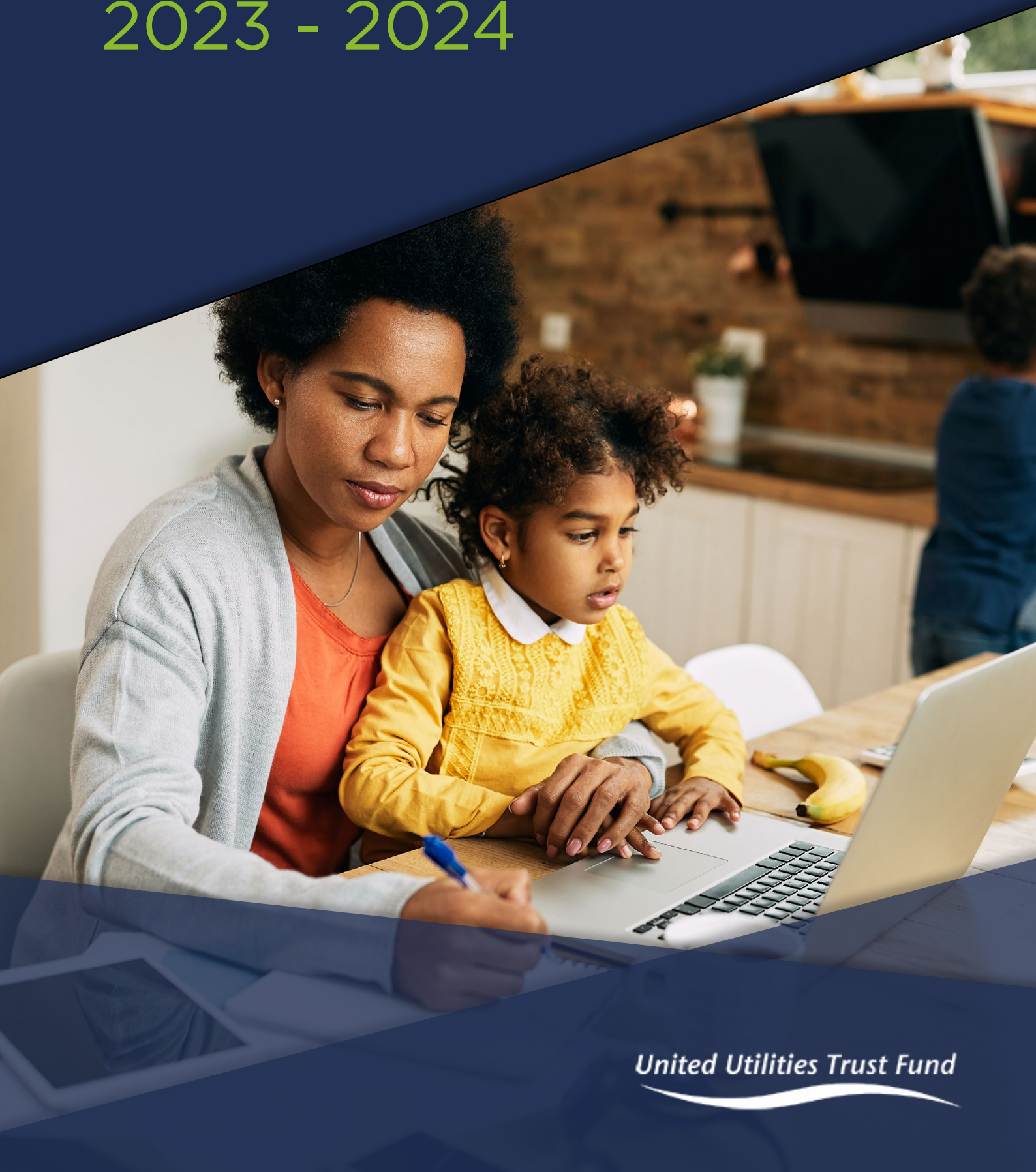


Impact Report

2023 - 2024



United Utilities Trust Fund

Introduction from Debbie Morton, the Chair of Trustees

Over the past year the cost of living crisis has continued to escalate, leading to greater financial pressures for countless individuals.

More people than ever are facing financial hardship, including many who are struggling for the first time.

At the United Utilities Trust Fund, we are proud to offer support to individuals and families in North West England, making a tangible impact. This report highlights both the impact we made last year and also shares stories of individuals who found the support critical.

There has been an even greater strain on household budgets. 1 in 6 people are living on low incomes, whilst nearly 20% of children in the region are affected by this.

Our approach goes beyond immediate financial relief; we aim to create long-term resilience and well-being. By clearing water arrears, providing essential household goods, and supporting local community initiatives, we address immediate and broader needs of the households we assist.

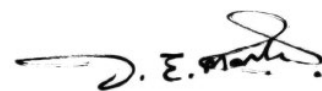
In the last financial year we have distributed £2,742,466 in water grants, offering people a fresh financial start.

We also play a pivotal role in connecting individuals to United Utilities' support programmes.

This includes the Priority Service Register (PSR) and the Back on Track Scheme. These referrals have helped 6082 households in the past year.

As the Chair of the board at United Utilities Trust Fund, I would like to take this time to express my gratitude to the whole team for their dedication.

I would also like to thank the Auriga Services team for their continued support. Their commitment ensures that United Utilities Trust Fund can continue to provide hope and support to many households and individuals in these challenging times.



Debbie Morton
The Chair of Trustees



Board of Trustee

Debbie Morton

Alastair Richards

Lynne Heath

Jo-Anne Boswell

Martin Crowhurst

“

I have recently been awarded a grant from your trustees. I just wanted to take a moment to say the biggest possible thank you.

You have no idea what this means and the stress and worry it has alleviated. It is my son's 13th birthday today so to find this out today has made it feel like it's my birthday too.

The staff that originally gave me wonderful and caring advice to contact yourselves are AMAZING and I have put them forward for an award a few weeks ago as one member of staff was particularly incredible and probably the most empathetic person I have come across in customer services, judgement free and genuinely understood.

So thank you again to yourselves and to the staff I originally dealt with. I can't express enough how grateful I am.

Warmest regards.

Miss T
Awarded Water Grant

About the Trust Fund

The United Utilities Trust Fund is an independent registered charity that was established in 2005. The goal of the Trust is to help relieve the effects of poverty, hardship or other distress experienced by people living in the regions that United Utilities supplies with water.

Each year a donation is made by United Utilities to the Trust, which is used to support their customers. This is mainly achieved through grants to help those that are unable to pay off outstanding water charges. The Trust also assess for social tariff (Back on Track) eligibility to support low income

individuals or families by reducing their water bills. Additional support comes in the form of Further Assistance Payments and donations to financial support services in local communities.

Policy and grant making is overseen by a board of independent Trustees who ensure that the funds go where they are most needed.



Servicing 3.6 million households



Covering over 8,337 square miles



Providing to 7 million people

In 2023-24
we helped
more than
5,000
people



2023 - 2024 at a glance



£2,742,466
awarded in
water grants



4,363
grants
given



6,870
applications
received



422
essential items
Provided



4,377
applicants referred
for Priority Service
Register



1,745
Back on Track
applications
approved

Case Study: Mr M

Mr M is 72, he is in receipt of health related benefits and his daughter is currently living with him to provide his care needs.

Application has been completed by his daughter who explains that in 2018, Mr M was diagnosed with chronic kidney disease, this created a significant build-up of fluid within his body which in turn impacted on his heart and resulted in him having a heart attack.

The combination of his renal and heart problems led to him spending a considerable amount of time in hospital with his condition considered as critical. Prior to 2018 he had worked full time and had no issues with the management of his finances.

Since leaving hospital, he has required dialysis several times per week, which has impacted on both his own and his daughter's daily routine, as she is now required to support his care needs. This role coupled with her own recent diagnosis of tinnitus has negatively affected her ability to complete her studies.

Metered account has been cleared to date to allow the family a fresh start with their repayments.

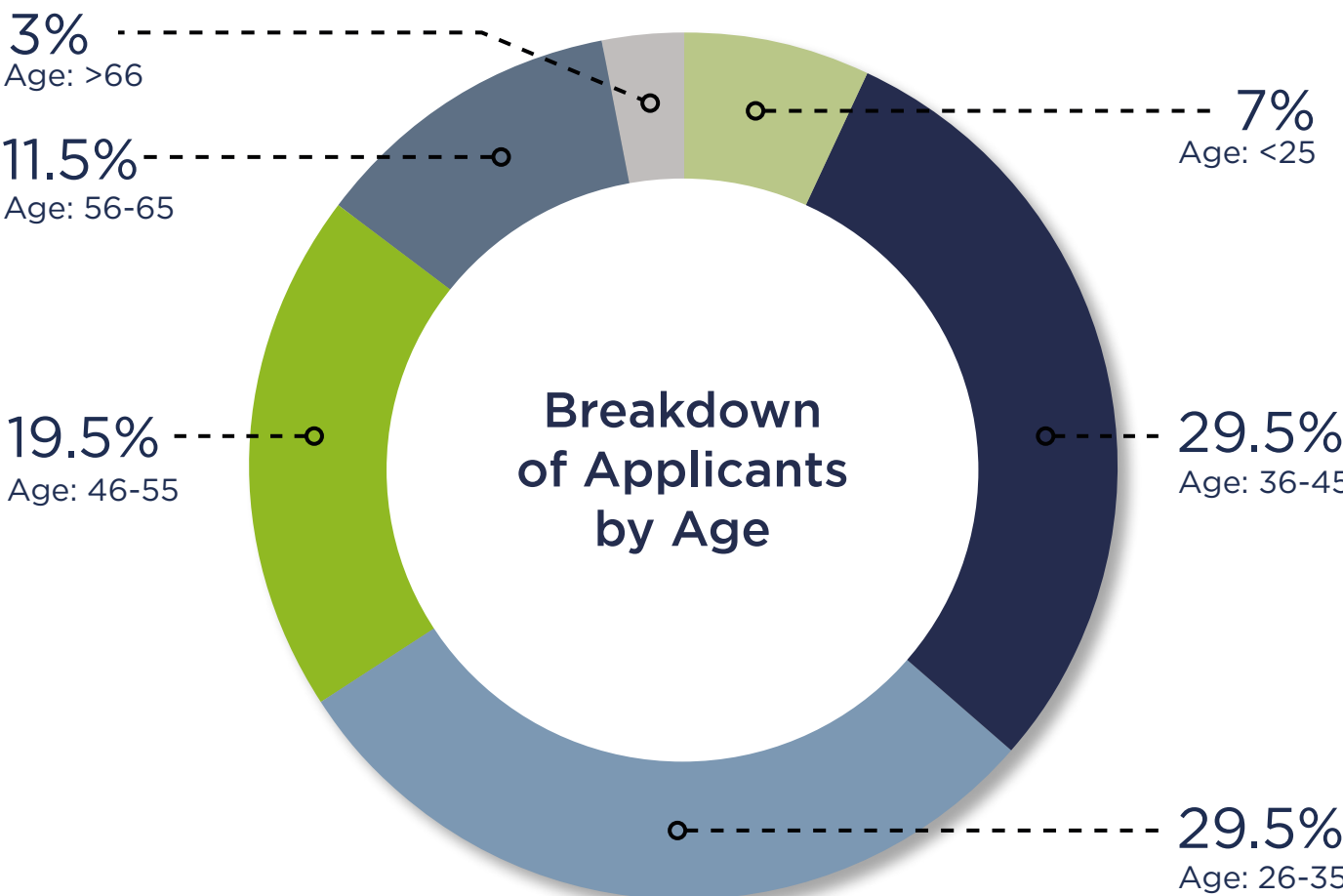
Outcome:

Approved Water Grant of £135.58 plus small double bed with drawers.

Mr M's bed is very old and uncomfortable therefore a new bed has been approved with drawers to accommodate some of the medical equipment he is required to store at home.

Assessor called applicant to advise of the Trust Fund's decision and inform them of the support Kidney Care may be able to provide.

Mr M's daughter was very emotional and expressed her sincerest thanks.



Customer Support

WaterSure

15 identified as eligible for WaterSure by the Trust Fund. This scheme caps their ongoing charges would be capped and more easily managed.

The WaterSure Scheme helps customers who are on a low income and use a lot of water. If eligible, their bill is capped at the United Utilities' yearly average.



The Water Direct Scheme is run by the government. It allows customers on eligible benefits to make payments for essential services directly from their benefits.

Water Direct



332 people identified as eligible for Water Direct by the Trust Fund, giving them the peace of mind that their water bill was taken care of.

Payment Matching Scheme

237 households recommended for the Payment Matching Scheme to help them reduce their debt by making small manageable contributions.

Metering

107 households identified as eligible for a water meter fitting by the Trust Fund. This meant they could both reduce their charges and have a positive impact on the environment.



The Payment Matching Scheme allows customers in arrears to actively contribute to clear their debt in a manageable way. As the customer pays, United Utilities match their contribution until the debt is cleared.

Water meters allow customers to track the amount of water they use, so they only pay for what is used. Many customers could reduce their water charges by having a water meter fitted as they consciously choose to use less water.

Additional Support

Many of the applicants to the Trust Fund are struggling beyond just being able to afford their water bills. Water arrears are often symptoms of deeper and broader issues which affect their physical well-being. The United Utilities Trust Fund therefore have a portion of their funding dedicated to providing essential household goods and services, allowing them to offer more holistic support to their applicants.

Over the past year the trust fund have provided over:

600

acts of additional support

£151K+

additional support value

422

essential items provided

Items provided include:



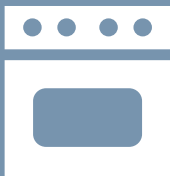
77

beds/mattresses



169

washing machines



52

cookers



115

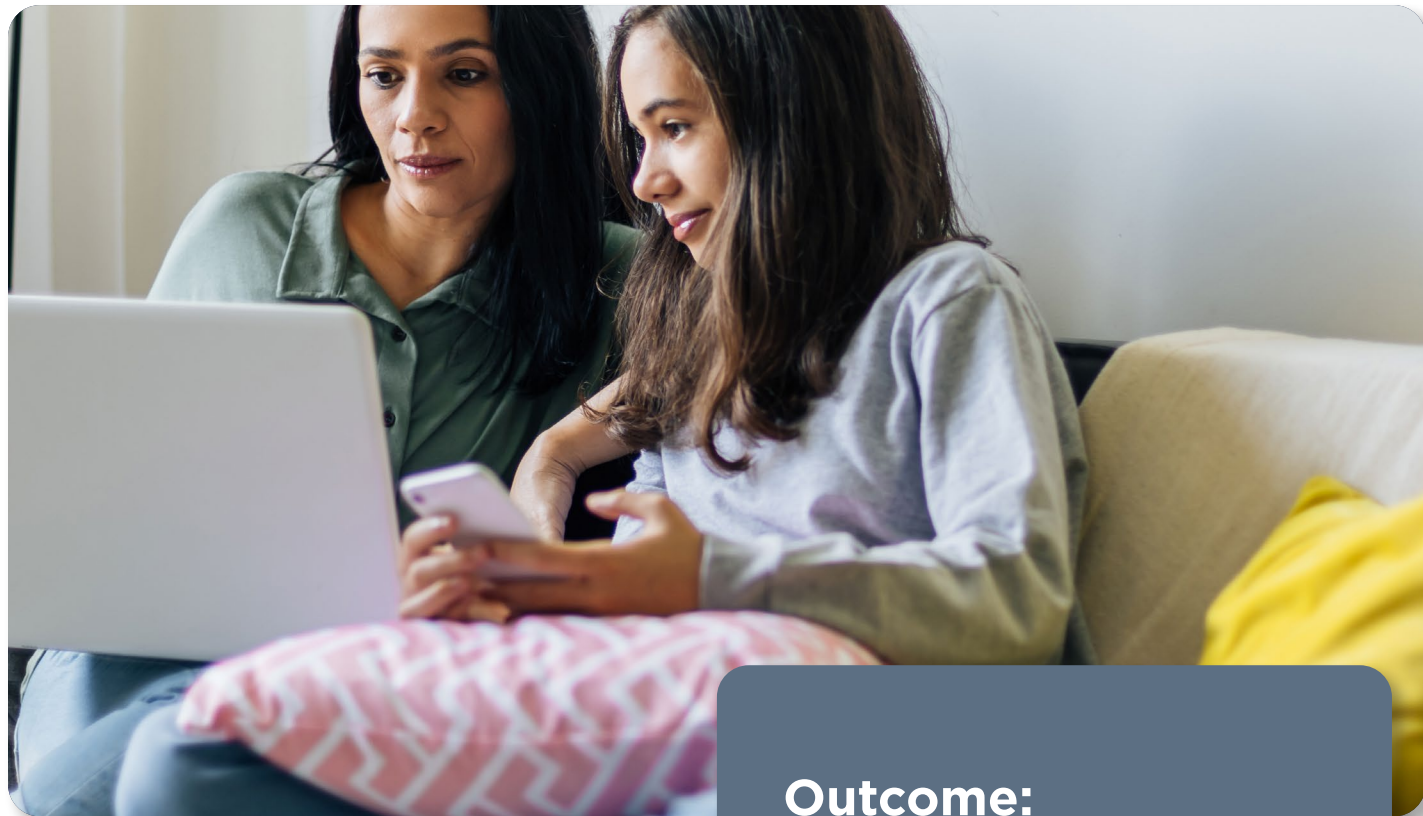
fridge freezers



9

tumble dryers

Since 2005 over **£2,685,000** has been spent on providing essential items to over **13,000 households**.



Case Study: Ms R

Ms R is a lone parent with two children, she has a part time job and is receipt of top up benefits.

Ms R explains that she has been unable to work since August 2022 after being subjected to a sexual assault in May 2022. Initially she tried to carry on but her mental health rapidly deteriorated following the attack.

She separated from her partner after she found him cheating on her, with her own sister, in their family bed. Prior to this, the relationship was abusive, and as a result she is reluctant to pursue maintenance as she fears the likely backlash.

Both her sons are being tested for disabilities and this is also having a negative impact on her mental well-being.

Ms R is very concerned about her financial situation, although she is currently not working, she is bound to childcare contracts. She states that she feels like "I am drowning".

Outcome:

Approved water grant of £741.04 plus single mattress and double bed.

To support Ms R with the management of her ongoing water charges, the account has been cleared to date.

During her application she requested a bed but did not give any details. When contacted she confirmed that both her own bed and son's mattress were not fit for purpose and advised that she was happy to continue sleeping on the floor if her son could have a new mattress. The decision was made to purchase both items.

It is to be noted that she is already on a reduced tariff.

Case Study: Mr H

Mr H is currently an inpatient at The Walton Centre and due to his extensive injuries he will be there for at least a further six months.

Application has been completed by his support worker who explains that he sustained a traumatic brain injury on 8 February 2023, after he was deliberately run over.

The perpetrator is currently in custody, charged with attempted murder.

He has been assessed as lacking capacity in aspects of Health and Finance and a Deprivation of Liberty Order is currently in place for his safety. His case is due to be heard at the Court of Protection and in the interim his sister is attempting to manage his affairs.

Mr H's injuries are deemed to be life changing and there is no prospect of him returning to work, therefore, his account has been cleared in full to alleviate some of the stress his sister is currently experiencing.

Outcome:

Approved water grant of £851.86 finalised account.



Thank you so very much for the funding to help me pay united utilities the outstanding debt I have with them. This is a massive help for me.

Mr A
Awarded Water Grant



Just want to say thank you. This grant has took such a massive weight of mine and partners shoulders during a difficult time.

Ms E
Awarded Water Grant





“

I am so thankful and really pleased that you have helped me with the grant and the washing machine.

This is brilliant and I thank you all so much.

Ms L
Awarded water grant and washing machine

“

Thank you so much United utilities this means the world to me and a big weight lifted off my shoulders

I really do appreciate you're help and for being so understanding about my situation.

Mr W
Awarded water grant



Case Study: Mr K

Mr K is 53, he lives alone and is in receipt of health related benefits.

He explains that over the past two years he has experienced significant life changing events with have impacted on his ability to cope emotionally and financially.

These include the break-up of his marriage, a second cancer diagnosis and more recently he was the victim of a violent attack which is subject to an ongoing police investigation.

Mr K's financial situation has been negatively impacted by these circumstances and due to his drastically reduced income and mounting debts he is now having to sell the family home.

The financial statement presented was poorly completed and showed an over spend, however this was mitigated by a referral to the back on track scheme which reduced his annual water charges from £781.54 to £126.00, he was also urged to seek money advice.

To support Mr K during a difficult period in his life his account water account has been cleared to date.

Outcome:

Approved water grant of £234.80 plus back on track banding 1 of £126.

Our Impact in Local Communities

The increasing cost of living and energy bills has put many individuals and families in severe financial hardship.

More households than ever are now facing debt for the first time, which can be overwhelming. Dealing with debt can also take a toll on mental well-being and relationships, leaving people feeling isolated and in need of financial assistance.

Throughout the year, Trustees have provided funding to 4 community organisations to offer comprehensive money advice and support to local residents.

This advice is free, confidential, and has the potential to bring about life-changing support.



How our funding has helped

£111,183 donated to local organisations	£1.5M+ total debt managed	1,175 individuals helped
£206K+ secured in welfare benefit entitlements	6 employment opportunities	16 volunteers received support training

“

I came to the drop in with letters from the creditors and threatening for legal action. I was struggling to cope because of high bills and having a big family. I was terrifying to go out from my house, worrying that the bailiff is waiting at my door step and demanding for payment. The advisor is very professional, experienced and friendly. She put me on ease, helped me to sort out my problems. I am now feeling confident and happier and thinking more positive about my life.



“

It has allowed me to become a lot more confident to manage my bills and money, made me more sociable and involved in the community.

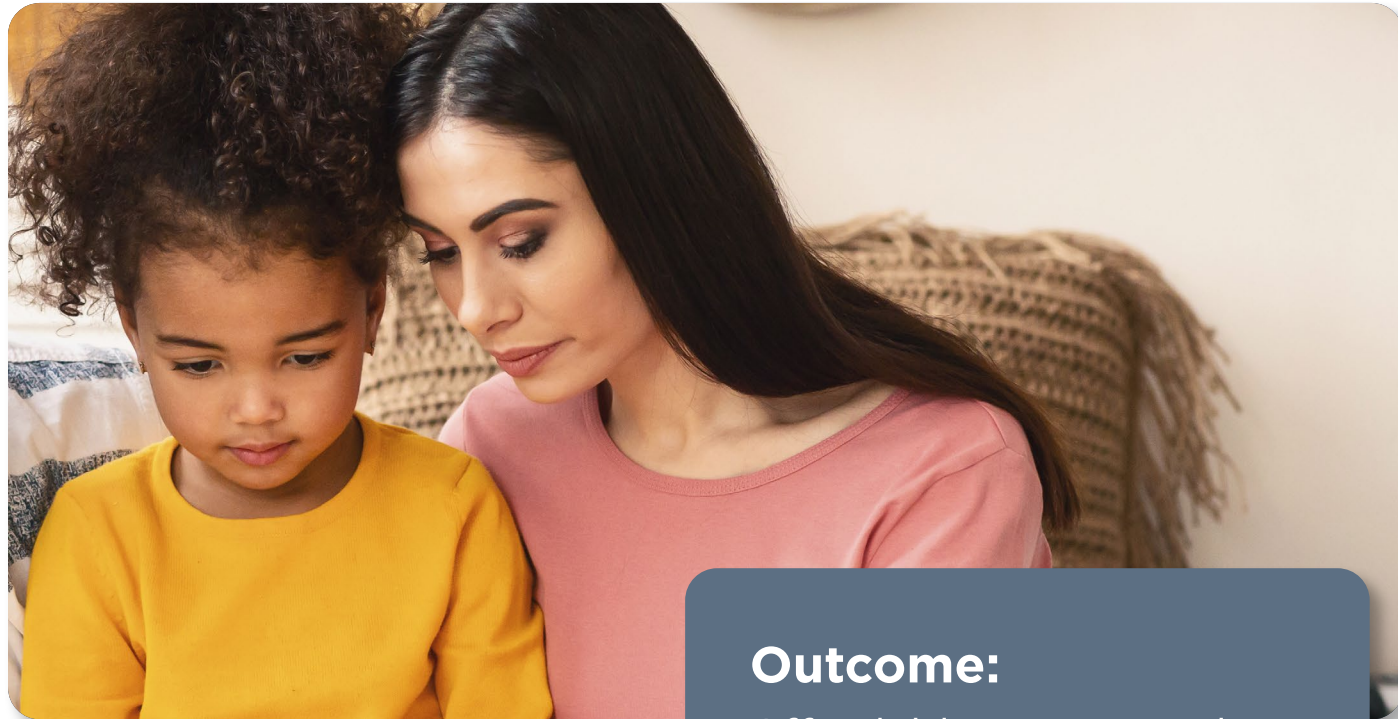
“

I was lost and depressed before I visited the centre. I think I am making a right step to seek help from Cheetham Hill Advice Centre. I tried to avoid contact with creditors and not to open my letters, hoping that it will disappear eventually until I received pre court letter, I was panicking and my friend told me to get help from you, I was relieved and I managed to make affordable repayment plan. I have learnt budgeting skills, and have been awarded a grant to help to clear off my water debt. I also get brand new school uniform for my 4 children, I am now living better, positive and happy with my children.

“

Thanks for the great help with my benefit, I was scared to get help from the advice centre because I can only speak Cantonese, Nicole helped with my application and my application was successful, I am now living better as I have more money to help with rising living cost.





Outcome:

Affordable payment plan put in place and direct debits set up.

Case Study: Ms M

Ms M is a single parent with three young children. She is in receipt of benefits and was renting from a local authority. She needed to relocate due to domestic abuse issues.

Ms M was concerned as she was never able to make ends meet. She was claiming Universal Credit and studying Health & Social care at the local college in an attempt to gain her Social Work qualifications. Additional costs including childcare, travel and packed lunches was having a negative impact on her financially and trying to juggle college as a single parent with no family support was causing her stress, with her utility arrears adding pressure to her day-to-day life.

Support was offered, via her Early Help Worker, to get her moved to a new property and resolve other family issues. Venus assisted her to complete a full financial statement and reviewed her benefit entitlement which highlighted that she was not receiving any help towards her council tax bill. An application for Sole Occupier Discount was submitted, as she was the only adult living in her rented property, as well as an application to the local authorities Exceptional Hardship Fund to assist with her outstanding Council Tax arrears. An award of £480 was granted along with 25% Sole Occupier Discount.

Ms M had outstanding arrears of £1828 owed to United Utilities and was frightened to make contact with them. With support we submitted a Trust Fund application and she was awarded both a grant to clear the arrears and an electric cooker which was delivered and installed. Foodbank vouchers have also been issued and additional food parcels provided when needed.

Her children's schools offered breakfast clubs, free of charge so mum is now able to get to college on time. An application for a bus pass was granted through her college and affordable household payments have all been addressed and put in place through monthly direct debits, for all her household bills.

United Utilities have been advised of her new address details and she has been accepted onto the back on track scheme which has reduced her ongoing water bill and an affordable payment plan is in place. Repairs and redecoration were completed to her new property before she moved in including new carpets for all three bedrooms, which were supplied and fitted by a local flooring shop and funded by the Smallwood grants.

The support given to Ms M and her children has made her more positive, she feels they have been given a fresh start. Ms M states she couldn't have done this without the continued support from everyone involved and she has learned so much from this experience. She concludes that she has been able to continue with her college course and used her own circumstances when completing one of her assignments.

Case Study: Mr L

Mr L is a 67-year-old pensioner, living with his 58-year-old wife, who has limited leave to remain in the UK and subject to no recourse to public funds. Due to his poor health conditions, he is unable to work. His partner was working part time to support the family but recently lost her job. He was getting Universal Credit but only entitled to single person rate due to his wife's immigration status and this ceased when he reached pension age. He was advised to claim Pension Credit but was pushed back by DWP because he has a partner of working age. The couple have been struggling financially since she lost her job, their adult children helped with the rent, but they continued to struggle to pay the utility bills.

This loss of income resulted in Mr L accumulating arrears with his rent, utility bills, and Council Tax. Unsurprisingly, he was struggling to make ends meet each month and had resorted to using credit cards to fund essential living costs.

At the point he received a pre action final demand letter from United Utilities and an enforcement notice from the bailiff to execute the Liability Order for his Council Tax debts, he knew he had to seek advice or else he would be facing legal action, which would lead to further debts. He finally plucked up the courage to ask for help and came to Cheetham Hill Advice Centre, where he was referred to our Debt Adviser.

We reassured Mr L that something could be done, and we took immediate action, contacting United Utilities and the bailiffs to halt legal intervention to allow him time to pull together a comprehensive financial statement and draft an affordable and sustainable payment plan.

Mr L is now entitled to Pension Credit although his partner is under pension age. His benefit was backdated from the date when he reached pension age.

He has cleared the council tax arrears with the backdated Pension Credit allowance which ensured the enforcement action was stopped. He is getting Council Tax Support and Housing Benefit to help with his council tax bill and rent. Although an application for Discretionary Housing Payment was refused, he is managing better and actively looking for smaller accommodation. He is still waiting for the decision for Attendance Allowance.

United Utilities enrolled Mr L with priority services and the help to pay scheme, his annual water usage is now capped at £216, and he has set up a direct debit to pay his current water bill and has not missed any payments.

With the correct entitlement to benefit, he is now keeping up with his rent, utilities and other bills.

Mr L reports that he is feeling happier, less stressed, and more positive about his life. He feels much more confident in dealing with his bills. He is also now able to connect more with his family and friends and is feeling more secure in his home.

Outcome:

Enrolled onto PSR and help to pay schemes. Annual usage has been capped at £216 and direct debit set up.



