

Here to **help**



South Staffordshire Water
Charitable Trust

Introduction

If meeting the cost of your water bill is causing you hardship, then help may be at hand through the South Staffordshire Water Charitable Trust.

The Trust helps customers who are unable to pay their bill because of genuine difficulties or distress. The Trust aims to provide support and financial help to address current difficulties and to enable customers to maintain a stable payment plan for future water charges.

South Staffordshire Water Charitable Trust is a registered charity (number 1043177) which operates independently of your water company.

We are administered by a board of trustees, which includes representatives from local authorities, the Citizens Advice Bureau and Housing Associations.



How can the Trust help you?

The Trust takes applications from people experiencing hardship or difficulties who are in arrears with their water and sewerage bills, as well as from those who have had a sudden change in their circumstances.

Difficulties may be due to any number of reasons, such as:

- **Unemployment**
- **Receiving very low wages**
- **Chronic and/or serious illness**
- **Being made redundant**
- **Relationship breakdown or bereavement**



What to do if you are having difficulties?

Please don't panic if you're having difficulty paying your bills – seek advice from an organisation such as the Citizens Advice Bureau or the StepChange Debt Charity.

It is important you prioritise your bills and contact the people or organisations that sent them to try to work out a solution. For example, your water company is happy to work with you to set up instalment plans to suit your circumstances.

Please do not ignore your bills as this can result in county court action. The sooner a company knows you have a problem, the sooner it can help you to sort it out.

How to apply?

You can make an application directly by downloading the form on our website **www.sswct.org** or telephone **0300 3300033** to request a copy.

We also receive applications on your behalf from organisations such as:

- South Staffs Water
- Cambridge Water
- Local Citizens Advice Bureau
- Mental health charities
- Local authorities
- Financial advisers

The application form requires you to give information about your household income and expenditure, and provide supporting evidence.

If you have any problems filling in the application form, you can get advice from the Charitable Trust Administrator (see contact details opposite), from your local Citizens Advice Bureau, or from the StepChange Debt Charity (see contact details on the back page).

When completed, please send the form, along with evidence of income, to:

The Administrator
South Staffordshire Water Charitable Trust
Green Lane
Walsall
WS2 7PD

What happens if we make a grant?

When an application is made, it is carefully considered and a decision made on whether a grant can be awarded.

In most cases, you will be asked to regularly make a small contribution towards the cost of your bill – this amount will be agreed with you depending upon your weekly disposable income.

When we agree to make a grant, it will be in the form of a credit against your water bill.

In the case of temporary difficulties, a grant of up to six months' payments may be made. In exceptional circumstances, the entire cost of the bill may be met. If your water company is currently taking action against you for non-payment of the bill, this will be suspended while the application is being looked at.

Can I apply for a grant more than once?

Anyone who has already received help from us may apply again. However, your application must show that your circumstances have changed in some way since your previous application.

Where can I find out more?

Visit **www.sswct.org** or telephone **0300 3300033**

Other help that may be available to keep your bills down

If your property does not have a meter, your water charges are based on the rateable value (RV) of your property, as shown on your bill. As an alternative, you may be able to opt for having a meter fitted. This way, you are charged for how much you use.

Benefits of a water meter

You may find you pay less for your water if you have a free water meter fitted. As a rule, if there are more bedrooms in your property than people, you could be better off on a meter. Any financial benefit depends on how much you pay now and how much water you use.

If your bills are higher on a meter, you have a year to decide if you want to go back to paying charges based on the rateable value of your property.

For more details visit your water company's website.

Free water saving devices

Your water company has teamed up with **SaveWaterSaveMoney** to offer free devices such as toilet cistern inserts and shower flow regulators. Reducing the amount of water you use can help save money on heating costs, and on water charges if you have a water meter installed.

You can request free devices via your water company's website.

Ask about the WaterSure tariff

This tariff is available to customers who have a water meter fitted and who receive certain income-related benefits. In addition, you must either have three or more children aged under 19 living at home who are in full-time education and/or



have someone living in the household who has a medical condition that results in extra water being used. If you meet the conditions your water company can put a limit on your charges for water and sewerage.

Pay by instalments

Your water company is happy to discuss with you ways of paying your bill in weekly, fortnightly or monthly instalments to help you budget more easily. Please call them as soon as possible to discuss your options.

Water Direct

Your water company may be able to arrange for money towards the cost of your water and sewerage bill to be deducted from the following benefits:

- **Jobseeker's Allowance**
- **Income Support**
- **Income-related Employment and Support Allowance**
- **Pension Credit**
- **Universal Credit**

To be eligible you must be at least six weeks in arrears with your payments. To apply for Water Direct, call your water company directly and talk to an adviser, quoting your National Insurance number.

For more information on all of these schemes, visit your water company's website.



Seek independent advice

We recommend that, if possible, you should seek independent professional advice on your financial circumstances and debt prior to submitting an application. You can contact the National Debt Helpline on 0808 808 400 Monday to Friday 9am-9pm and Saturday 9.30am-1pm, or visit their website at www.nationaldebtline.co.uk.

You can also contact organisations such as:

Citizens Advice Bureau (CAB)

www.citizensadvice.org.uk

Details of the telephone number and location of your local CAB are available on the above website or in your local telephone directory.

Citizens Advice Bureaux help people resolve their legal, money and other problems by providing free, independent and confidential advice, and by influencing policymakers.

StepChange Debt charity

www.stepchange.org

0800 138 1111 (Freephone, including mobiles)

StepChange Debt Charity is the new name for the UK's leading debt advice organisation. Previously known as Consumer Credit Counselling Service (CCCS) they have over 20 years' experience of helping people become debt free.

Its website includes a free 60-second debt check which gives straightforward advice based on your circumstances.