

# Support

We can help if you're struggling  
to pay your water bill



 **United  
Utilities**  
helping life flow smoothly



# Some quick ways to reduce your water bill

**Making a saving on your water bill can be easier than you think. Here are a few things worth considering.**

## **Direct Debit**

If you set up a Direct Debit we'll knock £5 off your water bill every year. Payments can be made monthly, fortnightly, even weekly - whatever is best for you.

## **Water meters**

Thousands of customers have reduced their water bill by switching to a meter. The great news is that we fit water meters for free and if you find you're not making a saving, you have up to two years to switch back – you really have nothing to lose. We have a great tool on our website that will show instantly if switching to a meter will reduce your bill – visit [unitedutilities.com/water-calculator](https://unitedutilities.com/water-calculator) to try it out

## **Water saving advice**

If you're already on a meter, making simple changes to how you use water in the home can bring big savings on your bill. We've got lots of hints and tips on our website and you can order free stuff from us too to reduce both your water and energy bills – visit [unitedutilities.com/watertight](https://unitedutilities.com/watertight) for full details.



# Support when you need it

**If you're falling behind on your water bill payments please don't ignore the problem - call us as soon as possible on **0800 072 6765** so we can talk to you about how we can help. We've given a brief explanation about each of our schemes here but we can provide more information when you call.**

## **Arrears allowance scheme**

If you've already built up a lot of debt, this scheme will help you get back on track. For every £1 you pay towards your outstanding debt, we'll match this with £1 too – helping to clear your debt in half the time.

## **Help to Pay scheme**

If you are in receipt of Pension Credit (either Pension Guarantee Credit or Pension Savings Credit) and struggling to pay your bill, you may be eligible to have your water bill capped at a reduced amount. Full details and an application form can be found at [unitedutilities.com/apply-for-help-to-pay-scheme](https://unitedutilities.com/apply-for-help-to-pay-scheme)

## **Watersure**

If you have a water meter and use a lot of water due to a large family or illness, we may be able to cap your annual charges regardless of how much water you use. You will need to be in receipt of income-related benefits or tax credits to be eligible – further details can be found at [unitedutilities.com/watersure](https://unitedutilities.com/watersure) or call **0800 980 6050** to request an application pack.

## **Water direct**

If you are in debt and receive Jobseekers Allowance, Income Support, Pension Credit or income-related Employment and Support Allowance, you can ask the Department for Work and Pensions to pay your water bill directly to us out of your benefit.

## **Trust Fund**

If you are in real financial difficulty and have nowhere else to turn, you may qualify for a grant to pay off all your debts, giving you the fresh start that you need. The Trust Fund is run independently from United Utilities and we can tell you more about this when you call.



**We're here to help - please  
call us on **0800 072 6765****



# We all need a little help sometimes

**We understand that there may be times in your life when you're struggling to pay your bills.**

If you're going through a particularly difficult period our message is simple – don't suffer in silence. The last thing you may want to do when you're having money worries is to talk to us but the sooner we know about your problems, the quicker we can help with your debt so please call us on **0800 072 6765**.

Being in debt is a stressful experience but the good news is that we have a range of support schemes to help. We've explained more in this leaflet, along with other advice we hope you find useful. Remember you don't have to struggle on alone when you're in debt, there are a number of organisations run by experienced people who can offer confidential support. Please see the back of this leaflet for further details.

# If you're in debt, remember these golden rules:

**Don't panic** – most organisations you deal with will have schemes in place to help you pay off your debt

**Don't ignore the problem** – making the phone call can be the hardest part but you'll be glad that you did

**Don't borrow more money** to pay off what you owe, as this is unlikely to help

**Make sure** you are receiving all of your benefit entitlements

**Always consider using a free debt management company** such as StepChange or PayPlan (contact details shown below)

**Get some professional advice** on dealing with your debts from organisations such as **Citizens Advice** ([citizensadvice.org.uk](http://citizensadvice.org.uk))

There are also a number of organisations run by experienced people who are best placed to offer you confidential support.

**PayPlan** (0800 280 2816 or [payplan.com](http://payplan.com)) and **StepChange** (0800 138 1111 or [stepchange.org](http://stepchange.org)) are two such organisations, please visit their websites for full details.



If you're in debt and struggling to pay your water bills please call our payment assistance team as soon as possible on **0800 072 6765**.



Remember, the sooner we speak to you the quicker we can help. Making the call is the hardest part but you'll be glad that you did in the long run.

