

Help with Water and Energy Bills



In association with the Institute of Money Advisers

Help for Water and Energy customers



11th Edition March 2016

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 quick 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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CEO Auriga Services Limited

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WATER DIRECT & FUEL DIRECT

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



Affinity Water Trust

For details of Schemes or help such as LIFT, WaterSure or Water Direct call the company direct using the number shown on the water bill.

Or visit: www.affinitywater.co.uk/contact-us.aspx

LIFT

LIFT is a new Low Income Tariff which puts a limit on water charges.

The LIFT fixed-tariff is aimed at customers who have a low household income or are claiming benefits. Bills are fixed for the year and can be spread over the twelve months. This applies to both metered and non-metered customers.

To qualify, customers must be able to answer YES to either of the statements below.

- I have a household income of £15,860 excluding benefits
- I claim one of the following benefits – Income related Employment and Support Allowance, Income Support, Job Seeker's Allowance, Housing Benefit, Universal Credit, Pension Credit, Working Tax Credit.

Apply online at:

www.affinitywater.co.uk/low-income-tariff2.aspx

For help with the application call:

- 0345 357 2401 Metered
- 0345 357 2402 Non-Metered

OR

Email: Helpinghands@affinitywater.co.uk

WaterSure

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Anglian Water Assistance Fund

Trust Relationship Manager

Phone: 0173 342 1021

awaf@charisgrants.com

www.anglianwater.co.uk/household/your-account/problems-paying/assistance.aspx

Application form request line: 0173 342 1060

WaterSure/AquaCare Plus/Lite

Visit the company's website:

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

Or call the company direct on: 0345 791 9155

WaterCare

Visit the company's website:

www.anglianwater.co.uk/watercare

Or call the company direct on: 0345 791 9155

Assistance Fund

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

Help is available to clear water and sewerage debt via a provisional grant scheme of between 6 to 12 months. In other words, for an applicant to receive the grant 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 grant 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 assess 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 grant awarded is paid direct to the creditor company.

AquaCare Plus

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

Lite

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

WaterCare

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

WaterSure

See Page 35



Bristol Water

Who to contact:

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

Tel: 0800 528 3838

social.policy@bwbsl.co.uk

The contact for Bristol Water is:

Sue Clarke, Consumer Experience Manager

Sue.Clarke@bristolwater.co.uk

Company website:

www.bristolwater.co.uk

Water meter

Customers may save money by opting to switch to a water meter. This may benefit customers who live in a property with have a high rateable value, who live alone/with a small family or are a low water user. Installation in most cases is free of charge. For more information on switching to a meter please visit

<http://www.bristolwater.co.uk/watermeter/>

Water saving packs

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

www.bristolwater.co.uk/watersavingkits/

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 and Restart Plus

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

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

In some cases Restart may not be enough help, Restart Plus is then offered. Like 'Restart', the scheme follows a two year payment plan, but payments match what the customer can afford, however small. In some cases, a full debt write-off may be given.

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

Customer Care Plus

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



British Gas Energy Trust Scottish Gas Energy Trust

Who to contact:

Phone: 0173 342 1021

Application form request line: 0173 342 1060

www.britishgasenergytrust.org.uk

www.scottishgasenergytrust.org.uk

bget@charisgrants.com

Charitable Trust

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

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

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

Grants to support debt advice

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

Warm Home Discount

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

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

Please note that the Warm Home Discount is awarded to customers on a "first come, first 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.

Assistance and Advice

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

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

Priority Services Register

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

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



Cambridge Water

For all customer services enquiries:

Tel: 01223 706050

Email: info@cambridge-water.co.uk

Website: www.cambridge-water.co.uk

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

Personal payment plans

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

NewStart

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

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

Assure Tariff

Available to customers in extreme financial difficulty. Customers who meet the qualifying criteria can receive a discount of up to 80% on their water charges subject to an assessment of their household financial position. Full details of the tariff can be found on our website www.cambridge-water.co.uk

Charitable Trust

Grants are given to help customers of Cambridge Water who are experiencing difficulty in paying their water and sewerage charges. Priority is given to those customers who make some payments towards their charges.

The Trust funds are provided by South Staffordshire Plc, which is a group of companies that include Cambridge Water.

Who to contact:

South Staffs Water Charitable Trust Fund

0300 330 0033

Website: www.sswct.org

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

Water meters

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

Wastewater charges

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

FREE water efficiency packs

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

WaterSure

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

Extra care

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

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



Dee Valley Water Plc

General Enquiries and Emergencies

Telephone: 0197 884 6946

Email: contact@deevalleygroup.com

Billing Enquiries

Telephone: 0197 883 3200

Email: customerservices@deevalleygroup.com

Website: www.deevalleywater.co.uk

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

Personal Payment Plans

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

Additional Services Scheme

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

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

Water Meters

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

Further information

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

WaterSure

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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:

- National Debt line
- Step Change
- Citizens Advice Bureau
- Civil Legal Advice
- ShelterCymru

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

Beneficiaries: Household customers

Assistance Tariffs:

- Bill Assistance
- HelpU
- WaterSure Wales
- Welsh Water Assist
- 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 ShelterCymru). 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 new four tiered tariff helps the lowest income households in our region. The total income of the eligible household will be compared to four low income bands to determine which tier of the tariff is charged.

To qualify, the water supply to the household must be for domestic use only and the total current household income must be less than £15,000 per annum.

WaterSure Wales

This tariff helps large families and homes where a member of the household has a medical condition that requires them to use a significant additional amount of water. It is aimed at metered customers only.

Welsh Water Assist

This tariff is being discontinued and no new customers will be accepted onto Welsh Water Assist. During 2016-17 this tariff will only apply to household customers already accepted onto Welsh Water Assist before 31 March 2015 and who remain eligible for that tariff. In subsequent years these customers will transition to standard published tariffs by March 18.

Water Direct

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



Continued

Customer Assistance Fund

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

Most applications and acceptance 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 ShelterCymru.

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

Water Collect

An annual discount will be applied to the account of each customer paying charges via a Registered Social Landlord or Local Authority that is participating in the scheme. This discount of £10 will be applied for each year the customer continues to pay by this method.





Personalised Support Service

For information please visit:

www.edfenergy.com/PSS

Charitable Trust (EDF Energy Trust Fund)

Who to contact:

Phone: 0173 342 1060

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

www.edfenergytrust.org.uk

Warm Home Discount Scheme

www.edfenergy.com/PSS

Priority Service team

Phone: 0800 269 450

Minicom: 0800 096 2929

EDF Energy Debt Helpline

Phone: 0808 156 6666 or 0300 330 0519

Warm Home Discount Scheme

Warm Home Discount is a government-led scheme that involves the Government and electricity suppliers working together to offer extra support to people struggling to afford their energy bills. There are a number of ways the scheme can offer support, including rebates. A rebate is a one-off payment towards a person's electricity costs. For 2015/16, the Warm Home Discount rebate is £140.

If the customer receives Pension Credit, they will automatically qualify for the Warm Home Discount rebate if on the qualifying date (date to be confirmed), they either;

1. Receive the **Guarantee Credit** element of Pension Credit **OR**
2. Are aged 65 and over and receive both the **Guarantee Credit** and **Savings Credit** elements of Pension Credit

Customers, who do not automatically qualify for the Warm Home Discount rebate, can apply for Warm Home Discount – Support Plus. To qualify for Support Plus, they, or their partner living with them, must receive a combination of certain benefits.

Priority Services Register

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

The services provided to these customers include: Providing important communications in Braille, large print or audio CD, a free password scheme, meter reading services and quarterly meter reads.

EDF Energy Debt Helpline

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

All details of the above Personalised Support Services can be found on www.edfenergy.com/PSS



E.ON

Phone: 0345 059 9905

Monday to Friday: 8am – 8pm
Saturday: 8am – 6pm

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

E.ON Energy Fund

03303 80 10 90

<http://eonenergyfund.com/>

Saving Energy Toolkit

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

www.eonenergy.com/yourtoolkit

E.ON Energy Fund

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

The fund can help pay energy bills from your current or previous supplier. It can also help customers buy replacement white goods such as cookers, fridges, freezers and washing machines and replace or repair gas boilers.

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

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

<https://www.eonenergy.com/energy-fund/>

Extra Help - Priority Services Register

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

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

Some of the extra help you could get includes:

- A password for extra security.
- Your bills in Braille, Large print or Audio.
- Minicom and TextDirect.
- Arrangements for your bills to be sent or copied to someone else, such as a carer, who can help you read and check them.

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



**NORTHUMBRIAN
WATER**

Northumbrian Water

For all customer services enquiries:

Tel: 0345 733 5566

Website: www.nwl.co.uk



**ESSEX & SUFFOLK
WATER**

Essex & Suffolk Water

For all customer services enquiries:

Tel: 0345 782 0111

Website: www.eswater.co.uk

Extra Care

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, on audio tape, CD or Easyread.
3. Customers can also register for a password.
4. Deaf or hard of hearing customers can contact us using Text Relay - just prefix any of our listed numbers with 18001 and a Text Relay operator will join the call. Alternatively you can let us know the name of someone you trust who has agreed to talk to us on your behalf.
5. If English is not your first language we offer a free telephone translation service. Let us know which language you require and we will arrange for an interpreter to join the call to help.

Ask for the leaflet 'Extra Care – Can we help you?'

Northumbrian Water customers:

Tel: **0345 733 5566** or register online at:

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

Essex & Suffolk Water customers:

Tel: **0345 782 0111** or register online at:

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

Water Meters

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

0345 733 5566 for Northumbrian Water customers

OR

0345 782 0111 for Essex and Suffolk Water customers.

WaterSure

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SupportPLUS tariff

Available to our customers in serious financial difficulty. Customers who meet the qualifying criteria can receive a discount of up to 50% off their annual bill. Acceptance onto the scheme requires a full assessment of their financial position from an independent advice agency. The financial assessment must show an ongoing deficit which the customer is unable to effect.



**NORTHUMBRIAN
WATER**



**ESSEX & SUFFOLK
WATER**

Continued

SupportPLUS arrears

To assist customers who have arrears of two years or more. Qualifying customers need to show via a financial assessment from an independent advice agency that they are unable to clear the debt within a three year period. The scheme will support customers who maintain payment of their current charges over a two year period. Support payments will be given by NWL/ESW during the two years giving customers the chance to become water arrears free. This is a once only opportunity. The arrears support scheme excludes debt which has been the subject of enforcement action.



npower Energy Fund

Contact: 0173 342 1021

Application form request line: 0173 342 1060

www.npowerenergyfund.com

npef@charisgrants.com

npower Energy Fund

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

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

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

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

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

Further details available at:

www.npower.com/spreadingwarmth

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

Fuel Management Programme (npower and Macmillan Cancer Support)

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

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

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



Continued

Health Through Warmth (HTW)

Telephone: 0800 022 220

www.healththroughwarmth.com

Email: healththroughwarmth@npower.com

Health Through Warmth Scheme

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

Eligibility criteria

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

- Have a long term, cold related illness
- Be a homeowner (resident min 1 year)
- Are not eligible for ECO funding or any statutory grants
- Have a low household income and little or no savings (assessed) and unable to fully fund measures themselves.

Measures that may be offered

- Loft and cavity wall insulation
- Gas fires*
- Storage heaters*
- Central heating installation or repair
- Boilers*
- Hot water tank*
- Hot water tank jackets
- Repair or replacement*.

*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, please visit the HTW website:

www.healththroughwarmth.com

Or contact the HTW team:

Email: healththroughwarmth@npower.com

Telephone: 0800 022 220

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.

Referral forms can be downloaded from the HTW website.

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



Severn Trent Trust Fund

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

Who to contact:

0300 123 0890 (Severn Trent Trust Fund*)

office@sttf.org.uk

www.sttf.org.uk

Sharon Pritchard, Relationship Manager

Phone: 0121 321 1324 (Auriga)

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

Other services

- WaterSure
- Access

Contact Severn Trent Water direct on:
0345 750 0500

www.stwater.co.uk

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

Big Difference Scheme

Big Difference Scheme offers customers a reduction in water charges ranging from 10-90% off the average yearly charge and is valid for 12 months from date of acceptance with the option to reapply. The scheme is open to all customers who receive either water and/or sewerage services from Severn Trent Water.

Further information on how to apply are available from the Severn Trent Trust Fund, your local Citizens Advice or by contacting Severn Trent Water.

Charitable Trust

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

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

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

Access

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

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.

Water Efficiency

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

WaterSure

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Helping Our Customers

Freephone 0800 027 0072

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

For help paying your bills either call us or visit www.scottishpower.co.uk/customer-services/bills-payments/payments/helping-you-pay-your-bill/help-and-advice/

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

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

Community Liaison Team

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

Hardship Fund

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

Charitable Trust

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

The ScottishPower Energy People Trust provides funds to registered charities that help people whose lives are affected by fuel poverty. Since it was formed in November 2005 almost £13.8 million has been provided to projects run by grass roots organisations that help people who are on low incomes, live in poor housing or suffer ill-health. **Please note funding is not available to individuals**, only charitable organisations. Contact The Energy People Trust for more information.

Priority Services Register Scheme

Freephone: 0800 027 0139. Opening hours:
Monday to Friday 8am to 4.45pm. Or visit www.scottishpower.co.uk/customer-services/support/priority-services-register

The PSR scheme is open to any domestic household supplied by ScottishPower for gas or electricity where someone living in the house is of pensionable age, blind, deaf, disabled or chronically sick.

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

Warm Home Discount

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



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

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

Visit: www.scottishwater.co.uk

Follow: [facebook.com/scottishwater](https://www.facebook.com/scottishwater)

Follow: [@scottish_water](https://twitter.com/scottish_water)

Email: customer.services@scottishwater.co.uk

Call: Customer Helpline free 24/7 on 0800 0778778

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

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

Houses with no water meter (unmetered charges)

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

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

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

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

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

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

Houses with a water meter

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

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

All other charges

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

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



M&S ENERGY



SSE

Careline for customers in need of extra support:
0800 622 838 or textphone: 0800 622 839

Application for WHD: 0800 300 111
Agency helpline: 0345 071 9852

www.sse.co.uk/help/energy/accessibility/careline#item1

www.southern-electric.co.uk/HelpAndAdvice/ExtraHelp/

www.hydro.co.uk/HelpAndAdvice/ExtraHelp/

www.swalec.co.uk/HelpAndAdvice/ExtraHelp/

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

www.ebico.org.uk/careline/

SSE offers a number of services to help people meet the cost of their energy bills through making their home more efficient and through helping to manage their energy use.

For contact numbers for each company, refer to the latest customer bill.

Subsidised Grants

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

Warm Home Discount

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

What's on offer? Qualifying households will receive a rebate of £140 in 2015/16. This rebate amount is set by Government and is applied to the electricity account only. As such, SSE can only accept applications from clients who have an active electricity account with SSE.

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

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

OR

- Both Guarantee and Savings Elements of Pension Credit.

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

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

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

Energyline

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

Telephone: 0345 076 7638.

Careline

Careline is a free priority service to help elderly, disabled or customers with special medical needs.

Telephone: 0800 622 838.



Sembcorp Bournemouth Water (SBW) Assistance fund

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

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

www.sembcorpbw.co.uk

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

Assistance Fund

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

Other Help available

Home collections for people who are house-bound

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

Home visits

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

Free and discounted water efficiency measures including:

- Hog bags
- Water butts
- Eco Shower heads

WaterSure

See Page 35



Helping Hand Scheme

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

sewhh@charisgrants.com

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

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

South East Water Debt Advice: 0333 000 0005

All other customer service enquiries: 0333 000 0001

Website: www.southeastwater.co.uk

Helping Hand Scheme

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

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

Service Plus

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

Customer Metering Programme (CMP) Support Tariff

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

WaterSure

See Page 35





South Staffs Water

Billing & account line: 0845 60 70 456

Difficulty paying?: 0800 09 30 610

Request a water meter: 0845 45 67 063

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

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

Personal payment plans

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

Assure Tariff

Available to customers in extreme financial difficulty. Customers who meet the qualifying criteria can receive a discount of up to 80% on their water charges subject to an assessment of their household financial position. Full details of the tariff can be found on our website www.south-staffs-water.co.uk

Charitable Trust

Grants are given to help customers of South Staffs Water who are experiencing difficulty in paying their water and sewerage charges. Priority is given to those customers who make some payments towards their charges.

The Trust funds are provided by South Staffordshire Plc, which is a group of companies that include South Staffs Water.

Who to contact:

South Staffs Water Charitable Trust Fund

0300 330 0033

Website: www.sswct.org

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

Water meters

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

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.

FREE water efficiency packs

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

WaterSure

See Page 35

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

http://www.south-staffs-water.co.uk/your_home/watersure.asp

Extra care

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

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



Southern Water Debt Advice:

(1) Southern Water Trust Fund

Chair Robert Leng

Phone: 0800 270 0897

trustfund@southernwater.co.uk

www.southernwater.co.uk

Contacts:

Sandy Redhead

Philippa Palmer

Paula Black

(2) Other Debt Assistance Schemes

- NewStart
- WaterSure
- Support Tariff

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

Debt line: 0800 027 0363

debtadvice@southernwater.co.uk

www.southernwater.co.uk (company website)

Charitable Trust

Administered direct by Southern Water with independent Trustees. Grants are available to help customers of Southern Water who are in hardship and unable to pay water charges.

Trustees also use part of the donation to support debt advice throughout the region.

'NewStart' Scheme

To qualify for the scheme, customers must have arrears of £750.00 or have not made a single payment within the previous two years.

If the customer can pay the current annual charge by installments, Southern Water will waive the same amount off the arrears.

All credit adjustments to the customer's account will be made on an annual basis.

Support Tariff

The Support Tariff is for customers that have had a meter fitted under the 'Water Metering Programme' and will help those whose bills increase and who have genuine difficulty paying.

Customers must agree to a free 'Home Saver Check' to help reduce water and energy use in the home which includes the installation of free water saving devices. A free financial review by an independent company is offered and if recommended for the Support Tariff bills are capped at the equivalent rate of the rateable value bill.

WaterSure

See Page 35



South West Water

Who to contact:

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

Telephone: 0344 346 1010

Or, freephone debt helpline 0800 083 0283

Email: customercontact@southwestwater.co.uk

Company Website: www.southwestwater.co.uk

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

Watercare tariff

Available to low income customers who:

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

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

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

WaterCare +

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

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

Restart

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

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

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

Freshstart

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

Watersure

See Page 35



Sutton and East Surrey Water provide 160 million litres of water per day to approximately 670,000 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: accountenquiries@waterplc.com

Web: www.waterplc.com

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.waterplc.com/watersupport

www.waterplc.com/watersure

Wastewater Charges

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

Helping Hands

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

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

Water Support

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

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

ClearStart

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

FREE & Discounted Water Saving Devices

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

WaterSure

See page 35

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.



Thames Water Customer Assistance Fund

Who to contact:

0800 111 4680

contact@TWCAF.org.uk *

For policy issues contact: Rachael Coley,
Relationship Manager (Auriga)

Phone: 0121 321 1324

rcoley@aurigaservices.co.uk

www.aurigaservices.co.uk

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

www.thameswater.co.uk/trustfund

Thames Water Trust Fund

Who to contact:

Phone: 0800 111 4680

Email: twtoffice@aurigaservices.co.uk

Web: www.twtf.org.uk

Other schemes or help

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

* This email address will access the customer assistance fund staff

Customer Assistance Fund

Help is available to customers of Thames Water who are in financial difficulty and not able to meet the cost of water/wastewater charges.

The fund is administered independently by Auriga who will assess eligibility for assistance and advise Thames Water direct.

Auriga also works in partnership with other major utilities and local authorities.

The Fund will also help customers of other companies who collect/charge on behalf of Thames Water e.g. Affinity (page 3), Essex and Suffolk (page 13/14), South East Water (page 22), Sutton and East Surrey (page 26).

Thames Water Trust Fund

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

It also gives grants to local organisations which are able to offer long-term support to Thames Water customers who are in hardship, by providing debt and money advice services.

Auriga administers both the Customer Assistance Fund and the Thames Water Trust Fund. Where an applicant to the Customer Assistance Fund needs extra help, it will ensure this is routed to the Trust Fund.

WaterSure

See Page 35

WaterSure Plus

WaterSure Plus is available to households with a low income or receiving a means-tested benefit. Your total bill must account for 3 per cent or more of the total net household income. Eligible customers will have their bill reduced by 50 per cent.

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

FREE water and energy saving devices

Thames Water offers all households free water and energy saving devices – showerheads, showertimers, save-a-flush devices. <http://freebies.thameswater.co.uk/>
To work out how you're currently using water and how much water and energy bill you could save, please try the Thames Water Energy Calculator
<http://www.thameswater.co.uk/save-water/3786.htm>



United Utilities Trust Fund

Who to contact:

0845 179 1791

contact@uutf.org.uk

www.uutf.org.uk

www.unitedutilities.com

Rachael Coley, Relationship Manager (Auriga)

Phone: 0121 321 1324

Other Schemes or Help

For information about the Arrears Allowance Scheme call: 0800 072 6765

For information about the Support Tariff call:
0800 072 6765

Charitable Trust

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 the Arrears Allowance Scheme (see next page) for help with the remaining water charges.

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

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

Support Tariff

The Support Tariff is currently being trialed in the East Lancashire/Fylde Coast areas in postcodes BB, BL, LA, and PR and in Liverpool in postcodes L4 – L7, L9 – L14, L28 and L30 – L36. Eligible customers will:

1. Have water arrears carried over from 2013/2014
2. Live in one of the areas above
3. Not own their own home
4. Receive at least one of the following benefits:
 - Council tax benefit
 - Housing benefit
 - Income support
 - Income based job seekers allowance
 - Working tax credit
 - Pension credit guarantee
 - Income related employment and support allowance.

Proof of income is required with the application form. If successful, a customer's annual charge will be changed to fall into one of the bands below. (2014/15 figures):

Band 1 £117.00
Band 2 £178.00
Band 3 £255.00
Band 4 £333.00
Band 5 £433.00
Band 6 £449.00

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.



Continued

Arrears Allowance Scheme

This company-run scheme allows customers who are in debt to make regular payments toward their arrears which are then matched by the company. Payments are monitored and reviewed every 6 weeks. It enables customers to clear arrears more quickly with support from the company.

ExtraCare

The 'ExtraCare' services for customers with individual needs include:

A password scheme – to help protect against bogus callers. Customers can agree a password with United Utilities, if an employee visits the password can be requested before letting them in.

A password can be set up by registering online at: www.unitedutilities.com/extracare.aspx or by calling 0345 072 6065. Or alternatively request a leaflet on 0800 980 6050.

Blind or partially sighted – Customers with sight difficulties can register with the company. They will then be contacted personally if there are plans to interrupt the water supply. Braille or large print bills are also available.

Deaf or hard of hearing – Customers can register and will be contacted personally about any emergency shut off.

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 provide an on-line calculator to show how much can be saved. Visit: www.unitedutilities.com/is-a-meter-right-for-me.aspx to try it out.

Meters are installed FREE by either applying on line or by telephone on 0345 672 2888. Alternatively, request a brochure on 0800 980 6050 and complete the application form inside.

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

Water Sure

See Page 35





Who to contact:

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

Tel: 0800 528 3838

social.policy@bwbsl.co.uk

The contact for Wessex Water is:

Kate Pennock, Customer Engagement and Social Policy Manager

Tel: 0122 552 4242

kate.pennock@wessexwater.co.uk

Company Website:

www.wessexwater.co.uk/tap

tap

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

Water meter – fitted for free

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

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

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

Flexible payment plans

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

WaterSure Plus

An enhanced scheme whereby eligibility criteria are as set out for WaterSure (see page 35) 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 or Restart Plus schemes.

Restart and Restart Plus

For customers with significant water debt that they can't repay. In year one, the customer pays current year charges and BWBSL reduce the debt by an equivalent amount. In year two, the customer again pays current year charges, BWBSL then clear the remaining debt. In some cases, Restart may not be enough. Restart Plus is offered where payments will match what the customer can afford, however small. To apply for Restart or Restart Plus customers need to seek free independent debt advice and complete a financial budget.

Grants to support debt advice

Debt advice organisations can apply for grants each year to support people needing advice (£345K during 2015/16).



Money Matters Awards

Organisations or groups can apply for grants each year to fund financial literacy and money management projects (£60k during 2015/2016).

Customer Care Plus

This offers free extra services to customers who have additional needs, including communications in Braille, large print or a language other than English, a security password system to help protect against bogus callers and extra assistance during water supply interruptions.

Continued



Yorkshire Water Community Trust

0345 124 2426

info@ywct.org.uk

www.yorkshirewater.com

Other Schemes or Help

Yorkshire Water

0345 124 2424

0800 138 7878 (Helping Hands)

Charitable Trust

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

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

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

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

Resolve Scheme

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

Helping Hands

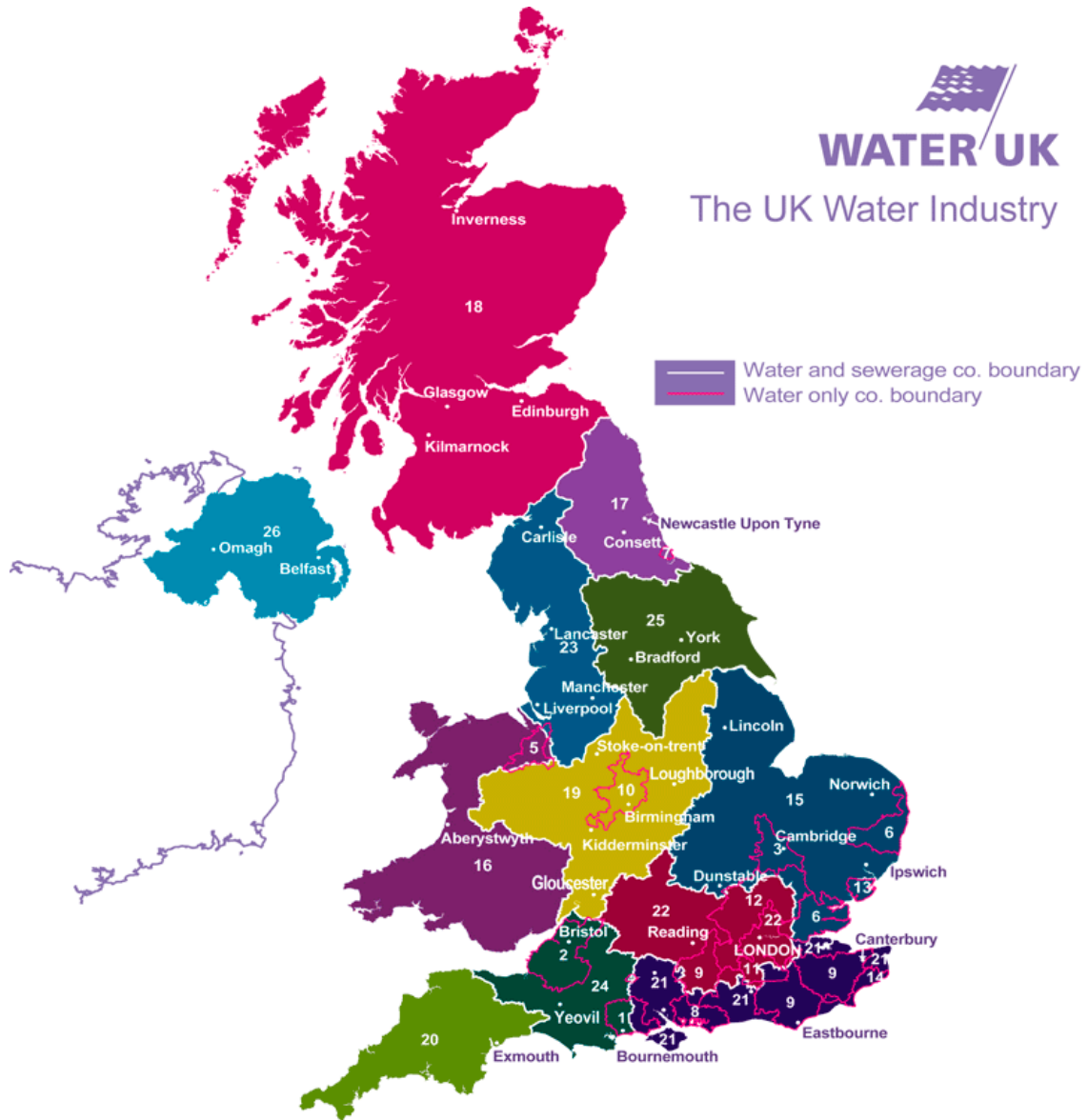
Yorkshire Water offers a free Helping Hands service. It's suitable for elderly customers and those with sight or hearing difficulties, a disability or a serious illness.

WaterSure

See Page 35

WaterSupport

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



Water Only Companies

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

Water and Sewerage Companies

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

Water UK, October 2012

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



Main Energy Supplier	Companies Included	Page
British Gas	Scottish Gas	Page 6
EDF Energy		Page 11
E.ON		Page 12
npower		Page 15/16
Scottish Power		Page 18
SSE Electricity & Gas supply is provided through SSE Energy Supply Limited (Supply of Electricity) and Southern Electric Gas Limited (Supply of Gas), both members of the SSE Group.	Electricity & Gas is supplied under the following brands which are all trading names of SSE Energy Supply Limited and Southern Electric Gas Limited: SSE, Scottish Hydro, Southern Electric and SWALEC. Equipower, Equigas and M&S Energy are also supplied under the trading names SSE, Scottish Hydro, Southern Electric and SWALEC.	Page 20



'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 one of a number of medical conditions that results in extra water being used.

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

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

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

**Auriga has helped 1.1 million
people to reduce their
financial hardship**

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

