriate to their household circumstances.

For more information:

www.bournemouthwater.co.uk/bills/need-help-paying-your-bill/watercare-tariff

DEBT SUPPORT - RESTART

Restart is a repayment and debt support scheme designed to encourage customers to manage their bill through an agreed payment plan. The customer can clear their water debt by paying ongoing charges only, in phases of 13 weeks. If a customer maintains agreed payment, Bournemouth Water will then write off a percentage of their arrears. The amount escalates as follows:

- Period 1: for every £1 paid, they write off £1 of the debt
- Period 2: for every £1 paid, they write off £1.50 of the debt
- Period 3: for every £1 paid, they write off £2 of the debt
- Period 4: for every £1 paid, they write off £2.50 of the debt
- Periods 5, 6, 7+: for every £1 paid, they write off £2.50 of the debt

WATERCARE+

WaterCare+ is aimed at customers struggling to pay their bill by helping them better manage their water use. The scheme offers a range of free measures:

- Checking they are getting all the benefits they are entitled to
- Making sure they are on the right tariff for the lowest possible water bill
- Providing free water saving devices

To apply visit:

www.bournemouthwater.co.uk/bills/need-help-paying-your-bill

BILL CAP - WATERSURE

See [Page 57](#)



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

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

Find out more about their available support here:

www.bristolwater.co.uk/home/account-and-services/bills-and-payments/get-help-with-paying-your-bill

BILL CAP - 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.

To find out more about eligibility criteria and how to apply, please visit:

www.bristolwater.co.uk/home/account-and-services/bills-and-payments/watersure-eligibility-checker

LOW INCOME PENSIONER DISCOUNT

If the customer receives Pension Credit or if their state pension is their only income, Bristol Water can offer a bill discount of around 20%.

To apply visit:

www.bristolwater.co.uk/low-income-pension-discount-form

Or call 0800 528 3838

WATER METERS

Customers may save money by opting to switch to a water meter, meaning they only pay for what they use. 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/home/account-and-services/water-meter

To switch to a water meter, apply online at:

www.bristolwater.co.uk/request-a-meter

Or call their metering team on 0345 600 3600

FLEXIBLE PAYMENT PLANS

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

Customers need to seek free independent financial advice in order to apply. They will refer you to Bristol Water's Social Policy Team who will help to set up a plan.

To find out more about payment plans, please visit:

www.bristolwater.co.uk/home/account-and-services/bills-and-payments/get-help-with-paying-your-bill

BILL CAP - ASSIST

Assist is a low rate banded tariff for customers in extreme financial difficulty. On this tariff, discounts of up to 88% can make water bills easier to pay. They will need to seek free independent debt advice and complete a financial budget. Assist can also be used with the 'Restart' schemes.

Please find out more here:

www.bristolwater.co.uk/apply-for-assist

DEBT SUPPORT - RESTART

Restart is a debt-write off scheme used for customers with significant water debt. Restart can be used alongside Assist and WaterSure Plus. 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. Bristol Water highlight some providers here:

www.bristolwater.co.uk/home/account-and-services/bills-and-payments/get-help-with-paying-your-bill

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:

www.bristolwater.co.uk/priority-services



For details about British Gas' support services if you're struggling to pay please visit:

www.britishgas.co.uk/energy/help-if-youre-struggling-to-pay

or call: 0333 202 9804

British Gas Energy Trust

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/energy/guides
- Additional Support Credit - Pay as You Go customers that have used up all Emergency Credit may be entitled to additional credit. This credit will however need to be paid back
- Nominee scheme – someone else can receive your bills if the customer is going to be away for a while.
- Alternative payment methods e.g. tariff or meter switches, Fuel Direct scheme (if the customer is receiving certain government benefits) or instalment plans – to help manage their payment.

BRITISH GAS ENERGY 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. They do not have to be a British Gas customer to be able to apply, but they must:

- Have received money advice before applying
- Have electric and/or gas debt and in or facing Fuel Poverty
- Have not received a grant from the British Gas Energy Trust within the last 2 years
- Not have savings above £1,000

For more information visit:

www.britishgasenergytrust.org.uk

WARM HOME DISCOUNT

Warm Home Discount is a government-led scheme aimed at people living in, or at risk of, fuel poverty over the winter period. There are a number of ways the scheme can offer support, including rebates. To qualify, a household will need to have high energy bills AND be eligible for one of the qualifying means-tested benefits.

Keep an eye on the supplier's website for the most up to date information on the Warm Home Discount.

Find out more here:

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

PRIORITY SERVICE REGISTER

British Gas recognises that some customers may need a little more attention; households eligible for the priority services register 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 0728 625 to enquire about the support available or visit:

www.britishgas.co.uk/Priority-Service-Register



Please note: Bulb was placed into special administration by the government in November 2021. It has now been acquired by Octopus Energy.

There is no change to customer supply, and customer credit balance is protected.

Visit Bulb's website for the most up to date support and advice: <https://help.bulb.co.uk/hc/en-us/requests/new>

or call: 0300 30 30 635

FUEL DIRECT

Fuel Direct is a government scheme for customers in receipt of certain benefits where essential bills (including rent, services charges, fuel or water bills) can be paid directly out of a customer's benefits payments if they are having difficulties.

For more information, visit:

www.gov.uk/bills-benefits

BULB ENERGY FUND

The Bulb Energy Fund offers financial support to customers struggling with your energy costs. It is run by Citizens Advice Plymouth, who specialise in supporting those with energy debt. The Energy Fund can offer a grant of £140, energy debt write off up to £2,000, advice on managing debt and saving energy, as well as a benefits check to maximise income.

To be eligible for the £140 grant, the customer would need to either:

- Not have access to the gas grid - they will check with the postcode when applying
- Have or someone they live with have a disability or long term health problem
- Pay for energy by a meter

To be eligible for the energy debt write off grant, the customer would need to have all of the following:

- they are in financial difficulty
- they have over £150 of energy debt but are unable to pay for ongoing energy usage
- they, or someone they live with, have a disability or illness, or have been through a significant life change in the past 18 months

Please note that customers won't be able to get a grant if they have received the Warm Home Discount.

Full details and how to apply can be found at: <https://help.bulb.co.uk/hc/en-us/articles/360044896191>

PRIORITY SERVICE REGISTER

Bulb offer free support services to members who may be in a vulnerable situation or need extra help to manage their energy.

For example, if they are over 60, have a young child, a disability or health condition, or they have experienced a big change in your life, like bereavement or job loss.

To check eligibility and register visit:

www.bulb.co.uk/priority-services-register

FREE WATER EFFICIENCY PACKS

Cambridge Water is committed to encouraging customers to use less water and where possible help reduce energy consumption. Customers can also join Get Water Fit, their interactive online tool, to help them save water, energy and money. They can also order a FREE water-saving kit from this tool too.

Visit their website for more information:

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

BILL CAP - 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 the customer 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/watersure

EXTRA HELP

Cambridge Water understand that finding the money to pay bills can sometimes be difficult. If the customer is having trouble paying their bill - they can help. If they are struggling to meet their payments, Cambridge Water have a range of options available to help support them.

Please call 0800 09 30 610 or contact them online at:

www.cambridge-water.co.uk/helpwithpaying

They also offer payment breaks, for anyone who is temporarily unable to pay their bill. Payment breaks can be requested for a maximum of 3 months. For more information, please visit:

www.cambridge-water.co.uk/payment-breaks

BILL CAP - ASSURE TARIFF

The Assure Tariff can help customers on a low income or who are struggling to pay their water charges; it aims to reduce water poverty and make bills more affordable.

Eligible customers would have a household income of less than £17,005 plus an additional allowance of £1,500 per dependent child living in the household. This excludes income received from certain benefits

If they have a dependent child living at the address, an additional allowance of £1,500* per child may be added to the household income threshold amount of £16,480* per year.

Households in receipt of Pension Credit Guarantee Element may also qualify for a discount.

If eligible, the charges will be discounted for 2 years, by 60% in the first year and 40% in the second year.

For more information and how to apply contact 0800 093 0570 or visit:

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

FINANCIAL HARDSHIP FUND - CHARITABLE TRUST

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

The Trust takes applications from people who are in arrears with their water bills (including sewerage services), either for the current year, or from previous years, as well as from those who have had a sudden change in their circumstances (for example, redundancy) that may result in only a short-term period of hardship.

If the customer is working, they may still be able to apply to the Trust, particularly if they have large arrears on their water bill or if their bill is based on a high rateable value of their property, as assistance from the Trust depends upon their disposable income.

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.

For more information, contact them directly on: 0300 330 0033 or email SSWCharitableTrust@south-staffs-water.co.uk

Or visit their website:

www.sswct.org

EXTRA HELP – PRIORITY SERVICES REGISTER

The Priority Services Register offers free additional accessibility and emergency support to those with medical, learning, physical disabilities or financial difficulties.

Services include:

- Help in an emergency (especially those with medical conditions requiring constant water supply)
- Help reading or understanding bills
- Password protection to help prevent fraud
- Easy ways to pay

For more information and to register, visit:

www.cambridge-water.co.uk/psr

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, with the average customer saving £100 when they switch to metered charging.

For more information, please visit:

www.cambridge-water.co.uk/meter

WASTEWATER CHARGES

As a water-only company, Cambridge Water collect wastewater charges on behalf of Severn Trent Water, so that charges can be viewed in one bill. Please see Severn Trent Water's information for any schemes the customer may be entitled to in relation to their wastewater charges.



General and billing enquiries:
Telephone: 0330 678 0679
Email: customer-care@hdcymru.co.uk

Emergencies and Supply Interruptions
Telephone: - 0800 085 8033 (24/7)
Website: www.hdcymru.co.uk

For information on the available support schemes visit:

www.hdcymru.co.uk/my-account/help-when-you-need-it/help-with-paying-your-bill

BILL CAP - HERE2HELP

Customers could receive between 30% and 90% off the average Hafren Dyfrdwy water bill through the Here2Help Scheme. The scheme is open to every Hafren Dyfrdwy customer, regardless of age, employment status, or whether they receive benefits or not.

This scheme is primarily for customers with a household income below £18,278. This income excludes the following benefits:

- Housing Benefit
- Council Tax Benefit
- Attendance Allowance
- Disability Living Allowance
- Personal Independent Payment
- Carers Allowance

They do not need to be behind on their bills to apply and eligibility is based on an assessment of their income and expenditure.

The scheme runs for 12 months at a time and they will have to re-apply by the anniversary date of the scheme.

For more information on Here2Help please visit:

www.hdcymru.co.uk/my-account/help-when-you-need-it/help-with-paying-your-bill/here-to-help-scheme

DEBT SUPPORT - MATCHING PLUS

If the customer is in arrears and their Here2Help application was unsuccessful, Hafren Dyfrdwy may be able to help reduce or write off their debt through a payment matching scheme. If the customer makes and maintains a monthly payment of £20 or more, Hafren Dyfrdwy will contribute £20 to help reduce their account balance. They will stay on Matching Plus for as long as they owe money on the account.

To get help through Debt Support (Matching Plus), the customer must have:

- paid no more than £60 towards their account balance in the last 12 months
- arrears on their account for at least 1 year

For more information and to apply contact: 0800 085 3053

PRIORITY SERVICE REGISTER

The Priority Services Register is a list of their customers who need a bit of extra help. It helps them make sure their services and support are accessible and helps them prioritise care and assistance during supply interruptions. Priority Services are available to everyone, for free. The help can be offered either permanent or temporary.

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.

For more information about eligibility and how to apply, please visit:

www.hdcymru.co.uk/get-in-touch/join-our-priority-services-register

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.

For more information please visit:

www.hdcymru.co.uk/my-account/my-water-meter/apply-for-a-water-meter

WATER EFFICIENCY

For advice or free water efficiency products to help reduce water usage and bills, visit:

www.hdcymru.co.uk/wonderful-water/helping-you-to-save-water/love-your-water

BILL CAP - WATERSURE

See [Page 57](#)

- Step Change
- Citizens Advice Bureau
- ShelterCymru

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 the available tariffs through a simple application process.

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

BILL CAP - HELPU

This tariff helps the lowest income households in their region by capping the customer's water bill so they will not pay over a certain amount for the year. The customer would also need to reapply for the tariff at the end of every 12 month period.

To qualify for the tariff:

- the water supply to the household must be for domestic use only
- someone in the household must receive at least one means-tested benefit
- the combined annual household income must be on or under the threshold for the household size. (excluding some benefits)

If the household contains:

- 1 person - the income threshold is £9,700
- 2 people - the income threshold is £14,600
- 3+ people - the income threshold is £16,100

For more information, please visit:

www.dwrcymru.com/en/support-with-bills/helpu-tariff

BILL CAP - 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 and caps the annual metered bill amount so the customer won't pay over a certain amount for the year, no matter what their actual consumption is.

For more information on the eligibility criteria and to apply, visit:

www.dwrcymru.com/en/support-with-bills/watersure-tariff

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.

www.dwrcymru.com/en/support-with-bills/water-direct-scheme

CUSTOMER ASSISTANCE FUND - DEBT SUPPORT SCHEME

This fund is available to household customers experiencing severe financial hardship, have a very low credit score and owe more than £150 in arrears.

If successful, Dwr Cymru will set up a monthly, fortnightly or weekly payment plan for their current year's charges:

- Once the customer has made payments for 6 months, Dwr Cymru will pay off 50% of their previous arrears.
- If they make payments for a further 6 months, Dwr Cymru will then pay off the rest of their previous 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.

For more information and how to apply visit:

www.dwrcymru.com/en/support-with-bills/customer-assistance-fund



Priority Services

For information please visit:
[edfenergy.com/ps](https://www.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](https://www.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



E.ON

Phone: 0345 052 0000
[eonenergy.com/for-your-home/help-and-support](https://www.eonenergy.com/for-your-home/help-and-support)

E.ON Energy Fund

03303 80 10 90
www.eonenergyfund.com

WARM HOME DISCOUNT SCHEME

Warm Home Discount is a government-led scheme aimed at people living in, or at risk of, fuel poverty over the winter period. There are a number of ways the scheme can offer support, including rebates. To qualify, a household will need to have high energy bills AND be eligible for one of the qualifying means-tested benefits.

Keep an eye on the supplier's website for the most up to date information on the Warm Home Discount.

Find out more here:

www.edfenergy.com/for-home/help-support/warm-home-discount

PRIORITY SERVICES REGISTER

The Priority Services Register offers free additional accessibility and emergency support to those with medical, learning, physical disabilities or financial difficulties.

Services include:

- Advance notice of planned power cuts
- Priority support in the event of a power cut
- Help reading or understanding bills and meters
- Password protection to help prevent fraud

For more information and to register, call 0800 269 450 or visit:

www.edfenergy.com/PSR

EDF DEBT HELPLINE

The EDF Debt Helpline is 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.

For more information please visit:

www.citizensadviceplymouth.org.uk/edfe

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. To apply, see the contact details above or visit:

www.edfenergy.com/for-home/help-support/personalised-support-services/partners/incomemax

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.

To apply, fill in this form; www.edfenergy.com/for-home/help-support/personalised-support-service/digital-tool

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 E.ON customers by providing replacement household items such as cookers, fridges, fridge-freezers and washing machines – and also help to replace gas boilers. To apply to the E.ON Energy Fund for a boiler, the customer must be the homeowner.

Applications from individuals with the greatest needs will be prioritised. The customer must be able to demonstrate financial stability, a willingness to pay ongoing energy bills and be able to evidence any benefits they are in receipt of or medical conditions.

To apply, the customer needs to have received money advice from an FCA approved agency and will need to provide evidence of this as part of the application.

To find out more information or apply, call 03303 80 10 90 or visit:

www.eonenergyfund.com

EXTRA HELP – PRIORITY SERVICE REGISTER

The Priority Services Register offers free additional accessibility and emergency support to those with medical, learning, physical disabilities or financial difficulties. They will make a note of their needs and keep them in mind whenever they get in touch.

Services include:

- Advance notice of planned power cuts
- Priority support in the event of a power cut
- Help reading or understanding bills and meters
- Password protection to help prevent fraud

For more information and to register, call 0345 052 0000 or visit:

www.eonenergy.com/help/extra-help

WARM HOME DISCOUNT

Warm Home Discount is a government-led scheme aimed at people living in, or at risk of, fuel poverty over the winter period. There are a number of ways the scheme can offer support, including rebates. To qualify, a household will need to have high energy bills AND be eligible for one of the qualifying means-tested benefits.

Keep an eye on the supplier's website for the most up to date information on the Warm Home Discount.

Find out more here:

www.eonenergy.com/warm-home-discount



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

Extra Care Support Team

Contact: 0800 169 3630

<https://www.anglianwater.co.uk/about-us/who-we-are/hartlepool-water>

EXTRA CARE SUPPORT

As Hartlepool Water is part of Anglian Water Group, they are able to offer customers some additional services.

In the last year Hartlepool Water have helped over 320,000 customers stay on top of their bills. Their specially-trained Extra Care team can help find a way forward, with a personalised plan.

By answering some questions about the customer's situation, the Extra Care team tailors a solution including support such as:

- Discounted tariffs
- Affordable payment plans
- Breathing space (putting things on pace for a while to give the customer time to get help)
- Water meter installation
- Direct support through Anglian Water Assistance Fund and supporting you on their Priority Services Register

To gain more information on the support available, complete the Extra Care Assessment online at:

www.betteroffcalculator.co.uk/calculator/new/step1

Or speak to the Extra Care Support team on 0800 169 3630

BILL CAP - AQUACARE PLUS

AquaCare Plus is a variation of the WaterSure tariff. If the customer's home is metered, they are struggling to pay their water bill.

A customer could be eligible if they or anyone living in the property receives one or more of the following benefits/tax credits:

- Income Support
- Income-based Jobseekers' Allowance
- Income-related Employment and Support Allowance
- Universal Credit
- Housing Benefit
- Working Tax Credit
- Child Tax Credit (except families in receipt of the family element only)
- Pension Credit

To check eligibility for AquaCare Plus visit:

www.anglianwater.co.uk/account-and-bill/tariffs-and-charges/aquacare-plus/aquacare-plus-eligibility

To apply for AquaCare Plus visit:

www.anglianwater.co.uk/account-and-bill/tariffs-and-charges/aquacare-plus/apply-for-aquacare-plus/

BILL CAP - LITE AND EXTRA LITE TARIFFS

LITE (Low Income Tariff for Eligible Households) and Extra LITE are tariffs designed to support metered customers with low disposable income who may be struggling to afford their water bill.

It can help by applying a discount to the customer's water and sewerage charges of up to 50%.

Eligibility for this tariff is based upon an individual assessment of their financial circumstances. This assessment and the level of discount is carried out independently.

Once on the tariff, the customer will need to keep on top of their payments to keep the discount. If payments are not made, they will be moved back to the standard tariff.

Find out how to apply here:

www.anglianwater.co.uk/account-and-bill/tariffs-and-charges/lite

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

Find out more at:

www.anglianwater.co.uk/help-and-advice/water-care/priority-services

BILL CAP - WATERSURE

See [Page 57](#)



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 them using the BSL video interpreting service on our website. Text Relay is also available – just prefix any of their listed numbers with 18001 and a Text Relay operator will join the call. Alternatively customers can let the company know the name of someone they trust who has agreed to talk to the company on their behalf.
5. If English is not their first language they offer a free telephone service. Let them know which language is required and they will arrange for an interpreter to join the call to help.

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.

They also 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

BILL CAP - SUPPORTPLUS TARIFF

Tariffs are available that can reduce a customer's bill by up to 50%. Applying is easy and can be done in two ways.

1) If a household income is £16,480 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%. They would encourage customers to contact them to see if they are eligible over the phone.

If they meet the criteria they 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 they can complete the application over the telephone.

2) If a household income is not enough to pay essential household bills they 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 annually for both schemes.

BILL CAP - 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



For more details on the schemes available and how to apply, please visit:

www.octopus.energy/blog/struggling-to-pay

or contact: hello@octopus.energy

PRIORITY SERVICES

Octopus Energy offer priority services to customers with different vulnerabilities, or who are in need of some extra help. If the customer is of pensionable age, disabled or chronically sick, they can add the them to their priority services register (PSR).

When registered to the PSR, the customer could:

- Nominate someone to take care of their account for them
- Have a smart meter installed free of charge if they are unable to read the meter themselves
- Have a smart meter installed free of charge if no-one in the house can reach the current prepayment meter to top up
- Set a passphrase for Octopus representatives to use to identify themselves (they will always wear an identity card as well)
- Be eligible for a free gas safety check

Full details on what is offered and how to register can be found at:

www.octopus.energy/help-and-faqs/articles/what-extra-support-is-available-to-customers-in-vulnerable-circumstances

WARM HOME DISCOUNT

Warm Home Discount is a government-led scheme aimed at people living in, or at risk of, fuel poverty over the winter period. There are a number of ways the scheme can offer support, including rebates. To qualify, a household will need to have high energy bills AND be eligible for one of the qualifying means-tested benefits.

Keep an eye on the supplier's website for the most up to date information on the Warm Home Discount.

Find out more here:

www.octopus.energy/blog/warm-home-discount

LEAP

Octopus Energy have helped to fund LEAP, an energy and money saving service that can help customers keep warm during the colder months and reduce energy bills by offering advice, tips, and an assessment into their situation to make sure they are receiving all the available help.

LEAP has some very broad eligibility requirements. They want to be able to help as many people as we can by extending the service to anyone that either is already in, or is at risk of falling into fuel poverty. It is open to all types of householders – homeowners, private renters and social housing tenants. To be eligible, the customer should have an annual household income less than £31,000 or receive certain benefits.

To find out more information on eligibility, please visit:

www.applyforleap.org.uk/eligibility

OCTO ASSIST FUND

The Octo Assist Fund was set up in November 2021 as part of their campaign to help those worried about paying for their energy over the winter. If they are an Octopus customer, they can access the Financial Support form through their account, which asks questions about their financial situation. Based on the answers, they can offer a number of support options including:

- Access to existing schemes
- Monetary support from the fund
- A loan of a thermal imagery camera to find heat leaks at home

To find out more visit:

www.octopus.energy/blog/struggling-to-pay



For more details on the schemes available and how to apply, please visit:

www.ovoenergy.com/help/debt-and-energy-assistance

or contact: 0330 303 5063

OVO CUSTOMER SUPPORT PACKAGE

OVO's £50 million Customer Support Package includes a broad range of measures to support customers if they have a real and immediate need this winter. It includes things like:

- Direct financial relief: Direct Debit relief, emergency top-up, and payment holidays if customers are struggling to pay for energy.
- Hardship Scheme: Additional support for customers via a wide range of interventions, accessed through OVO's support team.
- Specialist support: Dedicated support from a highly-trained team, including support if customers are in financial difficulty for the first time.
- Free and discounted products and services: A range of free and heavily discounted products and services like smart thermostats, boiler servicing and electric throws – prioritised for those who need extra support.
- Working with StepChange and the Trussell Trust: so they can provide their vital support this winter.

When applying for support, a customer may need to provide details such as:

- Household income - total income before tax of anyone living in the home, including benefits.
- Monthly disposable income - income after tax, rent or mortgage payments and key bills.
- What kind of heating the home uses - gas or electric, and whether the customer has existing boiler insurance.

For more information, visit:

www.ovoenergy.com/customer-support-package

FUEL DIRECT

Fuel Direct is a government scheme for customers in receipt of certain benefits where essential bills (including rent, services charges, fuel or water bills) can be paid directly out of a customer's benefits payments if they are having difficulties.

For more information, visit:

www.gov.uk/bills-benefits

PRIORITY SERVICES

The Priority Services Register (PSR) is a free support service for members in vulnerable situations. Each energy supplier has their own PSR. It's a system developed by Ofgem, the UK's energy regulator, to make sure help is available for those who need it.

Services include alternative communication, free gas safety checks, notice of planned power cuts and help with meter reading.

To find out more information and register, visit:

www.ovoenergy.com/help/priority-services-register



Portsmouth Water

Affordability and Debt Team: 0800 432 0534

Customer Service enquiries: 023 9249 9666

E-mail: customer.services@portsmouthwater.co.uk

Website: www.portsmouthwater.co.uk

www.portsmouthwater.co.uk/customer-services/help-with-my-bills

BILL CAP - HELPING HAND SOCIAL TARIFF

Helping hand is a tariff for customers who have a low income or are in receipt of certain benefits. If their application is successful, their water bill will be capped at Portsmouth Water's minimum charge for the year. To qualify for the Social Tariff, customers must have a household income of less than the Government's low income threshold, of £17,005, excluding the following benefits:

- Child Tax Credit
- Personal Independence Payment
- Mortgage Interest Relief
- Attendance Allowance
- Housing / Council Tax Benefit
- Disability Living Allowance

To apply, contact 023 9249 9666

or email customer.services@portsmouthwater.co.uk

DEBT SUPPORT - ARREARS ASSIST

Customers with arrears of £300 or more that have not made a payment in the past 12 months may be able to benefit from this scheme.

If customers qualify and maintain regular payments, Portsmouth Water will match those payments and so halve the arrears on the account. All future bills must be paid in full.

To apply, complete the form below and send to customer.services@portsmouthwater.co.uk

www.portsmouthwater.co.uk/wp-content/uploads/2020/04/ARREARS-ASSIST-APPLICATION-FILLABLE-v2.pdf

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.

To find out more information, please visit:

www.portsmouthwater.co.uk/customer-services/domestic-water-meters

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

To find out more visit:

www.portsmouthwater.co.uk/customer-services/priority-services

FREE WATER EFFICIENCY SERVICES

Portsmouth Water have water efficiency advice on their website. They have also partnered with GetWaterFit to provide advice and support on using water wisely as well as offering free water efficiency devices.

To find out more visit:

www.portsmouthwater.co.uk/environment/saving-water

BILL CAP - WATERSURE

See [Page 57](#)

PAYMENT BREAK

Customers in difficulty with paying water bills 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.

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



For more details on the schemes available and how to apply, please visit:

www.scottishpower.co.uk/helpingyou

or contact: 0800 027 0072

StepChange Debt Charity: 0808 138 1111

HELPING OUR CUSTOMERS

ScottishPower will take into account any debt advice provided to their customers. They 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. Their website offers energy efficiency tips and a free survey to help their customers identify measures that can be implemented that may help save energy.

For more information visit:

www.scottishpower.co.uk/helpingyou

WARM HOME DISCOUNT

Warm Home Discount is a government-led scheme aimed at people living in, or at risk of, fuel poverty over the winter period. There are a number of ways the scheme can offer support, including rebates. To qualify, a household will need to have high energy bills AND be eligible for one of the qualifying means-tested benefits.

Keep an eye on the supplier's website for the most up to date information on the Warm Home Discount.

Find out more information at:

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

HARDSHIP FUND

Because some customers have difficulties paying their bills due to low income or other circumstances, ScottishPower has a Hardship Fund to help them get their energy payments under control. The Fund can help by clearing or reducing arrears by crediting a customer's ScottishPower energy account.

Qualification for the Fund depends on whether the customer:

- Receives certain benefits; or
- Has a low household income or experienced an income reduction due to special circumstances and
- Has a debt to ScottishPower exceeding £100

To find out more about eligibility criteria and how to apply please visit:

www.scottishpower.co.uk/hardship-fund

PRIORITY SERVICES REGISTER

The Priority Services Register offers free additional accessibility and emergency support to those with medical, learning, physical disabilities or financial difficulties.

Services include:

- Advance notice of planned power cuts
- Priority support in the event of a power cut
- Help reading or understanding bills and meters including communications in alternative formats and languages
- Password protection to help prevent fraud
- Free gas safety check (for those eligible)

For more details and to apply contact 0345 270 0700 or visit

www.scottishpower.co.uk/psr



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.

Visit: www.scottishwater.co.uk Follow: [facebook.com/scottishwater](https://www.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 the customer may need additional support from Scottish Water then please contact them and their name, address and requirements can be added to their confidential Priority Services Register.

HOUSES WITH NO WATER METER (UNMETERED CHARGES)

If the customer's home doesn't have a water meter, their water and waste water service charges will be based on the Council Tax Band for their home.

These charges apply to every household, which has a connection to the public water supply, the public waste water network, or both. If their Council Tax bill includes services that they believe their home is not connected to, please contact the Scottish Water Customer Portal through their website at:

www.scottishwater.co.uk/ChargesFAQ

The customer's water and waste water charges will be shown on their Council Tax bill, even if they receive Council Tax Reduction. Some Council Tax exemptions and discounts will also apply to these charges, such as single occupancy or if they are a student.

Important: If they receive Council Tax Reduction, they must still pay a water and waste water charge for the services that they have at their home. However they will receive a reduction of up to 35% on the unmetered household water and waste water charges for their 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

Homeowners 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.

Council Tax reductions and discounts, including the Disability Banding Reduction, do not apply in relation to metered household charges.

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. The customer can arrange a Scottish Water Payment Plan based on their 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 "[Your Charges Explained](#)" PDF booklet, available on the web site.

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



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
<https://www.stwater.co.uk/my-account/help-when-you-need-it/help-with-paying-your-bill/>

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

FINANCIAL HARDSHIP FUND - SEVERN TRENT TRUST FUND

Severn Trent Trust Fund is an independent grant making trust first set up in 1997. They are a registered charity with the aim to help people out of poverty and debt. 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. 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.

To get help from the fund, the customer must:

- have a valid Severn Trent account number
- be in debt on their account, with no way to pay it back
- have experienced exceptional circumstances that stop them paying their bill

To find out more contact 0121 355 7766 or office@STTF.org.uk or visit:

www.sttf.org.uk

BILL CAP – THE BIG DIFFERENCE SCHEME

The Big Difference Scheme is a social tariff funded by Severn Trent Water, which offers significantly reduced water rates of up to 90% to customers with a low household income of £18,278 or below. The scheme is open to every Severn Trent customer, regardless of age, employment status, or whether they receive benefits or not.

If the customer is on a limited income, they may be able to assist them with a reduction on current charges. The Big Difference Scheme is run in partnership with the Severn Trent Trust Fund.

When applying, the customer should provide evidence of their household income, which could include

- Payslips from the last three months
- Benefit award letters from the Department for Work and Pensions

An online application form is available here:

www.bigdiff.co.uk/login.php

WATER DIRECT

Water Direct is a government scheme allowing the customer to make payments for essential services direct from their benefits, giving them peace of mind that their water bill is taken care of.

To qualify, the customer, or anyone in their household, must receive certain benefits and also owe at least £50 on their water account. This can be arranged by the Benefits Office.

PRIORITY SERVICE 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

To find out more visit:

www.stwater.co.uk/my-account/help-when-you-need-it/help-with-a-medical-condition-or-disability

DEBT SUPPORT - HELPLINE

Auriga Services provide a debt helpline to customers of Severn Trent Water which can be accessed by calling:

0121 355 7766

DEBT SUPPORT - MATCHING PLUS

Matching Plus is a payment plan scheme run by Severn Trent Water to help those who have accumulated arrears on their water account. If the customer can maintain regular payments of at least £20 a month, Severn Trent will contribute a payment of £20 each month to help reduce the account balance.

To get help through Debt Support (Matching Plus), the customer must have:

- paid no more than £60 towards your account balance in the last 12 month
- arrears on your account for at least 2 years

For more information, please visit:

www.stwater.co.uk/my-account/help-when-you-need-it/help-with-paying-your-bill/matching-plus

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. Severn Trent Water will fit the water meter for free. Customers can trial a water meter for two years and can switch back to unmetered billing within this period.

For more information, please visit:

www.stwater.co.uk/my-account/my-water-meter/apply-for-a-water-meter

WATER EFFICIENCY

For advice or free water efficiency products to help reduce water usage (and therefore utility bills) call 03457 500 500 or visit:

www.stwater.co.uk/wonderful-on-tap/save-water

WATERSURE

See [Page 57](#)



For more details on the schemes available and how to apply, please visit:

www.shellenergy.co.uk/info/here-to-help

or contact: customer.services@shellenergy.co.uk

or call: 0330 094 5800

PRIORITY SERVICES

Shell Energy offer priority services to customers with different vulnerabilities, or who are in need of some extra help. If the customer is of pensionable age, have a disability, mental health condition or have young children, they can add the them to their priority services register (PSR).

When registered to the PSR, the customer could:

- Nominate someone to take care of your account for them
- Have a smart meter installed free of charge if they are unable to read the meter themselves
- Have a smart meter installed free of charge if no-one in the house can reach the current prepayment meter to top up
- Set a passphrase for Octopus representatives to use to identify themselves (they will always wear an identity card as well)
- Be eligible for a free gas safety check

Full details on what is offered and how to register can be found at:

<https://help.shellenergy.co.uk/hc/en-us/articles/360001043838-I-want-to-be-on-the-Priority-Service-Register>

or by calling 0330 094 5800

WARM HOME DISCOUNT

Warm Home Discount is a government-led scheme aimed at people living in, or at risk of, fuel poverty over the winter period. There are a number of ways the scheme can offer support, including rebates. To qualify, a household will need to have high energy bills AND be eligible for one of the qualifying means-tested benefits.

Keep an eye on the supplier's website for the most up to date information on the Warm Home Discount.

Find out more here:

www.shellenergy.co.uk/services/warm-home-discount

PAYMENT SOLUTIONS

If the customer is struggling to pay all or part of their energy bills, Shell recommend contacting them directly to discuss what options they have to help. The suggested payment solutions will include:

- Agreeing an affordable debt repayment plan
- Creating an instalment plan for future bills
- A short-term payment holiday
- Joining the Fuel Direct Scheme
- Accessing their £5 million support fund

To find out more information on eligibility, please visit:

www.help.shellenergy.co.uk/hc/en-us/articles/360001044218-I-m-struggling-to-pay-my-bill-What-should-I-do-

SHELL ENERGY SUPPORT FUND

The Shell Energy Support Fund has been set up to help their customers struggling to afford their energy bills. The fund can help reduce debt for customers through issuing grants. Each grant will be dealt with on a case-by-case basis. There is no set criteria for eligibility.

To apply, the customer should discuss their situation with a Shell Energy customer adviser through:

0330 094 5800 or customer.services@shellenergy.co.uk



SSE encourage all customers that are struggling or worried about their energy bills to tell them as soon as possible.

For more details on the schemes available and how to apply, please visit:

sse.co.uk/help/bills-and-paying/what-happens-if-you-cant-pay

or contact: 0345 070 7395

CUSTOMER SUPPORT PACKAGE

SSE Energy Services is a part of the OVO family, as it was bought by OVO in 2020. Because of this, an SSE customer can also access OVO's Customer Support Package. This includes a broad range of measures to support customers if they have a real and immediate need this winter such as:

- Direct financial relief: Direct Debit relief, emergency top-up, and payment holidays if customers are struggling to pay for energy.
- Hardship Scheme: Additional support for customers via a wide range of interventions, accessed through OVO's support team.
- Specialist support: Dedicated support from a highly-trained team, including support if customers are in financial difficulty for the first time.
- Free and discounted products and services: A range of free and heavily discounted products and services like smart thermostats, boiler servicing and electric throws – prioritised for those who need extra support.
- Working with StepChange and the Trussell Trust: so they can provide their vital support this winter.

When applying for support, a customer may need to provide details such as:

- Household income - total income before tax of anyone living in the home, including benefits.
- Monthly disposable income - income after tax, rent or mortgage payments and key bills.
- What kind of heating the home uses - gas or electric, and whether the customer has existing boiler insurance.

For more information, visit:

www.ovenergy.com/customer-support-package

PRIORITY SERVICES

The Priority Services Register (PSR) is a free support service for members in vulnerable situations. Each energy supplier has their own PSR. It's a system developed by Ofgem, the UK's energy regulator, to make sure help is available for those who need it.

Services include alternative communication, free gas safety checks, notice of planned power cuts and help with meter reading.

To find out more information and register, visit:

www.sse.co.uk/help/accessibility/priority-services-register



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

South East Water Debt Advice: 0333 000 0005
All other customer service enquiries: 0333 000 0001
Website: www.southeastwater.co.uk

Helping Hand Scheme

Customer Care Team: call 0333 000 2468 or 0800 952 4000
Email: customer.care@southeastwater.co.uk

www.southeastwater.co.uk/help/priority-services/help-paying-your-bill

PRIORITY SERVICE REGISTER

The benefits of customers being registered with South East Water's Priority Services Register means the customer can:

- Receive prior warning of planned work which may interrupt their water supply
- Receive priority treatment their water supply be interrupted
- Receive important information in a more convenient format, such as large print or the spoken word
- Register their own spoken or written password for South East Water staff to use
- Nominate somebody else to receive their water bill on their behalf
- If English isn't their first language, they may be able to help with an interpretation service when they call
- Receive information about specialist organisations

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 they are recovering from medical treatment)

For more information, please call 0333 000 2468 or visit:

<https://www.southeastwater.co.uk/help/priority-services>

WATER DIRECT

Water Direct is a government scheme allowing the customer to make payments for essential services direct from their benefits, giving them peace of mind that their water bill is taken care of.

To qualify, the customer, or anyone in their household, must receive certain benefits and also owe at least £50 on their water account. This can be arranged by the Benefits Office.

BILL CAP - SOCIAL TARIFF

To qualify for the Social Tariff the customer must have a household income of less than the HMRC's low income threshold, which currently is £16,480 (excluding any disability payments that you receive). If eligible, this will cap your water charges to a fixed amount, on average saving about 30% on their annual water charges.

Please note that the household income of £16,480 per year or less must include all types of income except the following:

- Child tax credit and/or child benefit
- Disability living allowance / Personal Independence Payment
- Attendance allowance
- Housing benefit and council tax reduction
- Mortgage interest relief
- The £350 government payment to those households who will be housing Ukrainian citizens

For more information, please call 0800 952 4000 or visit:

www.southeastwater.co.uk/help/priority-services/help-paying-your-bill

FINANCIAL HARDSHIP FUND - HELPING HAND

Helping Hand is funded by donations from South East Water and offers financial assistance to clear water and sewerage debt. They make grants through the scheme to their customers who demonstrate they are taking steps to achieve financial stability but need help clearing water and sewerage debt which has built up over the years.

If successful with the customer's application, a provisional award is made, dependent on the completion of a payment plan for their on-going bill. This must be paid for 6 months without defaulting.

Applying for the Helping Hand scheme can be done through the customer's My Account.

For more information visit:

www.southeastwater.co.uk/help/priority-services/help-paying-your-bill

BILL CAP - SINGLE OCCUPIER OR SINGLE ROOM TARIFFS

If the customer is the sole occupier of the property, they may be eligible for the single occupier tariff, which reduces their water charges.

Similarly, there is a single room tariff which can help those customers who occupy a single room with communal hot water and laundry facilities, such as sheltered accommodation and bedsits.

To apply, please contact South East Water:

www.southeastwater.co.uk/help/contact

BILL CAP - WATERSURE

See [Page 57](#)

ADDITIONAL SHORT TERM PAYMENT SUPPORT

They 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 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:

www.southeastwater.co.uk/help/contact

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, with the average customer saving £100 when they switch to metered charging.

For more information, please visit:

www.south-staffs-water.co.uk/meter

FREE WATER-SAVING DEVICES

South Staffs Water is committed to encouraging customers to use less water and where possible help reduce energy consumption. Customers can also join Get Water Fit, their interactive online tool, to help them save water, energy and money. They can also order a FREE water-saving kit from this tool too.

Visit their website for more information:

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

BILL CAP - WATERSURE

WaterSure is a national scheme designed to help families save money if they use a lot of water and receive certain income-related benefits. To be on the tariff the customer 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, visit:

www.south-staffs-water.co.uk/watersure

EXTRA HELP

South Staffs Water understand that finding the money to pay bills can sometimes be difficult. If the customer is having trouble paying their bill - they can help. If they are struggling to meet their payments, South Staffs have a range of options available to help support them.

Please call 0800 09 30 610 or contact them online at:

www.south-staffs-water.co.uk/helpwithpaying

They also offer payment breaks, for anyone who is temporarily unable to pay their bill. Payment breaks can be requested for a maximum of 3 months. For more information, please visit:

<https://www.south-staffs-water.co.uk/payment-breaks>

WASTEWATER CHARGES

As a water-only company, South Staffs collect wastewater charges on behalf of Severn Trent Water, so that charges can be viewed in one bill. Please see Severn Trent Water's information for any schemes the customer may be entitled to in relation to their wastewater charges.

BILL CAP - ASSURE TARIFF

The Assure tariff can help customers who are on a low income or struggling to pay their water charges. It aims to reduce water poverty and make their bills more affordable. If the household income is less than £19,050* per year, the customer may qualify for a discount on their water charge.

If eligible, and their application is successful, the customer's charges will be discounted for two years, in the first year by 60%, and the second year by 40%.

If they have a dependent child living at the address, an additional allowance of £1,500* per child may be added to the household income threshold amount of £19,050* per year.

*Please note that income threshold figures are subject to change and are reviewed every April.

Please check their website for the latest information:

www.south-staffs-water.co.uk/assure

FINANCIAL HARDSHIP FUND - SOUTH STAFFS WATER CHARITABLE TRUST

If the customer is having significant money problems, they may be able to apply to the South Staffs Water Charitable Trust for help towards the cost of their 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

www.sswct.org

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

PRIORITY SERVICES REGISTER

The company provides extra help to customers who need additional support through the Priority Services Register. A wide range of services are included such as:

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

To find out more call 0800 389 10 11 or visit:

www.south-staffs-water.co.uk/psr



Southern Water Affordability and Vulnerability Team:

For more information about any tariffs or payment schemes or help with water debt, please contact one of their dedicated affordability and vulnerability Team:

Freephone: 0330 303 0116
Or email: payless@southernwater.co.uk

www.southernwater.co.uk

BILL CAP - ESSENTIALS TARIFF

The 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 and a low income pensioner discount.

A customer would qualify for the Essentials tariff if:

- their household income is less than £21,000 (excluding Disability Living Allowance or Personal Independence Payments)
- someone in their household receives pension credits.

If they qualify, Southern Water will discount the amount they charge for services – this will be between 20% and 90% depending on their income. If they qualify through pension credit, they will provide a 20% discount.

If they qualify for the tariff but receive their water supply from another company and their wastewater services from Southern Water, they will provide a 25% discount on wastewater charges. They may be able to apply for their water supply company's financial assistance tariff for a discount on their water bill.

To help them establish whether a customer qualifies for the tariff, the customer must provide information about their household income, housing costs, and the number of people living in the home.

Help with charges will start from the date the customer applied for the Essentials tariff. After 12 months Southern Water will contact them to review their circumstances, and to decide whether the Essentials Tariff should continue for a further 12 months.

For the latest information and how to apply, call 0800 027 0363 or visit:

<https://assistance.southernwater.co.uk/financialassistance>

WATER DIRECT

Water Direct is a government scheme allowing the customer to make payments for essential services direct from their benefits, giving them peace of mind that their water bill is taken care of.

To qualify, the customer, or anyone in their household, must receive certain benefits and also owe at least £50 on their water account. This can be arranged by the Benefits Office.

BILL CAP - WATERSURE

See [Page 57](#)

DEBT SUPPORT - NEWSTART SCHEME

NewStart can help pay off a customer's water debt through matching payment plan.

A customer might qualify for NewStart if they:

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

To apply, call 0800 027 0363 or visit:

<https://assistance.southernwater.co.uk/financialassistance>

FREE WATER-SAVING SERVICES

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

To apply email waterefficiencyteam@southernwater.co.uk or book online at:

www.southernwater.co.uk/help-advice/how-to-save-water/water-saving-home-visits

For other water saving tips visit:

www.southernwater.co.uk/savewater

To work out much water they using and where they may be able to save, use this calculator:

www.southernwater.co.uk/help-advice/how-to-save-water/getwaterfit

PRIORITY SERVICES REGISTER

The company provides extra help to customers who need additional support through the Priority Services Register. A wide range of services are included such as:

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

To find out more visit:

www.south-staffs-water.co.uk/household/extra-help/priority-services-register



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.

FINANCIAL HARDSHIP FUND - FRESHSTART

The FreshStart fund is available to assist customers who are new to debt or are dealing with an extraordinary life event and would benefit from immediate clearance of water debt or short-term help with bills.

This fund can offer the time and financial assistance to help them adjust to these new circumstances – for example, a customer is left with debt following the death of a partner, unemployment, relationship breakdown or illness.

To apply, contact South West Water directly on 0344 346 1010

They will also be able to offer help and advice to suit the customer's personal circumstances and their water debt.

BILL CAP - WATERSURE

See [Page 57](#)

BILL CAP - WATERCARE TARIFF

The WaterCare Tariff is available to low income customers who:

- Be on a water meter or on assessed charges and;
- Are in receipt of one or more of the specified means tested benefits [detailed on the website](#). This can be anyone in the household.

In addition to the above, the customer's 'equivalised' weekly income, after housing costs, must be less than £295. To qualify for the WaterCare Tariff, your household bill should represent more than 5% of their equivalised income after housing costs.

The tariff is made up of five bands offering a percentage reduction off the standard meter charges, ranging from a 15% to an 85% reduction. Eligible customers are placed on one of the WaterCare tariff bands appropriate to their household circumstances.

To apply, call the South West Water helpline on 0344 346 1010 or complete the online application form here:

www.southwestwater.co.uk/help/need-help-paying-bill/single-application

WATERCARE +

WaterCare+ is aimed at customers struggling to pay their bill by helping them better manage their water use. The scheme offers a range of free measures:

- Checking they are getting all the benefits they are entitled to
- Making sure they are on the right tariff for the lowest possible water bill
- Carrying out a home water and energy audit and suggesting simple ways to reduce their water and energy use
- Fixing dripping taps or leaking cisterns and installing simple water-saving devices

For more information, contact 01202 590059

DEBT SUPPORT - RESTART

Restart is a repayment and debt write off scheme designed to encourage customers to manage their bill through an agreed payment plan. The customer can clear their water debt by paying ongoing charges only, in phases of 13 weeks. If a customer maintains agreed payment, South West Water will then write off a percentage of their arrears. The amount escalates as follows:

- Period 1: for every £1 paid, South West Water write off £1 of the debt
- Period 2: for every £1 paid, South West Water write off £1.50 of the debt
- Period 3: for every £1 paid, South West Water write off £2 of the debt
- Period 4: for every £1 paid, South West Water write off £2.50 of the debt
- Periods 5, 6, 7+: for every £1 paid, South West Water write off £2.50 of the debt

To apply, call their support team on 0344 346 1010

PRIORITY SERVICES REGISTER

The company provides extra help to customers who need additional support through the Priority Services Register. A wide range of services are included such as:

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

To find out more visit:

www.southwestwater.co.uk/priority-services

WATER DIRECT

Water Direct is a government scheme allowing the customer to make payments for essential services direct from their benefits, giving them peace of mind that their water bill is taken care of.

To qualify, the customer, or anyone in their household, must receive certain benefits and also owe at least £50 on their water account. This can be arranged by the Benefits Office.



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.

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.

To find out which schemes the customer is eligible for complete this form:

www.seswater.co.uk/your-account/paying-your-bill/help-paying-your-bill/here-for-you-form

Or contact 01737 785606
hereforyou@seswater.co.uk

PRIORITY SERVICES REGISTER

Signing up to SES' Priority Services Register means that they can offer the customer extra assistance if they suffer from ill health, have a disability or have young children living with them.

They could let the customer know if the customer's water supply is likely to be turned off in an emergency or send water bills in large print, braille or audio. They could also set up a password to protect against bogus callers or register a nominated correspondent.

To find out more and how to apply, please visit:

www.seswater.co.uk/your-account/priority-customers

BILL CAP - WATER SUPPORT

Water Support is a scheme that offers a 50% discount on water charges specifically designed to support those on low incomes.

Customers could be eligible for this scheme if their yearly gross household income is:

- Less than £16,480 before any deductions
- Less than £20,111 before any deductions, if they live in a London borough

Please note: any disability benefits are not included as income.

To apply online, please visit:

www.seswater.co.uk/your-account/paying-your-bill/help-paying-your-bill/water-support-application-form

DEBT SUPPORT - BREATHING SPACE

Breathing Space is a way to pause payments if a customer needs help getting back on their feet.

This is aimed at customers who have had a change in certain personal circumstances that have had an unexpected negative impact on income, such as illness, redundancy or bereavement.

To apply online, please visit:

www.seswater.co.uk/your-account/paying-your-bill/help-paying-your-bill/breathing-space-application-form

FREE & DISCOUNTED WATER SAVING DEVICES

SES customers can order free water saving devices and see how much they can save through the GetWaterFit calculator with partners Save Water Save Money.

Find out more about GetWaterFit here:

www.seswater.co.uk/your-water/getwaterfit#/

WATERDIRECT

Water Direct is a government scheme available to customers on certain benefits. Special arrangements can be made to take direct payments from customer's benefit payments so they don't need to worry about managing their water bill.

To be eligible, a customer must:

- Be in arrears and have had a debt of over £300 for more than one year
- Have failed payment plan
- Receive any of the following benefits:

Jobseeker's Allowance, Income Support, Employment & Support Allowance, Pension Credit Allowance, Universal Credit

For full information, visit:

www.gov.uk/bills-benefits

To apply, contact SES directly at: 01737 772000

BILL CAP - WATERSURE

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Help and support for customers struggling to pay their bills

Thames Water Trust Fund

Who to contact:
Phone: 0800 111 4680
Email: twtooffice@aurigaservices.co.uk
Web: www.twtf.org.uk

Extra Care Team

0800 009 3652

For more detail of the help available from Thames Water visit:

www.thameswater.co.uk/help/account-and-billing/financial-support

WATERDIRECT

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

The customer qualifies for Water Direct if they receive certain benefits and their account:

- Is active
- Is in debt of £50 or more
- Has had two failed payment plans

For more information, please visit:

www.thameswater.co.uk/help/account-and-billing/financial-support/water-direct

PRIORITY SERVICES REGISTER

For extra support if a customer has 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 Thames Water's Priority Services team.

To find out more information and register online, please visit:

www.thameswater.co.uk/help/extra-care/priority-services

DEBT SUPPORT - CUSTOMER ASSISTANCE FUND

The Customer Assistance Fund can help clear debt if a customer is struggling to pay previous water bills, are struggling financially and have water debt of £120 or more from a previous billing year (prior to April).

If they qualify, Thames Water will match any money paid towards the customer's water debt, pound for pound. If regular payments to the debt are maintained for two years Thames Water will pay off any remaining debt at the end of the scheme. Current water bills will also need to be maintained.

The main criteria the customer will need to:

- Be in receipt of a means-tested benefit
- Have at least £120 outstanding debt on previous bills
- Be responsible for their own water bills and have an active Thames Water account
- Be able to afford their current and future bills and commit to making payments towards their debt over the next two years

For more information and to apply, please call: 0800 009 3652 or visit:

www.thameswater.co.uk/help/account-and-billing/financial-support/apply-for-payment-matching

FINANCIAL HARDSHIP FUND - THAMES WATER TRUST FUND

The Thames Water Trust Fund is an independent, registered charity whose aim is to help customers of Thames Water who are in difficult circumstances and who cannot afford to pay for essential household items such as a washing machine, cooker, fridge, freezer, bed, an essential household bill or other costs.

The Trust also give grants to local organisations that are able to offer long-term support to customers of Thames Water who are in hardship by providing debt and money advice services.

For more information about the Thames Water Trust Fund, please visit:

www.twtf.org.uk

To contact the Trust Fund, please call 0300 123 6001 or email office@twtf.org.uk

BILL CAP - WATERSURE

See [Page 57](#)

BILL CAP - WATERHELP

If the customer lives in a low-income household, Thames Water may be able to discount their bill through WaterHelp.

If they qualify, Thames Water currently offer a 50% discount on their whole bill. This amount may change in the future.

Eligibility for WaterHelp currently considers households earning below £17,005, or below £21,749 in London boroughs, to be on a low income. In order to qualify, Thames Water needs to check your details and verify income. You can find out more about how we look at your income

For more information, please call 0800 009 3652 or visit:

www.thameswater.co.uk/help/account-and-billing/financial-support/waterhelp

WATER EFFICIENCY ADVICE

Thames Water have a webpage with water saving tips and there are rewards available for those customers on a smart meter who use less water. Please visit:

www.thameswater.co.uk/help/water-saving

To work out how much water a customer is currently using, and see where they could be saving on their water bills, use Thames Water's water saving calculator at:

www.thameswater.co.uk/help/water-saving/water-saving-calculator



Water for the North West

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

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

or fill out this form:
www.myaccount.unitedutilities.com/difficultypayingbill

FINANCIAL HARDSHIP FUND - UNITED UTILITIES TRUST FUND

United Utilities Trust Fund is an independent grant making trust, committed to helping people out of poverty and debt. The Trust Fund can consider making a grant to meet water and/or sewerage charges due to United Utilities Water if a customer is in hardship and unable to pay.

In certain cases, the Trust can also consider helping with essential items such as white goods and beds; however this is only one item per applicant. They can also consider applications for bankruptcy fees; this would need to be discussed directly with the Trust Fund.

Each year they also provide funding grants for organisations who can deliver money advice and financial literacy services in the United Utilities area.

To find out more about the United Utilities Trust Fund please visit:

www.uutf.org.uk

For a bankruptcy fee application form, please call 0300 790 6172 or email contact@uutf.org.uk

DEBT SUPPORT - BACK ON TRACK

The Back on Track scheme is suitable for customers either receiving benefits, or on a low income and finding it difficult to pay their bill following a recent change in financial circumstances (such as redundancy or a reduction in current income).

Depending on the individual's circumstances, their water bill will be capped at a lower amount for that financial year.

The customer will need to provide details about their household income for United Utilities to assess how much they can afford to pay.

To be eligible the customer must:

1. Receive certain benefits/tax credits ([listed in the terms and conditions](#));
OR
2. Have a household income of less than £21,000 a year if applying due to a recent life event.

And must also either:

1. Be in arrears with previous years' water charges;
OR
2. Be able to demonstrate a change in circumstances due to a recent life event that has resulted in a reduction in income impacting their ability to pay their water bill.

To find out more, please visit:

www.unitedutilities.com/my-account/your-bill/difficulty-paying-your-bill/how-we-can-help/back-on-track

Or contact them directly at 0800 072 6765

LOW INCOME PENSIONER DISCOUNT - 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

Or apply online at: www.myaccount.unitedutilities.com/difficultypayingbill

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.

DEBT SUPPORT - PAYMENT MATCHING

For customers who have built up a lot of debt which they are finding difficult to pay, the United Utilities Payment Matching scheme will help. For every £1 the customer pays, United Utilities matches it with £1 too, with their contribution increasing to £2 if the customer continues to make payments until the debt is cleared.

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 online calculator to show how much can be saved. To try the water meter calculator visit:

www.unitedutilities.com/water-calculator

Customers have up to two years to decide whether to keep their water meter or switch back to their fixed rateable value bill.

The company also offers a 'lowest bill guarantee' during the two year trial period – this means that each time they send a water bill, they automatically check the meter charges against what the customer would have paid on their old rateable value bill and charge whatever is the lower amount. Full details can be found by calling 0345 072 6065 or visiting:

www.unitedutilities.com/meters

*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.

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. This scheme is aimed at those customers with a combined household income of less than £21,000 or who receive certain means-tested benefits. Typically, the break in water bill payments will be between 1 and 3 months and will usually be agreed over the telephone when applying.

For more information and to apply please call 0800 072 6765.



To find out more about the schemes listed below, visit:

www.utilita.co.uk/help/paying-your-bills

To contact Utilita directly for help with bills call:

0330 053 5669

PRIORITY SERVICES REGISTER

The Priority Services Register holds the details of customers who may require non-financial support due to their personal circumstances or characteristics. If registered to Utilita's PSR, customers can access free additional services such as:

Nominating a friend or family member to act on their behalf

Arrange for someone to attend their property to read their meters free of charge

Arrange for their meter to be moved for ease of access, if their meter is in an inaccessible location

Supply large print or braille correspondence if they have sight problems

Contact them if Utilita see their supply has gone off and they require a constant supply due to a medical condition – Please note in order for this service to be applicable the customer will need to have a smart meter installed within their home

Add a password so only the customer or nominated friend or family member can access their account.

To find out more information and how to apply, please visit:

www.utilita.co.uk/help/priority-services-register

FUEL DIRECT

Fuel Direct is a government scheme for customers in receipt of certain benefits where essential bills (including rent, services charges, fuel or water bills) can be paid directly out of your benefits payments if you're having difficulties.

The benefits that can be used are:

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

For more information, visit:

www.gov.uk/bills-benefits

WARM HOME DISCOUNT

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

Keep an eye on the supplier's website for the most up to date information on the Warm Home Discount.

Find out more here:

www.utilita.co.uk/warm-home-discount

To find out whether a customer qualifies, call:

0800 731 0214

POWER UP

If a customer uses the My Utilita app, they may have access to the Power Up feature. This allows them to apply for a top up when they have run out of credit and are worried about going off supply. With Power Up, they can get up to £30 gas and £20 electric credit with no extra charges.

Please note: this is only a short-term solution and the charges would need to be paid back.

To be eligible, they need to have:

- At least -£4.00 credit
- A correctly communicating meter
- No debt on their account

Find out more about POWER UP at:

www.utilita.co.uk/my-utilita/power-up



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

partnerhub.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

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.

For more information please visit:

<https://partnerhub.wessexwater.co.uk/apply-for-support>

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 for free. To find out more visit:

www.wessexwater.co.uk/your-account/water-meters

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.

www.wessexwater.co.uk/help-and-advice/your-water/save-water/save-with-getwaterfit

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. More information can be found at:

www.wessexwater.co.uk/your-account/help-paying/apply-for-a-flexible-payment-plan

LOW INCOME PENSIONER DISCOUNT

A discount of around £60 is available for customers who receive pension credit or for customers whose state pension is their only income. Find out more at:

www.wessexwater.co.uk/your-account/help-paying/pension-credit-discount

BILL CAP - WATERSURE PLUS

An enhanced scheme whereby eligibility criteria are as set out for WaterSure but the bill is capped at a lower level than required by legislation. For more information, please visit:

www.wessexwater.co.uk/your-account/help-paying/watersure-plus

BILL CAP - 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.

To find out more details and to apply visit:

www.wessexwater.co.uk/your-account/help-paying/apply-for-assist

DEBT SUPPORT - RESTART

Restart is a debt support scheme for customers with significant water debt that they can't repay.

In year one, the customer pays current year charges and Wessex Water reduce the debt by an equivalent amount. In year two, the customer again pays current year charges, Wessex Water then clear the remaining debt.

To apply for Restart customers may need to seek free independent debt advice and complete a financial budget. For more information visit:

www.wessexwater.co.uk/your-account/help-paying/apply-for-restart

GRANTS TO SUPPORT DEBT ADVICE

Debt advice organisations can apply for grants each year to support people needing advice. To find out more visit:

<https://partnerhub.wessexwater.co.uk/work-with-us>

FINANCIAL HARDSHIP FUND - WESSEX WATER FOUNDATION

The Wessex Water Foundation will provide at least £500,000 of funding every year to local communities. The fund will enable them to continue investing in strengthening communities and local environments. Part of this will involve continued funding for local groups, supporting debt advice organisations and charities dealing with those affected by poverty, mental and physical health issues, hunger, housing problems and unemployment.

The fund will seek to support a wide range of local rather than national projects across the 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

For more information please visit:

www.wessexwater.co.uk/community/apply-for-funding

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.

Find out more information here: www.wessexwater.co.uk/help-and-advice/priority-services

PARTNER HUB

This is an 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 at:
www.yorkshirewater.com/bill-account/help-paying-your-bill

To speak to them directly call:
03451 299 299

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, customers save more than £125 per year from having a water meter installed. There is also a free Switch Back Service available within two years of having the meter installed.

To check water usage and see if a water meter can save money visit:

www.yorkshirewater.com/bill-account/water-meters/could-i-save-with-a-water-meter

WATER SAVING DEVICES & ADVICE

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 at:

www.yorkshirewater.com/your-water/save-water

BILL CAP - WATERSUPPORT

Yorkshire Water's WaterSupport scheme helps customers who are on a lower income to pay their water bills. If the customer is on a low household income and their bill is higher than average, the scheme will cap their water bill at £421.42.

They will need to know how many people live in the home and also see proof of household income.

To apply for WaterSupport, please visit:

www.yorkshirewater.com/media/i1jcjy1m/watersupport-22-23.pdf

FINANCIAL HARDSHIP FUND - YORKSHIRE WATER COMMUNITY TRUST

Yorkshire Water Community Trust is a registered charity that offer support for customers who have arrears with Yorkshire Water between £50 and £2000 and at least one priority debt. The Trust makes awards to customers, helping to clear water and sewerage arrears. Applicants must be in a multiple debt situation (including water arrears) and must not have received a previous award in the last two years. If successful, the Trust may be able to help reduce some of their water arrears with a maximum award of £750.

To apply, please visit: www.yorkshirewater.com/media/q4cdirle/community-trust-22-23.pdf

Or contact them directly on: 03451 24 24 26

DEBT SUPPORT - RESOLVE SCHEME

The scheme helps customers who are having financial difficulties paying their water charges and have arrears from previous years. As long as regular 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 non-deductible benefits and have arrears over 12 months old.

To apply, please call: 03451 299 299

WATER DIRECT

Water Direct is a government scheme allowing customers to make payments for essential services direct from your benefits, giving them peace of mind that their water bill is taken care of

If customers receive an income based benefit (Income Support, Income based Jobseekers Allowance, Income related Employment and Support Allowance, Pension Credit, Universal Credit), payments can be deducted directly from the benefit to Yorkshire Water.

To find out more, contact: 03451 299 299

PRIORITY SERVICES REGISTER

Yorkshire Water offers a free Priority Service Register. There are a variety of additional services for those with sight or hearing difficulties, children under 5, a disability or a serious illness. Extra support can include support in water supply emergencies, a password service, read meter service and nominee options.

To apply online visit:

www.yorkshirewater.com/bill-account/priority-services-register/priority-services-form

Or call: 0800 138 78 78

PAYMENT BREAKS

For customers who find themselves in changed circumstances and are struggling to pay their bills, or are concerned that they might struggle in the future, they may be able to apply for a payment break which will pause or reduce payments for a while. Circumstances eligible for a payment break include:

- their income has stopped and they need to pause their payments
- their income has significantly reduced and they need to lower your payments for a while
- they are unable to get out to pay their bill.

To apply visit:

www.yorkshirewater.com/bill-account/help-paying-your-bill/payment-break-form

BILL CAP - WATERSURE

See [Page 57](#)

Water Company Areas

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

www.ofwat.gov.uk/households/your-water-company/map/

You will find the contact details on the relevant page in this booklet.



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')

In Scotland the WaterSure scheme does not apply. Water charges are generally based on Council Tax bills and are collected by the local council.



Our vision is to create
three million healthy
homes by 2030



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

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