

Code of practice

What to do if you are having difficulty paying your bill

Introduction

What should I do if I am having problems paying my bill?

Water and sewerage services have to be paid for, but we know that finding the money can be difficult for some people.

If you are having difficulties paying your Cambridge Water bill, or if you think that you may experience difficulties paying your bill, please contact us immediately on: 01223 706050.

We have trained advisors available who can offer tailored advice to suit your needs.

The following advice is important. If you do not pay, or we do not come to an agreement with you about how you can pay, we have the powers to take you to court. In this situation you will have to pay all court costs, as well as the original debt. A court judgement may also affect your credit rating.

Independent advice If you want independent advice you can contact the National Debt Helpline on 0808 808 400 Monday to Friday 9am - 9pm and Saturday 9.30am – 1pm or visit www.nationaldebtline.co.uk. Further agencies which you can contact are listed on page 5.

This code of practice, which has been approved by the Water Services Regulation Authority (Ofwat), is designed to help you find a solution. We can only help you if we know.

Querying your bill

What if I dispute my bill?

If you believe that you should not have received a bill, or it is wrong, you should advise the company as soon as possible. If there is a genuine dispute, any recovery processes will be put “on hold” for investigation.

If you have a metered property an unusually high reading may indicate that you have a water leak. To find out how you can use your meter to check for leaks, and to find out more information, please read our code of practice on leakage which is available on our website www.cambridge-water.co.uk or call 01223 706050.

What if I am a tenant?

If you live in rented accommodation you will need to identify who is responsible for paying the water bill.

Our water charges have to be paid for and this is usually by the person who lives in the property and uses the water. Unless your landlord has accepted responsibility for the charges, by entering into a special written agreement with us, this remains your responsibility. To check whether this is the case you will need to read your tenancy agreement.

If your landlord is responsible for the bill, but chooses not to pay it, we may start to take recovery action against you. If your bill is for a previous tenant it is important you contact us straight away on 01223 706050.

Sewerage

Cambridge Water collects sewerage charges on behalf of Anglian Water. All billing queries should be directed to Cambridge Water on 01223 706050.

Payment problems

What happens if I contact you about payment problems?

There are lots of options available and our trained advisors can work with you to help identify the best solution for your needs. We can do this by:

- 1) Advising you on how to **reduce water consumption**
- 2) Offering **flexible payment options**
- 3) Seeing if you are eligible for **special tariffs**
- 4) Notifying you of organisations that offer **independent advice**

If you are a commercial customer, you should contact us immediately to discuss your account.

1) Reduce water consumption

Metering: If you have a water meter fitted your charges would be based on the amount of water you use, rather than being a fixed amount each year based on the rateable value (RV) of your property.

Any financial benefits depend on how much you pay now, the number of occupants in the property and how much water you use. As a rough rule of thumb, if there are more bedrooms in your house than people, you could be better off on a meter.

If you are a domestic customer you can have a water meter installed free of charge where possible. Commercial customers are charged in accordance with our charges scheme.

Installing a meter also means you may be eligible for special tariffs that are available to people who have low incomes and/or low consumption (see page 4)

You can find out whether or not you would be better off with a water meter by completing the water meter calculator available on our website www.cambridge-water.co.uk.

For general advice about meters and to request a free survey to see if your property is suitable for a meter, please call us on 01223 706050.

If you do opt for a water meter, you have the option to revert back to rateable value charges within 12 months, although the meter will remain in place. Any subsequent occupiers of this property will be metered.

Water efficiency advice: Our trained advisors can provide water efficiency advice tailored to your needs to help you identify whether water savings can be made in your home. We supply free hippos or hogs on request. These are simple devices that reduce the capacity of the toilet therefore using less water per flush. We also offer a leak detection and repair service. For more details please visit our website at www.cambridge-water.co.uk or call 01223 706050.

2) Flexible payment options

Bills can be paid annually, monthly or more frequently by prior arrangement. If you have a particular problem getting the money to us, because you have a disability of any kind, we will try to find an arrangement that suits you.

Direct debit: We can arrange for a pre-agreed fixed amount to be regularly taken direct from your bank account. Your payments are then spread out and are easier to manage. You can sign up for this service at www.cambridge-water.co.uk or by calling 01223 706050. Customers who pay by direct debit receive an annual discount of £3 on their bill.

Online: You can pay with your debit or credit card free of charge using Giro Bank's secure payment service, via our website www.cambridge-water.co.uk.

Telephone: You can pay by debit or credit card over the phone. Simply call 01223 706050.

Payment cards: Payment cards can be used at the Post Office. To request a card call 01223 706050.

Payment books: These work in a similar way to payment cards and you can use them at banks or send them by post to our offices at 90 Fulbourn Road, Cambridge CB1 9JN.

Cash or cheque: Pay at the Post Office, at a bank, by post, or at our offices, which are open 8.30am – 5pm Monday to Friday. Cheques should be made payable to Cambridge Water. Please do not send cash through the post.

Cambridge Water does not levy a charge on its payment methods, however, some banks may charge for processing payments.

Deduction from benefits: If you are in receipt of Jobseekers' Allowance, Income Support, income-related Employment and Support Allowance or Pension Credit, we may be able to arrange for money to be deducted from your benefit and paid to us.

Alternatively, if you owe us money, we may make a request directly to these agencies for money to be paid to us.

All collection activity on the account will be put on hold while we are awaiting a response from JobCentre Plus. If approved, these deductions will cover the weekly liability as well as a contribution towards paying off any arrears that may be on the account.

For further information about deductions from benefits please contact your local JobCentre Plus or the Department for Work and Pensions. Please see page 6 for contact details.

For further information on our prices and ways to pay, please refer to our Charges Scheme.

3) Special tariffs

If you are a metered domestic customer we can see if you are eligible for the following tariffs.

WaterSure: This tariff is for customers who are on a low income and use a lot of water. It works by putting a cap on your charges for water and sewerage services. To be eligible you must meet the following conditions:

- Have a water meter
- Be in receipt of one of the following benefit or tax credits: Council tax benefit; housing benefit; Income Support; income-based jobseekers allowance; income-related Employment & Support Allowance;

Working Tax Credit; Child Tax Credit - except families in receipt of the family element only; and Pension Credit

- Have either:
 - three or more children under the age of 19 living in the household for whom the person receiving benefit also claims child benefit
 - someone living in your household who has a medical condition which means they use a lot of extra water

Aquacare Plus: This Anglian Water tariff is for domestic customers who are on a low income. It works by reducing your charges for sewerage services. To be eligible you must meet the following conditions:

- Have a water meter

and

- Be in receipt of one of the following benefit or tax credits: Council tax benefit; housing benefit; Income Support; income-based jobseekers allowance; income-related Employment & Support Allowance; Working Tax Credit; Child Tax Credit - except families in receipt of the family element only; and Pension Credit

Please note this tariff will only benefit you if the amount of sewerage you are billed for exceeds 67.5 cubic metres a year.

SoLow: This is a low user tariff for domestic customers. If your household discharges less than 67.5 cubic metres of sewage a year into the sewers, you may find your sewerage bill is lower if you are on Anglian Water's SoLow rate. With SoLow you do not pay the standing charge for sewerage, but there is a higher charge per cubic metre.

For more details on these tariffs visit www.cambridge-water.co.uk or call 01223 706050.

4) Independent advice

If you want independent advice you can contact the National Debt Helpline on 0808 808 400 Monday to Friday 9am - 9pm and Saturday 9.30am – 1pm or visit www.nationaldebtline.co.uk. You can also contact organisations in your local area such as:

- Citizens' Advice Bureau (CAB)
www.citizensadvice.org.uk
0844 848 7979

CAB offices are located at:

- 72-74 Newmarket Road, Cambridge
- Addenbrooke's Hospital, Cambridge
- John Huntingdon House, Tannery Rd, Sawston
- Doctors' Surgery, 1a Pepys Way, Girton, CB3 0PA

- Department for Work and Pensions (DWP)
www.dwp.gov.uk

The website contains links for Jobcentre Plus, the Child Support Agency, The Pension Service, Veterans UK and Disability and Carers service.

- JobCentre Plus
www.jobcentreplus.gov.uk

Cambridge Jobcentre Plus is located at:

Henry Giles House
73-79 Chesterton Road
Cambridge
CB4 3BQ
01223 545 000

It is important to tell us if you are receiving benefits or have approached any other organisations for help.

If your local authority, the Department for Work and Pensions or JobCentre Plus ask us to withhold recovery action while they look into your case, we will do so.

Trust Funds: Customers who are in arrears and experiencing serious financial difficulties may wish to contact an independent organisation that provides assistance to customers experiencing hardship. For more details call 01223 706050.

Weather the Storm: Weather the Storm is a website set up by Cambridgeshire Together, a group of the county's most influential organisations, to help Cambridgeshire through the economic downturn. It offers advice for people who are worried about losing their income or have money worries. Visit the website at www.weatherthestorm.org.uk

Pension Credit: If you are a pensioner and are on a low income you may be entitled to Pension Credit. To find out more call the Pension Credit application line on freephone 0800 99 1234 or textphone 0800 169 0133.

Please note that from 6 April 2010 the age at which people get pension credit will gradually increase.

Working Families Tax Credit: If you are earning a low wage and you have a family you may be entitled to Working Families Tax Credit. To find out more contact the Tax Credits helpline on 0845 300 3900 or textphone 0845 300 3909.

Other support: It may be worth contacting your local authority's health and social care services department and JobCentre Plus. They will not be able to give you any money to pay your water bill but they might be able to offer help and advice.

Failure to make payments

We strongly advise you to get in touch with us on 01223 706050 if you are having difficulties in paying your bill. Please note if you do not keep to your agreed payment arrangement, without discussing this with us first, the whole debt will become due. If you still do not pay your bill then we will take the following steps against you:

Write to you: We will write to you to notify you of the outstanding amount and inform you that additional charges will be incurred if your bill is not paid. If you contact us we can try and resolve any queries and possibly set up a payment arrangement.

Personal contact: If you still do not contact us we will telephone you, or visit you at your home to advise you. The object of this is to:

- 1) Find out why the payment has not been made
- 2) Collect all money, some money, or agree a repayment plan
- 3) Discuss options for independent advice, eg Citizens Advice Bureau
- 4) Collect relevant information which may enable us to arrange for payments to be deducted from your benefits
- 5) Find out if you are eligible for special tariffs, or arrange to have a meter installed to reduce the size of your bills

Collection agencies: If, after writing and attempting to contact you, your bill has still not been paid we may use the services of a reputable debt collection agency. We will only use agencies that are members of the Credit Services Association, and as a condition of their membership, have signed up to their code of practice. Any complaints about agents' behaviour should be addressed to Cambridge Water in the first instance.

County court claim: If you still refuse to make an arrangement to pay we may ask the county court to order you to pay. This means that you will get a county court claim against you. You will also have to pay legal costs. We will write to you after we have issued the claim to explain what a county court judgement means.

County court judgement: If we receive the judgement from the court, and you still do not pay we may take further legal action. A county court judgement will affect your credit rating.

We will write to you after we have received judgement in order to tell you what further legal action we will take if you do not pay the full amount due. These options are listed below:

Warrant of execution: The bailiff of the court is instructed to levy on goods belonging to you in order to satisfy the judgement. This means the bailiff may be able to remove your possessions from your property and sell them in order to satisfy the debt.

Attachment of earnings order: The company may apply to the court for an order to be made which enables your employers to deduct an amount each week/month to eventually settle the debt.

Third party debt order: An application is made to the court for an order to be made to have funds deducted from your bank account or similar source. This involves a hearing before the district judge.

What if I have a complaint?

Cambridge Water is committed to providing the best possible service at all times. We would like to hear from you if you are dissatisfied with any aspect of our service. We value and act on your comments to improve the way that we deal with other customers in the future. Whatever your problem or complaint, please write to us at the address below, or telephone 01223 706050 between 8.30am and 5pm Monday to Friday. We will look into it promptly and try to resolve it to your complete satisfaction.

If you are still dissatisfied with the way your complaint has been dealt with, you may request an independent review from the Consumer Council for Water (CCWater).

CCWater is an independent national body set up to protect consumer interests. It will investigate customer complaints relating to our business activities. The regional office and committee may then act on your behalf to try and resolve your complaint with us:

Consumer Council for Water – Central & Eastern,
Ground Floor Carlyle House,
Carlyle Road,
Cambridge,
CB4 3DN

Tel: 01223 323 889 or 0845 795 9369

www.ccwater.org.uk

Any collection activity relating to your account will be put on hold while we await a response from CCWater.

For more information please refer to our complaints code of practice.

Contacting us

Cambridge Water
90 Fulbourn Road
Cambridge
CB1 9JN
www.cambridge-water.co.uk

Telephone: 01223 706050
Minicom: 01223 403098
Fax: 01223 214052
Email: info@cambridge-water.co.uk

Our customer services department is open from 8.30am to 5pm Monday to Friday

Codes of practice

This information sheet is one of a series that make up Cambridge Water's Code of Practice for Customers. The full range of titles is:

- Code of practice overview
- Water pipes
- Water meters
- Your bill
- Guaranteed standards of service
- Leaks
- Your water supply
- Complaints
- What to do if you are having difficulty paying your bill