

# Support with your bills and dealing with debt

Payment and Debt Recovery



# Support with your bills and dealing with debt

If you start struggling to pay your bill, the best thing to do is to contact us straight away. We offer a range of services to help get you back on track.\*

We know that facing debt is hard, but if you tell us about it, we'll look into the best support option for you.

\*Please note: You or someone in your household, must be a named account holder with Bournemouth Water, to benefit from the schemes and services mentioned in this leaflet.

If your account is managed by an agent/landlord, and you have issues with your water charges, please give us a call to see how we can help.

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# How to get in touch

If you start to struggle to pay your bill, or think that your bill is wrong, the best thing to do is to contact us straight away. The sooner you do, the sooner we'll be able to put in place ways to help you. We'll also delay any action against your account whilst we look into your concerns.

You can also call us on someone else's behalf if their mental or physical health stops them from contacting us themselves.

## Call us

01202 590059  
to talk about your bill  
or account

0800 234 6317  
to talk to our Debt  
Team

## Online

Use our online chat  
forums:

WhatsApp  
Facebook  
Twitter  
Webchat

## Send a letter

Bournemouth Water  
PO Box 4762  
Worthing  
BN11 9NT

## Important

We process your personal data in compliance with UK data protection laws using the lawful bases of legitimate interests and substantial public interest so that we can use and share your personal data. This allows third parties, such as relatives, carers, landlords, other utilities, support providers and organisations to add you to our Priority Services Register, so that you can get the support you need. It also allows us to share your data with other utilities and agencies, so they can also offer you support too, and so you only need to register once and not with every utility or support provider.

# Simple ways to lower your bill

There are a few things you can try to lower your bill without necessarily needing to do anything else.

## 1. Getting a water meter

Having a meter means you're only paying for the water you use. Fitting one is free, and if you find you don't benefit from having one, you have up to 2 years to return to unmeasured charges.

If you want a meter, but we can't install one, we'll offer you an assessed charge. These charges are based on the average use of water in households of a similar size.

### Important

To be considered for one of our Support Tariffs, you'll need to have a meter (or an assessed charge).

## 2. Water-saving devices and behaviours

It might sound simple, but by using the free water-saving devices we offer on our website, and by changing your water-using habits, you can reduce your bill by quite a bit. Some of our top tips for saving water are:

1. Fix leaky loos and dripping taps
2. Turn off the tap when brushing your teeth
3. Use watering cans instead of the hosepipe
4. Try cutting your shower time, and/or try one of our water-saving shower heads
5. Collect rainwater in water-butts to save water in the garden

# Starting point: payment plans

Instead of only paying once the bill is calculated (quarterly, half-yearly, or yearly), you can set up monthly fixed payments towards your bill. These more frequent but smaller payments (instalments) help to spread the cost of the bill and, because the amount is fixed for that year, they're easier to budget for.

Our normal practice for unmeasured customers is to recalculate your bill and revise your payment plan in February. We set up your payment plan to clear your current charges by then.

For metered customers, payment plans are reviewed on a 12-month basis from when the payment plan was set up.

There are two situations you might find yourself in at this point:

## Your account is in credit

There is spare money on your account (that is not there to pay your bill).

If this is the case, you have a choice; you can have the amount refunded to you, or you can leave it to help pay your next bill.

## Your account is in debit

You have been under-paying.

If this is the case, we add the amount you owe to the next year's bill and reset your payments to cover the outstanding balance over the next year.



If your account is in debit and you've been missing payments, we might be able to agree a longer period to pay off your bill, to make it more manageable.

To set up a payment plan today, please call 01202 590059.

## Ways to pay

When it comes to paying your bill, there are a number of different methods you can choose from. These are:

### Online

You can pay through MyAccount on our website.

### By Direct Debit or Standing Order

You can set these up by giving us a call on 01202 590059 and via MyAccount.

### By telephone

Just call our automated payment line on 0800 389 5110.

### At the bank or Post Office

Just take along your bill and they'll help you out.

### By post

Our address can be found at the back of this leaflet.

**Important:** If you're paying by cheque, please make it out to 'Bournemouth Water Ltd'.

# Our financial support

Here's a simple overview of our tariffs and schemes. If you feel like you'd benefit from one of them, our Accounts Team will be happy to talk through your options with you.

## WaterCare

Our WaterCare social tariff offers a percentage reduction of 15-85% off the standard metered charges for those customers on a low enough income that their income-to-bill ratio means they are in water poverty.

## WaterSure

Our WaterSure tariff caps your yearly bill for those customers who are on a low income and either has 3 or more children living with them, or suffers from a medical condition that requires lots of water to be used.

## WaterDirect

WaterDirect is run with the Department for Work and Pensions (DWP). If your account is at least £50 in arrears, the scheme allows you to pay your ongoing charges and an amount of your debt using benefit payments.

## Assist

Our Assist tariff offers a percentage reduction to unmetered customers, based off the average annual bill. This is designed to help customers who are unable to have a meter survey due to circumstances outside their control, and who find themselves in water poverty.



## Grant scheme

### FreshStart scheme

This fund is available for those new to debt and who are dealing with extraordinary life events. The fund is designed to give you immediate relief from any water debt so that you have time and financial help whilst you adjust.

## Payment Matching scheme

### ReStart scheme

This scheme may help those who can afford their ongoing water bills, but have previous water debt that they can't afford to pay. You clear your water debt by paying ongoing charges only (without your debt being added to your payment instalments).

For more information visit: [bournemouthwater.co.uk/financial-support](https://bournemouthwater.co.uk/financial-support)

# Benefit Entitlement Check Service

## WaterCare+

You can use our Benefit Entitlement Check service on our website to double check you're getting all the right benefits.

If you sign up to our WaterCare+ Scheme you'll also receive help and support with:

- Carrying out a home water audit to help you identify where you can save water and ultimately reduce your bill
- Fixing dripping taps and leaky loos and installing simple water-saving devices
- Making sure you're on the right tariff for your circumstances.

# Other help and support

## Our Priority Services

Our Priority Services are available to anyone who needs a bit of extra practical support in managing their account. This could be due to a disability, or if you find yourself in a vulnerable situation.

How we can help:

- Water deliveries in emergencies if your water suddenly stops
- Documents, including your bill, sent to you in different formats e.g. large print, Braille
- Help reading your meter - either repositioning it for you, or sending one of our friendly meter readers to read it for you.

If you think you'd benefit from some of this support, please apply at [bournemouthwater.co.uk/priority-services](https://www.bournemouthwater.co.uk/priority-services), or just give us a call on 01202 590059.

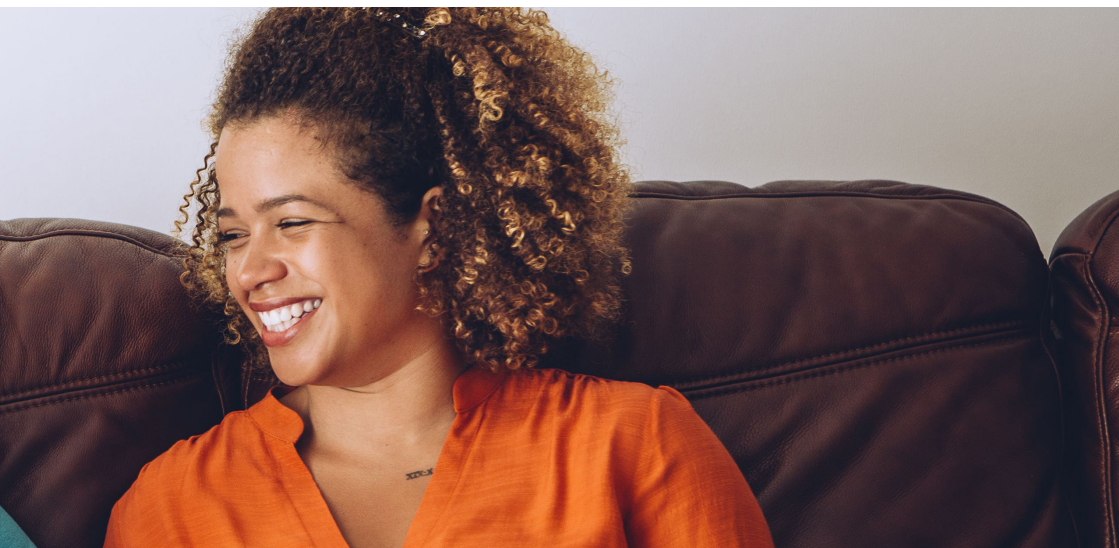


## Debt Advice Agencies

Another way to get help is to get independent advice from one of the following organisations:

- Your local Citizens Advice Bureau (CAB)
- The Money Advice Service
- National Debt Line
- Charities like Step Change, Christians Against Poverty (CAP) and others.

We regularly work together with these organisations to help our customers. If we're contacted by one of them because you've asked them for help, we'll suspend any debt recovery action while discussions are taking place, and work with them to find a solution that works best for you.



# Dealing with debt

What happens when you don't pay your bill or stick to your payment plan

We understand that falling behind on payments doesn't necessarily mean you're struggling financially – sometimes it's simply because your payment details have changed and haven't been updated.

That's why we have a process in place that helps you keep on top of things, but also supports you if you have started to struggle.

## Important

We don't want any of our customers in water debt or struggling to pay their bills. If you do find yourself in this situation, we want to help you. All you need to do is contact us and let us know.



# Our debt recovery process

## Stage 1: Reminders

On Day 1, we send you your bill which lets you know how much you owe, options of how to pay, and when the payment is due.

If you know you're going to struggle to pay, please let us know at this point and we can get you the right support straight away.

If we don't receive a payment when we would normally expect one, and you haven't been in touch with us to let us know why, we'll send you reminder letters and try calling and texting you to offer help and support. This is a great time to check if we've got the correct payment details, or to let us know if there's another reason why you haven't been able to pay.

## Stage 2: Home visits

If we still don't hear from you, we'll send you a letter advising that you may be visited by one of our team.

The point of this visit isn't to collect money from you, but to recommend the best support for you.

These visits are not pre-arranged so may happen at any time.

If you contact us when you receive this letter, and agree to a payment plan, you'll be removed from our visit list.

### Giving you time...

If you let us know you're receiving debt advice at any point during Steps 1 and 2, we will stop progressing your case to give you time to put a plan in place.

# Our debt recovery process

## Stage 3: County Court

If contact still hasn't been made, we'll send out a letter advising you of Court Action. The letter will give you a timeframe of when the court proceeding will take place.

Once a judgment has been made, you'll have 30 days to satisfy the claim against you. If you do not, then your debt will be put on record and affect your credit score for 6 years.

We don't take any recovery action before the County Court judgment. We want to give you plenty of opportunity to contact us before this.

Obviously the longer you leave it, the higher your debt will be, and we don't want that for you.

## Stage 4: Debt recovery

We can still help you after Court Judgment. We'll send you letters, asking you to contact us to set up a payment plan, so you can avoid recovery action.

If we still don't hear from you at that point, then one of the following will happen:

- Charging Order – if you own the property, the Court will put a Charging Order against it, meaning you can't sell or re-mortgage it while the debt stands
- Attachment of Earnings – if you're employed, the Court gives us permission to contact your employer, and payments towards your debt will be taken directly from your earnings



- Bailiff Action – if you neither own the property nor are employed, we'll recover the amount of debt from things you own (your assets). You'll also be responsible for paying the bailiff fee
- Order for Questioning – if we can't recover the cost of the debt from your assets, you'll then have to attend Court and disclose your income and expenditure formally.

The amount of time that elapses between the Court Process starting and the Recovery Action taking place will depend on the courts.

## What we do when a property is vacated

This is an altogether separate stage to those already listed in this Code of Practice and applies only to customers who have left a property without clearing their balance or setting up a payment plan.

We have an agreement in place with a debt collection agency to pursue debt on these accounts. The collection agency we use for this does not pass on extra fees to those customers.

# External agencies we use

## Debt Collection Agencies

Where we've asked a debt collection agency to recover money, you'll need to raise any dispute, or make any offer of payment, to the agency directly. You will also have to cover any fees chargeable for their service. Their contact details will be on any letters they send you.

We only use debt collection agencies authorised and regulated by the Financial Conduct Authority, and who operate within strict codes of practice.

If you have any concerns or complaints about the agency, please get in touch with us. Just call 0800 234 6317 or drop us a message online.

## Credit Reference Agencies

If we need to refer your account to a third-party debt collection agency, they might supply information about your missed payments to other organisations, such as a Credit Reference and Fraud Prevention Agency. Usually this is so they can check that we have up-to-date information to help us keep your bill accurate.

An example would be if we had to trace your whereabouts after you'd moved out and not given us a forwarding address.

This may affect your credit score.

If you think our enquiries have incorrectly negatively impacted your credit score, please get in touch. We will look into it for you.

Our privacy policy outlines what data we collect and our legal reasons for sharing it. To find out more, please visit: [bournemouthwater.co.uk/privacy](http://bournemouthwater.co.uk/privacy).

# Other ways to get in touch

## Call us

01202 590059  
to talk about your  
account.

**Minicom**  
0800 169 9965  
for textphone

**SignLive**  
Register at:  
[signlive.co.uk/login](https://signlive.co.uk/login)

## Relay

Contact us via Relay UK through the  
app or by dialling 18001 before the  
helpline number.

## Online

WhatsApp  
Facebook  
Twitter  
Webchat

## Send a letter

Bournemouth Water  
PO Box 4762  
Worthing  
BN11 9NT

## Website

For more information,  
please visit:

[bournemouthwater.co.uk/  
your-account](https://bournemouthwater.co.uk/your-account)

# Our other Codes of Practice:

- Charges, bills and meters
- Our Customer Promise
- Our support when you need it - Priority Services
- Looking after your water supply
- What to do if you spot a leak (Household Customers)
- What happens when you make a complaint