

auriga

Changing lives every day

Help with water and energy bills

January 2019



Introduction

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

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

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

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

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

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



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ENERGY COMPANIES

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

LIFT

Affinity Water's Low Income Fixed Tariff (LIFT) already benefits approximately 49,000 customers. It may be able to help you too, if your household income is less than £16,105, or you receive certain qualifying benefits.

SPREAD THE COSTS

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

www.affinitywater.co.uk/paymentplan

FREE WATER EFFICIENCY SERVICES

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

To find out if you are eligible for a free Home Water Efficiency Check, please visit:

www.affinitywater.co.uk/homecheck.aspx

PRIORITY SERVICES REGISTER

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

Services include:

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

WATERSURE

See Page 47.



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

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

LIFT

Anglian Water offers free water saving home visits which will give loads of useful tips on how to save water and install free water saving products. This can help customers save water and reduce both their water and energy bills.

www.anglianwater.co.uk/bitsandbobs

WATER METER

The average household saves approx a £100 a year by switching to a meter. Meters are installed free of charge and customers can switch back anytime within the first 2 years.

www.anglianwater.co.uk/metering

FLEXIBLE PAYMENTS

We know that for some customers finding the money to pay their water bill can be difficult. We can set up an affordable payment arrangement to help make paying the bill easier.

ASSISTANCE FUND

The Assistance Fund can consider helping people of Anglian Water who are in debt to us and are experiencing financial hardship. They may be able to help clear arrears of water and sewerage charges by offering a number of solutions. The fund is administered by Charis Grants an independent organization.

Applicants can also access help from other charitable trusts administered by Charis Grants (if eligible) on a single application form. These trusts currently include British Gas Energy Trust and the EDF Energy trust. Any award given is paid direct to the creditor company.

www.anglianwater.co.uk/assistance

WATER DIRECT

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

AQUACARE PLUS

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

WaterSure, AquaCare, LITE:

www.anglianwater.co.uk/charges

LITE

LITE (Low Income Tariff for Eligible Households) is designed to support customers with a low disposable income who may be struggling to afford their water bill. It can help by applying a discount of up to 80% to the customer's water bill. Eligibility for this tariff is based upon an individual assessment carried out by Central and East Northamptonshire Citizens Advice Bureau who will determine the level of discount. The Citizens Advice can also look at additional support and ways that they may be able to increase your income.

WATERCARE – PRIORITY SERVICE REGISTER

WaterCare is available to a wide range of our customers. This scheme offers free extra services to customers with additional needs, it includes communications in Braille, large print, the option to elect a nominee, a password system to help protect against bogus callers and extra assistance in the event of a supply interruption.

www.anglianwater.co.uk/watercare

WATERSURE

See Page 47.

FRESHSTART

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

PRIORITY SERVICES REGISTER

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

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

WATERCARE TARIFF

Available to low income customers who:

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

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

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

WATERSURE

See Page 47.

WATER METERS

A water meter measures how much water is used. Customers could save money if they switch to a water meter. It is easy to switch to a meter, complete our online meter application form <http://www.bournemouthwater.co.uk/water-meters/>

WATER SAVING

Water efficiency not only benefits our environment it also helps households save money on their bills. We offer a range of free water-saving products, for more information: <http://www.bournemouthwater.co.uk/how-to-save-water/>

WATER DIRECT – PAYMENTS FROM BENEFITS

The Water Direct Scheme is run together with the Department for Work and Pensions (DWP). The Scheme is designed to help customer if their water charges are in arrears and are in receipt of an income-related benefit.

FLEXIBLE PAYMENT PLANS

We understand that some of our customers may have problems paying all of their household bills. We offer a number of payment plans and other support to help them get back on track with their water bill. Please contact us on 01202 590059. We're open 8am – 6pm Monday to Friday and 9am – 2pm Saturday.



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

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

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

Company website: www.bristolwater.co.uk

WATERSURE PLUS

WaterSure Plus offers assistance to low-income customers with high water use by putting a limit on the annual bill. Customers who qualify must have a water meter and be in receipt of one of the following social benefits or tax credits such as: income support, income-based jobseekers' allowance, income-related employment and support allowance, pension credit, working tax credit, child tax credit, housing benefit or universal credit. In addition customers must either:

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

PENSION CREDIT TARIFF

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

To apply visit www.bristolwater.co.uk/your-home/billing-payments/assistance-schemes/tariffs/ schemes or call 0800 528 3838

WATER METERS

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

Installation in most cases is free of charge. For more information on switching to a meter please visit:
www.bristolwater.co.uk/your-home/water-meters

WATER SAVING PACKS

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

FLEXIBLE PAYMENT PLANS

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

ASSIST

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

RESTART

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

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

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

PRIORITY SERVICES

This scheme offers free extra services to customers with additional needs, it includes communications in Braille, large print or a language other than English, a password system to help protect against bogus callers and extra assistance in the event of water supply interruptions. To apply visit: <https://www.bristolwater.co.uk/priority-services>



British Gas Energy Trust
Scottish Gas Energy Trust

Who to contact:

www.britishgasenergytrust.org.uk

www.scottishgasenergytrust.org.uk

bget@charisgrants.com

ASSISTANCE AND ADVICE

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

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

CHARITABLE TRUST

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

Anyone in need, hardship or distress is eligible to apply for a grant. You do not need to be a customer to apply; applications are welcomed by customers of all utility companies.

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

GRANTS TO SUPPORT DEBT ADVICE

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

WARM HOME DISCOUNT

Some customers are automatically enrolled for the Warm Home Discount scheme due to their circumstances. British Gas has opened its scheme to other vulnerable and low income groups to make fuel rebates more accessible to those in need. Customers can check eligibility and apply online at: www.britishgas.co.uk/energy/energy-saving/warm-home-discount.html

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

PRIORITY SERVICE REGISTER

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

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

FREE WATER EFFICIENCY PACKS

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

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

WATERSURE

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

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

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

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

PERSONAL PAYMENT PLANS

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

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

ASSURE TARIFF

The Assure Tariff can help customers in a low income or who are struggling to pay their water charges; it aims to reduce water poverty and make bills more affordable. Customers with a household income of less than £16,105 (excluding income from Disability Living Allowance, Personal Independence Payment and Attendance Allowance), may qualify for a discount of up to 60% on the water charge in the first year and 40% in the second year.

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

Assure dedicated number: 0800 093 050

CHARITABLE TRUST

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

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

Who to contact:

South Staffs Water Charitable Trust Fund

0300 330 0033

Website: www.sswct.org

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

EXTRA HELP – PRIORITY SERVICES REGISTER

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

WATER METERS

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

www.cambridge-water.co.uk/household/my-water-meter/why-switch-to-a-water-meter

WASTERWATER CHARGES

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



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

Further details and a full list of services offered can be found in the code of practice for domestic customers. Please visit the company's website or contact us on 0330 678 0679

HERE2HELP

Hafren Dyfrdwy Assistance Schemes are designed to help make paying your bill more affordable. They have a range of tariffs and help schemes to offer:

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

Please contact them to discuss your specific

PRIORITY SERVICE REGISTER

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

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

WATER METERS

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

WATER EFFICIENCY

For advice or free water efficiency products to help us reduce your water (and therefor your utility bills) visit the website or telephone 0330 678 0679

WATERSURE

See Page 47.



Assistance Tariffs
For further information on Assistance Tariffs visit:
www.dwrcymru.com

or contact Welsh Water on: 0800 052 0145

For free and independent advice contact:

- Step Change
- Citizens Advice Bureau
- ShelterCymru

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

Beneficiaries: Household Customers
Assistance Tariffs:

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

BILL ASSISTANCE

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

HELPU

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

WATERSURE WALES

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

WATER DIRECT

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

CUSTOMER ASSISTANCE FUND

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

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

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

WATER COLLECT

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



Priority Services - For information please visit:
edfenergy.com/ps

Charitable Trust (EDF Energy Trust Fund)
Who to contact:
Application Form request line:
01733 421060

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

edfet@charisgrants.com
edfenergytrust.org.uk

Warm Home Discount Scheme
edfenergy.com/rebate

Priority Service Team
Phone: 0800 269 4500
Minicom: 0800 096 2929

EDF Energy Debt Helpline
Phone: 0808 156 6666 or 0300 330 0519

Benefit Entitlement Check Helpline
Phone: 0800 177 7979
Email: benefitcheck@incomemax.org.uk

WARM HOME DISCOUNT SCHEME

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

In 2019/20 this will involve a one-off payment of £140 towards eligible customers' energy costs.

Customers who are in receipt of Pension Credit (Guarantee Credit element) usually automatically qualify for the Warm Home Discount rebate and should receive a letter from the Department for Work and Pensions (DWP), between October and December 2019 telling them about this.

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

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

PRIORITY SERVICES REGISTER

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

For example, customers who are blind, deaf, disabled, elderly, or have a long-term health condition can sign up for our meter-reading service, large print, braille or talking bills. If they own their own home they may also be eligible for a free gas safety check.

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

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

EDF ENERGY DEBT HELPLINE

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

BENEFIT ENTITLEMENT CHECK HELPLINE

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



E.ON

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

E.ON Energy Fund

03303 80 10 90
eonenergyfund.com

Saving Energy Toolkit

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

Warm Home Discount

Phone: 0345 3660540
www.eonenergy.com/warmhomediscount

E.ON ENERGY FUND

The E.ON Energy Fund has been set up to help customers with an E.ON Energy account who are struggling to pay their bills and who live in England, Scotland or Wales.

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

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

- You can find out whether you are eligible for help through the ECO Scheme by visiting eonenergy.com/heating
- If you are eligible for help through the ECO Scheme, we are unable to help you with a boiler replacement/repair through the E.ON Energy Fund.

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

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

EXTRA HELP – PRIORITY SERVICE REGISTER

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

Let us know about your special circumstances and we'll add you to our Priority Service Register. Some of the extra help you could get includes:

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

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

WARM HOME DISCOUNT

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

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

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

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

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



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

Anglian Water Assistance Fund

Trust Relationship Manager
Phone: 0173 342 1021
awaf@charisgrants.com
www.hartlepoolwater.co.uk/AWAF
Application form request line:
0173 342 1060

WaterSure/AquaCare Plus/Lite

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

Careline: Our Priority Service

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

ASSISTANCE FUND

The fund helps customers in the Anglian region (inc Hartlepool Water). Help is available to clear water and sewerage debt via a provisional award scheme of between 6 to 12 months. In other words, for an applicant to receive the award they must keep up with a payment plan for current bills for an agreed period after they have been given a provisional award. If achieved, the award will be credited to the applicant's account and go toward clearing the debt. Applicants claiming certain benefits will automatically be checked for eligibility for 'Water Direct' (see page 2) and an application made on their behalf to clear their debt by small regular deductions direct from Benefits. Applicants are kept on hold pending outcome from DWP. If the applicant isn't accepted by DWP onto this arrangement the Fund will award eligibility for a provisional grant. Applicants to the fund can access help from charitable trusts administered by Charis Grants (if eligible) on a single application form. These Trusts currently include British Gas Energy Trust and the EDF Energy Trust. Any award given is paid direct to the creditor company.

AQUACARE PLUS

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

LITE

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

CARELINE: OUR PRIORITY SERVICE

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

WATERSURE

See Page 47.



Northumbrian Water

For all customer service enquiries:

Tel: 0345 733 5566

Website: www.nwl.co.uk

Essex & Suffolk Water

For all customer service enquiries:

Tel: 0345 782 0111

Website: www.eswater.co.uk



PRIORITY SERVICES

Help is available for customers with individual needs:

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

Ask for the leaflet 'Priority Services – Can we help you?'

Northumbrian Water Customers:

Tel: 0345 733 5566 or register online at: www.nwl.co.uk/your-home/your-services/Register.aspx

Essex & Suffolk Water Customers:

Tel: 0345 782 0111 or register online at: www.eswater.co.uk/your-home/your-services/Register.aspx

WATER METERS

Some customers find that they can save money by having a water meter installed, 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.

There is a special reduced tariff, WaterSure for customers who are supplied by meter and need to use large volumes of water due to their personal circumstances. Customers need to be on certain benefits to be eligible, 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/your-home/your-account/Apply-for-a-meter.aspx

0345 782 0111 for Essex and Suffolk Water customers or apply online at www.eswater.co.uk/your-home/your-account/Apply-for-a-meter.aspx

SUPPORTPLUS – REDUCED TARIFF

We offer reduced bills of up to 50%. You can qualify in three ways. Applying is easy.

1. If a household income is £16,105 or less and their annual water bill is 3% or more of their net annual income or;
2. If a member of the household is in receipt of pension credit and their annual water bill is 3% or more of their net annual income.

We encourage customers to contact us to see if they are eligible. We will look at their net income and current annual bill. If they meet the criteria they need to send us proof of their income and their rent or mortgage payments. Reductions can range from 10% to 50%.

Or;

3. If a household income is not enough to pay essential household bills.

Our customer needs 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 after paying for their essential household bills a reduction of up to 50% can be applied.

If a third party assessment is not the best route for a customer, we offer an in-house confidential assessment by one of our friendly trained affordability advisors. Proof of income is also required to complete the application.

Customers can apply for both schemes on an annual basis.

More information can be found by the following links:

Northumbrian Water Customers – www.nwl.co.uk/your-home/your-account/SupportPLUS.aspx

Essex and Suffolk Water Customers – <https://www.eswater.co.uk/your-home/your-account/SupportPLUS.aspx>

SUPPORTPLUS – ARREARS SUPPORT

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

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

If their circumstances show that they are unable to pay the debt within a three year period they will qualify. As long as customers maintain payment of their current charges support payments will be given by NWL/ESW during the two years giving customers the chance to become water arrears free.

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

WATERSURE

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

Northumbrian Water
www.nwl.co.uk/your-home/your-account/tariffs-and-charges.aspx

Essex and Suffolk Water
www.eswater.co.uk/your-home/your-account/tariffs-and-charges.aspx



Contact: 0173 342 1021

Application form request line: 0173 342 1060

www.npowerenergyfund.com

npef@charisgrants.com

NPOWER ENERGY FUND

npower customers who are struggling to pay their bills can apply to the Fund for assistance*. Help provided can be towards arrears of domestic gas/ electricity charges owed to npower. If applicants are eligible, they can use the same application form to apply to other schemes administered by Charis Grants. These are: British Gas Energy Trust, EDF Energy Trust, South East Water's Helping Hand scheme and the Anglian Water Assistance Fund. Payments to clear debts to the donor company are made direct. Payments for essential household bills and costs are made to the supplier. npower provides a holistic package of support outside of the npower Energy Fund including Warm Home Discount, reduced tariffs, priority services register, energy efficiency advice and measures. Further details available at: www.npower.com/spreadingwarmth

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

NPOWER'S MACMILLAN FUND

Contact: 0808 808 00 00 (Macmillan)

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

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

HEALTH THROUGH WARMTH SCHEME

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

Eligibility Criteria

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

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

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

Measures that may be offered

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

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

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

www.healththroughwarmth.com

Or contact the HTW team:

Email: healththroughwarmth@npower.com

Telephone: 0800 912 7000

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

Self-referrals will also be considered.

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



Portsmouth Water

Freephone Debt Line: 0800 432 0534
Customer Service enquiries: 023 9249 9666
E-mail: c.services@portsmouthwater.co.uk
Website: www.portsmouthwater.co.uk

HELPING HAND SOCIAL TARIFF

Available to customers on a low income. This tariff limits a customer bill to our minimum charge. Full details of this tariff and how to apply can be found at www.portsmouthwater.co.uk

ARREARS ASSIST

Customers with arrears of more than £300 that have not paid for some time may be able to benefit from this scheme. For qualifying customers we match any payments made in reduction of the debt outstanding. Full details of this tariff and how to apply can be found at www.portsmouthwater.co.uk

WATER METERS

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

PRIORITY SERVICES REGISTER

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

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

FREE WATER EFFICIENCY SERVICES

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

WASTEWATER CHARGES

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

WATERSURE

See page 47.



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

Sue Rogers, Team Manager
Phone: 0121 321 1324 (Auriga)

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

Other Services

- WaterSure
- Priority Services

Contact Severn Trent Water direct on:

0345 750 0500
www.stwater.co.uk

CHARITABLE TRUST

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

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

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

PRIORITY SERVICE REGISTER

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

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

DEBT HELPLINE

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

WATER METERS

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

WATER EFFICIENCY

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

WATERSURE

See Page 47.

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



HELPING OUR CUSTOMERS

Freephone: 0800 027 0072

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

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

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

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

COMMUNITY LIAISON TEAM

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

WARM HOME DISCOUNT

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

HARDSHIP FUND

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

PRIORITY SERVICES REGISTER SCHEME

Freephone: 0800 027 0139. Opening hours:

Monday to Friday 8 am to 4.45pm. Or visit www.scottishpower.co.uk/psr

The PSR scheme is open to any domestic household supplied by ScottishPower where someone living in the house has a disability, a chronic illness, is of pensionable age, is blind or partially sighted, is deaf or hard of hearing or has another type of special need or has had a change in personal circumstances, for example experiencing a bereavement or divorce. Those registered with the scheme can benefit from a range of services designed to provide additional help and support to customers who need it. From bills that are easier to read, to gas safety checks to letting the local distribution company know if a continuous supply of electricity is required, there are different options available to help our customers manage their account more easily.



**Scottish
Water**
Trusted to serve Scotland

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

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

Visit: www.scottishwater.co.uk
Follow: [facebook.com/scottishwater](https://www.facebook.com/scottishwater)
Follow: @scottish_water

Email: customer.services@scottishwater.co.uk

Call: Customer Helpline free 24/7 on 0800 0778778

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

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

HOUSES WITH NO WATER METER (UNMETERED CHARGES)

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

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

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

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

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

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

HOUSES WITH A WATER METER

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

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

ALL OTHER CHARGES

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

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



For more information, please visit:
www.sse.co.uk/priorityserviceregister

PRIORITY SERVICES REGISTER AND CARELINE

We have a Priority Service Register, as well as a “Careline” service to provide additional support to customers. These services include receiving our bills and other communications in a format that suits individual customers, or if they prefer, they can ask us to manage their accounts with the help of someone else they trust, like a friend or relative. We also have a password scheme we can offer our customers, and we offer a “knock-and-wait” service, where a little extra time is needed to go to the door. We can even provide free gas safety checks for eligible customers and let the local distribution company know if a continuous supply of electricity is required by a customer.

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

With permission, we’ll pass customers details to their local network operator. They can then give you appropriate support if there’s a power cut and give you advance notice of any essential work that could disrupt your supply.

For more information, please visit: www.sse.co.uk/priorityserviceregister

AGENCY HELPLINE

This helpline will take calls from registered charities and agencies which provide support to customers.
Telephone: 0345 071 9852

WARM HOME DISCOUNT

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

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

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

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

Who else can apply? Other vulnerable, low income customers in receipt of certain benefits. For details or to apply call 0800 300 111 or visit www.sse.co.uk/whd

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

- Free benefit entitlement check to ensure the customer is receiving all of the income they are eligible for.
- The benefit entitlement check scheme is open for a limited period of time and customers must meet certain qualifying criteria. For details call 0900 300 111

ENERGYLINE

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

Telephone: 0800 072 7201

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



Helping Hand Scheme

Customer Care Team: Phone: 0333 000 2468
Email: customer.care@southeastwater.co.uk

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

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

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

HELPING HAND SCHEME

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

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

PRIORITY SERVICE REGISTER

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

WATERSURE

See page 47.



South Staffs Water

Billing & account line: 0345 60 70 456

Difficulty paying?: 0800 09 30 610

Request a water meter: 0345 45 67 063

Water enquiries and emergencies: 0800 389 10 11

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

WATER METERS

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

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

FREE WATER EFFICIENCY DEVICES

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

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

WATERSURE

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

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

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

PERSONAL PAYMENT PLANS

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

If you are having difficulties paying your water bill it is important that you contact the company as soon as possible either online at www.south-staffs-water.co.uk/household/extra-help/help-with-paying or by calling 0800 09 30 610.

ASSURE TARIFF

The Assure tariff can help customers on a low income or who are struggling to pay their water charges; it aims to reduce water poverty and make bills more affordable. Customers with a household income of less than £16,105 (excluding income from Disability Living Allowance, Personal Independence Payment and Attendance Allowance), may qualify for a discount of up to 60% on their water charge in the first year and 40% in the second year.

Assure dedicated number: 0800 093 0570

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

CHARITABLE TRUST

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

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

Who to contact:

South Staffs Water Charitable Trust Fund

0300 330 0033

Website: www.sswct.org

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

WASTEWATER CHARGES

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

EXTRA HELP

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



Southern Water Affordability and Vulnerability Team:

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

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

www.southernwater.co.uk

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

ESSENTIAL TARIFF

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

If you receive your water supply from us:

If you receive your water and wastewater services from us, you'll qualify for our Essentials tariff if:

- Your household income is less than £16,105 (excluding Disability Living Allowance, Personal Independence payments or Attendance Allowance), or
- Someone in your household receives pension credits

If you qualify, we'll discount the amount we charge you for services - this will be between 20% and 90% depending on your income.

If you qualify through pension credit, we'll provide a 20% discount.

If you receive your water supply from another company:

If you qualify for our Essentials tariff but you receive your water supply from another company and your wastewater services from us, we'll provide you with a 25% discount on your wastewater charges.

You may be able to apply for your water supply company's financial assistance tariff for a discount on your water bill. If you are already on the supply company's tariff, you will automatically qualify for a 25% discount from us.

WATER DIRECT

If you're claiming Income Support, Income-Based Job Seeker's Allowance, Employment Support Allowance, Universal Credit or Pension Credit, Jobcentre Plus may consider paying us directly out of your benefits. If you have at least £50 arrears, Jobcentre Plus will take a fixed amount from your benefits to cover what you owe in arrears and your current charges.

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

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

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

NEWSTART SCHEME

NewStart can help you pay off your water debt.

You might qualify for NewStart if you:

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

FREE WATER-SAVING SERVICES

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

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

southernwater.co.uk/water-saving-calculator

PRIORITY SERVICES REGISTER

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

Services include:

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

WATERSURE TARIFF

See Page 47.



South West Water - Who to contact:

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

Telephone: 0344 346 1010
Or freephone debt helpline: 0800 083 0283

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

Email: customercontact@southwestwater.co.uk
Company Website: www.southwestwater.co.uk

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

FRESHSTART

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

WATERSURE

See Page 46.

WATERCARE TARIFF

Available to low income customers who:

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

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

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

WATERCARE +

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

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

RESTART

Restart is a repayment and debt write off scheme designed to encourage customers to manage their bill through an agreed payment plan. Payment plans are divided into 13 week periods, if a customer maintains agreed payments some of the debt is written off at the end of the period. The amount escalates as follows:

Period 1: an amount equal to the payments.

Period 2: 1.5 x payments.

Period 3: 2.0 x payments.

Period 4: 2.5 x payments.

Periods 5,6,7+: 2.5 x payments.

PRIORITY SERVICES REGISTER

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

www.southwestwater.co.uk/priority-services

WATER METERS

Customers could save on average up to £400 per year if they switch to a water meter. It is easy to switch to a meter, complete our online meter application form <https://www.southwestwater.co.uk/my-water-meter/switch-to-a-meter/>

WATER SAVING

Water efficiency not only benefits our environment it also helps households save money on their bills. We offer a range of free water-saving products, for more information:

<https://www.southwestwater.co.uk/water-advice-and-services/start-saving-water-today/free-water-saving-products/>

WATER DIRECT – PAYMENTS FROM BENEFITS

The Water Direct Scheme is run together with the Department for Work and Pensions (DWP). The Scheme is designed to help customer if their water charges are in arrears and are in receipt of an income-related benefit.

FLEXIBLE PAYMENT PLANS

We understand that some of our customers may have problems paying all of their household bills. We offer a number of payment plans and other support to help them get back on track with their water bill. Please contact us on 0800 083 0283. We're open 8am – 6pm Monday to Friday and 9am – 1pm Saturday.



SES Water provide 160 million litres of water per day to approximately 707,000 consumers across East Surrey, South London and parts of West Sussex and West Kent.

Customer Services and 24hr Emergency Line:

Tel: 01737 772 000
Email: CustomerRelations@seswater.co.uk
Web: www.seswater.co.uk

More information and a full list of schemes and services are available on the website, please refer to the

company's Code of Practice, which is also available online or on request.

Useful Links:

www.seswater.co.uk/watersupport
www.seswater.co.uk/watersure
www.seswater.co.uk/priorityservices

Wastewater Charges

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

PRIORITY SERVICES

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

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

WATER SUPPORT

A 50% discount on water charges specifically designed to support those on low incomes. Customers should be in receipt of certain means tested benefits or with a household income of less than £16,105 and be 62 years or over, registered disabled or have parental responsibility for a child under the age of five to qualify.

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

CLEARSTART

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

FREE & DISCOUNTED WATER SAVING DEVICES

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

WATERDIRECT

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

WATERSURE

See Page 47.



*This email address will access the customer assistance fund staff

Help and support for customers struggling to pay their bills

Thames Water Customer Assistance Fund

Who to contact:
0800 111 4680
contact@TWCAF.org.uk *

For Policy Issues contact: Jill Jacobs,
Manager (Auriga)
Phone: 0121 321 1324
jjacobs@aurigaservices.co.uk
www.aurigaservices.co.uk

For more information and to download an application form go to: [thameswater.co.uk/trustfund](https://www.thameswater.co.uk/trustfund)

Thames Water Trust Fund

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

Other schemes or help:

- WaterSure
- WaterSure Plus
- Priority Services: 0800 009 3652

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

<https://www.thameswater.co.uk/My-Account/Billing-and-payment/Help-paying-your-bill>

WATERDIRECT

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

PRIORITY SERVICE

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

Visit: [thameswater.co.uk/priorityservices](https://www.thameswater.co.uk/priorityservices)

CUSTOMER ASSISTANCE FUND

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

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

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

THAMES WATER TRUST FUND

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

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

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

WATERSURE

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

WATERSURE PLUS

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

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

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

FREE WATER AND ENERGY SAVING DEVICES

If you're a Thames Water customer, you can claim free water and energy saving gadgets, such as showerheads, showertimers, and save-a-flush devices for your home.

Visit thameswater.co.uk/freebies to order.

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



Who to contact:

0300 790 6172
contact@uutf.org.uk
www.uutf.org.uk
www.unitedutilities.com/difficulty-paying-bill

Julie Hinett, Manager (Auriga)

Phone: 0121 321 1324

Other Schemes or Help

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

RESTART

Restart is the United Utilities Trust Fund managed and administered by Auriga Services. Grants are available to help customers who are facing hardship and experiencing difficulties in meeting the cost of their water/sewerage charges.

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

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

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

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

BACK ON TRACK

The Back on Track scheme is for customers who are in arrears with their water charges. Customers also need to be receiving one of the following benefits:

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

Child tax credit

Universal credit

Proof of income is required with the application form. If successful, a customer's annual charge will be changed to fall into one of the bands below. (2019/20 figures):

- Band 1, £120
- Band 2, £198
- Band 3, £258
- Band 4, £348
- Band 5, £396
- Band 6, £480

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

HELP TO PAY SCHEME

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

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

HELP FOR CUSTOMERS APPLYING FOR UNIVERSAL CREDIT

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

Call 0800 072 6765 for full details.

DIRECT DEBIT

A Direct Debit can be a useful way for customers to budget their household bills. With a DD, customers spread their water bill payments over the year and also receive a £5 annual discount for paying in this way. Visit www.unitedutilities.com/dd for details.

PAYMENT MATCHING PLUS

For customers who have built up a lot of debt which they are finding difficult to pay, the United Utilities Payment Matching Plus scheme will help. For every £1 the customer pays, the company pays £1 too. After six months, United Utilities will increase its contribution to £2 for every £1 the customer pays. Then, if the customer continues to make regular payments for two years the company will clear any remaining debt. To talk about this scheme in more detail, please call 0800 072 6765.

PRIORITY SERVICES

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

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

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

WATER METERS*

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

The company provides an on-line calculator to show how much can be saved.

Visit: www.unitedutilities.com/water-calculator to try it out.

Meters are installed FREE and customers can apply online at www.unitedutilities.com/meters or by calling 0345 072 6065. Customers have up to two years to decide whether to keep their water meter or revert to rateable value charging if they're not making a saving.

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

WATERSURE

See Page 47.



Who to contact:

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

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

The Contact for Wessex Water is:

Joanna Hughes, Social Policy Manager
communitypartners@wessexwater.co.uk
Tel: 01225 526055

Company website:

www.wessexwater.co.uk/tap

tap

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

ASSIST FOR ORGANISATIONS

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

WATER METER – FITTED FOR FREE

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

FREE WATER SAVING DEVICES AND/OR HOME WATER AND ENERGY CHECKS

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

FLEXIBLE PAYMENT PLANS

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

PENSION CREDIT DISCOUNT

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

WATERSURE PLUS

An enhanced scheme whereby eligibility criteria are as set out for WaterSure (see page 39) but the bill is capped at a lower level than required by legislation.

ASSIST

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

RESTART

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

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

HARD TO REACH PROJECTS

Grants are awardable to fund projects in hard to reach areas to raise awareness and increase uptake and schemes.

GRANTS TO SUPPORT DEBT ADVICE

Debt advice organisations can apply for grants each year to support people needing advice (£300k during 2019/20)

MONEY MATTERS AWARDS

Organisations or groups can apply for grants each year through a community foundation called Quartet, for funding to provide financial literacy and money management projects (60k during 2019/20)

PRIORITY SERVICES

This offers free extra services to customers who have particular requirements due to age, ill health, a disability, mental illness or additional needs. When you sign up for Priority Services you can:

- ensure you always have easy access to water
- choose how you receive your bill and information
- ask for help with reading your meter
- set up a password for when we visit

PARTNER HUB

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

partnerhub.wessexwater.co.uk/



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

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

Priority Services Register:
0800 1 38 78 78

Resolve and Water Direct:
0345 1 299 299

Yorkshire Water Community Trust:
0345 1 24 24 26
info@ywct.org.uk

WATER METERS

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

WATER DIRECT

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

YORKSHIRE WATER COMMUNITY TRUST

Yorkshire Water Community Trust provides grants to customers to help clear water and sewerage arrears only. Grants are not available for other assistance, such as bankruptcy fees. The Trust provides help for customers regarded as in genuine need. Being an independent registered charity, it is governed by a Board of Trustees including senior businessmen, women and people with backgrounds in various advice and support agencies and voluntary interests. A number of awards are also made in appropriate circumstances to debt advice/support agencies. Applicants must be in a multiple debt situation (inc water arrears) and must not have received a previous award in the last two years.

RESOLVE SCHEME

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

PRIORITY SERVICES

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

WATER SUPPORT

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

WATER SAVING DEVICES

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

WATERSURE

See Page 47.

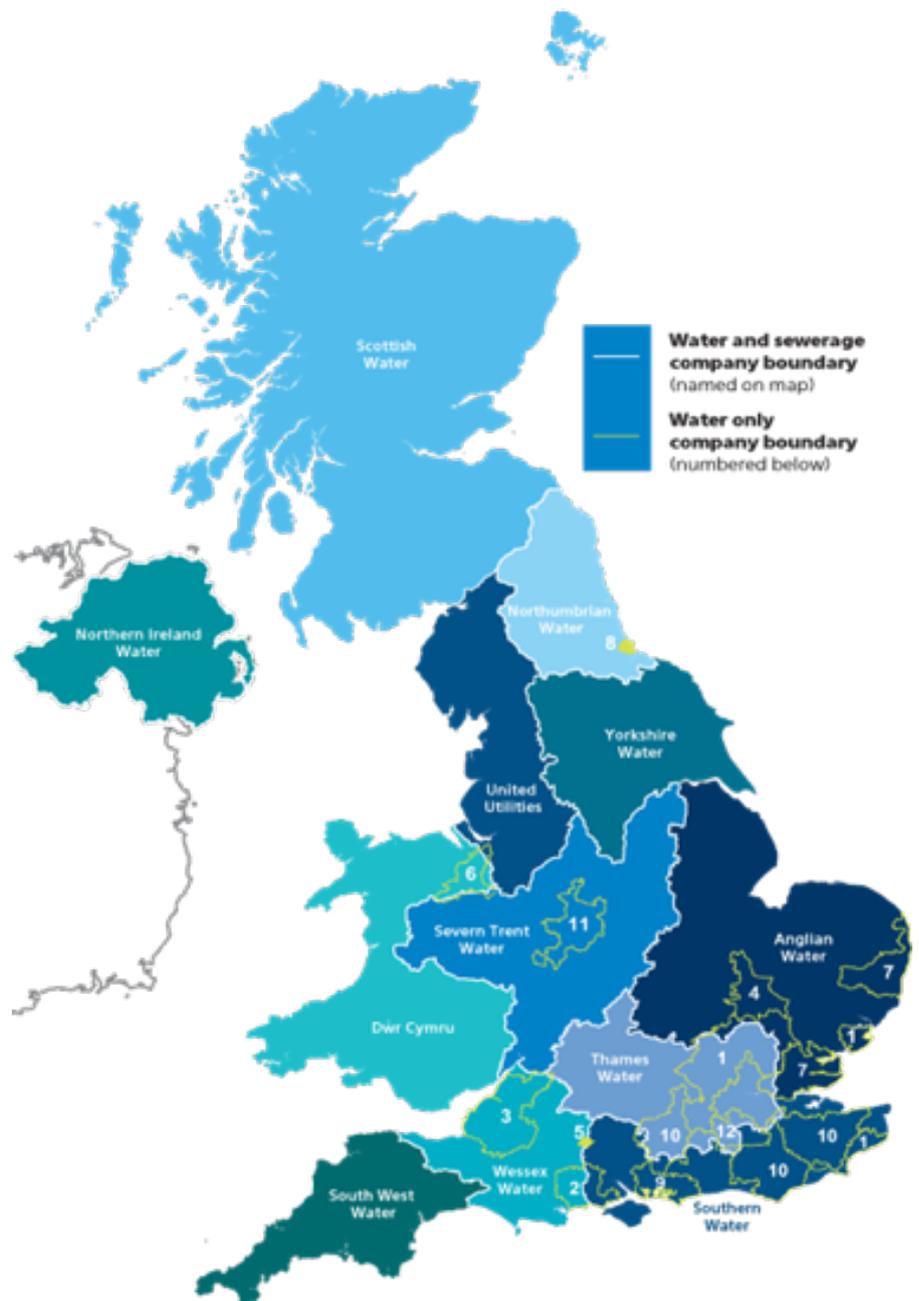
Map of UK Water Industry and Company areas by kind permission of Water UK

Water Only Companies:

1. Affinity Water
2. Bournemouth Water
3. Bristol Water
4. Cambridge Water (South Staffs)
5. Cholderton and District Water
6. Dee Valley Water
7. Essex & Suffolk Water (Northumbrian)
8. Hartlepool Water (Anglian)
9. Portsmouth Water
10. South East Water
11. South Staffs Water
12. SES Water

Water and WasteWater Companies:

1. Anglian Water (Hartlepool Water)
2. Dwr Cymru – Welsh Water
3. Northern Ireland Water
4. Northumbrian Water
5. Scottish Water
6. Severn Trent Water
7. South West Water
8. Southern Water
9. Thames Water
10. United Utilities
11. Wessex Water
12. Yorkshire Water



Find My Energy Supplier

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WaterSure

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

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

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

In Welsh Water/Dwr Cymru a different scheme is offered which applies to both meter and unmetered customers (known as 'Welsh Water Assist' see page 14).

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





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

**By 2020 Auriga will have
helped 2 million people**

auriga

Changing lives every day

www.aurigaservices.co.uk