

*United Utilities Trust Fund*

# Impact Report

## 2024 - 2025



# Introduction from Debbie Morton, the Chair of Trustees

At United Utilities Trust Fund, we work hard to support people out of challenging times and who are facing poverty and debt.

United Utilities serves many of the most economically deprived areas in England, so it is more important than ever that we are doing what we can to help those customers who are facing difficulties with their bills. We are continuing to see a high demand for our support as the cost-of-living crisis exacerbates, meaning that there are now many more people who are struggling for the first time.

Our 2024-2025 impact report highlights the range of support we have provided in the last year, from helping individuals with grant payments and providing essential household goods, to working with a range of organisations to support vulnerable people in their communities.

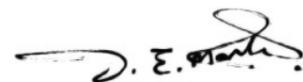
In the past year, we have been able to assist 3,756 applicants, distributing £2,840,960 in grants, providing each applicant with an average grant of £756.

We also work with United Utilities to ensure applicants receive a holistic support package by adding eligible customers onto the Priority Services register (PSR) and Back on Track scheme.

During 2024-2025, 5,568 applicants were given this additional support when applying to the Trust.

I would like to take this opportunity to not only thank the whole team at United Utilities Trust Fund, but also Auriga Services, our delivery partner. Both dedicated teams ensure that we can provide effective support to the households that need it most.

Finally I would like to thank the Trustees for their dedication and service to the trust.



**Debbie Morton**  
The Chair of Trustees

## Board of Trustees

**Chair: Debbie Morton**

**Alastair Richards**

**Eamonn Guilfoyle**

**Ged Devlin**

**Jo-Anne Boswell**

**Martin Crowhurst**

**Michelle Mather**

**Sally Bence**



I wanted to let you know what a difference your help has made. I have been behind on my water payments for over 5 years which has been a constant struggle.

Now, with your help, I can easily manage my monthly payments. Furthermore, I have received a new washing machine so no longer need to hand wash. Just a big thank you for all your help, it is much appreciated.

**- Beneficiary**



In 2024-25

we helped  
more than  
**6,000**  
people



## About the Trust Fund

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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.

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Servicing 3.6 million households



Providing to 7 million people



Covering over 8,337 square miles



## 2024-2025 at a glance



**£2,729,722**

awarded in  
water grants



**6,463**

applications  
received



**3,756**

grants  
given



**393**

essential items  
Provided



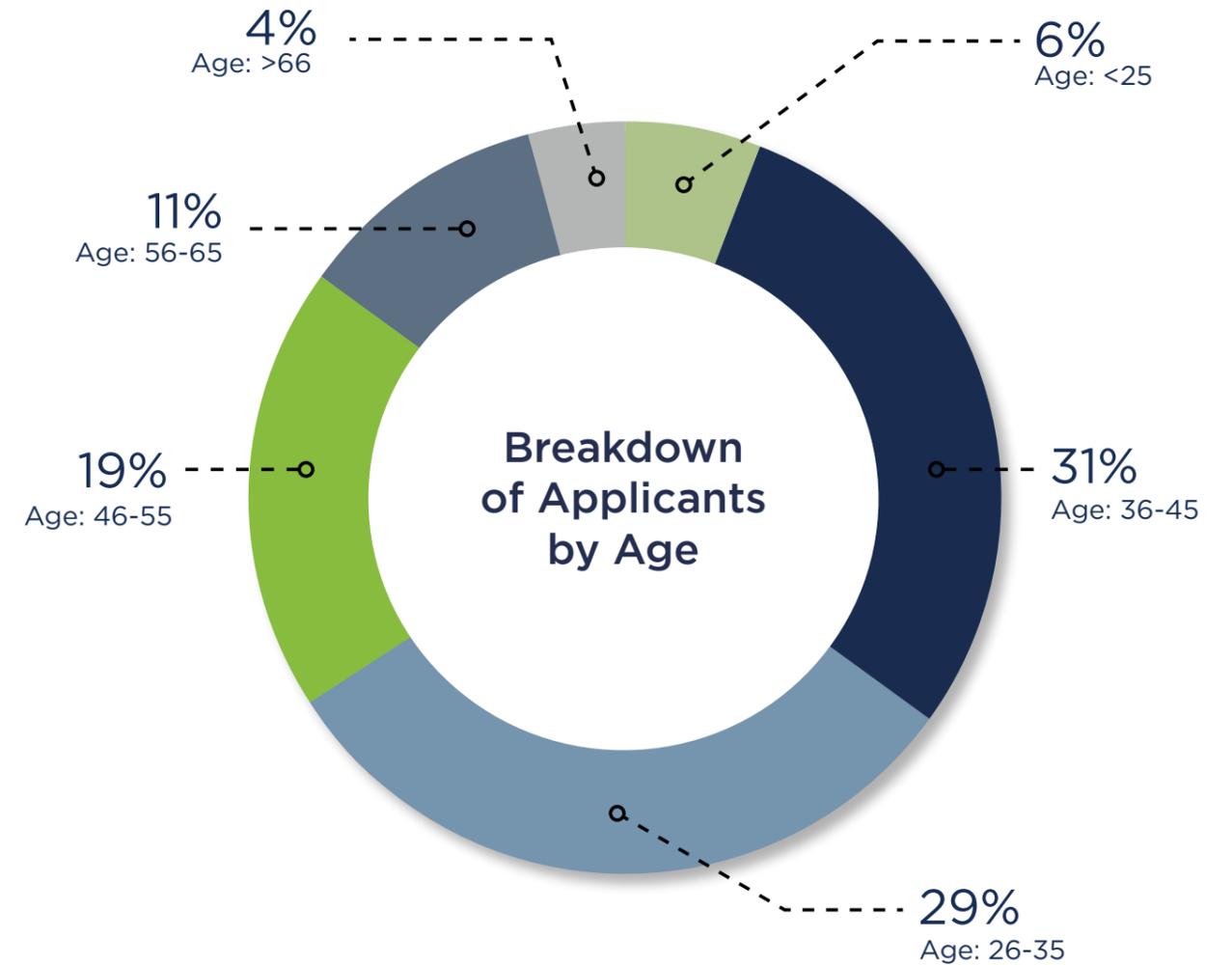
**3,811**

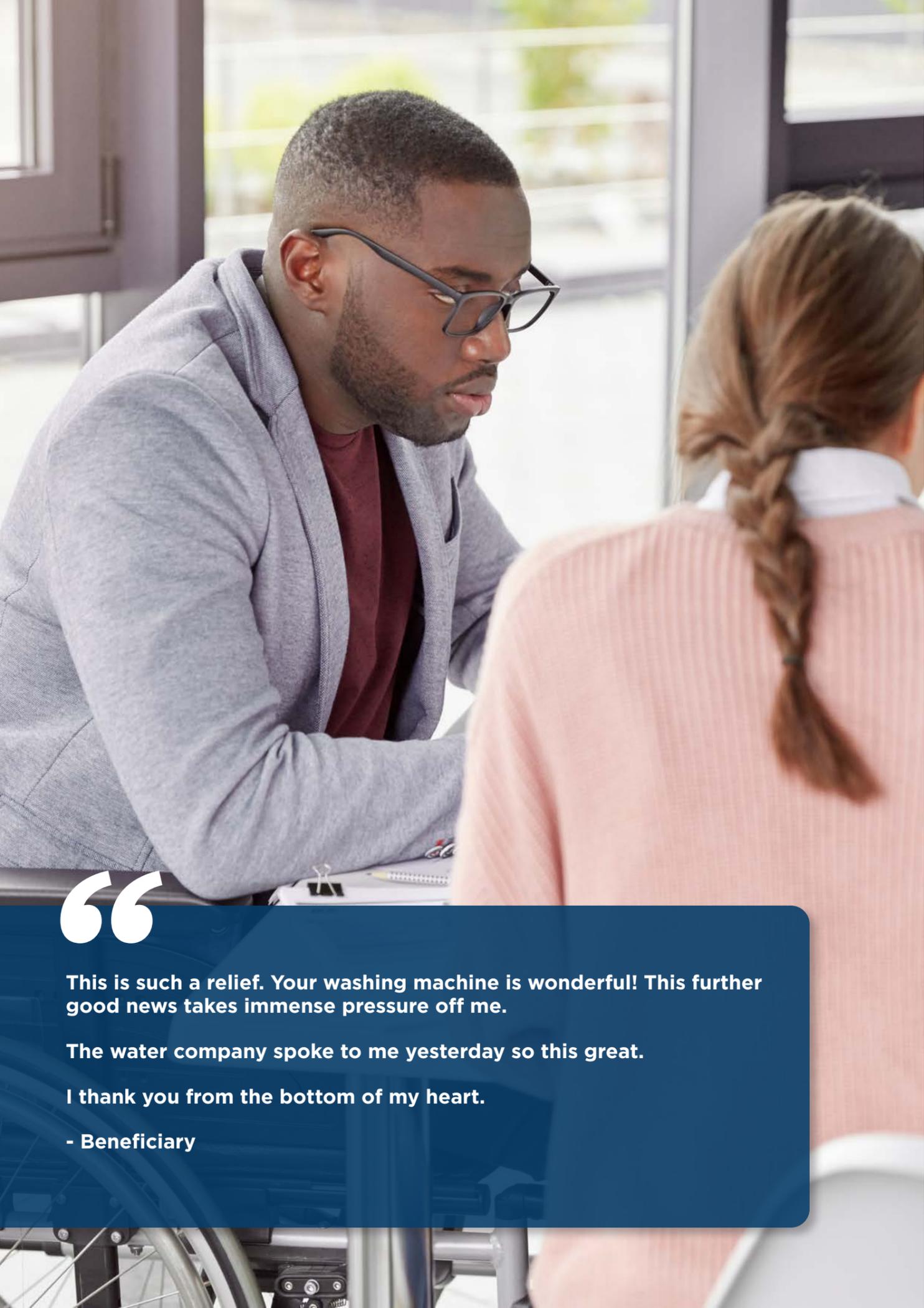
applicants referred  
for Priority Service  
Register



**1,757**

Back on Track  
applications  
approved





This is such a relief. Your washing machine is wonderful! This further good news takes immense pressure off me.

The water company spoke to me yesterday so this great.

I thank you from the bottom of my heart.

- Beneficiary

## Customer Support

### WaterSure

**6 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



**171 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

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

### Metering

**70 households** identified as eligible for a water meter. 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.

**422**

acts of  
additional  
support

**£111,238**

additional  
support  
value

**393**

essential  
items  
provided

Items provided include:



**70**

beds/mattresses



**169**

washing machines



**46**

cookers



**92**

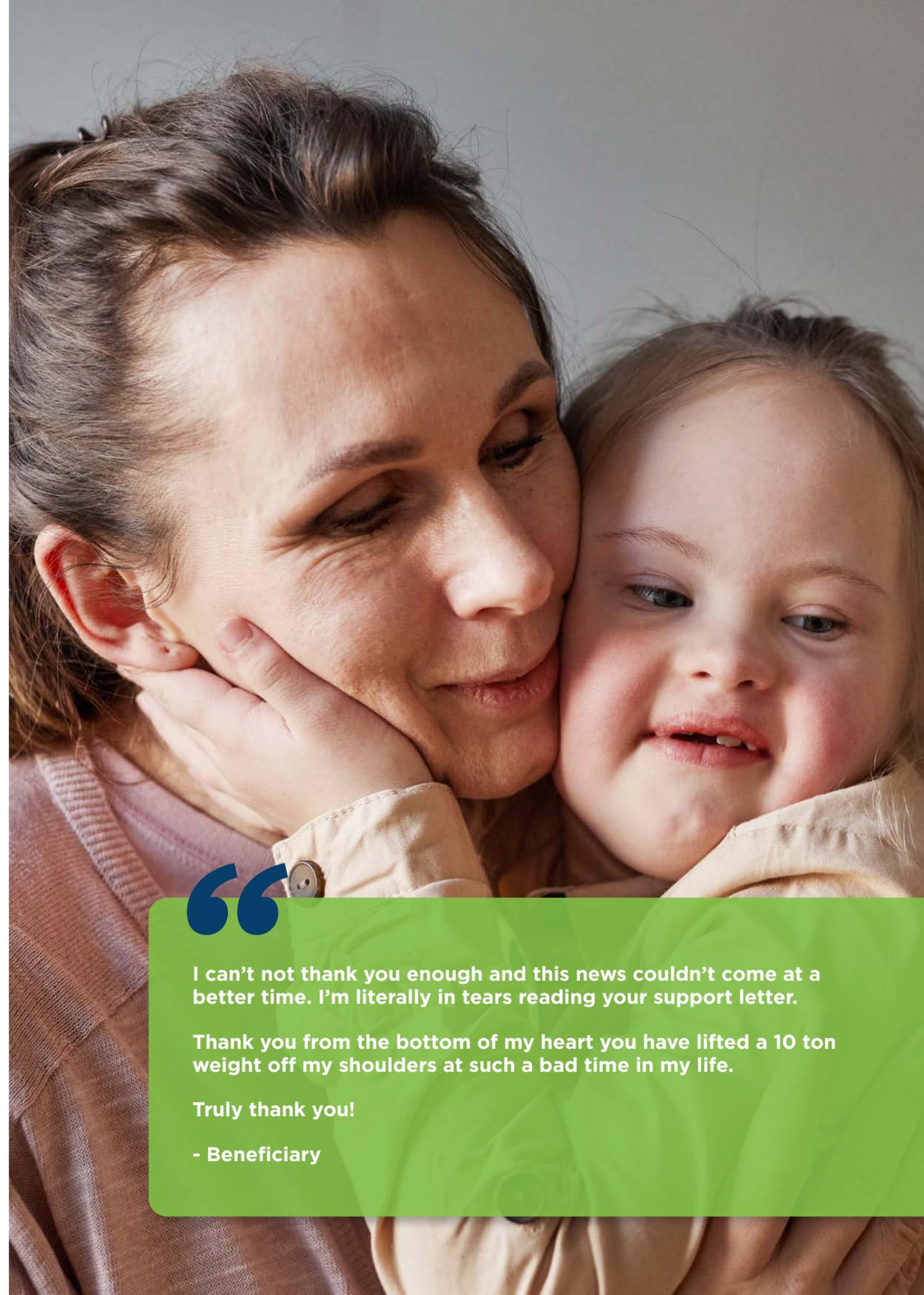
fridge freezers



**15**

tumble dryers

Since 2005 over **£2,785,000** has been spent on providing essential items to over **13,000 households**.



“

I can't not thank you enough and this news couldn't come at a better time. I'm literally in tears reading your support letter.

Thank you from the bottom of my heart you have lifted a 10 ton weight off my shoulders at such a bad time in my life.

Truly thank you!

- Beneficiary



## Case Study: Mrs W

Mrs W is 34, she is a widow with 3 young children and is in receipt of disability related benefits.

At the time of applying she was in receipt of a salaried income, however, due to her increasingly poor health issues she is no longer able to work as a primary school teacher, a role she loved and had held for over 13 years.

Mrs W explains that whilst at work in 2020, her husband experienced a catastrophic internal bleed, caused by liver failure which led to his immediate death.

Mr W had a long standing health condition which required regular monitoring, however due to the pandemic hospital appointments had been cancelled. His ongoing condition meant he was unable to secure life insurance.

At the time of his death they had twin babies and a young daughter and the shock of his demise has left Mrs W suffering with severe PTSD and unable to function on a daily basis. She is regularly bedridden and is being supported by a clinical psychologist.

Mrs W has been advised to seek money advice and her metered account cleared to date to allow the family a fresh start with their repayments.

**Outcome:**  
Approved water grant  
of £278.85

“

Thank you very much!

I appreciate your time and generosity regarding my current financial hardships.



“

I am truly grateful for your help I can't thank you enough for helping me and my children, I really don't know what to say or how to express how grateful I am! Thank you so much for all your help!





“

You don't know how much this means to me and helps me, hopefully now I can straighten again, I am forever grateful for help



“

I would like to thank you for the approval of the grant. My sister has been very stressed about her financial situation and this has been a great help. Along with the new washing machine she is already feeling a lot better.



## Case Study: Mr N

His mother's care requirements are complex and Mr N is committed to supporting her at least 50 hours per week as she refuses the option of residential care or helpers coming into her home.

Despite his commitment to his mother, Mr N is hopeful he will be able to return to paid work in the future and in attempt to improve his employability he has recently qualified as a counsellor.

Mr N's water arrears are having a significant impact on his mental well-being therefore his account has been cleared to date and ongoing charges have been reduced significantly due to the acceptance onto the back on track scheme.

Mr N has also been advised to seek money advice with a view to maximising his income, including a review of his benefit entitlement.

### Outcome:

Approved water grant of £419.32 and Back on Track scheme band 1 applied at £132.00



## Case Study: Ms H

Ms H is a lone parent with four young children all aged under six. The family are in receipt of basic benefits.

The children's father left over two years ago and does not contribute any financial support for the family.

Ms H is being supported by the local homeless team as the family are currently living in temporary accommodation and have been advised this is likely to continue for the next five years.

The youngest daughter has significant medical issues as she was born without any skin on her head, which means she is extremely prone to infection and must be closely monitored by the hospital on a regular basis.

Every week she attends at least two appointments including scans, physiotherapy and audiology.

Ms H is not in a position to clear her water arrears without support, therefore her account has been cleared to date and United Utilities have been advised of the need for the family to be on the Priority Registrar.

Ms H has also been advised to seek money advice with a view to maximising her income, including a review of her benefit entitlement.

### Outcome:

Approved water grant of £999.63 and Back on Track scheme band 0 already applied

## Case Study: Mr M

Mr M is 37, he does not have any income and is financially reliant on support from his elderly parents with whom he is currently living, following his discharge from hospital.



Mr M was previously a self-employed contractor, following an accident he was admitted to hospital and initially claimed Universal credit, however, this ceased when he was deemed fit to work.

Unfortunately, he then contracted pneumonia and was re-admitted to hospital, his condition was critical, and he had a tracheotomy to help him breathe, it was at this point that his parents terminated his tenancy. He has now been signed off work and is very weak due to issues with muscle wastage, in addition he has been diagnosed with anxiety and depression and is struggling to concentrate. It is unlikely that he will be fit for work in the near future

A claim has been made for Personal Independence Payment, but currently he does not have any funds to clear this debt which is exacerbating his fragile mental wellbeing.

He was referred to the Trust Fund by the water company as they can only hold debt recovery action for a short period of time.

To support Mr M at this difficult time a grant has been approved to clear his arrears in full and he has been signposted to an accredited money advice agency.

### Outcome:

Approved water grant of £1,644.83



**Outcome:**  
Approved water grant of £50 and Help To Pay scheme at band 1

## Case Study: Mrs B

Mrs B is 93, she lives alone and is in receipt of pension credit and attendance allowance.

Mrs B called the Trust extremely distressed as she had received a water bill stating she owed £1,196.60, she did not understand why as she had been accepted on the help to pay scheme and had not slept for over 24 hours worrying about the consequences of such a high debt.

UUTF adviser completed a telephone application with her, and she explained that both her husband and son had passed away within five months of each other in 2022. She has limited mobility therefore is still reliant on her car to get out and about. Her finances have been significantly impacted due to her excessive car insurance premium which increased to £4,000 p.a. after she was involved in a road traffic accident with a lorry and her car written off.

She advised that her dog is her only companion and due to his poor health, she has to allocate £100 p.m. for vet, insurance and food costs.

United Utilities billing system confirmed that she has made regular payments but not sufficient to cover her previous charges. The UUTF adviser contacted United Utilities to discuss her situation and following an explanation of her circumstances they agreed to back date her help to pay allowance which reduced her outstanding charges to £346.70.

To allow Mrs B a fresh start with future billing a lump sum of £50 has been accredited to her account and she has been urged to seek advice regarding future budgeting and car insurance costs.



## Case Study: Mrs P & Mr M

Mrs P lives with her husband Mr M and are in receipt of basic benefits.

Following many years of dialysis, Mr M had a kidney transplant in March 2023 and has experienced ongoing issues, including incontinence, which has caused increased washing of bedding and clothing, in addition Mrs P suffers from OCD which means she is constantly washing her hands, prior to Covid she was regular being supported by a psychologist.

In January Mrs P was diagnosed with Breast Cancer and due to an error relating to their housing benefit, Mr M's disability payment ceased, and their UC reduced. The reduction to their income, added to the additional expenditure e.g. hospital appointments has impacted negatively on their ability to manage their finances and they have been using credit cards for essential expenses.

Application has been completed with the support of a Macmillan cancer support adviser at Maggie's, who are working with the couple to

maximise their income, this including consulting with their energy provider, investigating energy and water saving options and the reinstatement of appropriate benefits. Mrs P still has a long way to go, she is currently undergoing chemotherapy and will then require surgery and radiotherapy.

To support the family during a difficult period the metered account has been cleared to date, support tariff band three has been applied and they have been referred to the Priority Service Register. In addition, the assessor has sent them details of the Kidney care UK charity.

**Outcome:**  
Approved water grant of £635.67, Back On Track scheme band 3 applied and PSR & Kidney Care UK referrals

# Our Impact in Local Communities

Throughout the last financial year our trustees have provided funding to 6 community organisations. This funding helps these organisations to offer free comprehensive money advice and support to the communities they serve, providing life changing support.

The continued cost of living crisis has put many individuals and families in severe financial hardship. Trying to manage debt can take a toll on mental health and relationships which often leads to people feeling isolated.

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



## How our funding has helped

**£107,022**

donated to local organisations

**£1.9M+**

total debt managed

**807**

individuals helped

**£423K+**

secured in welfare benefit entitlements

**6**

employment opportunities

**17**

volunteers received support training



I am working a zero-hour contract, struggling to cope financially after falling ill. I was worrying so much because I didn't have money left to buy food for my children after paying all the bills and thanks to the foods bank, I get my food parcel from them. I am glad that I made the move to get help from the advice centre, they helped me with benefit, budgeting and apply for scheme to pay my water bills, and a referral to wood street mission to help with children school uniform and clothing. I am now feeling less stress full because I have money to buy foods for my family. Big thank you for helping me during this hard time.



Thank you for helping me with my debt problem, you have been very helpful and friendly, I do not worry about my debt problem now.



The advisor helped me to sort out my problem with debt and water, I am feeling happier and can spend more time with my children.



I was so stressed when I got the bills and do not know what to do, my late husband was dealing with all the household bills before he passed away.

I am glad I came to the advice centre. Special thanks to the advisor who helped me work out my budgeting and negotiate an affordable payment plan. I am now feeling more positive about my life.

## Case Study: Miss L



The beneficiary has been working with the Venus Charity to address her debt situation.

She is a single parent with two dependent children, and she receives Universal Credit, Child Benefit and Disability Living Allowance for two of her children.

She suffers from mental health issues and is extremely worried about her household bills and outstanding arrears. She receives no financial support from her ex-partner or has any family she can rely on for financial support. She is fully aware of her arrears with United Utilities and has struggled to confront this for years. She feels anxious daily when her post arrives and often leaves the post unopened.

Both of her dependent children have additional needs. She has ongoing hospital appointments for herself and her children as she is getting tested for ADHD.

She has daily difficulties, with both her children and

her own mental health and just getting out of the house on time for school daily feels like a huge burden.

The family are also in need of a fridge freezer. She currently has a small portable fridge to store food items. Due to its small size, she cannot buy very much in advance and is shopping for fresh food every few days which is not cost effective.

She worries daily about the amount of arrears and debt owing and cannot pay this without falling into arrears with other household bills.

She is now receiving the support she needs from the Venus Charity with the aim of becoming debt free in the near future.

### Outcome:

£1,400 grant applied to clear UUTF water arrears, Back on Track applied to reduce ongoing water charges and she has also been awarded a new Fridge-Freezer

## Case Study: Ms S



The beneficiary contacted Mind in Salford as she was struggling to pay her household bills.

She is a single parent with three dependent children, and she receives Universal Credit, Child Benefit and Personal Independence Payment (PIP).

She has a number of health conditions which prevent her from working. She suffers from Depression, Anxiety, Asthma and Social Anxiety. In addition to this, her youngest child who is 5 years old needs continual supervision because he is at risk of harming himself and his siblings. He cannot form any words and he has no sense of danger around the home.

He often needs to wear a helmet in order to keep him safe. It is suspected that he has Autism, and this is currently under investigation. The family are now under the Early Help Team in Salford and she is due to undertake a course herself to help her to understand his needs more.

As he often needs a lot more attention, this is difficult for the other children. Ms S also struggles with organising her bills and has accrued numerous household debts as a result.

She often feels overwhelmed on the phone and will not finish calls, she also feels like she can be a burden on others which impacts on her asking for help.

She is now actively working with Mind in Salford who are helping her set up affordable payment plans as well as helping her apply for disability benefits for her youngest child. She feels more confident about the future now that the dark cloud surrounding her finances is starting to disappear.

### Outcome:

£602 grant applied to clear UUTF water arrears

*United Utilities Trust Fund*

