

Information about Water and Energy Companies and the schemes or services they provide to help customers.



In association with the Institute of Money Advisers

Help for Water and Energy customers



Foreword by Institute of Money Advisers:

“The Institute is delighted to endorse this booklet and would like to thank Auriga for the work it has put into this latest revision and to the companies who have contributed. We commend the document as a useful source of reference for money advisers and for people who struggle and need help with their utility bills.”



Steve Meakin
Chair of the Institute of Money Advisers

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 - this booklet gives a good indication of what is available, however.

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 however to ensure that the booklet is kept up to date.



Stuart Braley
CEO Auriga Services Limited

Member of

advice UK

The voice of independent advice

Auriga is pleased to be a member of Advice UK

WATER	Page
Anglian Water	4
Bristol Water.....	6
Cambridge Water	7
Cholderton & District Water.....	n/a
Dee Valley Water	n/a
Dwr Cymru Welsh Water	8
Essex & Suffolk Water	11
Northumbrian Water	11
Portsmouth Water	n/a
Scottish Water	n/a
Sembcorp Bournemouth Water	16
Severn Trent Water	17
South East Water	18
South Staffs Water	19
Southern Water	20
South West Water	21
Sutton & East Surrey Water	22
Thames Water	23
United Utilities Water	24
Veolia Water	26
Wessex Water	6
Yorkshire Water	27
MAP OF WATER COMPANY AREAS	28

ENERGY

British Gas (inc Scottish Gas).....	5
EDF Energy	9
E.ON	10
npower	12
Scottish Power	14
Scottish & Southern Energy	15
FIND MY ENERGY SUPPLIER	29

WATER DIRECT & FUEL DIRECT

DWP (Dep't of Works 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 or income-based Jobseeker's Allowance*), 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. The following link gives useful information.....

http://www.direct.gov.uk/en/MoneyTaxAndBenefits/ManagingDebt/DebtsAndArrears/DG_10025592

Auriga's staff will also be happy to offer advice: Telephone 0845 179 1791





Anglian Water Assistance Fund

Trust Relationship Manager

Phone: 01733 421 021

awaf@charisgrants.com

www.anglianwater.co.uk/awaf

01733 421060 application form request line

WaterSure/ AquaCare Plus/ SoLow

Visit the company's website:

<http://www.anglianwater.co.uk/household/your-account/tariffs/>

Or, call the company direct on

0845 791 9155

WaterCare

Visit the company's website

<http://www.anglianwater.co.uk/watercare>

Or, call the company direct on

0845 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. In other words, for an applicant to receive the grant they must keep up with a payment plan for current bills for 6 months 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 to the fund can access help from charitable trusts administered by Charis Grants (if eligible) on a single application form. These Trusts are currently 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 tariffs and designed for metered water customers that receive either tax credits or one of a number of benefits.

SoLow

A tariff available for metered water customers who use a very low amount of water and giving them the opportunity to save money.

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

Some customers may qualify for the 'WaterSure' tariff. This scheme is open to those people, who have a water meter; who also receive either tax credits or one of a number of benefits and who either have three children at home under the age of 19, or who have someone in the household suffering one of a number of medical conditions that results in extra water being used. This is a national scheme and is applied by all water companies.





**British Gas Energy Trust
Scottish Gas Energy Trust**

Who to contact:-

Phone: 01733 421021

01733 421060 (application form request line)

www.britishgasenergytrust.org.uk

www.scottishgasenergytrust.org.uk

bget@charisgrants.com

Charitable Trust

British Gas supports the 'British Gas Energy Trust' which includes customers of Scottish Gas.

Anyone in need, hardship or other distress is eligible to apply for a grant from the Trust. 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 (currently these include EDF Energy Trust, npower Energy Fund, South East Water's 'Helping Hands' scheme, Veolia 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 to British Gas (or others) 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.





Bristol Water and Wessex Water

Who to contact:-

For customer help schemes for both companies please contact the Social Policy Team at Bristol Wessex Billing Services Ltd

Tel 0800 528 3838

social.policy@bwbsl.co.uk

The contact for Bristol Water is:

David Duckworth, Customer Affairs Manager

Tel 0117 953 6418

david.duckworth@bristolwater.co.uk

The contact for Wessex Water is:

Sue Lindsay, Head of Consumer Affairs

Tel 01225 526 249

sue.lindsay@wessexwater.co.uk

Company Websites:

www.bristolwater.co.uk

www.wessexwater.co.uk

Restart

Restart 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 BWBSL 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.

Restart Plus

A similar debt write-off scheme but for customers with more exceptional circumstances who need more help to get back on track. 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 write-off of water debt may be given.

Assist

A low rate tariff for customers in extreme financial difficulty. The tariff allows a customer to pay a lower bill based on their financial circumstances and ability to pay. The customer must be in receipt of at least one of the main means tested benefits and a Citizens Advice Bureau or other debt advice agency must apply for the tariff on the customer's behalf. Assist can be used alongside the 'Restart' schemes.

Grants to support debt advice

Organisations providing debt advice can apply for grants each year to help build capacity and support people needing advice (£310K during 2011/12).

Customer Care Plus

This scheme offers free extra services to customers who have additional needs. These include communications in braille, large print or a language other than English, a security password system to protect against bogus callers and extra assistance in the event of water supply interruptions.

WaterSure

Some customers may qualify for the 'WaterSure' tariff. This scheme is open to those people, who have a water meter; who also receive either tax credits or one of a number of benefits and who either have three children at home under the age of 19, or who have someone in the household suffering one of a number of medical conditions that results in extra water being used. This is a national scheme and is applied by all water companies.





Cambridge Water company:

Tel: 01223 706050

Email: info@cambridge-water.co.uk

Web: cambridge-water.co.uk

For further details and a full list of the services we provide please read our Code of Practice.

Individual needs

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 and meter reading service.

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.

AquaCare Plus

This is an Anglian Water tariff for customers who are on a low income. Customers who have a water meter and are in receipt of certain income-related benefits or tax credits may be eligible to apply.

Solow

The Anglian Water tariff is available for metered water customers who use a very low amount of water.

WaterSure

Some customers may qualify for the 'WaterSure' tariff. This scheme is open to those people who have a water meter; who also receive either tax credits or one of a number of benefits and who either have three children at home under the age of 19, or who have someone in the household suffering one of a number of medical conditions that results in extra water being used. This is a national scheme and is applied by all water companies.





Dwr Cymru Welsh Water

Customer Assistance Fund

Who to contact:-

Bill/Account and general enquiries

Phone: 0800 052 0145

Wendy Groves, Domestic Collections Manager
Office

Phone: 02920 771 774

wendy.groves@dwrcymru.com

www.dwrcymru.co.uk

Customer Assistance Fund

Dwr Cymru operates a Customer Assistance Fund for customers struggling with arrears. Applications are accepted through non-charging money advice agencies such as the Citizens Advice Bureau.

The fund is available for domestic customers.

If a qualifying customer pays their current charges for 6 months, half of their arrears will be cleared from their account. If a customer pays their charges for a further 6 months, the remaining half of their arrears will be cleared from their account.

Welsh Water Assist (Watersure)

Some customers may qualify for the 'WaterSure' tariff. In Welsh Water this is also known as 'Assist'. Unlike many of the water companies Dwr Cymru have also opened their scheme to customers who are not billed on a water meter. The scheme is open to people, who receive either tax credits or one of a number of benefits and who either have three children at home under the age of 19, or who have someone in the household suffering one of a number of medical conditions that results in extra water being used. Apart from the extension to non-metered customers, this is a national scheme and is applied by all water companies.

For further information and an application form click the following link

<http://www.dwrcymru.co.uk/English/library/publications/WaterSure/english.pdf>





EDF Energy Trust

Who to contact:-

Phone: 01733 421 021

01733 421060 application form request line

edfet@charisgrants.com

www.edfenergytrust.org.uk

Charitable Trust

Help is available to current domestic account holders of EDF Energy.

The Trust will provide grants toward arrears of domestic gas/electricity charges together with help toward other essential domestic bills or the purchase of essential household items.

Applicants may also be eligible for help from other funds administered by Charis Grants (currently these include British Gas, South East Water's 'Helping Hands' scheme, npower Energy Fund, Veolia and Anglian Water). In these cases the applicant need only use one application form. For example, a customer may receive electricity from EDF energy, gas from British Gas and water from South East water but only need complete one form.

Any grants to help clear debts or bills will be paid direct to the creditor.

Grants to support debt advice

EDF Energy Trust also provides grants to organisations to provide debt advice and education.

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.





E.ON Caring Energy

Auriga is working in partnership with E.ON to help deliver their **CaringEnergy** Fund.

Who to contact:-

Call Auriga's Energy Liaison Manager on

0800 085 0777

Or

Email: contact@aurigaservices.co.uk

Or contact E.ON on one of the numbers below:

Freephone 0800 051 1480

Phone: 0845 301 4875

caringenergy@eonenergy.com

www.eonenergy.com/At-Home/Saving+Energy/Energy-Saving-Advice/Guidance-And-Caring-Energy.htm

E.ON Warm Assist

Contact the company direct on 0800 404 6287

CaringEnergy

'CaringEnergy' offers vulnerable customers a straightforward route to a range of products, measures and services which aim to reduce energy bills improve energy efficiency, increase household income and affordably heat homes.

Through CaringEnergy E.ON gives help with the following which, the company says, helps address the causal factors of fuel poverty or living in a cold home in a holistic way:

- Free and discounted energy efficiency measures
- Free energy audit
- Free energy efficiency advice
- Free benefits entitlement check
- Advice on payment methods and tariffs
- Referrals to other grant schemes
- Priority Service Register
- CaringEnergy Fund (*See below*)

Help provided includes:-

- Installation of cavity wall and/or loft insulation
- Repair/installation of heating measures which in some cases could include repair of unsafe gas heating systems or full central heating
- Essential household appliances
- Warm Front top ups

CaringEnergy Fund

The CaringEnergy Fund aims to help those on low incomes* with funding the repair or installation of heating systems, insulation measures and essential household appliances.

(*household income of less than £16,190 pa and savings below £3,000).

It also gives help and advice on energy efficiency, fuel bills, metering and renewable energy.

Warm Assist

Offers the most vulnerable existing customers a 15% discount on standard gas and electricity prices.

If you are an existing customer 60 or over and in receipt of Pension Credit, phone 0800 404 6287.





**NORTHUMBRIAN
WATER**

Northumbrian Water

For all customer services enquiries:-

Tel: **0845 733 5566**

Website: www.nwl.co.uk



**ESSEX & SUFFOLK
WATER**

Essex & Suffolk Water

For all customer services enquiries:-

Tel: **0845 782 0111**

Website: www.eswater.co.uk

Special Assistance

Help is available if customers require special assistance:-

1. We will take extra care to avoid interrupting or restricting the supply of water to customers who inform us of specific medical conditions.
2. Bills and leaflets can be made available in Braille, large print, on audio tape or CD.
3. Customers can also register for a password.

Ask for our leaflet 'Can we help you?'

Northumbrian Water customers:

Tel: 0845 733 5566 or register online at www.nwl.co.uk/Specialassistance.aspx

Essex & Suffolk Water customers:

Tel:0845 782 0111 or register online at www.eswater.co.uk/Specialassistance.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:-

0845 733 5566 for Northumbrian Water customers

or

0845 782 0111 for Essex and Suffolk Water customers

WaterSure

Some customers may qualify for the 'WaterSure' tariff. This scheme is open to those people, who have a water meter; who also receive either tax credits or one of a number of benefits and who either have three children at home under the age of 19, or who have someone in the household suffering one of a number of medical conditions that results in extra water being used. This is a national scheme and is applied by all water companies.





npower Energy Fund

Who to contact:-

01733 421021

01733 421060 (application form request line)

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 or purchase of essential white goods for the home e.g. washing machines etc.

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, the Veolia Water Trust 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 Trust including reduced tariffs, priority services register, energy efficiency advice and measures.

Further details available at www.npower.com/spreading_warmth

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

Health Through Warmth

Telephone: 0845 070 2809

www.healththroughwarmth.com

Referrals are only accepted by professionals who have attended a HTW training session, typically e.g. nurses, housing advice/social workers etc.

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 they 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:

They have a cold related illness, are a homeowner, not statutory grant eligible, have a low household income and little or no savings (assessed), and unable to fully fund measures themselves.

Continued

The following types of measures may be funded by contributions from the npower Health Through Warmth Crisis Fund:

Loft insulation, Cavity wall insulation, Gas fires (repairs or replacements), Storage heaters (repairs or replacements), Central heating, Other heating repairs, Hot water tank (replacement or repair), Hot water tank jackets, Draughtproofing of existing doors and windows.

Routine servicing is not funded and no retrospective payments are made. Clients do not have to be an npower customer.

Accessing help from Health Through Warmth

Clients seeking help must be referred by a community worker.

In the following areas, a Health Through Warmth Co-ordinator is available to take referrals and manage cases and should be contacted direct using the details found in the 'Contact Us' section of the website: Merseyside (Halton, Knowsley, Wirral, Liverpool, Sefton), Newcastle (plus North Tyneside, South Tyneside, Gateshead, Northumberland), Leicester and East Riding of Yorkshire.

In all other areas of England & Wales, the Health Through Warmth team work closely with Care & Repair and Home Improvement Agencies through their governing bodies, Foundations and Care & Repair Cymru. For enquiries, please contact the npower Health Through Warmth team in Worcester on 0845 070 2809

The npower Health Through Warmth team will also help eligible clients to access statutory grants if they need help to manage this process.

For contact details, please visit the website:

http://www.npower.com/health_through_warmth/Contactus/index.htm





Scottish Power Energy People Trust

Telephone: 0141 568 3492

www.energypeopletrust.co.uk

Charitable Trust

The Scottish Power Energy People Trust is an independent charity to help vulnerable, disadvantaged people out of fuel poverty.

Not-for-profit organisations such as charities and local community groups may apply for funding for projects that are specifically aimed toward alleviating fuel poverty. More detailed information is available from the website.

Applications are not accepted from individuals. However, the Trust provides help to families via projects which can cover, for example:-

- (1) Crisis Funding: such as to help women and children needing emergency accommodation and vulnerable young people setting up their first home.
- (2) Income Maximisation: Benefits checks or help where current government grants or funding aren't available because people don't receive the appropriate benefit.
- (3) Energy Efficiency Measures: To provide advice and help to save fuel.
- (4) Research: such as a research project that aims to understand the link between fuel poverty and health.

Or any combination of these. Priority is given to projects aimed at helping young people or families with young children.

Applications must show that alleviating fuel poverty is the main purpose of the project.

Funding will not be given where it is to be used toward e.g. fines, loans, catalogue debts, credit cards or holidays etc.





SSE (Scottish & Southern Energy Plc.)

Careline for older people - **0800 622 838**

Application for WHD - **0800 300 111**

Agency helpline – **0800 975 7771**

<http://www.hydro.co.uk/HelpAndAdvice/ExtraHelp/>
<http://www.swalec.co.uk/HelpAndAdvice/ExtraHelp/>
<http://www.sse.co.uk/HelpAndAdvice/ExtraHelp/>
<http://www.southern-electric.co.uk/HelpAndAdvice/ExtraHelp/>
<http://www.atlanticeg.co.uk/HelpAndAdvice/ExtraHelp/>

SSE offers a number of measures to help people meet the cost of their energy bills – see opposite.

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

Subsidised Grants

Subsidised grants for energy efficiency measures only (wall and loft insulation) free to over 70's and those on a means tested benefit.

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. This replaces the previous assistance SSE offered to customers under the Voluntary Agreement.

What's on offer?

Qualifying households will receive a rebate of £120 in 2011/12, increasing over the 4 years of the scheme to £130 in 2012/13, £135 in 2013/14 and £140 in 2014/2015.

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.

Customers can apply by calling 0800 300 111

Who can apply?

Customers in receipt of Pension Credit

Or

Customers who have both a qualifying benefit from list A and a component from list B

List A:

- Income Support
- Income-related Employment and Support Allowance which includes a work-related activity or support component
- Income-based Job Seeker's Allowance

List B:

- a child under the age of five years old living at home
- Child Tax Credit which includes a disability or severe disability element
- a disabled child premium
- a disability premium, enhanced disability premium or severe disability premium

a pensioner premium, higher pensioner premium or enhanced pensioner premium





Sembcorp Bournemouth Water (SBW) Assistance fund

For all customer service matters, Bills, WaterSure
and water efficiency measures call

01202 590059

For Home Visits and special collection
arrangements call

0800 111 4614

Assistance Fund

The company is in the process of setting up an assistance fund which will be 100% funded by SBW. Eligible customers will be flagged to a panel of independent adjudicators for approval. It is the company's intention that potential applicants must show commitment to improve their financial situation and agree/adhere to a fair payment plan for 6 months. The panel will examine the case and decide the amount to be granted. It is envisaged that the scheme will be in place in the financial year 2012-2013.

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

Some customers may qualify for the 'WaterSure' tariff. This scheme is open to those people, who have a water meter; who also receive either tax credits or one of a number of benefits and who either have three children at home under the age of 19, or who have someone in the household suffering one of a number of medical conditions that results in extra water being used. This is a national scheme and is applied by all water companies.





Severn Trent Trust Fund

Severn Trent Water Charitable Trust Fund was established in 1997. To date the company has donated £46million to its Trust to help customers. From this donation c. £4m has been allocated to support debt advice work in the region.

Who to contact:-

0121 355 7766

office@sttf.org.uk

www.sttf.org.uk

Sharon Pritchard, Relationship Manager (Auriga)
Phone: 0121 321 1324

Other services

- WaterSure
- Access

Contact Severn Trent Water on 08457 500 500

www.stwater.co.uk

Charitable Trust

Grants are available to help customers of Severn Trent Water. This also includes those customers whose wastewater (sewerage) charge is collected on behalf of Severn Trent for example: South Staffs Water. The independent charity is administered by Auriga who also work in partnership with E.ON, Thames Water and United Utilities.

Grants are given to help with water/sewerage charges and other essential household bills or costs with payments made direct to the supplier/creditor. When appropriate applicants are referred to other trust funds or schemes to help them budget. All applicants receive advice on water saving measures and a free Benefits entitlement check.

Currently, due to high demand versus available funds, unless there are very exceptional circumstances the Trustees are only considering applications for help with water debt from customers who have £250 or more in arrears.

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

'Access'

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 and meter reading service.

WaterSure

Some customers may qualify for the 'WaterSure' tariff. This scheme is open to those people who have a water meter; who also receive either tax credits or one of a number of benefits and who either have three children at home under the age of 19, or who have someone in the household suffering one of a number of medical conditions that results in extra water being used. This is a national scheme and is applied by all water companies.



Helping Hand Scheme

01733 421021 (Charis Grants)
01733 421060 (application form request line)

sewhh@charisgrants.com

www.southeastwater/helpinghand

South East Water's other services

For all other customer service enquiries call:-

0333 000 1122

Website www.southeastwater.co.uk

Helping Hands 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 so and 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.

WaterSure

Some customers may qualify for the 'WaterSure' tariff. This scheme is open to those people who have a water meter; who also receive either tax credits or one of a number of benefits and who either have three children at home under the age of 19, or who have someone in the household suffering one of a number of medical conditions that results in extra water being used. This is a national scheme and is applied by all water companies.





South Staffs Water Charitable Trust Fund*

Who to contact:-

0300 330 0033

Charitable Trust website: www.sswct.org

Water Company website:
www.south-staffs-water.co.uk

Contact: Laura Devey

*In 1993 South Staffs Water was the first utility to establish a charitable trust specifically to assist customers who were unable to meet the cost of water charges.

Charitable Trust

Grants to help clear water (and sewerage) charges 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 first ever utility Trust Fund established in 1993
- Assistance is provided to around 500 customers each year
- Administered by Echo Managed Services
- The Trust funds are provided by South Staffordshire Plc (the Group) so that water customers of South Staffs Water do not pay a subsidy

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

WaterSure

Some customers may qualify for the 'WaterSure' tariff. This scheme is open to those people, who have a water meter; who also receive either tax credits or one of a number of benefits and who either have three children at home under the age of 19, or who have someone in the household suffering one of a number of medical conditions that results in extra water being used. For more information, go to South Staffs Water's website at:

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





Southern Water Debt Advice:

(1) Southern Water Trust Fund

Chair Robert Leng

Phone: 0800 027 0363

trustfund@southernwater.co.uk

www.southernwater.co.uk

Contacts:

Sandy Redhead
Philippa Palmer
Paula Black

(2) Other Debt Assistance Schemes

- NewStart
- WaterSure
- Internal Hardship Grant

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.

Southern Water also provides the following dedicated telephone numbers for money advisers to call:-

01903 272305

01903 272302

01903 272301

'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.

Internal Hardship Grant

For customers in severe financial difficulties and who are unable to pay water services charges, this separate scheme is available via the company.

WaterSure

Some customers may qualify for the 'WaterSure' tariff. This scheme is open to those people, who have a water meter; who also receive either tax credits or one of a number of benefits and who either have three children at home under the age of 19, or who have someone in the household suffering one of a number of medical conditions that results in extra water being used. WaterSure provides a way of reducing water charges for some people.





South West Water

Who to contact:-

Sally Mills, Customer Policy and Relations Manager

Phone No: 01392 443445

smills@southwestwater.co.uk

www.southwestwater.co.uk

Watercare

South West Water's 'Watercare' scheme is 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 their bills if they are not already metered
- Ensuring customers are receiving all possible existing financial support and benefits
- Moving on to more affordable payment plans tailored to their 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.

Restart

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

The payment plans are divided into periods each lasting 13 weeks and if a customer maintains agreed payments some of the debt will be written off at the end of the period. The amount escalates as follows:

Period1:	an amount equal to the payments
Period2:	1.5 x payments
Period3:	2.0 x payments
Period4:	2.5 x payments
Periods 5,6,7+	2.5 x payments

Freshstart

The Freshstart Fund is administered in partnership with 25 CABx across the region and is aimed at helping customers who may have difficulty paying their bills due to such circumstances as bereavement or sudden loss of income.

Watersure

Some customers may qualify for the 'WaterSure' tariff. This scheme is open to those people, who have a water meter; who also receive either tax credits or one of a number of benefits and who either have three children at home under the age of 19, or who have someone in the household suffering one of a number of medical conditions that results in extra water being used. This is a national scheme and is applied by all water companies.



Sutton and East Surrey Water:

Tel: 01737 772000

Email: accountenquiries@waterplc.com

Web: www.waterplc.com

For further details and a full list of the services provided please refer to the company's Code of Practice which is available on request or on their website page:

www.waterplc.com/pages/careers/contact-us

Individual needs

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 and meter reading service.

Wastewater charges

Customers of Sutton and East Surrey Water are provided with wastewater services by either Thames Water or Southern Water. Please see the entries for those companies for any schemes you may be entitled to in relation to your wastewater charges.

WaterSure

Some customers may qualify for the 'WaterSure' tariff. This scheme is open to those people who have a water meter; who also receive either tax credits or one of a number of benefits and who either have three children at home under the age of 19, or who have someone in the household suffering one of a number of medical conditions that results in extra water being used. This is a national scheme and is applied by all water companies.





Thames Water Customer Assistance Fund

Who to Contact:-

0845 456 6863

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

Thames Water Trust Fund

For debt advice support contact:
Gay Hammett, Operations Manager (Auriga)
Phone 0121 321 1324

ghammett@aurigaservices.co.uk
www.twtf.org.uk

Other Schemes or Help

- WaterSure
- Extra Care Services 0845 641 0068

* this email address will access the customer assistance fund staff

**Auriga Services Ltd

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 E.ON and administers Severn Trent Trust Fund and United Utilities Trust Fund.

The Fund will also help customers of other companies who collect/charge on behalf of Thames Water e.g. Essex and Suffolk (page 11), South East Water (page 18), Sutton and East Surrey (page 22), Veolia (page 26).

Charitable Trust

Thames Water Trust Fund concentrates (a) on helping support money advice in the Thames Region and (b) provides some additional (non-water bill) help for customers of Thames Water who may be facing exceptional difficulty or crisis.

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

WaterSure

Some customers may qualify for the 'WaterSure' tariff. This scheme is open to those people, who have a water meter; who also receive either tax credits or one of a number of benefits and who either have three children at home under the age of 19, or who have someone in the household suffering one of a number of medical conditions that results in extra water being used.





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 0845 7462034

Charitable Trust

Grants are available to help customers of United Utilities who are facing hardship and experiencing difficulties in meeting the cost of their water/sewerage charges.

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

In the event that the charity cannot clear a whole debt, customers may be referred on to the Arrears Allowance Scheme (see below) for help with the remaining water charges.

The charity is administered by Auriga who also works in partnership with E.ON and administers Severn Trent Trust Fund and Thames Water Customer Assistance Fund.

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

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

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 13 weeks. It enables customers to clear arrears more quickly with support from the company. The scheme is a 'once only' opportunity.





Continued

ExtraCare

UU has a range of 'ExtraCare' services for customers with individual needs. These include:-
A password scheme—to help protect against bogus callers. A customer can simply agree a password with United Utilities and if any of our employees visit they ask them for the password before letting them in.

A password can be set up by telephoning 0845 746 1100 or register on line unitedutilities.com/extracare or alternatively request a leaflet on 0845 303 7711

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 etc, are also available.

Deaf or hard of hearing – similar to above, customers can register and will be contacted personally about any emergency shut off.

Water Meters*

United Utilities point out that 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.

With access to the internet the company provide an on-line calculator to show how much can be saved. Visit www.unitedutilities.co/meters to try it out.

Meters are installed FREE by either applying on line or over the telephone 0845 3037744 or, request a brochure on 0845 303 7711 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.

WaterSure

Some customers may qualify for the 'WaterSure' tariff. This scheme is open to those people, who have a water meter; who also receive either tax credits or one of a number of benefits and who either have three children at home under the age of 19, or who have someone in the household suffering one of a number of medical conditions that results in extra water being used.





Veolia Water – *Central/East/South East - Trust

01733 421021 (Charis Grants)
01733 421060 (application request line)

vwt@charisgrants.com

0845 769 7985

www.veoliawatertrust.org.uk

Other Schemes or Help

Veolia Water is split over several parts of the country therefore for WaterSure, Water Direct or other help call the company direct using the number shown on water bill.

OR visit

<http://www.veoliawater.co.uk/contact-us/>

*Veolia Central, East and South East were formerly Three Valleys, Tendring Hundred and Folkestone & Dover water companies.

Charitable Trust

The charitable trust provides grants to help current domestic customers of Veolia Central, East & South East with their water/sewerage debts.

Grants are paid direct to the company to credit the water bill.

The Trust will help with:-

- Water and sewerage arrears
- Arrears of other essential domestic bills or purchase of essential household items – Further Assistance Payments (FAP's).

(Payments to clear debts to the Veolia Water are made direct. Payments for essential household bills and costs are made to the supplier/creditor.)

Applicants to the Veolia Water Trust who are also eligible to apply to other Funds managed by Charis Grants (namely the EDF Energy Trust, the British Gas Energy Trust and the npower Energy Fund) can do so using one application form.

Grants are also available for organisations that provide debt advice, debt prevention and financial education.

WaterSure

Some customers may qualify for the 'WaterSure' tariff. This scheme is open to those people, who have a water meter; who also receive either tax credits or one of a number of benefits and who either have three children at home under the age of 19, or who have someone in the household suffering one of a number of medical conditions that results in extra water being used.





Yorkshire Water Community Trust

0845 1 24 24 26

info@ywct.org.uk

www.yorkshirewater.com

Other Schemes or Help

Yorkshire Water

0845 1 24 24 24

0800 1 38 78 78 (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 priority debt situation (inc water arrears) and must not have received a previous award in last two years.

Resolve Scheme

The scheme helps domestic customers who are having financial difficulties paying their water charges and have arrears from previous years. 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 and have arrears over £500.00.

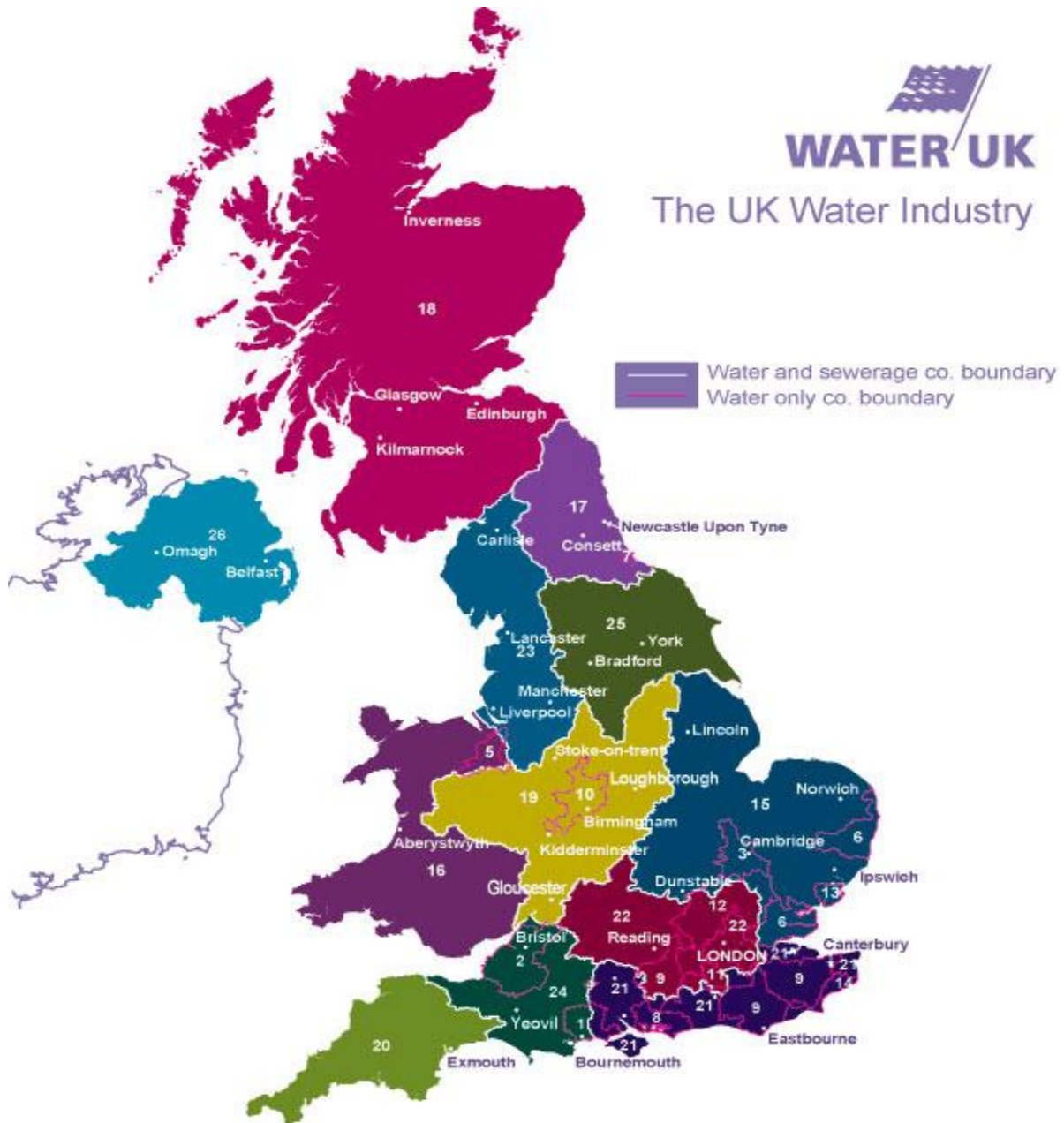
Helping Hands

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

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Water Only Companies

- 1 - Bournemouth and West Hampshire
- 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 (Mid Kent)
- 10 - South Staffordshire Water
- 11 - Sutton and East Surrey Water
- 12 - Veolia Water Central
- 13 - Veolia Water East
- 14 - Veolia Water Southeast

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

Produced by Water UK - July 2009

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



Find my Energy Supplier

Main Energy Supplier	Companies included	Page
British Gas	Scottish Gas	5
EDF Energy		9
E.ON		10
Npower		12
Scottish Power		14
Scottish and Southern Energy	Atlantic Gas and Electricity Scottish Hydro Southern Electric SWALEC	15