

## Information guide for advisers - Affordability help for water and sewerage customers

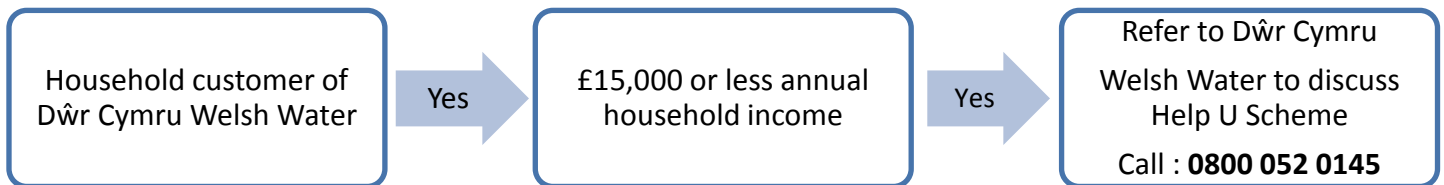


**Dŵr Cymru Welsh Water**

### Help U

Eligible customers will have their water and sewerage bill capped at (less than £200 a year in some cases).

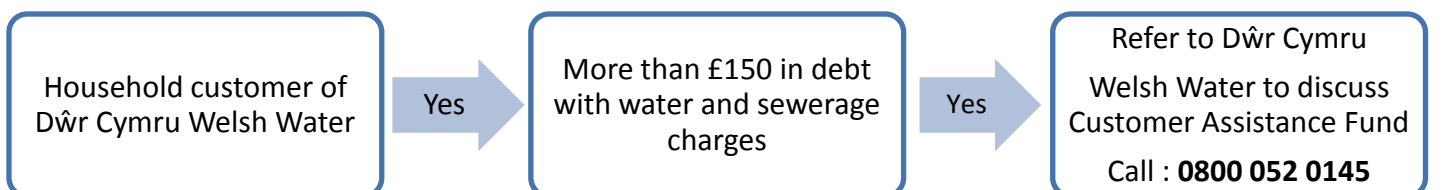
Eligibility:



A growing list of **organisations (i.e. Registered Social Landlords, local authorities, Charities, Money Advice agencies)** trained by Dŵr Cymru can refer eligible candidates directly to the company, speeding up approval. <https://www.dwrcymru.com/en/My-Account/Helpu.aspx>

### Customer Assistance Fund

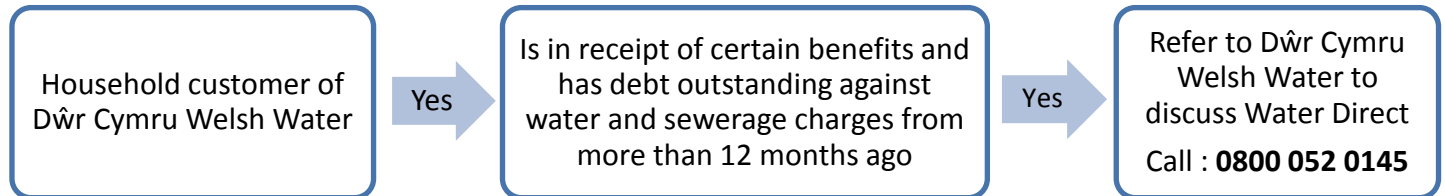
This scheme aims to encourage those already in debt to make regular payments and reduce their debt or the likelihood of further debt. Eligible customers need to make payments against a pre-agreed payment plan set by Dŵr Cymru Welsh Water for the current year's charges. Once the customer has made every payment for 6 months, the company will write off 50% of the customer's debt. If the customer continues to pay against the pre-agreed payment plan for a further 6 months, the company will then write off the remaining debt. Eligibility:



This scheme can benefit customers with a very low credit rating score. <http://www.dwrcymru.com/en/My-Account/Help-Paying-My-Bill/Customer-Assistance-Fund.aspx>

## Water Direct

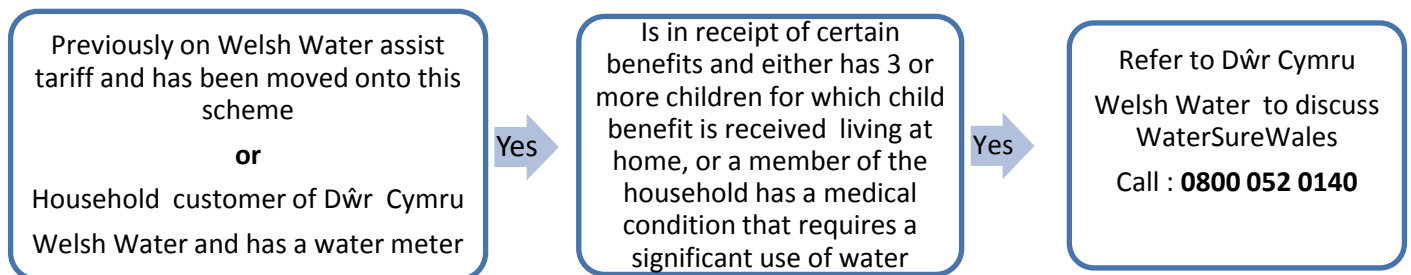
Working with the Department for Work and Pensions (DWP) this scheme offers the customer the option to pay water and sewerage charges through their benefits. If a successful application is made a £25 discount off their current year's charges will also be applied. Eligibility:



<http://www.dwrcymru.com/en/My-Account/Help-Paying-My-Bill/Water-Direct.aspx>

## WaterSure Wales

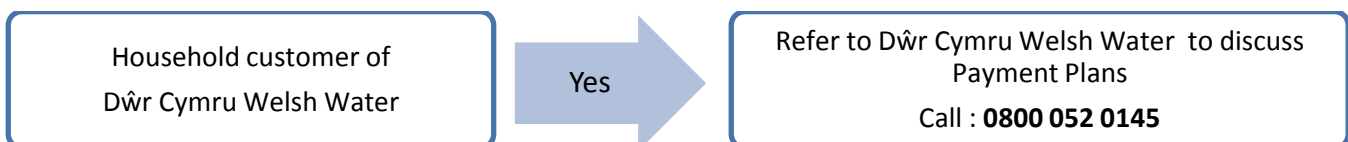
Available to customers in receipt of certain benefits and which have either a large family or a member of the household with a medical condition that requires a significant use of water. The water and sewerage bill is capped at £319.95(2018/19). Those customers who have a water meter fitted as a requirement of this scheme have an unlimited time to which they can revert back to unmetered charges. Eligibility:



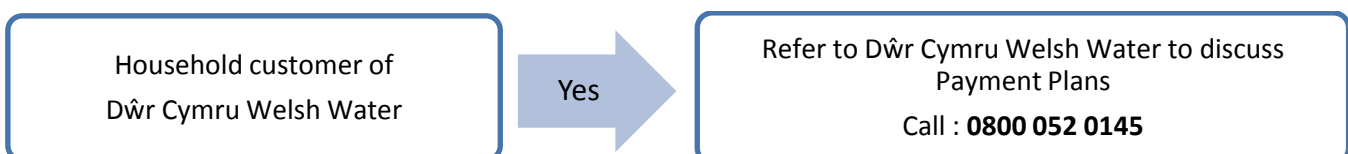
<http://www.dwrcymru.com/en/My-Account/Help-Paying-My-Bill/WaterSure-Wales.aspx>

## Payment Plans

**Direct Debit** – Weekly, Monthly, Half Yearly, Full Payment options available. Eligibility:



**Payment Card or Booklet** – Weekly (for non-metered customers only), Fortnightly, Monthly. Eligibility:



Options to apply online for all the above schemes are available on <http://www.dwrcymru.com/en/My-Account/Help-Paying-My-Bill.aspx>



## CCWater financial help advice

**Consider switching to a meter.** As a “rule of thumb” if a property has more bedrooms than people living there then it’s definitely worth checking if it would help reduce the bill. Use our online calculator to find out any potential savings. <http://www.ccwater.org.uk/watermetercalculator/>.

**Customers who are supplied by two different companies can receive assistance from both of them on the different scheme they offer. The billing company should take care of this for the customer.**

### Boost income

**Use the benefit calculator and grants search tools on our website** to help identify opportunities to increase income. <http://www.ccwater.org.uk/savewaterandmoney/benefits-calculator/>  
<http://www.ccwater.org.uk/savewaterandmoney/grants-search-tool/>

If a customer needs further independent specialist advice regarding the above or if they need help resolving a complaint, please call the Consumer Council for Water on **0300 034 3333**.

### Other organisations that can help if you are struggling with debt

Struggling with debt isn’t something to be ashamed of. It can happen to anyone at any time and is often caused by circumstances outside of your control. The following debt advice agencies understand this and help thousands of people who are in debt every year and can give you **the best advice for free**.



StepChange Debt Charity

[www.stepchange.org](http://www.stepchange.org)

Tel: 0800 138 1111



National Debtline

[www.nationaldebtline.org](http://www.nationaldebtline.org)

Tel: 0808 808 4000



Debt Advice Foundation

[www.debtadvicefoundation.org](http://www.debtadvicefoundation.org)

Tel: 0800 043 40 50



Citizens Advice

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Tel: Call your local branch



Christians against poverty

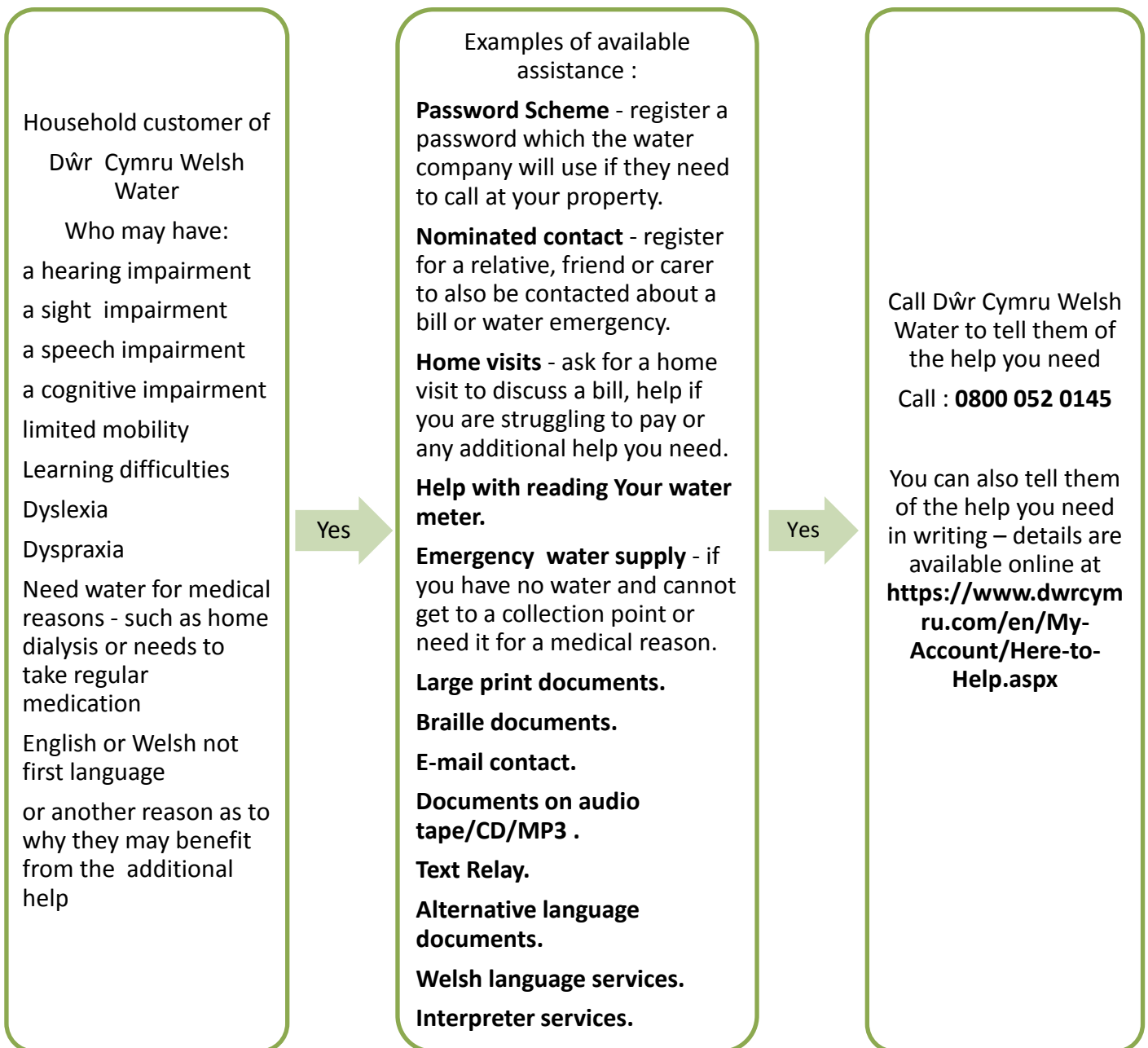
[www.capuk.org](http://www.capuk.org)

Tel: 0800 328 0006

Information Guide – Other assistance available for customers



Dŵr Cymru Welsh Water – Priority Services



If you need other help not listed please tell the company of the help you need

## Information Guide - Affordability help for water and sewerage customers

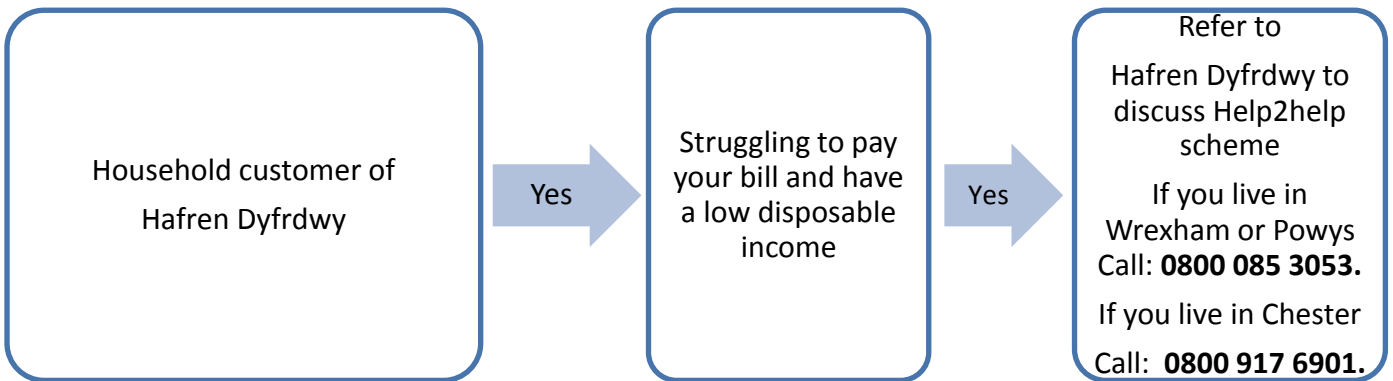


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**Hafren Dyfrdwy (previously Dee Valley Water)**

### Here2help

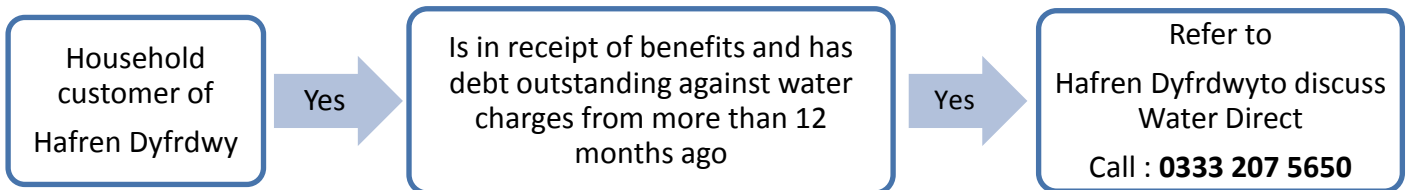
Eligible customers may be entitled between 10% and 90% reduction off the average household bill since 1 April 2018. Eligibility:



<https://www.hdcymru.co.uk/my-account/help-with-account/am-i-eligible-to-get-money-off-my-bill/>

### Water Direct

Working with the Department for Work and Pensions (DWP) this scheme offers the customer the option to pay water charges through their benefits. Eligibility:



<https://www.hdcymru.co.uk/help-and-contact/faqs/i%27m-unemployed-a-pensioner-on-a-low-income-what-is-water-direct-and-am-i-eligible/>

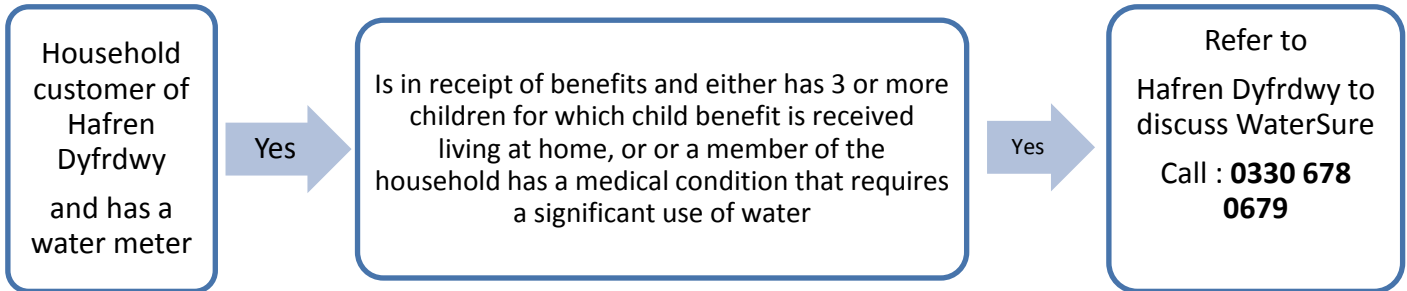
### WaterSure

Available to customers in receipt of certain benefits who have a water meter and which have either a large family or a member of the household with a medical condition that requires a significant use of water. If you live in Powys and both your water and sewerage services are provided by Hafren Dyfrdwy the water and sewerage bill is capped at £348.33 (2018/19).

If you live in Powys and your water is supplied by Hafren Dyfrdwy and your sewerage services are provided by Dŵr Cymru the water and sewerage bill is capped at £368.69 (2018/19).

In you live in Wrexham and your water is supplied by Hafren Dyfrdwy and your sewerage services are provided by Dŵr Cymru the water and sewerage bill is capped at £346.26 (2018/19).

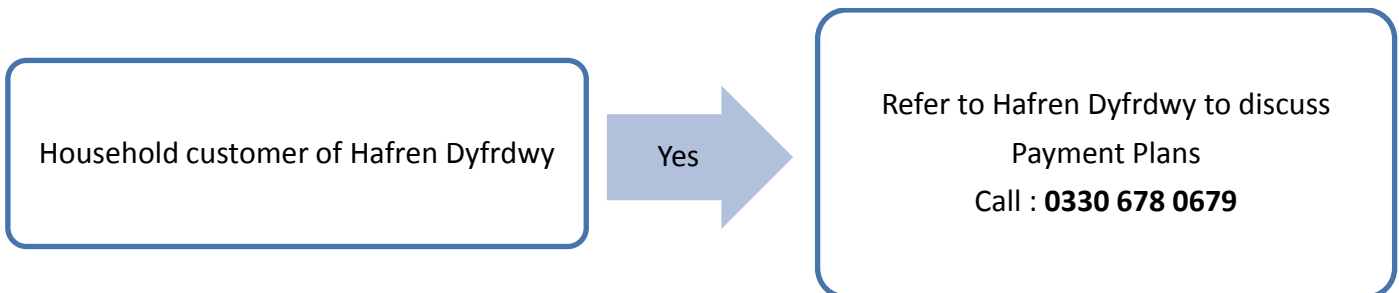
Eligibility:



<https://www.hdcymru.co.uk/my-account/help-with-account/i-have-a-low-income-but-my-water-usage-is-high/>

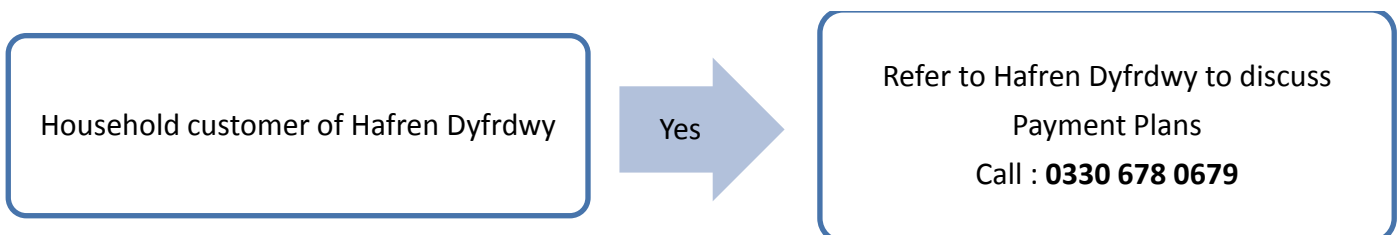
## Payment Plans

**Direct Debit** –Fortnightly, Monthly, Half Yearly & Full Payment options available. Eligibility:



**Payment Card or Booklet** –Weekly, Fortnightly, Monthly, Half Yearly & Full Payment options available.

Eligibility:



Apply online options for the following schemes are available on:

Water Direct: <https://www.hdcymru.co.uk/help-and-contact/faqs/i%27m-unemployed-a-pensioner-on-a-low-income-what-is-water-direct-and-am-i-eligible/>

Water sure: [https://www.hdcymru.co.uk/content/dam/hdcymru/my-account/personalised-service/WaterSure-application-form-2018-HD-\(VISUAL\).pdf](https://www.hdcymru.co.uk/content/dam/hdcymru/my-account/personalised-service/WaterSure-application-form-2018-HD-(VISUAL).pdf)



## CCWater financial help advice

**Consider switching to a meter.** As a “rule of thumb” if a property has more bedrooms than people living there then it’s definitely worth checking if it would help reduce the bill. Use our online calculator to find out any potential savings. <http://www.ccwater.org.uk/watermetercalculator/>.

Customers who are supplied by two different companies can receive assistance from both of them on the different scheme they offer. The billing company should take care of this for the customer.

### Boost income

**Use the benefit calculator and grants search tools on our website** to help identify opportunities to increase income. <http://www.ccwater.org.uk/savewaterandmoney/benefits-calculator/>  
<http://www.ccwater.org.uk/savewaterandmoney/grants-search-tool/>

If a customer needs further independent specialist advice regarding the above or if they need help resolving a complaint, please call the Consumer Council for Water on **0300 034 3333**

### Other organisations that can help if you are struggling with debt

Struggling with debt isn’t something to be ashamed of. It can happen to anyone at any time and is often caused by circumstances outside of your control. The following debt advice agencies understand this and help thousands of people who are in debt every year and can give you **the best advice for free.**



StepChange Debt Charity

[www.stepchange.org](http://www.stepchange.org)

Tel: 0800 138 1111



National Debtline

[www.nationaldebtline.org](http://www.nationaldebtline.org)

Tel: 0808 808 4000



Debt Advice Foundation

[www.debtadvicefoundation.org](http://www.debtadvicefoundation.org)

Tel: 0800 043 40 50



Citizens Advice

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Tel: Call your local branch

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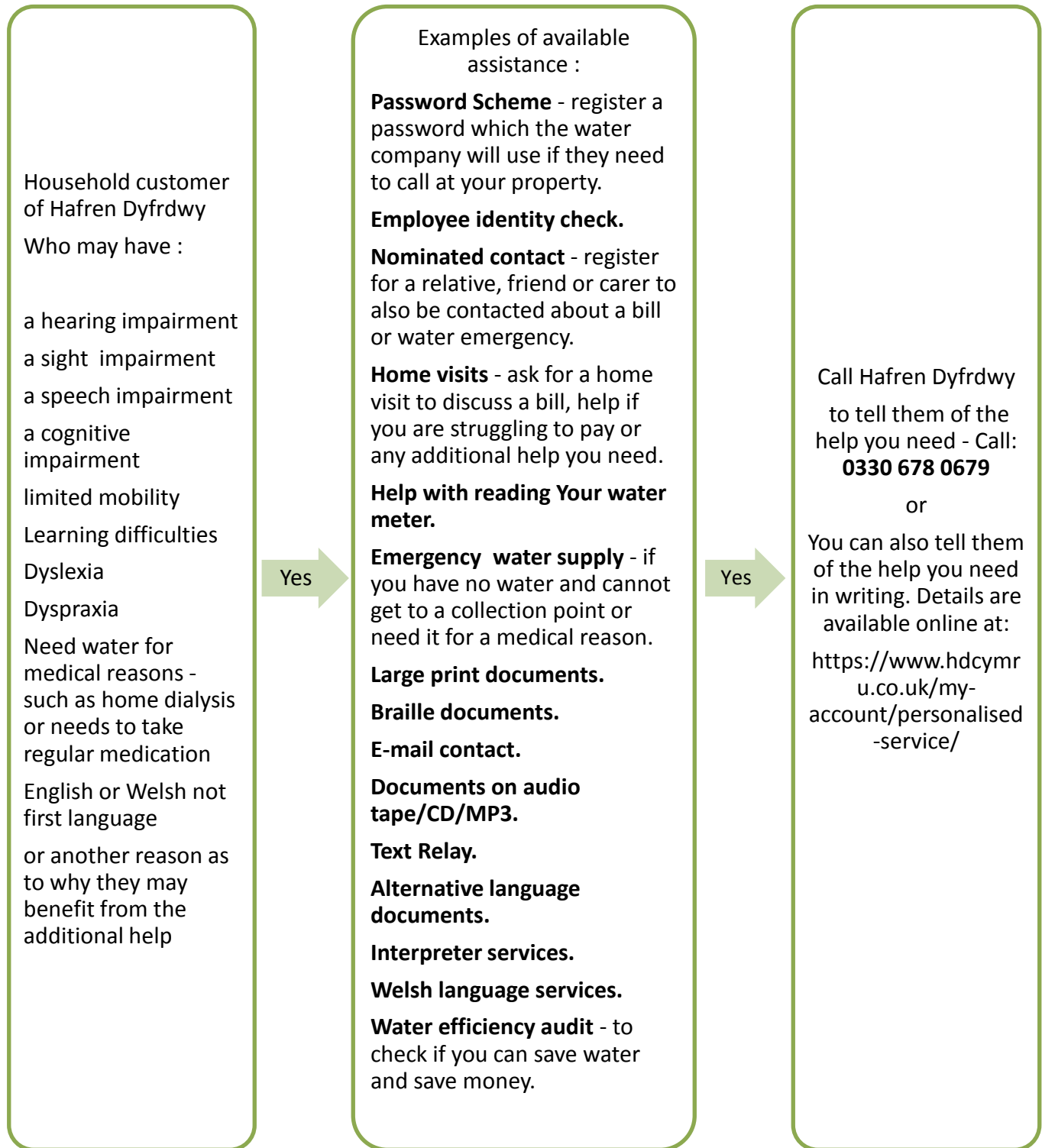
## Information Guide – Other assistance available for customers





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### Hafren Dyfrdwy – Priority Services



If you need other help not listed please tell the company of the help you need

**Information Guide - Affordability help for water and sewerage customers**

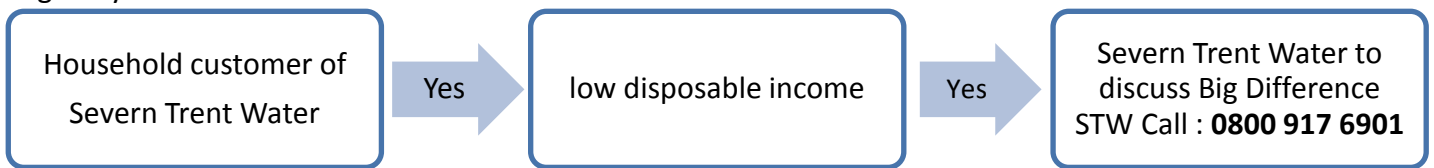


**Severn Trent Water**

**Big Difference Scheme**

Eligible customers will have their water and sewerage bill reduced between 10% - 90% a year based on disposable income. Scheme of last resort after all other assistance schemes have been exhausted.

Eligibility:



Big Difference Scheme is available through:

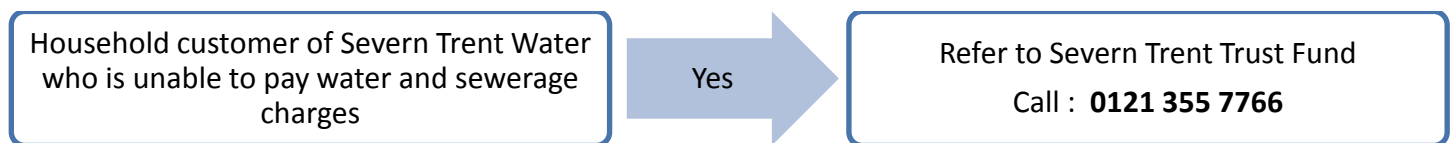
Citizens Advice network – to find details of your local office [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Severn Trent Trust Fund – [www.sttf.org.uk](http://www.sttf.org.uk) or telephone 0121 3557766

Or by contacting STW direct [www.stwater.co.uk/my-account/about-your-account-and-bill/trouble-paying-your-bill/big-difference-scheme/](http://www.stwater.co.uk/my-account/about-your-account-and-bill/trouble-paying-your-bill/big-difference-scheme/)

**Severn Trent Trust Fund**

The Trust aims to help by giving people a ‘fresh start’ and a manageable budget for the future. It can help people regain control of their money. Mostly, grants are given to individuals or families to help clear water debt or to help with water charges so that they can start to regain control of weekly outgoings. Eligibility:

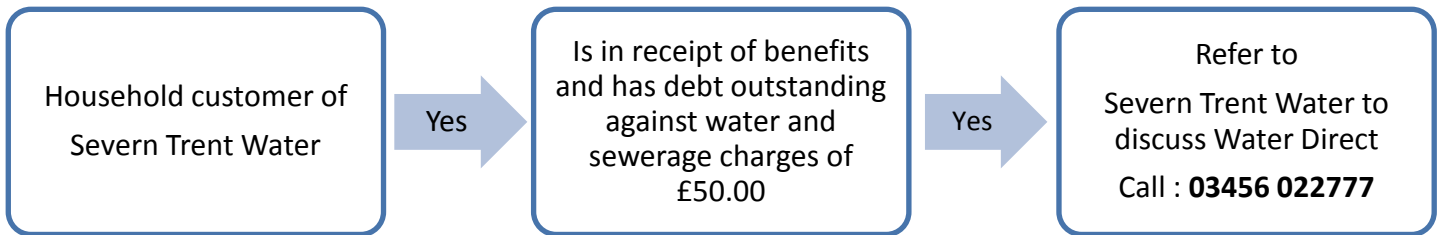


Severn Trent Trust Fund is accessible to all customers who receive either water and/or sewerage services from Severn Trent Water. All applications are considered on an individual basis. In some cases the trust can also help towards other essential household bills or costs that you cannot manage.

<http://www.sttf.org.uk/>

**Water Direct**

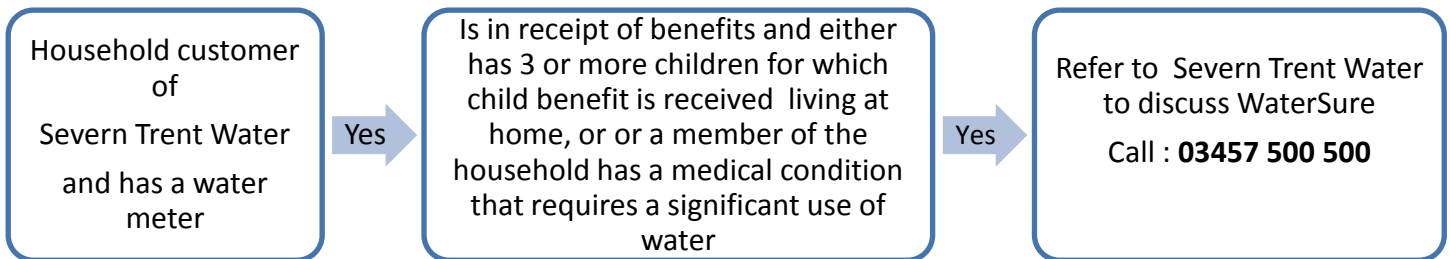
Working with the Department for Work and Pensions (DWP) this scheme offers the customer the option to pay water and sewerage charges through their benefits. Eligibility:



<https://www.stwater.co.uk/waterdirect>

### WaterSure

Available to customers in receipt of certain benefits who have a water meter and which have either a large family or a member of the household with a medical condition that requires a significant use of water. The annual bills are capped at £179.63 (water) and £168.70 (sewerage) (2018/19). Eligibility:



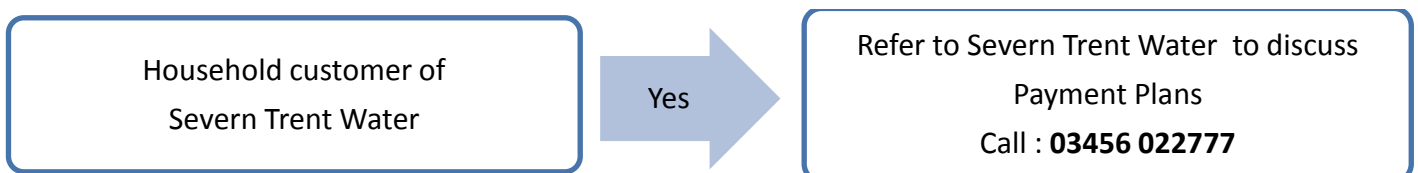
<https://www.stwater.co.uk/my-account/about-your-account-and-bill/trouble-paying-your-bill/our-watersure-scheme/>

### Payment Plans

**Direct Debit** –Monthly or Full Payment options available. Eligibility:



**Payment Card**– Call Severn Trent Water to discuss options. Eligibility:



Apply online options for all the above schemes are available on: <https://www.stwater.co.uk/helpwithbills>

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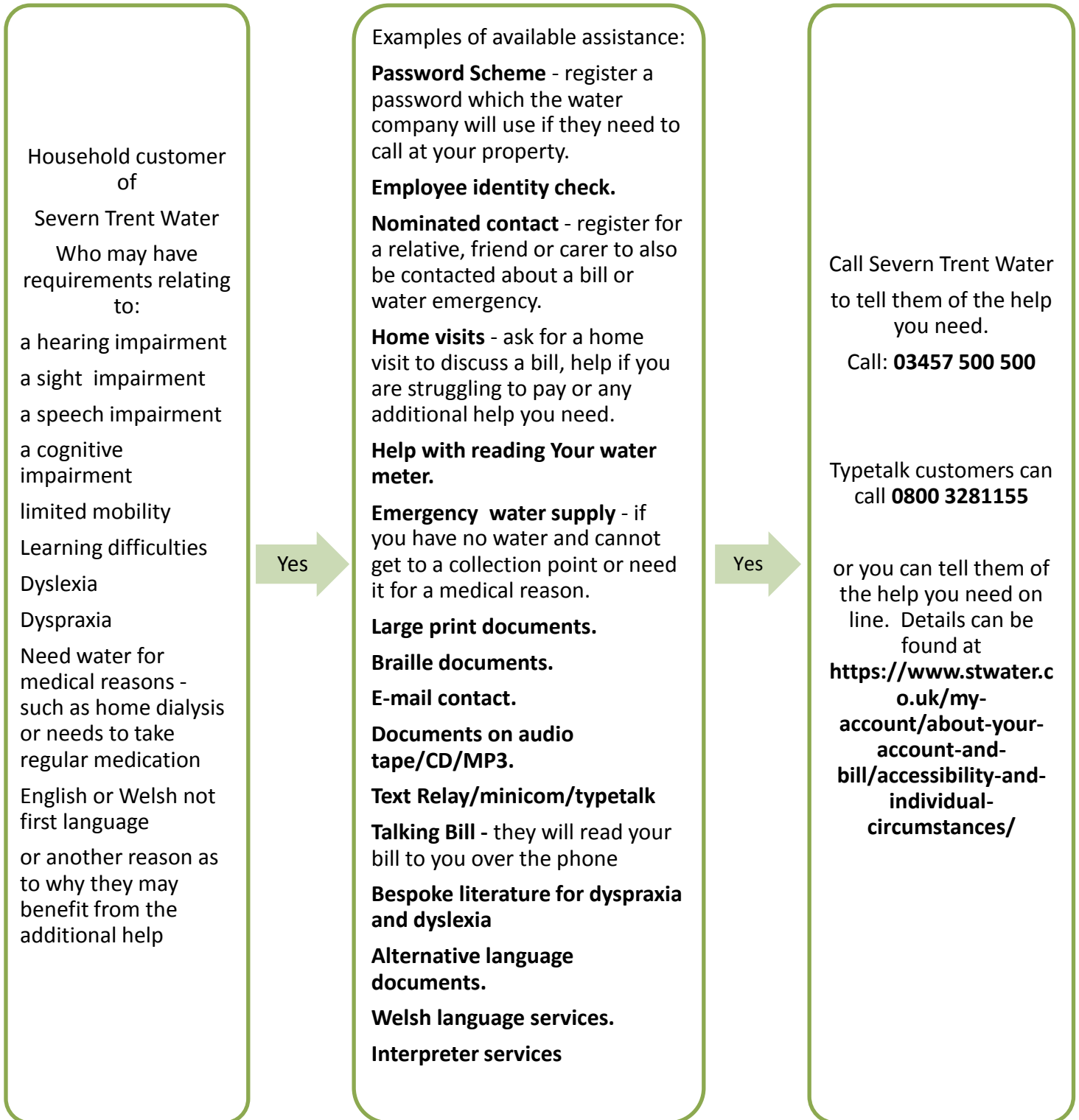
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**Information Guide – Other assistance available for customers**



**Severn Trent Water -Accessibility and Individual Circumstances**



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