



United Utilities Affordability Schemes Water for the North West

2020/21

BACK ON TRACK (Support Tariff)

Support Tariff is there to help customers who are struggling with their water charges and behind with their previous years charges.

Support Tariff

Eligibility Criteria

- Arrears
 - Must have Prior Year Debt £50 or more

- In Receipt of one of the following Benefits:
 - IS = Income Support
 - JSA = Job Seekers Allowance
 - ESA = Employment Support Allowance
 - UC = Universal Credit
 - PC = Pension Credit
 - Housing Benefit, or Working Tax Credit
 - Child Tax Credit

Support Tariff cont'd

Customers who are successful will have their charges backdated to the 1 April of year of application

Customers will be placed on 1 of 6 bandings

- Band 1 £120.00 2020/21
- Band 2 £198.00 2020/21
- Band 3 £258.00 2020/21
- Band 4 £348.00 2020/21
- Band 5 £396.00 2020/21
- Band 6 £480.00 2020/21
- Charges remain the same as 2019/20

Customers can phone 0800 912 7236

Back on Track eligibility change

To enable us to support more customers whose income has been impacted by COVID-19 we have had approval from OFWAT to extend our social tariff to help an additional 45,000 customers. The tariff extension will go live on 30th June.



What's changing?

- Customers whose income has been impacted by COVID-19 will be able to apply for Back on Track even if they are not in arrears.
- Successful applicants will be put on one of the 6 BOT bands for their 2020/21 charges only.



Revised criteria

1. Be in receipt of a means tested benefit
(Universal Credit / Job Seekers Allowance / Income Support / Employment Support Allowance / Pension Credit / Housing Benefit / Working Tax Credits / Child Tax Credits / Council Tax Reduction)

AND either

2. Be in arrears
For Measured customers they must have 2 full bills & a minimum £50 outstanding from a 3rd bill.
For Unmeasured customers they must have a minimum £50 arrears from their previous year's bill and the bill must be over 6 months old.

OR

3. Be able to demonstrate a change in circumstances due to COVID-19 that has resulted in a reduction in income impacting your ability to pay

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.

Back on Track – Cont'd

The aim of our social tariff extension is to help those customers who are currently struggling due to Covid-19 but aren't necessarily in arrears with their water payments. Therefore if someone is applying on this basis then there is a specific process that needs to be followed...

To be accepted onto the scheme the customer must:

- (i) Complete an affordability assessment;
- (ii) Agree to a declaration giving permission for United Utilities to validate their benefit receipt with third party organisations, and where specifically requested provide evidence of current benefit entitlement; and
- (iii) Provide credible documentary evidence that supports the statement that a change in circumstances has resulted in a reduction in household income. For example we would accept a letter from their employer confirming they have been furloughed under the Coronavirus Job Retention Scheme (CJRS), confirmation from HMRC that they are benefiting from the Self Employed Income Support Scheme (SEISS), a redundancy notification, or other similar documentation.

Help To Pay

Help to Pay

- Help To Pay accepted Customers will have their annual bill capped at a set amount providing financial support to the most in need Customers

Eligibility Criteria

- Customer lives in Social Housing or other non private rented accommodation
- A third party advice agency or the customer themselves verifies income is low & struggling to make ends meet
- Age
 - 63 and over
- In Receipt of one of the following Benefits:
 - PC = Pension Credit – either Pension Guarantee Credit or Pensions Savings Credit

Help To Pay Cont'd

CHANGES WEF 1 APRIL 2019

Successful customers will have their bill capped at one of two tiers .Tier 1 £255 (20/21) Tier 2 £360 (20/21)

Tier 1, is applicable where the qualifying person is the only adult living at the premises.

Tier 2 , will cover other households with a qualifying person

For Rateable Value Customers the new charge will be applied to the account at the time of acceptance on to the scheme

For customers on a water meter the tariff will be applied from the date of the last meter reading

Help To Pay

Help to Pay

- If the customer is in receipt of Pension Credit or Pension Credit Guarantee but is not actually in arrears with their water bill we still may be able to help.

Eligibility Criteria

- Customer is a home owner or lives in Private Rented accommodation
- A third party advice agency verifies income is low & struggling to make ends meet (via phone or paper app)
- Age
 - 63 and over
- In Receipt of one of the following Benefits:
 - PC = Pension Credit – either Pension Guarantee Credit or Pensions Savings Credit

Help To Pay Cont'd

- Customers /advisors can ring our Affordability Team on 0800 0726765 & complete an income and expenditure
- Alternatively customers can go on line and complete an application form
- <https://www.unitedutilities.com/my-account/your-bill/difficulty-paying-your-bill/>
- Application forms can also be sent out if necessary especially if access to the web isn't possible

Help to Pay eligibility changes

To ensure that we are applying the tariff consistently and also helping those customers that need it the most we are making some changes to our eligibility criteria for Help to Pay.



What's changing?

- Homeowners and private renters no longer need to be referred to a 3rd party if they are not in arrears. Unless one of the Rent agreements in place
- There does not need to be evidence of struggling to pay on the customers account.
- All adults in the property will need to be of pension age and receive Pension Credit or State Pension



Revised criteria

- At least one person in the household **MUST** be in receipt of Pension Credit (Pension Savings Credit or Pension credit Guarantee) and anyone else in the household over 18 years old **MUST** either be in receipt of pension credit, or have state pension as their only income.
- The applicant must occupy the premises as their only home.

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.

Payment Break Scheme

There can be times in life when it's a struggle to make ends meet. This is often due to losing your job, not being able to work because of illness or you need to pay out for an unexpected household emergency.

ELIGIBILITY –our Payment Break is not for everyone- we want to make sure we can support those customers who need our help the most. Clearly ,customers on low incomes will find it difficult to cope with a large unexpected bill or a significant change in household income. Hence the criteria below:-

- Combined household income of under £21,000
- Customers on means tested benefits -
- Council Tax Reduction, Working Tax Credits
- Housing Benefit,
- Income Support/Income based Job Seekers & Employment Support Allowance,.
- Pension Credit, & Universal Credit

Payment Break Scheme – how it works

N.B if the customer is in arrears one of our other schemes will be promoted

- The scheme is designed to provide a short break in water bill payments to help cope with a significant change in household income
- It works by delaying your water bill payments for a set period of time which is agreed in advance
- The details of the payment break offered will take into account the reason why the support is needed
- Typically the break in water bill payments will be between 1 and 3 months consecutively & normally agreed over the telephone
- The value of the payments delayed will then be spread across future instalments over a longer period of time (if needed)
- Call 0345 672 2888 if not on a meter & 0345 672 2999 if on a water meter

Free Meter Option

Free Meter Option (FMO) enables Customers to work out how much water they are using on a regular basis, which can help Customers understand how to save money and water, helping the environment too.

Eligibility Criteria

- FMO Open to all unmeasured Customers
- Customers can switch back to the old fixed bill method if not making savings within 24 months, but the meter stays in the property. However U.U. have introduced a Lowest Bill Guarantee. If a customer still has at least 3 months left of their 2 year Free Meter Period, U.U. will ensure customers will pay the lowest bill whether that be their metered usage or on the initial Rateable Value.
- For customers wanting to check what's best for them , our on line calculator on United Utilities Web can help customers work out if they would benefit from a meter. This can be found at www.unitedutilities.com/meters
- Alternatively customers can phone **0345 072 6065**
- Water efficiency gadgets <https://www.savewatersavemoney.co.uk/>

Extra Information

Please visit our [website](#) for full details about how we can help

<https://www.unitedutilities.com/services/your-bill/difficulty-paying-your-bill/>

Payment Match (previously Arrears Allowance)

Restart (previously Trust Fund)

Water Direct

Watersure

Back on Track (previously Support Tariff)

Help to pay

At the bottom of this web page are details for support from Payplan, Stepchange, National Debt Line & Turn 2us

Outreach Manager – Carole Quinn

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