

# Support with your water bill

If you're having payment difficulties please don't worry – we have lots of ways to make your water bills more affordable.



Water for the North West

# We're here to help

**If you're struggling to pay your water bill, please let us know. We really don't want you to worry about your bill and we have lots of ways we can make your payments more affordable.**

When you call, we promise not to judge or preach. Instead, you'll receive a friendly ear from our team of advisors who are specially trained to handle sensitive issues and are dedicated to helping you get back on track.

We know picking up the phone can be difficult but we're already helping thousands of customers with their bills so you're not alone. We guarantee that you'll feel better once you've spoken to us, and if we know you're having problems we can recommend the best way to help.

This booklet will give you an idea of how we can help, as well as suggesting some other ways you can reduce your bills and organisations you can contact for additional support with managing your household finances.

We know that being in debt can be stressful so the sooner you call, the quicker we can help.



You can contact our team on **0800 072 6765**.

Alternatively visit **[unitedutilities.com/difficulty-paying-bill](https://unitedutilities.com/difficulty-paying-bill)** and complete our online form.

We've also enclosed a paper application form if you would prefer to send this to us in the post.

# It's cheaper with a meter



Switching to a water meter is one of the easiest ways to cut your bills down to size. The majority of customers who get a meter save at least £100 a year compared to their existing fixed bills. We fit them for free and you have up to two years to see how much

you save before deciding whether to stay on meter charges permanently or switch back to your old fixed bill. We also guarantee to always charge you the lowest bill during the trial period so you won't be worse off.

Visit [unitedutilities.com/meters](https://unitedutilities.com/meters)  
or call us on **0345 072 6065** to see how much you could save.

# Ways to make your bills more affordable

## Spread your payments over the year



Instead of paying your bill in one amount, why not consider a Direct Debit? You can then spread your payments over the year into more manageable amounts and we'll even give you a £5 annual discount for paying in this way. You can pay weekly, fortnightly, monthly – the choice is yours.

Visit [unitedutilities.com/myaccount](https://unitedutilities.com/myaccount) to set up a DD or call us on **0345 672 2888**.

## PayAsUGo

**Not everyone is lucky enough to be paid regularly. Some people would rather have more control over the amounts they pay and when, so it better reflects their particular circumstances or when they get paid.**

Our **PayAsUGo** scheme offers a more flexible approach. Now, instead of paying the same amount on the same day every month, you have the option to pay different amounts whenever you wish.

Visit [unitedutilities.com/pay-as-u-go](https://unitedutilities.com/pay-as-u-go) for details or call **0800 072 6765** to apply.



## Flexible payment plans

We can make your bill more affordable by agreeing to a flexible payment plan. To discuss this further please call us on **0800 072 6765**.

## Save water, save money

Making small changes to how you use water in the home can make a big difference to both your water bills (if you have a meter) and your energy bills too.

Visit [unitedutilities.com/savewater](https://unitedutilities.com/savewater) for plenty of hints and tips to help save water and money.



# Support if you're having payment difficulties

If you're struggling to pay your water bill, please let us know. We really don't want you to worry about your bill and we have lots of ways we can make your payments more affordable.

We really do understand that making ends meet can be stressful sometimes so please contact us if you're having difficulties with your water bill payments.

We've included details below on some of the ways we can help but please call us on **0800 072 6765** to make sure you receive the right support.

✓ **Back on track:** if you're finding it difficult to pay your bill and you're either receiving benefits or on a low income and following a recent change in financial circumstances your income has reduced, we can help.

- ✓ **Help to pay:** if you receive Pension Credit, and all other adults in your household receive Pension Credit or state pension, you can apply for a reduced annual bill.
- ✓ **WaterSure and WaterSure Plus:** if you have a water meter, receive benefits and use a lot of water due to ill health or having a large family, we can cap your annual bill regardless of how much water you use.
- ✓ **Low Income Water Discount:** **NEW** an annual discount for customers with a low household income to help make water bills more affordable.

- ✓ **Restart grant:** if you're in real financial difficulty, you may qualify for a one-off payment from our Trust Fund to help clear your debts.
- ✓ **Water Direct:** we can make it easier for you to budget by applying to the Department for Work and Pensions to pay your bill direct from your benefits.
- ✓ **Payment matching:** if you've built up a lot of debt, for every £1 you pay we'll match it with £1 too, with our contribution increasing to £2 if you continue to make payments until your debt is cleared.
- ✓ **Payment break:** if you have a low income or receive benefits and are struggling due to losing your job or having to pay out for an unexpected household emergency, we can delay your bill payments for an agreed period of time.
- ✓ **Help with Universal Credit:** we can delay your water bill payments for up to eight weeks until your first Universal Credit payment arrives.



### To apply for support



Call: **0800 072 6765**



Online: **[unitedutilities.com/difficulty-paying-bill](https://unitedutilities.com/difficulty-paying-bill)**



Post: complete the **enclosed form**

# Help with managing your money



## Support with household budgeting

We're working with **IE Hub** to offer our customers **FREE** access to their online budgeting tool. This allows you to create an online record of your income and expenditure to better manage your household finances and share it with companies who need it. If your circumstances change in the future you can update your information and share it again.

Visit [iehub.co.uk/united-utilities](https://iehub.co.uk/united-utilities) for details.



## Check you're receiving the benefits you are entitled to

Many people miss out on welfare payments as they are not aware of the benefits that are available to them. Charity **Turn2Us** has a free to use service on their website to help you check what benefits you are entitled to and what charitable funds are available.

Visit [turn2us.org.uk](https://turn2us.org.uk) to try it out.



## Keeping your credit score healthy

Credit scores are really important as companies refer to your credit score when deciding whether to give you a loan, mortgage or even a mobile phone contract. The good news is that you can keep your credit score healthy by following a number of tips.

Visit [unitedutilities.com/credit-score](https://unitedutilities.com/credit-score) for details.



## Independent support to tackle your debts

If you're struggling with your household bills and have fallen behind with your payments, please don't panic. There are lots of organisations out there who can provide free independent advice to help you out of debt.

Visit [unitedutilities.com/debt-advice](https://unitedutilities.com/debt-advice) for details.



## Friend or family member struggling with their bills?

If you have a friend or family member who is struggling with their bill payments and they have a low income, we have a helpline you can call to find out more about the financial support we have available.

Please call **0800 107 8862**.

## Priority Services

We can all benefit from a bit of extra help at some stage in our lives. This could be due to age, ill health, disability, mental health problems, financial worries or language barriers.

Registering for Priority Services is free and it means you will benefit from additional services to support your particular needs.

Visit [unitedutilities.com/priorityservices](https://unitedutilities.com/priorityservices) to register or call **0345 072 6093**.



Scan the QR code to visit our bill support page, where you can live chat with one of our team or change the language of our website using our Recite Me service.

**Recite**<sup>me</sup>

[unitedutilities.com/difficulty-paying-bill](https://unitedutilities.com/difficulty-paying-bill)



### Money Helper

Website: [moneyhelper.org.uk](https://moneyhelper.org.uk)

Telephone: **0800 011 3797**

### StepChange

Website: [stepchange.org](https://stepchange.org)

Telephone: **0800 138 1111**

### PayPlan

Website: [payplan.com](https://payplan.com)

Telephone: **0800 280 2816**

### National Debtline

Website: [nationaldebtline.org](https://nationaldebtline.org)

Telephone: **0808 808 4000**

### Money Wellness

Website: [moneywellness.com/partner/unitedutilities](https://moneywellness.com/partner/unitedutilities)

Telephone: **0161 518 8285**

Visit [unitedutilities.com/debt-advice](https://unitedutilities.com/debt-advice) for a list of organisations who provide FREE debt advice.



Visit the Hardship Hub for details on support services offered by organisations across the North West.  
[hardshiphub.co.uk](https://hardshiphub.co.uk)

## Other leaflets that may be of interest:

- A summary of our charges
- A simple guide to paying your water bill
- Testing household water meters
- A guide to our Priority Services
- A guide to using water wisely
- Our complaints procedure
- Lead pipe replacement scheme
- How to check your water usage
- Our standards of service

You can download any of our leaflets from our website: [unitedutilities.com/leaflets](http://unitedutilities.com/leaflets), or write to:

United Utilities, PO Box 459, Warrington WA55 1WB.

## In case you need to contact us:



**To talk to us about your bill:**  
**0345 672 2888** if you don't have a water meter  
**0345 672 2999** if you have a water meter

For opening hours please visit [unitedutilities.com/contactus](http://unitedutilities.com/contactus) where you can also get in touch with us online.

**To talk to us about your water and wastewater services: 0345 672 3723**

Opening hours: for emergencies we are open 24 hours.

You can also call this number to check the identity of one of our representatives.

If you have hearing or speech difficulties, and use a textphone, please dial **18001** followed by the number you require.



**You can go online:**

Visit our website and click on 'Live chat' to webchat with a member of our team or go to [unitedutilities.com/contactus](http://unitedutilities.com/contactus)



**Or write to us at:**

United Utilities, PO Box 459, Warrington WA55 1WB




### Translations

Choose your preferred language on our website by clicking on 'Accessibility help'.



### Follow us on social media

 @OfficialUnitedUtilities

 @unitedutilities

### Download our app

Search **United Utilities** on the App Store or Google Play to download.



### Manage your account online



Register for My Account and you can pay your bill, update your details, provide a meter reading and switch to paperless.

[unitedutilities.com/myaccount](http://unitedutilities.com/myaccount)



Water for the North West

United Utilities Water Limited,  
Haweswater House, Lingley Mere Business Park,  
Lingley Green Avenue, Warrington WA5 3LP.

Registered in England and Wales. Registered Number 2366678.

*Water without worry*

# Struggling with your water bill payments?



We're here to help if you're having difficulties paying your water bill. Just fill in the following form and we'll review your water account and see how best we can help including transferring you to one of our support schemes.

Alternatively, it's quicker and easier to complete the online assessment at [unitedutilities.com/difficulty-paying-bill](https://unitedutilities.com/difficulty-paying-bill) or call our specially trained affordability agents on **0800 072 6765** who will complete this statement with you over the phone.

By completing the online or telephone affordability assessment we can assess your eligibility for our affordability schemes and tariffs but also, using the IE Hub platform, you can be assessed for entitlement to other welfare benefits and discounted schemes such as free school meals, social broadband tariffs and energy discounts.

## What you need to do next

- Step 1:** Complete the **Financial Statement** to share details of you and your household's income so we can assess you for the most suitable scheme or tariff available to you.
- Step 2:** Answer the additional **Affordability Assessment** questions.
- Step 3:** Sign the **declaration** to confirm the accuracy of the information you have provided and that you will abide by the terms and conditions of any scheme you are eligible for.
- Step 4:** We will also need to see **proof of your income:**
  - If you are in receipt of a means tested benefit, please include a copy of your latest benefit entitlement letter or Universal Credit payment breakdown.
  - If you are not in receipt of a means tested benefit, we will need to see the latest bank statements from all non-dependent adults in the home to confirm household income.
- Step 5:** Let us know how you want to pay your water bill.
- Step 6:** Send this information to us either by email or post
  - Email: [paymentsupport@uuplc.co.uk](mailto:paymentsupport@uuplc.co.uk)
  - Post: United Utilities, PO Box 459, Warrington, Cheshire, WA55 1WB

We may ask for further information for certain schemes.

If you'd like to discuss this in more detail, please call us on **0800 072 6765** we'll be happy to help.

## Step 1: Financial Statement

Your personal and household details (please complete in block letters and black ink)

Customer account number  
(shown on your bill)

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Your title:

--

Partner (if applicable) title:

--

Your First Name:

--

Partner First Name:

--

Your Last Name:

--

Partner Last Name:

--

Your date of birth:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Partner's date of birth:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

**Your employment status**

**Partner's employment status**

Your employment

- Full-time  
 Part-time  
 Unemployed  
 Not working due to illness/disability  
 Self-employed  
 Retired  
 Carer  
 Student  
 Other

Partner's employment

- Full-time  
 Part-time  
 Unemployed  
 Not working due to illness/disability  
 Self-employed  
 Retired  
 Carer  
 Student  
 Other

Email

--

Telephone number

--

Preferred contact time

- Any  Morning  Afternoon  Evening

Address

--

Postcode

Please indicate your housing tenure?

- Owner  Mortgage  Tenant – private  Tenant – social

(Please tell us who your housing provider is \_\_\_\_\_)

How many people live in your home? *This includes everyone in the household including you, your partner, any dependent children, other dependants and non-dependants.*

Number of dependent children under 16

Please provide date of birth for all children aged under 16

Number of dependent children aged 16-18

Total number of adults aged over 18 (including you any partner)

## Your income and outgoings

The budget asks for monthly figures. If any of your income or outgoings are paid weekly, fortnightly or four-weekly, you will need to change them to monthly figures. Making sure that all your figures are monthly will help you to create an accurate budget.

You may find it helpful to do your calculations on a separate sheet of paper or photocopy the budget so you can complete a first draft. This will give you the opportunity to look over your figures and check that you have covered all your income and outgoings.

Your monthly income details		
Wages or Salary	£ Monthly amount	
	You	Your partner
Salary or wages (take-home pay)		
Other earnings (please state)		
<b>Benefits</b>		
Universal Credit		
Jobseekers Allowance (Contribution)		
Employment & Support Allowance (Contribution)		
Statutory Sick Pay		
Child Benefit		
Carers Allowance		
Disability benefits		
Please tick which benefit claimed:	<input type="checkbox"/> PIP <input type="checkbox"/> DLA <input type="checkbox"/> Attendance Allowance	
Housing Benefit		
Council Tax Support		
Is this for being a single occupier or student?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Other benefits (please state below):		
<b>Pensions</b>		
State Pension		
Private or Works Pension		
Pension Credits		
Other pensions (please state below):		
<b>Other types of income</b>		
Maintenance or child support		
Border, Lodgers or Non-Dependent contributions		
Student loans and grants		
Other income (please state below):		

## Your monthly outgoings

The budget asks for monthly figures. If any of your outgoings are paid weekly, fortnightly or four-weekly, you will need to change them to monthly figures. Making sure that all your figures are monthly will help you to create an accurate budget.

Fixed monthly costs			
Home and contents costs	Amount	Energy and Water costs	Amount
Rent or Mortgage		Gas	
Other secured loans		Electricity	
Council Tax		Water	
Ground rent and service charges			
Mortgage endowment		School costs	
Appliance / Furniture rental		School uniform	
TV licence		After school clubs and school trips	
Care and Health costs		Pensions and Insurance	
Childcare costs		Pension payments	
Adult care costs		Life insurance	
Child maintenance or child support payments		Mortgage payment protection insurance	
Prescriptions and medicine, dentistry and opticians		Building and contents insurance	
		Health insurance (medical, accident or dental)	
Transport and travel		Other essential costs	
Public transport		Professional costs: Union or professional fees	
Hire-purchase or conditional sale		Magistrates court or sheriff court fees	
Car Insurance		Any other essential costs (please state below):	
Road tax			
Fuel, parking and toll road charges			
Other transport and travel costs (including taxis)			
Flexible monthly costs			
Communications and leisure	Amount	Food and housekeeping costs	Amount
Home phone, internet and TV package (including film subscriptions)		Groceries (include food, pet food and cleaning products)	
Mobile phone (included all mobiles you have to pay)		Nappies and baby items	
Hobbies, leisure or sport		School meals and meals at work	
Gifts (such as birthdays)		Laundry and dry cleaning	
Pocket money		Vet bills and pet insurance	
Newspaper, magazine and postage costs		House repairs and maintenance	
Personal costs		Other regular costs (please state below):	
Clothing and footwear			
Hairdressing			
Toiletries			

## Debts you repay regularly

Please let us know any priority debts you repay that have not been included with your other outgoings. Priority debts are debts that must be paid first because not paying them can lead to serious consequences, like losing your home or essential services.

Debts – Priority (please state who you are repaying)	£ Monthly amount

## Step 2: Additional Affordability Questions:

- |   |  |
|---|--|
| 1. Can you please confirm if the premises you are living in is your only home?      | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 2. Are you worried you may fall behind with your water bill?                        | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 3. Have you recently been affected by negative circumstances impacting your income? | <input type="checkbox"/> Yes <input type="checkbox"/> No |

If yes: Please provide details of the change in circumstances, including the date your income was impacted (please also note if you are a care leaver)

- |  |  |
|--|--|
| 4. Does anyone in the household have a medical condition that causes them to use additional water? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
|--|--|

If yes please specify the medical condition from the list below:

- |  |   |
|--|---|
| <input type="checkbox"/> Desquamation (flaky skin disease)   | <input type="checkbox"/> Abdominal stoma  |
| <input type="checkbox"/> Weeping skin disease (eczema, psoriasis, varicose ulceration)                                 | <input type="checkbox"/> Ulcerative colitis   |
| <input type="checkbox"/> Crohn's disease   | <input type="checkbox"/> Other condition which requires the use of additional water, please state the condition in the box below: |
| <input type="checkbox"/> Renal failure where you need home dialysis (do not tick if the NHS/LA helps with water costs) | <div style="border: 1px solid black; height: 20px; width: 100%;"></div>   |
| <input type="checkbox"/> Incontinence  |   |

**Important:** If you have ticked against one of the medical conditions listed above you will need to share evidence of the condition. Acceptable evidence includes a recent letter from the patient's GP or consultant; a copy of the patient's most recent repeat prescription; or an official hospital, surgery or clinic stamp confirming the medical condition and why it requires increased water usage.

## Step 3: Tick to acknowledge you have read each statement and sign the declaration:

- The information you have provided is correct to the best of your knowledge and you have submitted accurate household income information.
- You understand that if you provide any information which is false, we may refuse your application, if your circumstances change and it may affect your application, you will tell us straight away.
- You understand that United Utilities may contact the authority that provides your benefits to verify the information that you have provided, we may also verify the declared income information with a credit reference agency.
- You confirm that you will abide by the terms and conditions of any scheme you are identified as eligible for.
- You confirm that your household does not have an auto-filling swimming pool, pond or other similar piece of equipment which holds over 10,000 litres of water.

Customer Name:

Customer Signature:

Date

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If you wish to know more about how we process your information, please visit our data protection and privacy information at [unitedutilities.com/privacy](https://www.unitedutilities.com/privacy)

#### Step 4: Send us proof of your income and any medical evidence:

If you are in receipt of a means tested benefit, include a copy of your latest benefit entitlement letter or Universal Credit payment breakdown (this must show your name and address and include a breakdown of all your elements and any deductions).

If you are not in receipt of a means tested benefit, include a copy of your most recent bank statement and the most recent bank statement from all non-dependent adults in the home to confirm your household income.

If you or someone in your household receives disability benefits and you are applying for WaterSure / WaterSure Plus you will need to provide proof of PIP, DLA or Attendance Allowance.

If you, or someone in your household has a medical condition requiring the use of additional water and you wish to be considered for WaterSure / WaterSure Plus under medical grounds, please share evidence to confirm the patient's name and medical condition.

#### Step 5: Let us know how you want to pay your bill

##### Payment Plan

If you currently have a payment plan on your account, your payments will be reviewed as part of this application. To help us set an affordable payment plan, please tell us how much you believe you can afford to pay to your ongoing water charges and, if applicable, any arrears you may have.

Payment   Weekly  Fortnightly  Monthly  Four weekly

We will check your eligibility and if you don't currently have a payment plan on your account we will set one up for you, please select your preferred payment option below:

<input type="checkbox"/> Direct Debit	Please tick this box if you would like to pay by Direct Debit and spread your payments over the year and we'll send you a form in the post. You can also set a Direct Debit up online at <a href="http://unitedutilities.com/dd">unitedutilities.com/dd</a> or by calling 0800 072 6765. The great thing about paying by Direct Debit is that we give you a £5 annual discount off your bill and you are in control over your payment day and frequency, you can pay us weekly, fortnightly, monthly or 4 weekly, the choice is yours.
<input type="checkbox"/> Payment Card	Please tick this box if you would like us to send you a Payment Card so that you can pay at a Payzone or PayPoint outlet or the Post Office. Let us know how you would like to pay: <input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly If choosing monthly, please tell us your preferred monthly payment date <input type="text"/>

**Before you return this form, please use this checklist to make sure all the information needed is shared with us.**

##### Checklist:

- I have filled in all parts of the Financial Statement to share details of my household's income and expenses.
- I have answered the additional Affordability Assessment questions.
- I have signed the declaration to confirm the accuracy of the information provided.
- I have included proof of household income and, if needed, proof of disability benefit or medical condition.

##### Priority Services

We can all benefit from a bit of extra support at some stage in our lives. This could be due to age, ill health, disability, mental health problems, financial worries, or language barriers.

Our Priority Services scheme is FREE and allows us to help customers who would benefit the most from extra support and respond quickly to their particular needs.

You can sign up for Priority Services by ticking this box  and one of the team will be in touch to understand more about your circumstances.

You can also register by calling us on 0345 672 2888 or visiting our website at [unitedutilities.com/priorityservices](http://unitedutilities.com/priorityservices)

#### Step 6: Send the form to us

Please return this completed form, along with proof of your income and confirmation of any disability benefits or medical conditions (if relevant) to:

United Utilities, PO Box 459, Warrington, Cheshire, WA55 1WB

Alternatively email: [paymentsupport@uuplc.co.uk](mailto:paymentsupport@uuplc.co.uk)



##### About us

United Utilities is the North West's water company. We keep the taps flowing and toilets flushing for seven million customers every day. From Crewe to Carlisle, we work hard behind the scenes to help your life flow smoothly.