

Water companies recognise that sometimes people can struggle to pay their bills and may fall into debt and need support from the company. If this happens to you, the company<sup>1</sup> can help. Below are the types of schemes which companies offer. Not all companies offer every scheme so contact the company (details overleaf) to explain your situation and they will be able to tell you what help they can provide.

### Financial Assistance Schemes

#### If your water account is in arrears

**Payment matching** – These schemes can reduce debt if customers stick to a payment plan. Eligible customers need to make payments against a pre-agreed payment plan set by the water company. If the customer does this then after a period of time set by the water company the company will reduce the customer's debt.

**Grants (provided by independent trust schemes)** - Some companies have trust funds that can help customers clear their debts and start afresh. Grants can be awarded to help with water debt or other financial difficulties. Each independent trust company has its own eligibility criteria.

#### If you are on a low income and struggling to pay your present tariff

**Reduced Bills (Social Tariffs)** – Companies can give some customers a lower bill. Each company operates its own scheme with different qualifying criteria. Find out what each company offers here <https://www.ccwater.org.uk/savewaterandmoney/lower-bills-for-customers-struggling-to-pay/>

#### If you have a water meter but need to use more water due to family size or medical circumstances

**Watersure**<sup>2</sup> available to customers in receipt of income related benefits who have a water meter and 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 usually capped at the cost of a company's average household bill.

#### If you need to spread bill costs

**Flexible payment plans** – Companies can offer flexible payment plans (weekly, fortnightly or monthly) and in some cases can offer 'payment holidays' to help customers through short term financial difficulties.

### Water Direct Scheme

#### If your water account is in arrears & you are in receipt of benefits

**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<sup>3</sup>.

<sup>1</sup> Customers who are supplied by two different companies can receive assistance from both of them. The company sending out the bill should help the customer with this.

<sup>2</sup> Eligibility rules apply -Supply is metered, someone in the household receives certain benefits or tax credits, there are either 3 or more children under 19 or someone in your house has a medical condition that means that they use more water.

<sup>3</sup> For details of eligible benefits please go to <http://www.ccwater.org.uk/waterissues/currentkeywaterissues/waterdirect/>

## Other ways to save money ....

### Switch to a meter

**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>

### Boost income

**Use the benefit calculator and grants search tools on our website** to check you are receiving the benefits you are entitled to and identify opportunities access other financial help.

<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**.

Further details can be found on our website at <http://www.ccwater.org.uk/savewaterandmoney>

## 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



Money Advice Service

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

Tel: 0800 138 7777



PayPlan

[www.payplan.com](http://www.payplan.com)

Tel: 0800 280 2816

## CCWater Information Note – Help for water customers struggling to pay

If you are struggling to pay your water bill, contact your water company using the contact details below.

Company Name	Contact Number	Website
Affinity Water	0800 697 982	<a href="https://www.affinitywater.co.uk/struggling-to-pay-your-bill.aspx">https://www.affinitywater.co.uk/struggling-to-pay-your-bill.aspx</a>
Anglian Water	03457 919155	<a href="http://www.anglianwater.co.uk/household/your-account/bills-and-payments/problems-paying">http://www.anglianwater.co.uk/household/your-account/bills-and-payments/problems-paying</a>
Bournemouth Water	01202 590059	<a href="http://www.bournemouthwater.co.uk/your-bill/having-trouble-paying">http://www.bournemouthwater.co.uk/your-bill/having-trouble-paying</a>
Bristol Water	0345 600 3600	<a href="http://www.bristolwater.co.uk/your-home/billing-payments/problems-paying">http://www.bristolwater.co.uk/your-home/billing-payments/problems-paying</a>
Cambridge Water	01223 706050	<a href="http://www.cambridge-water.co.uk/customers/difficulties-paying">http://www.cambridge-water.co.uk/customers/difficulties-paying</a>
Hafren Dyfrdwy	0330 678 0679	<a href="https://www.hdcymru.co.uk/my-account/help-with-account/am-i-eligible-to-get-money-off-my-bill/">https://www.hdcymru.co.uk/my-account/help-with-account/am-i-eligible-to-get-money-off-my-bill/</a>
Dŵr Cymru	0800 052 0140	<a href="http://www.dwrcymru.com/en/My-Account/Help-Paying-My-Bill.aspx">http://www.dwrcymru.com/en/My-Account/Help-Paying-My-Bill.aspx</a>
Essex & Suffolk Water	0345 782 0111	<a href="https://www.eswater.co.uk/your-home/your-account/Difficulty-paying.aspx">https://www.eswater.co.uk/your-home/your-account/Difficulty-paying.aspx</a>
Hartlepool Water	01429 858 030	<a href="https://www.hartlepoolwater.co.uk/household/problems-paying.aspx">https://www.hartlepoolwater.co.uk/household/problems-paying.aspx</a>
Northumbrian Water	0345 733 5566	<a href="https://www.nwl.co.uk/your-home/your-account/Difficulty-paying.aspx">https://www.nwl.co.uk/your-home/your-account/Difficulty-paying.aspx</a>
Portsmouth Water	0800 4320534	<a href="https://www.portsmouthwater.co.uk/customer-services/problems-paying">https://www.portsmouthwater.co.uk/customer-services/problems-paying</a>
Severn Trent Water	03456 022777	<a href="https://www.stwater.co.uk/my-account/help-with-account/i-need-help-paying-my-bill">https://www.stwater.co.uk/my-account/help-with-account/i-need-help-paying-my-bill</a>
South East Water	0333 000 2468	<a href="http://www.southeastwater.co.uk/your-account/pay-your-bill/difficulty-paying-your-bill">http://www.southeastwater.co.uk/your-account/pay-your-bill/difficulty-paying-your-bill</a>
South Staffs Water	0800 0930610	<a href="https://www.south-staffs-water.co.uk/help-and-advice/read/how-can-you-help-if-i-am-struggling-to-pay-20010000002207">https://www.south-staffs-water.co.uk/help-and-advice/read/how-can-you-help-if-i-am-struggling-to-pay-20010000002207</a>
South West Water	0800 0830283	<a href="http://www.southwestwater.co.uk/index.cfm?articleid=3542">http://www.southwestwater.co.uk/index.cfm?articleid=3542</a>
Southern Water	0800 0270363	<a href="https://www.southernwater.co.uk/difficulty-paying-your-bill">https://www.southernwater.co.uk/difficulty-paying-your-bill</a>
Sutton & East Surrey	01737 772000	<a href="http://www.waterplc.com/pages/home/your-bill-and-account/help-paying-your-bill">http://www.waterplc.com/pages/home/your-bill-and-account/help-paying-your-bill</a>
Thames Water	0800 9808800	<a href="http://www.thameswater.co.uk/your-account/583.htm">http://www.thameswater.co.uk/your-account/583.htm</a>
United Utilities	0800 0726765	<a href="http://www.unitedutilities.com/difficulty-paying-bill.aspx">http://www.unitedutilities.com/difficulty-paying-bill.aspx</a>
Wessex Water	0345 6003600	<a href="https://www.wessexwater.co.uk/tap">https://www.wessexwater.co.uk/tap</a>
Yorkshire Water	0345 1242424	<a href="https://www.yorkshirewater.com/watersure_v2">https://www.yorkshirewater.com/watersure_v2</a>