

A Fresh Start

This factsheet gives you information about our 'Arrears Allowance Scheme'. It also includes an application form.

Arrears Allowance Scheme Policy

In cases of exceptional hardship, United Utilities is prepared to offer help to customers who have built up outstanding debt but can demonstrate a genuine willingness to pay their current water charges.

Under the **Arrears Allowance Scheme** we can offer these customers a fresh start. We will reduce their arrears by one pound for every pound the customer pays.

We will consider customers for the scheme based on the following criteria:

1. The customer is in genuine hardship and will find it difficult to pay off all outstanding arrears, their personal circumstances are unlikely to change in the future and the customer falls into one of the following categories:
 - State pensioners
 - One parent families
 - Customers with long term disability/sickness
 - Customers who are long term unemployed
 - Customers on income support
 - Customers in multi-debt situations
2. The customer must demonstrate a genuine desire to pay their water charges, by:
 - Keeping to an agreed payment arrangement for the period of three months during the qualification period. (Normally we would expect this arrangement to include an additional payment towards their arrears).
 - Including the current year's water charges as an ongoing liability on the Income & Expenditure form.
 - Setting up a standing order payment arrangement, if the customer has a bank account.

The scheme is ring-fenced to the arrears at the time the application is made. It will not include any arrears that build up following this date.

If the customer's application meets the above criteria, we will notify both the customer and the Citizen's Advice / Money Advice Centre within four weeks. We will then monitor the customer's payments for a three month qualification period.

The customer will be accepted onto the scheme as long as payments are made in full during this period and we will make allowances on a pound basis, i.e. one pound of outstanding arrears will be allowed for every one pound payment made by the customer.

Although we accept customers onto the scheme based on an objective assessment of a customer's circumstances, it is discretionary in nature. Where a customer's application is rejected, the customer and the Citizens Advice/Money Advice will normally be notified in writing within four weeks.

Customers with arrears of less than one year's charges will not normally be considered for the scheme and should be offered a suitable payment arrangement to clear the outstanding arrears. However, in exceptional circumstances, arrears of less than one year may be considered.

How to apply for the Scheme

- Please advise the customer that the scheme is ring-fenced to the amount of arrears at the date of the application and will not include any subsequent arrears.
- When agreeing the payment arrangement, please make sure it includes the current year's charges and an amount to cover the outstanding arrears. In exceptional circumstances we will consider arrangements for less than this.
- Please fill in the **HA1A** form to submit applications for the scheme. This must be supported by a fully completed Income and Expenditure form. Please attach a photocopy if one has already been completed.
- Please send the customer's application to:

Arrears Allowance Team
PO BOX 457
Lingley Green Avenue
Warrington
WA55 1DR

Fax 01925 465088

- We will tell the customer and the Citizens Advice / Money Advice in writing if the application is accepted, normally within four weeks of the application being made.
- If you have any queries on the Arrears Allowance Scheme, please call United Utilities on **08457 462 034**.



Customer Details

Name

Address

Account reference (if known)

National Insurance Number (required if direct payments are to be requested) _____

Details of payment arrangement agreed: _____

Payment towards current year balance (£/frequency) _____

Payment towards arrears (£/frequency) _____

Start of date of payments

Customer's current circumstances

Customer's future prospects

Referring organisation

Date of application

Postal Address (for correspondence)

Signature

Print Name

Position

FOR UU USE ONLY

Amount outstanding

Current ear balance

Arrears Balance

Attachments (please tick)

Financial report

Payment history

Correspondence details



Arrears Allowance Scheme - Income & Expenditure statement

Referred by (print name)

Date

Name

Reference

Address

No. of adults

No. of children

Post Code

Telephone No.

Amount outstanding £

Arrears £

Current Year £

*delete where not applicable

Income Weekly / Fortnightly / Monthly*

Expenditure Weekly / Fortnightly / Monthly*

(including arrears payments)

Wages

Water charges

Pensions

Rent / mortgage

Income Support

Council Tax

Job Seekers

Gas

Family Credit

Electric

Child / one parent

Housekeeping

Invalidity / disability

Maintenance

Maintenance

Insurances

Grants

TV Licence

Others

Telephone

Clothing

School expenses

Travel

Others

Total Income £

Total Expenditure £

Balance: income – expenditure =

£

Weekly / Fortnightly / Monthly*

Arrangements for payment of water account=

£

Weekly / Fortnightly / Monthly*

Current Year £

Arrears £



Arrears Allowance Scheme - Income & Expenditure statement

DEBTS / ARREARS OUTSTANDING

Creditor

Amount

£

£

£

£

£

£

REASON FOR REFERRAL

VERIFICATION OF INCOME AND EXPENDITURE

Income

Wages

Pensions

Income Support

Job Seekers

Family Credit

Child / one parent

Invalidity / disability

Maintenance

Grants

Others

Expenditure

Water charges

Rent / Mortgage

Council tax

Gas

Electric

Housekeeping

Maintenance

Insurances

TV Licence

Telephone

Catalogues

HP Agreements

Travel

Supporting documents have been shown to the Customer Accounts Officer to affirm the above figures are correct.

Customers Signature

Date