

# 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 more than 200,000 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 £150 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://www.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://www.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**.

## GetWaterFit

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 [www.getwaterfit.co.uk](https://www.getwaterfit.co.uk) for plenty of hints and tips, you can also order FREE water saving gadgets which are easy to install and will help you reduce your bills.



# 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.

✓ **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.

✓ **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.

✓ **WaterSure:** 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.

✓ **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 [unitedutilities.com/debt-advice](https://unitedutilities.com/debt-advice) 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**



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

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

## 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
- Replacing lead and common supply pipes
- How to check your water usage
- Our standards of service

You can download any of our leaflets from our website: [unitedutilities.com/leaflets](https://www.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](https://www.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](https://www.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](https://www.unitedutilities.com/myaccount)



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Haweswater House, Lingley Mere Business Park,  
Lingley Green Avenue, Warrington WA5 3LP.  
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*Water without worry*

# Struggling with your water bill payments?



Water for the North West

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 call us on **0800 072 6765** or complete our online form at [unitedutilities.com/difficulty-paying-bill](https://unitedutilities.com/difficulty-paying-bill)

**Please complete all sections using block capitals and black ink.**

Account details	
Customer account number <i>(shown on your bill)</i>	
Title <i>(please tick)</i>	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <i>(please state)</i>
Full name	
Address <i>(including postcode)</i>	
Date of birth	
Email address	
Landline telephone number	
Mobile telephone number	
Preferred contact method	<input type="checkbox"/> Telephone <input type="checkbox"/> Email
Preferred contact time	<input type="checkbox"/> Any <input type="checkbox"/> Morning <input type="checkbox"/> Afternoon <input type="checkbox"/> Evening
Tenant/homeowner status	<input type="checkbox"/> Tenant <input type="checkbox"/> Homeowner
Is this the only home you occupy/own?	<input type="checkbox"/> Yes <input type="checkbox"/> No
How many people live in your home?	Adults over 18 or over 16 and in work
	Children under 19 not in work
Income details	
<b>Important: Please complete the income information shown on the reverse of this form before returning it to us.</b>	

## Financial income and expenditure statement

Please complete the financial income statement below. Please enter the income figure in either the monthly or weekly column depending on the frequency of each payment.

Income	Occupier 1		Occupier 2	
	Weekly payment	Monthly payment	Weekly payment	Monthly payment
Wages/Salary				
Jobseeker's Allowance				
New Style Jobseeker's Allowance				
Incapacity Benefit/Employment & Support Allowance				
New Style Employment & Support Allowance				
Income Support				
Pension Credit				
Universal Credit <i>(Note: If you can't find your UC amount, please check your online journal)</i>				
UC – Standard element				
UC – Housing element				
UC – Disability element				
UC – Child element				
UC – Child care costs element				
UC – Carers element				
Is this a joint claim?	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Personal Independence Payments				
Disability Living Allowance				
Child Benefit				
Child Tax Credit				
Working Tax Credit				
Attendance Allowance				
Housing Benefit				
Council Tax Reduction/Support	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Is this for being a single occupier or student?	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Other income <i>(please give details of any additional income received or additional occupiers that receive any income)</i>				
Expenditure	Occupier 1		Occupier 2	
	Weekly payment	Monthly payment	Weekly payment	Monthly payment
Mortgage/rent				
How can we help and why are you struggling with your water bill? <i>(please give details of any additional income received or additional occupiers that receive any income)</i>				

**Important: Please remember to enclose proof of income when returning this form to us.**

Medical conditions needing extra water use	
Is there anyone in the household who suffers from a medical condition which increases the water usage?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If you have answered 'Yes', please state who in the household suffers from this medical condition:	
<input type="checkbox"/> Yourself <input type="checkbox"/> Child <input type="checkbox"/> Other adult (please specify name)	
If you have ticked that someone in the household suffers from a medical condition please specify the 'Medical Condition' from the following:	
Desquamation (flaky skin disease)	<input type="checkbox"/> Yes
Weeping skin disease ( <i>eczema, psoriasis, varicose ulceration</i> )	<input type="checkbox"/> Yes
Incontinence	<input type="checkbox"/> Yes
Abdominal stoma	<input type="checkbox"/> Yes
Renal failure where they need home dialysis ( <i>do not tick if the health authority helps with water costs</i> )	<input type="checkbox"/> Yes
Crohn's disease	<input type="checkbox"/> Yes
Ulcerative colitis	<input type="checkbox"/> Yes
Other - ( <i>please tell us the name of this condition</i> )	
Declaration of permission	
I give permission to the medical professional who knows about the condition to give United Utilities information about the condition, and why you need to use more water, to confirm the information you have provided ( <i>please tick this box</i> )	<input type="checkbox"/>
Priority services	
Priority Services - free services for customers who need additional support. If you have ticked any of the above medical conditions, you will also be eligible for our free Priority Services scheme (whether you receive benefits or not), offering a range of free services to support your particular needs. If you do not wish to register please tick this box.	<input type="checkbox"/>
Declaration	
Please tick each box to confirm you accept all declaration statements. You must tick all boxes to be eligible for support.	
The information I have provided is correct to the best of my knowledge and I have submitted accurate household income information.	<input type="checkbox"/>
I understand that if I provide any information which is false, you may refuse my application for financial support. If my circumstances change and it may affect my application, I will tell you straight away.	<input type="checkbox"/>
I understand that failure to pay my bill will lead to me reverting to how I was charged before I qualified for financial support.	<input type="checkbox"/>
I understand that United Utilities may contact the authority that provides my benefits or tax credits to verify the information that I have provided, and you may also verify the declared income information with a Credit Reference Agency.	<input type="checkbox"/>
I confirm that I will abide by the terms and conditions of the financial support I receive.	<input type="checkbox"/>
My household does not have an auto-filling swimming pool, pond or other similar piece of equipment which holds over 10,000 litres of water.	<input type="checkbox"/>
Signature	
Date	
If you wish to know more about how we process your information please visit our data protection and privacy information at <a href="http://unitedutilities.com/privacy">unitedutilities.com/privacy</a>	

Payment plan	
If you currently have a payment plan on your account, your payments will be reviewed as part of this application. If you don't currently have a payment plan and would like us to set one up for you, please select your preferred option below:	
<input type="checkbox"/> <b>Direct Debit</b>	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. The great thing about paying by Direct Debit is that we give you a £5 annual discount for paying in this way. You have control over the payment day and frequency that suits your life - you can pay weekly, fortnightly, monthly, 4 weekly, the choice is yours. If you would prefer to set up a Direct Debit online you can do this at <a href="http://unitedutilities.com/dd">unitedutilities.com/dd</a>
<input type="checkbox"/> <b>Payment Card</b>	Please tick this box if you would like us to send you a Payment Card so that you can pay your bill at a Payzone outlet or Post Office. Let us know if you would like to pay: Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Preferred payment date of month <input type="text"/> <input type="text"/>
<input type="checkbox"/> <b>Water Direct</b>	If you receive one of the following benefits and are already behind with your water bill payments, we can arrange for the Department for Work and Pensions to pay your water bill direct from your benefits. The benefits are Income Support, Income-based Jobseeker's Allowance, Pension Credit, Universal Credit, and Income related Employment and Support Allowance. If your application is successful, you'll pay your current year's charges and a fixed amount towards your arrears. Please tick this box <input type="checkbox"/> if you would like to pay your water bill in this way and provide your National Insurance number below. My National Insurance number is: <input type="text"/>
Checklist	
I've filled in all parts of the form.	<input type="checkbox"/>
If applicable, I am happy for you to discuss my account with the third party who helped me to complete this form.	<input type="checkbox"/>
I've signed the form (if you do not sign it, we cannot process your application).	<input type="checkbox"/>
<b>IMPORTANT</b> - If you are applying for support as a result of being financially impacted due to a change of circumstances within the last 6 months, you will need to include supporting evidence with your application. You will need to supply a copy of your benefit entitlement letter along with evidence of your employment circumstances. For example, a letter from your employer confirming you have been made redundant, pay slips to show a reduction in pay due to long term sickness, or a bank statement to show reduced income or other similar documentation. Without supporting evidence we will not be able to process your application.	<input type="checkbox"/>

Please return this form to:

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

Once we receive your form we'll give you a call to discuss the payment schemes which would be suitable for you based on the information you have provided. If you need to contact us in the meantime please call our affordability team on **0800 072 6765**, we'll be happy to help.



**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.