

Help with your water bills getting you back on track



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getting you back on track

We recognise that some customers have severe financial difficulties and struggle to pay their water bills.

If you are one of those customers, we want to make it as easy as possible for you to pay your water bill and any outstanding debts.

We have a number of schemes to help you:

- ✓ spread the cost of your bill
- ✓ lower your water bill
- ✓ repay debt and get back on track
- ✓ pay us direct from your benefits.

We also fund debt advice within the community by awarding grants to debt advice agencies.

Spread the cost of your bill

If you find yourself in short-term financial difficulty we can offer you a flexible payment plan. This means you can pay less than you need to towards your bill for an agreed period of time and make up the payments later.

Lower your bill

Our low rate tariff for customers in extreme financial difficulty allows you to pay a lower bill based on your financial circumstances and ability to pay.

Mrs A went to her local Citizens Advice as she was having difficulties managing her bills. She owed £1000 from past bills and her current year bill was £450. In total she owed £1450. She was accepted on to a two year repayment scheme as she was able to pay enough each month to cover her current year bill and make a small contribution to her old debt.

After two years Mrs A has no debt and pays her current year bill on time every month. She is back on track.

Scheme	Finances	£
Mrs A - starting position	Old debt	£1000
	Current year bill	£450
	Total amount owed	£1450
Year 1 of scheme	Mrs A pays current year bill and £20 towards old debt	- £470
	Wessex Water reduces old debt	- £470
	Total old debt left	£510
Year 2 of scheme	New current year bill	£460
	Mrs A pays current year bill and further £20 towards old debt	- £480
	Wessex Water clears remaining old debt	- £490
	Total old debt left	Nil
End of scheme	Back on track	
Year 3	New current year bill Mrs A pays current year bill	£470

Repay debt and get back on track

If you have significant water debt we can set up a two year payment plan with payments that you can afford. If you qualify, we will agree payments based on your financial circumstances - normally your payments will cover your current bill and, if possible, some contribution to paying off your debt.

If you make all of the agreed payments during the first year, we will reduce the amount you owe us by an amount equal to the payments you have made.

We will review your payments at the start of the second year. If you keep to the payment plan during the second year, we will clear your remaining debts with us.

Once you have completed the two year plan, your debts will be cleared and you will be back on track. You can then pay your future bills using one of the standard payment plans available.

In exceptional cases, we may clear your debt with us before agreeing a payment plan with you so you can start paying your water bill again.

How can I apply for help with my water bill?

To get the help we can offer you will need to seek debt advice and complete a financial budget. There are different ways you can do this. The following organisations will offer advice free of charge.

- For a face to face meeting contact your local Citizens Advice or debt advice agency - see your local phone book or the internet for details. If you visit an agency they will complete a financial budget and the application on your behalf.
- For online or telephone advice you can contact:
 - StepChange - 0800 138 1111 or www.stepchange.org/mse
 - National Debtline - 0808 808 4000 or www.nationaldebtline.org

If you go online or telephone you will get financial advice and complete a financial budget. You need to send the verified financial budget to us with a completed application form.

With any of these options, you will need to have the following details for your household to hand:

- details of any debts and savings
- your income
 - including confirmation of all benefits or pensions you receive and/or copies of your last three wage slips
- your household bills
 - for items such as food, transport, mortgage or rent, council tax, utilities, with any details of missed payments
- approximate values of any assets
 - such as your home or car.

As well as helping with your water bill, advisers may also help you with any other debts you may have and check you are receiving all the benefits you are entitled to.

Once we have received your application we will let you know whether you have been accepted and what will happen next.

If you are unable to contact your local debt advice agency, speak to a debt advice organisation, or go online, please call us on 0345 600 3 600 (Monday to Friday, 8am to 6pm). We will send you an application form and may arrange for one of our specialist staff to visit you in your home to complete the form.

How do I make my payments?

There are a variety of ways you can make your payments, including:

- fortnightly, monthly or weekly instalments
- from your bank account by Direct Debit
- deduction direct from your income support / jobseeker's allowance / employment and support allowance (ESA) / universal credit
- debit card payments.

You can pay your instalments free at your own bank, PayPoint outlets or the post office.

We will be happy to help you work out the easiest way for you to make payments.

What happens if I cannot keep up the payments?

We hope you will be able to keep up the payments. If you get into further difficulties, please let us know as soon as possible.

If we know you are having problems, we may be able to help further.

If you do not make the payments and we do not know that you are having problems, we will no longer be able to help you and normal debt recovery will resume.

How to contact us

If you need to talk to us about the help we can give, call us on 0345 600 3 600 (Monday to Friday, 8am to 6pm).

Email: customer.services@wessexwater.co.uk
 Website: wessexwater.co.uk/tap

Alternatively you can write to:

Social Policy
 BWBSL
 1 Clevedon Walk
 Nailsea
 BS48 1WA

