

Factsheet 69

Water advice

May 2026

About this factsheet

This factsheet offers tips on reducing water bills and how to save water. It provides information on switching to a meter and how you can get help with the costs of water if you are eligible for the WaterSure bill cap Scheme.

The information in this factsheet is correct for the period May 2026 to April 2027.

The information in this factsheet is applicable in England and Wales. If you are in Scotland or Northern Ireland, please contact Age Scotland or Age NI for more information.

Contact details for any organisation mentioned in this factsheet can be found in the *Useful organisations* section.

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1 Introduction

Saving water at home helps the environment and may help reduce your bills if you use a water meter. Saving hot water can also reduce energy bills. You can only be supplied by your regional water company. You cannot change to another water supplier as the water industry is not deregulated in the same way as the gas and electricity industries.

If you are billed on rateable value of your home, your water charges are fixed. You may be able to save on bills by opting to have a free water meter installed or by joining certain schemes or tariffs. You can save money on water in ways other than simply restricting your use of water.

2 Reduced bills and tariff schemes

Water companies offer a variety of discount schemes for certain customers. The following are some of the water companies offering discounted bills to people receiving Pension Credit (PC):

- Affinity Water
- Bristol Water
- Cambridge Water
- Dŵr Cymru – Welsh Water
- Essex and Suffolk Water
- Northumbrian Water
- Portsmouth Water
- Southern Water
- South Staffs Water
- United Utilities
- Wessex Water

Contact your water company to find out about eligibility criteria and what other help might be available. Other water companies have social tariffs offering reduced bills to customers who might struggle to pay. Schemes differ in terms of who is eligible and the assistance provided. The CCW website includes details of all schemes currently available and how to apply in England and Wales at: www.ccw.org.uk/save-money-and-water/help-with-bills

3 Water arrears

Water companies are not allowed to disconnect you for water arrears. Instead, they can take court action to recover the debt. It can harm your credit rating if you fall behind with payments. If you are struggling to pay your water bill, contact your water company to see how they can help. Each water company has a code of practice for customers owing money and can provide you with a copy.

Many offer budget schemes and hardship funds, which can help you clear your debt (see section 5). If you are a tenant or contract holder in Wales, make sure you are charged the right amount of money for your water (see section 6). If you are in arrears and claim benefits such as Pension Credit, you may be able to arrange to have regular payments ('*Water Direct*') from your benefits paid directly to your water company.

If you live in rented property, you may be liable to pay water charges as part of your rent. These are not covered by Housing Benefit or Universal Credit. If you are unable to pay your water charge element, you will be in rent arrears and your landlord can start eviction proceedings.

If you do not claim any benefits but are struggling financially, get a benefit check. This looks at whether you might be entitled to benefits such as Pension Credit, Attendance Allowance or Personal Independence Payment. Contact Age UK Advice or Age Cymru Advice or your local Age UK or Age Cymru to get a benefit check. See also the Age UK online benefit calculator at www.ageuk.org.uk/benefits-check

4 WaterSure bill cap

WaterSure schemes offer help with the cost of your water supply. You must have a water meter or be waiting to have one fitted and either someone in your household has a medical condition that causes significant extra water use, or you have three or more children under the age of 19 for whom you receive Child Benefit.

You must also receive at least one of the following benefits:

- Pension Credit
- Universal Credit
- Housing Benefit.

In **Wales**, if you get water from Dŵr Cymru (Welsh Water), the list includes Attendance Allowance (AA), Disability Living Allowance (DLA) and Personal Independence Payment (PIP). If you get water from Hafren Dyfrdwy, DLA and PIP are listed as qualifying benefits, but not AA.

You must provide evidence that you meet the criteria. Evidence includes a copy of the award letter of a qualifying benefit, information on your medical condition, or in some cases, a certificate from your GP.

If you qualify for WaterSure, your bill is capped and you pay no more than the average household bill for your water company, and sometimes less, even if you use more. You must reapply and supply evidence every year. The scheme is not available if you have a swimming pool, sprinkler system, or non-hand-held garden-watering device.

If you think you are no longer entitled to help from WaterSure anymore, let your water company know. Your help will stop at the end of the current billing period.

For more information and the list of qualifying medical conditions, contact your water company or CCW.

5 Help from Financial Hardship Funds

Some water companies have Financial Hardship Funds if you are in difficult circumstances that can offer help towards water debts or other household expenses such as bills and essential household items.

Help is discretionary and Funds set their own eligibility criteria. Contact your water company, local Age UK or Age Cymru, or Citizens Advice for information.

6 Water resale

If you buy water or sewerage services from another person or company, for example, your landlord, instead of directly from a water or sewerage company, you are protected by maximum water resale rules.

Anyone reselling water or sewerage services should not charge more than the amount they are charged by the water company, plus a reasonable administration charge. Maintenance costs for water or sewerage pipework are not included in this. Costs are usually recovered through the tenant's rent or by separate agreement.

7 Additional support

Water companies keep a Priority Services register of consumers who may need extra help if their water supply is interrupted or with the way their services are provided. Anyone can register for the free assistance which includes help if you have limited mobility, are chronically sick or have a disability. To register, contact your water company for more information.

Support is available to help you communicate with the company if you have a hearing, sight or speech impairment. Some of the services offered for free include:

- large print bills, letters and leaflets
- 'talking' bills - your bill can be read to you over the phone, supplied on tape/CD, or in Braille
- communicate with the company by text relay/text phone or minicom
- arranging for your bills to be sent or copied to someone you nominate, such a relative, friend or carer, who can help you read or check them
- special arrangements to personally contact you in an emergency
- an emergency supply of water if your supply is interrupted and you would find it difficult to leave your residence to get to a collection point
- you can be given a longer time to answer the door
- password scheme to confirm a caller from a water company is genuine
- help reading your water meter if you have difficulty reading it yourself.

8 Tips for saving water

There are many ways to save water at home, including:

- Replace worn washers on leaky taps. A dripping hot water tap wastes energy and over a year can add to your annual water bill.
- Take showers instead of baths - a five-minute shower might use half as much water as a bath (although power showers can use more).
- Keep a bottle or jug of water in the fridge instead of running tap water until it gets cold (cover the jug and keep no longer than a day).
- Do not leave the water running while brushing your teeth or shaving.
- Wash vegetables in a bowl rather than under running water.
- Water your garden in the early morning or evening as it will not evaporate so quickly.
- Water your garden thoroughly once a week rather than more frequently and avoid sprinklers.
- Install a water butt to collect rainwater for your garden – it is better for the garden than tap water.
- Install a displacement device in your cistern, such as a Hippo or a Save-a-flush. This saves as much as three litres of water with every flush. Your water company may supply them for free.
- Do not use your washing machine or dishwasher on half-load – full loads use less water than two half loads.
- Use minimum water when boiling in saucepans or kettles – saving energy as well as water.
- Ensure water pipes are lagged in time for winter – burst water pipes cause serious damage and waste water. Lagging pipes reduces heat loss, saving money on energy bills.
- Know where your stop tap (stopcock) is located. If any repairs are needed, it must be turned off.
- If a cistern or pipe bursts you must drain the system by running the cold tap. If the stop tap is stuck or leaking, have it repaired by a plumber.

9 Water meters

The CCW website has a water meter calculator that can estimate if you can cut your water bills by switching to a meter. The calculation is based on your water company's charges and information provided by you about your water usage. Your water company can provide you with guidance on obtaining a water meter. Meters are installed free of charge for household customers. Tenants with a fixed-term tenancy of less than six months must ask their landlord's permission.

See www.ccw.org.uk/save-money-and-water/water-meter-calculator

Tenants with a fixed term tenancy of six months or more have the right to have a water meter fitted, but they may need their landlord's permission to have an internal meter fitted if plumbing has to be altered.

In **Wales**, tenants are now called '*contract-holders*' and tenancy agreements are '*occupation contracts*'. Seek advice from Shelter Cymru if you are considering a water meter, as the ability to switch depends on your occupation contract.

Note

You can revert to unmeasured charging within two years of installation, but there are exceptions – see section 11. This only applies if you applied for the meter, not to subsequent occupiers of the property who must keep a previously installed meter.

It may be beneficial to switch to a meter if:

- you are a small household or are actively water conscious
- your property has a high rateable value
- you want to be in control of how much water you pay for.

Drawbacks of having a meter installed can include:

- you may have to allow access for your meter to be read (although many water meters can be read from outside your home)
- you do not know in advance how much your annual bill is going to be, as it varies depending on how much water you use in the year, as with other utility bills
- if you lose water through a leak on pipework beyond the meter, you may have to pay for it, although allowance may be made if this is the first time since it was installed.

Note

Water companies sometimes offer leak detection services to domestic consumers when installing a water meter. This can be free or at your expense. Leaks that can be repaired without significant excavation are sometimes repaired free of charge.

Sometimes it is impractical or too expensive for a water company to fit a meter because, for example, the work involves separating the pipe work in a tower block. A company can refuse to install a meter when asked by a customer, but they must offer you an assessed charge bill that aims to more closely reflect your household water use. You then have an option to stay on your current unmetered bill or switch to the assessed one.

Different water companies calculate the assessed charge in different ways. It can be based on the number of occupants, type of property, number of bedrooms, or average household charge.

All companies offer a single person assessed charge to closely reflect what a single person would have paid if it was possible to install a meter. Once you know the charge, compare it with your current bill to see if you can save money.

Note

You will not be offered an assessed charge unless you apply for a meter, or you are in an area with a compulsory metering programme and it is not possible to install a meter in your home.

10 Repairing water leaks

You may be responsible for repairing water leaks inside your property and in external pipes up to the boundary of your property. Some water companies offer free repair services for external leaks so check with them whether this is possible. If a leak is in your supply pipe and not covered by a water company's free repair service, you are responsible for repairing it. If the leak is not repaired within a certain time, the water company may carry out the repair and charge you for the work.

Ofwat has information on who is responsible for water pipes at www.ofwat.gov.uk/households/supply-and-standards/supply-pipes/

If you own your own home, check whether your home insurance contents policy covers repairs for water leaks. If you rent your home, your landlord may have responsibility for paying for and arranging a leak to be fixed.

In **England**, see section 6.1 of Age UK factsheet 67, *Home improvements and repairs*, for more information. In **Wales**, see section 7 of Age Cymru factsheet 67w, *Home improvements and repairs for older people in Wales*.

11 Compulsory metering

Water companies are legally entitled to install meters in areas that have been declared as being seriously water stressed. Customers in these areas are being switched over to water meters and if you live in one of these areas, you will have no choice on how you are charged.

If it is not possible to fit a meter at your home, you may be placed on an assessed charge, which is a fixed amount that more closely matches the amount of water your household uses. Your water company can insist you have a water meter installed if you have a swimming pool, power shower, large bath or garden sprinkler.

12 Surface water drainage

Surface water is the rainwater that drains from a property into a sewer. The water company collects and treats this water and charges customers for the service.

If rainwater does not drain from your property into a public sewer, because you have a soakaway, you may be entitled to a surface water drainage rebate. You must claim this from your water company and provide evidence.

If you are awarded a rebate, it applies from the beginning of the financial year in which you claim. You may receive a rebate of previous year's charges. The extent of this depends on the policy of your company.

13 Temporary water use restrictions

If there has been a prolonged period of low rainfall, it may become necessary for the water companies to take steps to ensure supplies are maintained and the natural water sources they rely on are conserved. Water companies set out the steps they will take to manage a drought situation in their Drought Plan.

Companies may impose different levels of restrictions on water use depending on the severity of the situation.

These include:

- Temporary Use Restrictions (hosepipe/sprinkler bans)
- drought orders give a water company the power to ban all non-essential use
- drought permits allow companies to take water temporarily from other sources such as rivers and groundwater
- emergency drought orders allow companies to restrict water use in any way deemed necessary, which could, in a very severe drought, mean cutting off water supply to homes and setting up standpipes in streets.

Being water efficient is always important but during a drought situation, it helps to conserve limited resources and avoid more severe restrictions becoming necessary.

For information and update reports on drought in **England**, see the Environment Agency website at:

www.gov.uk/government/organisations/environment-agency

In **Wales**, see the Natural Resources Wales website at:

www.naturalresources.wales

Useful organisations

Citizens Advice

In **England**, go to www.citizensadvice.org.uk

Telephone 0800 144 8848

In **Wales**, go to www.citizensadvice.org.uk/wales

Telephone 0800 702 2020

National network of advice centres offering free, confidential, independent advice, face to face or by telephone.

CCW (Consumer Council for Water)

www.ccw.org.uk

Telephone 0300 034 2222 (England) Mon-Fri 08.30-17.00

Telephone 0300 034 3333 (Wales) Mon-Fri 08.30-17.00

Independent voice for water consumers. If you are not satisfied with the way a water company deals with your complaint, contact CCW.

Environment Agency

www.gov.uk/government/organisations/environment-agency

For information and update reports on drought and flooding in England.

Natural Resources Wales

<https://naturalresources.wales>

Provide information and reports on drought and flooding in Wales.

Office of Water Services (Ofwat)

www.ofwat.gov.uk

Telephone 0121 644 7500

Independent regulatory body who monitor and regulate water companies.

TrustMark

www.trustmark.org.uk

Telephone 0333 555 1234 Mon-Fri 09.00-17.00

Find builders, plumbers, electricians, roofers and firms awarded the TrustMark who comply with government-endorsed standards.

Age UK

Age UK provides advice and information for people in later life through our Age UK Advice line, publications and online. Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

Age UK Advice

www.ageuk.org.uk

0800 169 65 65

Lines are open seven days a week from 8.00am to 7.00pm

In Wales contact

Age Cymru Advice

www.agecymru.wales

0300 303 4498

In Northern Ireland contact

Age NI

www.ageni.org

0808 808 7575

In Scotland contact

Age Scotland

www.agescotland.org.uk

0800 124 4222

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