

Help to Pay scheme Application form 2021/2022



Water for the North West

Introduction

We know that for some customers, meeting water bill payments can be difficult. That is why we have introduced a new scheme to help our customers who are amongst those most in need of financial support.

Called 'Help to Pay', our scheme is aimed at households who are in receipt of Pension Credit (either Pension Guarantee Credit or Pension Savings Credit) and are struggling to pay their water bill. The full list of eligibility criteria is explained in the 'Your questions answered' section below.

Customers accepted on to the scheme will have their annual charges capped at a set amount. Tier 1 applies if the qualifying person is the only adult living at the address; for other households with a qualifying person, Tier 2 charges apply.

Help to Pay scheme	Water	Sewerage	Total
Tier 1	£122.98	£133.22	£256.20
Tier 2	£173.66	£188.14	£361.80

If your bill is currently more than this amount, and you feel you meet our eligibility criteria, please complete the attached application form and return it to us at the address shown on the form.

We have explained more about the scheme below, but please call us on **0800 072 6765** if you have any questions.

Your questions answered

How do I apply for the scheme?

You need to complete the enclosed application form and return it to us so we can assess your eligibility. Alternatively, give our friendly helpful team a call on **0800 072 6765**.

What are the eligibility criteria?

The person applying must meet the following criteria to apply:

- be in receipt of Pension Credit (either Pension Guarantee Credit or Pension Savings Credit);
- all other adults living at the address must be receiving Pension Credit or state pension;
- occupy the premises as your only home;
- meet our affordability criteria, which will include us looking at all possible ways of reducing your charges.

In addition:

- water supplied to the premises is not used for:
 - watering a garden (other than by hand) by means of any apparatus; or
 - automatically replenishing a pond or a swimming pool with a capacity greater than 10,000 litres.

You must also provide us with income and expenditure information for the **entire** household so we can carry out an affordability assessment. The information we need is shown on the attached application form. **It is important that you provide this information to allow us to determine your eligibility otherwise your application will be unsuccessful.**

What if my application is successful?

If you're successful, your annual bill will be capped at a set amount. We've shown our charges to the left. Your new bill will be based on the Help to Pay tariff charges from the date you applied (if you don't have a water meter), or the date of your last meter reading. Our charging year runs from 1st April to 31st March.

Are my existing payment arrangements affected if I move on to the scheme?

If you currently pay your bill in instalments, we will recalculate your payment amounts and confirm the new amounts to you.

The way you currently pay your bill will remain unchanged if you move onto the scheme:

- if you pay by Direct Debit you will continue to receive the additional £5 annual discount for paying in this way;
- payment card customers can continue to use their existing card to make regular payments;
- if your water charges are collected as part of your rental agreement you will continue to pay in this way;
- if you pay at your bank, Post Office or online, you can continue to pay by this method.

My water charges are currently based on meter readings. If I am accepted on to the scheme, will you continue to read my meter?

Yes. If you have a water meter and your application is successful, we will continue to read your water meter every six months. This will allow us to monitor how much water you use – and if your readings show that your metered charges would be less than the Help to Pay tariff, then the good news is that we will bill you for the lower amount instead.

For further information



unitedutilities.com/difficulty-paying-bill



0800 072 6765

Opening hours:
8am - 8pm Mon to Fri;
8am - 4pm Sat
If you have hearing or speech difficulties and use a textphone please dial 18001 followed by the number you require.



United Utilities
PO Box 50
Warrington
WA55 1AQ

What if I am unsuccessful? Can I apply again in the future?

We will let you know if your application is unsuccessful and explain why. We do understand that your financial circumstances can change over time which is why you can reapply if this happens.

What if I've already paid my bill for this year?

If you've already paid a proportion of your bill, and the amount you have paid is more than you would pay on the Help to Pay scheme, we will refund the difference to you.

How long will I stay on the tariff?

If you qualify for the Help to Pay tariff you will stay on it until your circumstances change and you no longer require financial support to pay your bill or until such time as the tariff ends. You do not have to reapply every year. However, you must inform us immediately regarding a change in your circumstances - for example if your income or expenditure changes. We will then reassess if you are still eligible for the Help to Pay scheme. We do however reserve the right to check your eligibility at a frequency determined by ourselves.

What if I don't pay my new bill?

If you're still finding it difficult to meet your payments on the new tariff you must contact us immediately so we are aware of your difficulties.

What if I move home?

You will still be eligible for the Help to Pay tariff unless the move affects your eligibility criteria, e.g. you pay less rent. However, if you move out of the area supplied by United Utilities, your water charges will be collected by a different water company and you will need to speak to your new supplier about its payment assistance schemes.

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.

Income & expenditure You must declare income and expenditure for the **entire** household. Where possible, please complete this financial information using **monthly** amounts. Any weekly income or expenditure amounts can be multiplied by 4 to give a monthly figure. Annual expenditure or income can be divided by 12 to give a monthly figure.

Income	£
Pensions	
Retirement pension	
Occupational pension	
Private pension	
Annuity	
War pension	
Other income	
Other income	
Other occupants' total income (incl. benefits)	
Benefits	
Pension credit amount	
Housing benefit amount	
Other benefits amount	
Expenditure	£
Housing costs	
Rent	
Mortgage	
Council tax	
Utilities	
Water	
Gas	
Electricity	
Other	

Expenditure (cont)	£
Housekeeping	
Food and general housekeeping	
Clothing	
Other	
Travel	
Car (inc MOT, tax, petrol)	
Fares (trains, bus)	
Motability	
Health	
Care costs/special needs	
Prescriptions	
Other	
Other outgoings	
TV licence	
Sky/cable/internet	
Telephone (inc mobiles)	
Loans/credit cards/store cards	
Lifestyle (cigarettes/gym/shopping etc)	
Other	

Please tick to confirm if this form has been completed in conjunction with a registered social landlord or debt advice agency	<input type="checkbox"/>
Name of social landlord or debt advice agency if applicable	

Declaration									
<p>The information I have provided in this form is correct to the best of my knowledge and I have submitted accurate household income and expenditure information. I understand if I provide any information which is false, you may refuse to consider my eligibility.</p> <p>If my circumstances change and it may affect my eligibility I will tell you straight away.</p> <p>I understand that United Utilities may contact the Department for Work and Pensions to verify the information that I have provided in support of my application.</p>									
Please tick box to confirm all information provided is truthful	<input type="checkbox"/>								
Signature									
Date	<table border="1"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y		

Please return this form to: **United Utilities, PO Box 50, Warrington WA55 1AQ**



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