

Code of practice for recovering domestic water debt



Contents

- 2 What to do if you can't pay your bill
- 3 How we can help
- 5 How to pay
- 7 What if you don't pay the bill or don't keep to an agreement?
- 9 What if you disagree with the bill?
- 9 Tenants
 - 10 Change in circumstances
 - 10 How to contact us
 - 10 Complaints
- 11 Other codes of practice and information leaflets
- 12 How you could reduce your bill

Remember, the quickest and easiest way to find out about our services – and how we can help you – is to visit our website www.bournemouthwater.co.uk

You have a social responsibility to pay for your water services as people who don't pay add extra costs to the bills of paying customers. However, we know that some customers have difficulty paying their water bill and this leaflet explains how we can help.

We also explain what happens if you don't pay the bill or keep to a payment agreement that you made with us.

AVOID WORRY – ACT NOW – GET IN TOUCH

Debt Helpline 01202 590059

Open from 8am to 6pm, Monday to Friday and
9am to 2pm Saturdays.

What to do if you can't pay your bill

Don't ignore the bill and just hope that nothing will happen.

Contact us as soon as possible – the sooner the better. Our staff are trained to provide a confidential, professional and sensitive service to our customers. Call us on 01202 590059 between 8am and 6pm Monday to Friday and 9am and 2pm Saturday.

You may find it helpful to obtain independent advice or debt counselling. There are a number of organisations which can provide you with free debt advice. Their contact details are shown below.

StepChange

Call free on 0800 138 1111

Website www.stepchange.org



Citizens Advice

Call: 03444 111 444

NGT Text Relay: 03444 111 445

Website: www.citizensadvice.org.uk

There are other free, independent debt advice centres such as Money Advice Centre or the Consumer Advice Centre.

Look online at www.yell.com for details or visit www.citizensadvice.org.uk

Independent advice organisations

Organisation	Telephone number	Web address
National Debt Line	FREEPHONE 0808 808 4000	www.nationaldebtline.org
Money Advice Service	0800 138 7777	www.moneyadvice.service.org.uk
Civil legal advice – funded by Legal Aid	0345 345 4345	www.clsdirect.org.uk

How we can help

We'll discuss affordability with you and try to agree the amounts and period over which you'll make payments. You may qualify for one of the support tariffs (WaterSure and WaterCare).

If we make an agreement, you'll be able to pay weekly, fortnightly or monthly, to suit you.

If you're claiming Income Support, Pension Credit, Job Seeker's Allowance, Universal Credit or Employment and Support Allowance, Jobcentre Plus may consider paying us directly out of your benefits through the Water Direct Scheme.

If you agree to this, Jobcentre Plus will take a fixed amount from your benefits to cover what you owe in arrears, as well as your current charges. Please either call or write to us with your date of birth and National Insurance number to arrange this. Further details may be found at your local Jobcentre Plus.

The WaterSure Tariff

If you have a meter and need to use a large amount of water you may be entitled to a reduction on your bill. In order to qualify you must satisfy certain criteria.

If you or a member of the household are in receipt of one of the benefits listed below you may be entitled to a reduced bill under the WaterSure scheme. The qualifying benefits are:

- Income Support
- Income-based Job Seeker's Allowance
- The Working Tax Credit
- Pension Credit
- Universal Credit
- Housing Benefit
- Child Tax Credit, except families in receipt of the family element only
- Employment and Support Allowance

In addition, and in order to qualify, you or a member of your household must either suffer from a medical condition which requires significant additional use of water, or must be responsible for three or more children under the age of 19 (in full-time education and living in the property).

The WaterCare Tarriff

If you have a water meter you may qualify for help with your bill if you're on a very low income and you or someone in your household receives one or more of the following means-tested benefits:

- Housing Benefit
- Income Support
- Income-based Job Seeker's Allowance
- Income-related Employment and Support Allowance
- Pension Credit (guaranteed element)
- Universal Credit (housing element)

We'll be pleased to send you full details and an application form if you think your household qualifies for help. Please call us on 01202 590059 for further information or visit our website at www.bournemouthwater.co.uk.

Independent advice organisations

The FreshStart fund has been set up to assist customers seeking help with water debt who are either new to debt or are dealing with an extraordinary life event and for whom immediate clearance of water debt or short-term help with bills would be beneficial.

This fund will give you time and financial assistance to help you adjust to these new circumstances – for example, if you're left with debt following the death of a partner, unemployment, relationship breakdown or illness. Help and advice will be offered to suit your personal circumstances as well as your water debt.

How to pay



By Direct Debit. We have a number of payment options including spreading the payment of your bill over 12 months (for customers with a significant level of debt). In the first year the amounts may vary depending on when we can set up the Direct Debit. Money will be collected on either the 1st, 8th, 15th or 22nd of each month and we can take Direct Debit instructions by phone. This service is free of charge.



By post in the envelope provided with your bill. Please make cheques or postal orders payable to Bournemouth Water.

You should also send the payment slip with the cheque unless you need a receipt. In this case, the whole bill should be sent. Do not send cash in the post.



By phone or internet banking. You can set up payment with your own bank's phone or internet service. Our banking details are:

Account number 02398451, Sort code 30-00-00. You'll also need the twelve-digit account number shown on the front of your bill.



By Standing Order. For those who are unable to set up the Direct Debit option.



At a bank. Complete the payment slip and hand it in with the bill and your payment. Cheques should be made payable to Bournemouth Water.

The bank will stamp the bill and give it back as proof of payment. If you pay by cheque at your own branch or at any branch of Lloyds Bank within our area of supply, the bank will not normally make a charge.



At a Post Office. Fill in the payment slip and hand in the whole bill with a cash payment. Cheques are not accepted. The bill will be stamped by the post office and given back as proof of payment. The Post Office makes a charge for this service.



Water Direct. If you're claiming Income Support, Pension Credit, Job Seeker's Allowance, Universal Credit or Employment and Support Allowance, Jobcentre Plus may pay your bill out of your benefit directly to us. Please call, write to us or contact your Jobcentre Plus.



Collection round. In certain circumstances we can arrange for customers with debt and no other method of payment to choose our monthly collection round service. Call us on 01202 597101 to speak to our Collection Round Manager.



Payment card. You can pay your bill at PayPoint outlets that can be found in local shops and garages.

What if you don't pay the bill or don't keep to an agreement?

If you don't pay your bill or don't keep to an agreement, the whole debt becomes due and we'll either take legal action to recover the debt or pass your account to a debt collection agency or solicitor. This will mean that you may end up paying more to cover legal fees. The Court may also add interest to what you owe.

Legal action

If you still don't pay, you may have a County Court Judgment against you that may affect your credit rating and remain in force for six years. This may prevent you obtaining a loan, a mortgage and even some types of employment.

If you still haven't paid or made an agreement with us to pay, we will enforce the Judgment.

These are the steps we must take

Before we issue a County Court Claim

1. If you don't pay or contact us to reach an agreement, we'll make one last effort to contact you either by phone or by visiting you. We may charge you a visit fee, although this may be less than costs associated with any legal action.
2. We must send you a final notice, which gives you at least seven days to pay what you owe.

Issuing a County Court Claim

3. If payment has still not been received, we'll ask the County Court to order you to pay. This means that you'll receive a County Court Claim and have legal costs added to the amount you owe.
4. If you don't pay, or admit the debt and offer to pay by the instalments

agreed, Judgment will be entered.

5. If we enforce the Judgment, we may take the following action only if we haven't been able to agree an instalment plan with you or if once agreed, you fail to keep to it:

- **Attachment of Earnings**

If you're employed, the Court will instruct your employer to deduct a proportion of your salary to pay your water bill.

- **Charging Order**

If you own a property, we could ask the Court to make an order against it. This means that when you sell it, your debt will be paid from the proceeds. If your debt is large enough, we could ask for the property to be sold.

- **Third Party Debt Order**

If you have a bank account or are owed money by a third party, we could ask the Court to order that payment be made directly to us to settle your debt.

- **Warrant of Execution**

We could instruct the Court Bailiff to seize goods from your home to be sold at auction to settle your debt.

- **Bankruptcy**

If your debt is large enough, we could apply to the Court to issue a Bankruptcy Order.

To help us decide which method of enforcement to use or whether there's another way to help you, we may contact you to arrange an appointment for us to assess your financial circumstances. If you do not agree to this, we could ask you to attend Court to make a formal statement about your financial affairs. This is called an Order for Questioning.

If you've asked Jobcentre Plus or your local Social Services for help and they ask us not to enforce the Judgment, we may do so but only for a maximum of 28 days.

Debt collection agencies

Where a debt collection agency has been asked to recover money for us, any dispute or offer of payment must be made to the agency/solicitor using the contact telephone number or address on correspondence the agency/solicitor has sent you. If we employ a collection agency or use County Court Bailiffs to help us to recover what you owe, they'll work to a code of practice that aims to protect customers. All external agencies are checked for compliance with the Credit Services Association, Data Protection and the Office of Fair Trading.

What if you disagree with the bill?

If you think that you're not responsible for paying the bill, or you disagree with the amount, please tell us straight away. We'll look into the matter. If we can't agree with you, we'll ask the Court to decide. If the Consumer Council for Water or Jobcentre Plus becomes involved in the debt recovery process or if we feel it's appropriate, we'll put the recovery process on hold.

Tenants

Under the Water Industry Act 1991, the occupier of a flat, house or business is responsible for paying the water charges, unless the owner or someone acting on behalf of the owner has agreed in writing with the Company to pay the charges.

If your tenancy agreement states that water charges are included in your rent, you must ensure that the bill is in the owner's name and sent to their address. If you receive a bill from us in your name, you should contact us immediately if you consider that you are not liable for the charges.

If the owner doesn't agree to pay the bill even though your tenancy agreement states that they should, and they haven't agreed with us in writing, you'll need to pay the bill and recover the money from the owner. If the bill isn't paid, we can take legal action against you, as the occupier, to recover the charges plus any additional costs that have been incurred.

Changes in circumstances

Tell us immediately if your circumstances change, for example, if you move house. Otherwise, if there's a debt outstanding we'll employ tracing agents and all costs will be charged to you.

How to contact us

Please call or write to us at the address shown at the back of this leaflet. You can also find these details on any bill or reminder that we've sent you.

Complaints

If you have any complaint about the way that we or our agents have operated under this code, please contact us and we'll do our best to resolve it. Our booklet, 'How we handle customer complaints – code of practice' explains our process for dealing with customer complaints. If you're not satisfied with the outcome, you can refer your complaint to the Consumer Council for Water, an independent body protecting water customers' interests. They'll investigate the matter independently.

You can contact them at: Telephone: 0300 034 2222

Address:

Consumer Council for Water

1st Floor, Victoria Square House, Victoria Square, Birmingham,

B2 4AJ Website: www.ccwater.org.uk

You can contact them via NGT Text Relay.

If you remain dissatisfied with the outcome of both our response and the Consumer Council for Water's response to your complaint, you can apply for your case to be adjudicated by WATRS, a redress scheme independent of the water industry. Full details of the scheme are in our booklet '[How we handle customer complaints – code of practice](#)'. If you'd like a copy, please look under '[Publications](#)' on our website or call us.

Other codes of practice and information leaflets

Ofwat, the water industry regulatory body in England and Wales, has approved this code of practice. You can obtain the following codes and leaflets by calling us on 01202 590059, writing to us, or from our website at www.bournemouthwater.co.uk

- [*Customer charter \(including the Guaranteed Standards Scheme\)*](#)
- [*How we handle customer complaints – code of practice*](#)
- [*Your option to meter*](#)
- [*Code of practice on leakage for household customers*](#)
- [*Tips on how to be waterwise*](#)
- [*Water charges*](#)
- [*WaterSure*](#)

How you could reduce your bill

If you pay for your water based upon the rateable value of your home, having a meter installed could reduce your bills.

Call us on 01202 590059 for more information.

If your supply is already metered, we can give you advice on leakage and water efficiency. We can also supply a water-saving kit free of charge. Please call us or visit our website for more details.



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Bournemouth Water
George Jessel House, Francis Avenue,
Bournemouth, BH11 8NX
Customer Service 01202 590059
Automated card payment service 0800 389 5110
Freephone Leakline 0800 587 8979
You can contact us via NGT Text
Relay
www.bournemouthwater.co.uk