

# FACTSHEET

## Water Rates Arrears and Water Trust Funds

### WATER ARREARS

**Firstly Water companies can no longer disconnect your domestic water supply if you are in arrears.**

Some water companies threaten to disconnect a property on the basis that “they think the property is empty”. So you must make sure you keep in touch with the company, as they may attempt to do this if their letters have gone unanswered for a while. You must inform them you are still in the property, so to avoid disconnection.

### HOW TO DEAL WITH WATER RATES ARREARS?

If you receive Income Support, Pension Credit, Employment and Support Allowance or Job Seekers Allowance you can ask the DWP to deduct a sum to cover current water rates and a standard amount towards the arrears from your benefit each week.

If you are not in receipt of any of these benefits or don't wish to pay this way, it is a good idea to do a personal budget sheet, listing all your income and expenditure. You should include a figure for ongoing water rates because water is an ongoing bill. You should make an offer of repayment toward your arrears based on what you can afford to repay.

If you cannot agree a repayment arrangement then the water company can issue a county court claim against you to ask you to repay the money you owe. You can make an offer by filing in the reply form to the claim (N9a) and sending this back to your water company within the specific time limit. If the court agrees with your offer then you will be told to pay the debt off in instalments.

***If you have received court papers and need help, contact the Midland Heart Money Advice Team.***

### WATER METERS

You have the right to have a water meter fitted so that you are charged on the basis of the water you actually use. It may be cheaper to have a water meter put in if you don't use much water perhaps because you are single or out all day.

You have the right also to swap back to the usual non-metered system within 12 months if you don't like the water meter, i.e. you bills are higher than before.

However if you are on a water meter and you receive high bills, you may be able to get help if you are on a low income, this is called Watersure. If you qualify, you will only have to pay a set amount each year. You should check the rate with your water company.

To qualify for help you must be on a water meter and someone in the household must be on one of these benefits:

- Income Support
- Income-based Jobseekers Allowance
- Pension Credit
- Employment Support Allowance
- Working Tax Credit
- Child Tax Credit (except families who receive the family element of Child Tax Credit only)
- Housing and Council Tax Credit

And

There are three or more children under 19 years in the household:

Or

Someone in the household has a medical condition that means extra water usage such as:

- Flaky skin disease
- Weeping skin disease i.e eczema, psoriasis, varicose ulcers
- Incontinence
- Abdominal stomas
- Renal failure
- Crohn's disease
- Ulcerative colitis

You can get an application from your water company. You will need to provide them with proof of the benefits you receive and explain your medical condition if you have one.

## WATER TRUST FUNDS

Many water companies run charitable trust funds. Some offer help with water and sewage debts, others are prepared to help with other priority debts, bankruptcy fees and Debt Relief Order fees in certain situations.

Your water company will be able to advise you if there is a charitable trust that you can apply to for assistance, alternatively there is a useful booklet called "Utility Trusts & Schemes" listing all the water and also fuel trust funds available. The booklet can also be found on the British Gas Trust Fund website [www.britishgasenergytrust.org.uk](http://www.britishgasenergytrust.org.uk) Some water companies run "restart schemes".

These operate on the basis of you entering into a regular payment scheme and the payments you make are then matched by the trust fund. If you keep up with the payments the rest of the debt may be written off.

You will need to contact the relevant trust fund to find out how to apply. You will usually need to fill in a form and provide evidence of your income.

***If you would like any further information or advice then contact the Midland Heart Money Advice Team on 0345 60 20 540***

**Money worries? Don't know where to turn for help?**  
Call **0345 60 20 540** and ask to speak to a Money Advisor