



Dŵr Cymru  
Welsh Water

# The collection of unpaid charges from household customers

A Welsh Water code of practice



## Not for profit

Here at Dŵr Cymru Welsh Water, we don't have shareholders and we want to do as much as we can to help all our customers to pay their bills, for everyone's benefit.

This code of practice sets out our processes and duties of Dŵr Cymru Welsh Water in the collection of outstanding water and sewerage charges. It has been submitted to Ofwat, the water industry's economic regulator to show how we comply with its 'Fair Pay Guidelines'.

Our overriding aim when collecting outstanding water and sewerage charges is to act fairly, proportionately and within the law. We encourage engagement from our customers, no matter what part of the debt recovery process they are on. It's never too late to reach out for support. We are fully committed to supporting customers who are vulnerable, particularly where this impacts their ability to pay.

We will demonstrate our commitment to offering excellent customer service working within the parameters of the legislation covering the collection and recovery of water and sewerage charges including the Human Rights Act 1998, the Data Protection Act 1998, the Equality Act 2010 and any other Act of Parliament relevant to Dŵr Cymru Welsh Water.



# Understanding your bill

## Unmetered customers

If you are not on a water meter your bill is calculated based on the Rateable Value of your property or the Uniform Service Charge (if your property does not have a Rateable Value).

### Your Water Charge is:

The Rateable Value of your property multiplied by a rate per pound of Rateable Value subject to a minimum charge or the Uniform Service Charge.

### Your Sewerage Charge is:

The Rateable Value multiplied by a rate per pound of the Rateable Value dependent on the services that the property receives or benefits from surface water drainage, highway drainage and foul sewage or the Uniform Service Charge.

The Rateable Value of your property was calculated by your local council valuation office. It is an assessment of the open market annual rental value of your property, on the date of valuation, as if it was being offered on the open market. We only have the details of the final Rateable Value figure. The Rateable Value is not related to the current Council Tax bands and a change these does not impact on the Rateable Value.

The Rateable Value varies from property to property, so yours might be different to that of your neighbours.

If your property has had a change of use we may need to make adjustments to your charges, so contact us immediately.

You will be billed once a year and we will send you your bill in February/March.

Please let us know if you move house before the billing period and your bill will be amended accordingly.

## Metered customers

We will send you a bill at least once every six months and the bill is payable on receipt, unless you have agreed a payment arrangement with us.

Metered charges are made up of three elements: water supply, used water, and service charge. Water supply and used water charges are based on the volume of water used as recorded by a meter. This is measured in cubic meters (m<sup>3</sup>); 1m<sup>3</sup> is equal to 220 gallons or 1000 litres of water. You are charged for the amount of water used which is calculated using the difference in recorded consumption between your previous and latest meter readings.

The service charge is calculated on a daily basis and is based on the size of the meter. The service charge covers the cost of reading and maintaining the meter and replacing it when necessary.

More details about our charges can be found in our 'Our Scheme of Charges' which can be found at [www.dwrcymru.com](http://www.dwrcymru.com)

## Surface water

If none of the rainwater falling on your property enters the public sewer you will be exempt from the element of your bill relating to the cost of draining, treating and disposing of it. Further information can be found at [www.dwrcymru.com/surfacewater](http://www.dwrcymru.com/surfacewater)



## Paying my bill

The Water Industry Act 1991 provides that an occupier of a property is legally responsible for paying the bill.

It is your responsibility to tell us if you move house.

If you don't do so we may continue to bill you and you'll incur additional charges. If these remain unpaid, they could impact your credit rating.

### Tenants

As you are the occupier, even if you rent your home, you are responsible for paying the bill. However, in some cases your water bill may be included with your rent. It is very important that you check this with your landlord, or check your tenancy agreement, so that the bill is issued to the correct person.

### Local authority/housing association tenants

We have agreements with some Local Authorities and Housing Associations (Registered Social Landlords) which enable them to bill and collect water charges from their tenants. If you are a tenant of a Local Authority or Housing Association you may receive your water and sewerage bill from them, in which case you should make your payment to them. If you are unsure please contact your Local Authority/Housing Association.

### Landlords and owners not in occupation

If you are the owner of a property which is occupied by anyone other than you, e.g. tenants, then the Water Industry (Undertakers Wholly or Mainly in Wales) (Information about Non-owner Occupiers) Regulations 2014 require you to provide us with information regarding occupiers within 21 days of them taking occupation. If this isn't done then you may be held liable with the occupier for any outstanding charges which we are entitled to require you to pay. The Regulations require you to notify us of the following information within 21 days of the occupier taking occupation:

- The full names of all adult occupiers;
- The dates of birth (where provided to you) of all adult occupiers; and
- The date or dates on which they took occupation.

You can notify us using a web portal developed by the water industry to help landlords manage their portfolio of accounts – [www.landlordtap.co.uk](http://www.landlordtap.co.uk). This provides you with a reference to show that you have done so.

### When you need to pay

Payment of your Bill is due within 14 days of the date of your bill.

Many of our customers prefer to spread their bills, making payments on a monthly, fortnightly or weekly basis. Setting up a Direct Debit helps manage the payments and takes the worry out of remembering to make payments. To set up direct debit go to [dwrcymru.com](http://dwrcymru.com) or contact us on **0800 052 0145**.

Please see the back of your bill or go to [www.dwrcymru.com](http://www.dwrcymru.com) for a full list of payment options.

If you make an arrangement with us to pay by instalments and don't make payments on time, the whole amount outstanding becomes due. It is therefore important that you pay the correct amount on the due dates. Please see page 8 for more information on what happens if you do not pay on time.

Payments received will always be allocated to the oldest debt. If you have an account for a previous property with outstanding debt, we may consolidate this with your current account.

### If you are having difficulty paying

Please don't ignore any problems paying. We may be able to offer an alternative payment plan which is more affordable, and we have schemes and tariffs to reduce your bills.

Contact us now and:

- Check whether you are eligible for any of our discounted charges;
- Try to reach an agreement with you – this will be about paying the bill within a reasonable period of time at an amount you can afford;
- Consider if a short payment break or support plan is right for you;
- Check whether a nominee is right for you, to discuss matters on your behalf;
- Try and resolve any issues you may have; and
- Deal with your case sensitively and take into account any vulnerable circumstances that impact your ability to pay.

It's never too late to make contact. If you are nervous about contacting us by phone, you can complete an online form at [www.dwrcymru.com/supportwithbills](http://www.dwrcymru.com/supportwithbills) and one of our advisors can call you back and discuss a solution.



## Help to pay

### Assistance schemes

If you are having problems paying your bill, let us know as soon as possible. We offer a number of schemes to help make it more affordable:

#### HelpU

If you are a low-income household on means-tested benefits, you may be able to get some help through our HelpU scheme.

#### WaterSure Wales

Available to low income households in receipt of certain benefits who have a water meter and have either a large family, or a family member with a medical condition, that require the use of a significant amount of extra water. If eligible your charges will be capped.

#### Customer Assistance Fund

A discretionary fund to help customers in severe financial hardship who are behind with their payments. If you pay your current charges in instalments for a year then we will cancel any remaining debt.

#### Water Direct

If you receive certain benefits and are in behind with your payments, you can pay directly through your benefits and we'll reduce your bill by £25 per annum.

#### Water Efficiency

Water is precious and we all have a part to play in using it sparingly which can help reduce your bills if you on a water meter. Consider our water efficiency top tips to reduce your use and your bills!

### Water meters

You may benefit from having a water meter installed. Smaller households, such as single or two person occupiers often experience much lower bills based on their actual consumption rather than a flat annual charge. An online calculator can be found here: [www.ccwater.org.uk/watermetercalculator](http://www.ccwater.org.uk/watermetercalculator)

Or alternatively more details can be found here: [www.dwrwymru.com/watermeter](http://www.dwrwymru.com/watermeter)



## Reaching out and getting help

There are many organisations and schemes available if you are struggling with debt. Debt advice ranges from tools to help you plan and budget, helping you maximise your income if on benefits or needing extra support and reaching agreement with creditors to agree sustainable payment plans. If you seek advice you may be eligible to apply for breathing space to allow you time to get help. This advice is available at no charge from many organisations and we would always encourage you to use a Free Debt Advice company wherever possible. The following organisations can help you.

### National Debtline

Phone: 0808 808 4000

Visit: [www.nationaldebtline.org](http://www.nationaldebtline.org)

### Step Change

Phone: 0800 138 1111

Visit: [www.stepchange.org](http://www.stepchange.org)

### Citizens Advice Bureau

Visit: [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

### Money Service Advice

Phone: 0300 500 5000

Visit: [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

### Advice UK

Phone: 0300 777 0107

Visit: [www.adviceuk.org.uk](http://www.adviceuk.org.uk)

### Civil Legal Advice

Phone: 0845 345 4 345

Visit: [www.gov.uk/legal-aid](http://www.gov.uk/legal-aid)

We also know that from time to time our customers need extra support and by joining our Priority Services Register you can get extra help with:

- Alternative ways of receiving information like braille or large print
- Bottled water if your supply is interrupted
- Reassurance against bogus callers

It's a free service and you can join the register by completing our online form at [www.dwrcymru.com/priorityservices](http://www.dwrcymru.com/priorityservices) or by calling us on **0800 052 0145**.



## Issues with my bill

### Disputes

If you do not think that you are responsible for the bill, or if you dispute the amount, you must tell us immediately.

If you are a metered customer and the amount of water billed is higher than expected, there may be a number of reasons for this. For example, you may have had visitors to stay, had new appliances installed, used more water due to warmer weather or be working from home. Please consider whether there may be factors like this influencing your bill.

### If you don't pay

If you do not pay your bill or keep to an agreed instalment arrangement, we will contact you by letter, by phone and text message if we have your details. Speak to us today if you'd like to receive text reminders when an instalment is due. It's never too late to contact us, and we may be able to help you. If you don't respond we may pass your account to a Debt Collection Agency or take legal action through the Court to recover all the money you owe us. If you receive any payments from the Department of Work and Pensions we may obtain a direct deduction from these payments. We also share your data with Credit Reference Agencies. Where possible we will set out the next steps we will take to recover the debt.

### Credit Reference Agencies

We share our Data with Credit Reference Agencies. Paying your bills on time can be useful to you in building up your credit profile. If you fail to pay your bills when they become due, or you fail to pay an agreed instalment in time, we may register a late payment marker against your credit file which may affect your credit score and impact on your ability to get credit. We will only default your account 90 days after payment is due and we will send you a Notice of Intention to Default 30 days before registering the Default with the Credit Reference Agency. For further information see our privacy notice [www.dwrcymru.com/privacy](http://www.dwrcymru.com/privacy)

### Use of Debt Collection Agencies

We may use Debt Collection Agencies at any stage in the recovery process, although normally this would be after at least two reminders have been sent. These agencies are regulated by the Financial Conduct Authority and operate in accordance with Codes of Practice. These agencies are instructed to collect the arrears on our behalf either in full or by an agreed payment plan. If you are eligible for a support tariff, they will discuss this with you. Debt Collection Agencies may contact you by letter or by visiting your property. We would like to help you before things become too much of a problem, so please return our calls or answer our letters. It's never too late to get in touch.



If you are unhappy about the service you receive from these agencies, you may either complain directly to them or to us. Please see details on page 12. All complaints will be thoroughly investigated and responded to.

## County Court Claim Process

We only consider using the county courts to recover our charges as an absolute last resort:

### Step 1 — A letter of claim

We must follow the county court rules before issuing a claim against you.

A letter of claim sets out what we are claiming and the options you have to respond. You have 30 days to do so. Please do not ignore this letter as costs will be incurred if we have to issue the claim.

### Step 2 — Issue a county court claim against you

If you fail to make the required payment, we will issue a County Court claim against you for the debt. If we issue a claim then we will ask the Court to add our legal costs to the debt. This will increase the amount you have to pay.

If you fail to respond to the claim form. We will ask the Court for a Judgment against you.

Should a judgment be granted by the Court it will be entered on the Register of Judgments, Orders and Fines for England & Wales. A judgment will remain on the register for 6 years from the date of registration, unless set aside or reversed, or paid in full within 1 calendar month of the judgment date, in which case we would expect it to be cancelled. If you pay the outstanding judgment debt after 1 calendar month, the judgment will remain on a Judgment Register for the 6 year period but it will be marked as 'satisfied'.

Court Judgments are published on an open basis and other organisations can view them. This may affect your credit rating.

## Enforcing the judgment

If you do not pay us in full or agree with us a repayment plan, we may use any of the following enforcement options available to us:

### Instructing a county court enforcement officer

We may request a Warrant of Control permitting a County Court Enforcement Officer to attend your property to seize assets to sell at an auction to pay off the amount you owe.

You should seek legal advice if you are unsure about this process and how it impacts you.

Enforcement Officers are employed by County Courts and are required to keep to specified standards and procedures. If you have a complaint about any Enforcement Officer, you can complain directly to them, the county court or to us. All complaints are treated seriously and fully investigated.

More information on our legal recovery process can be found here [www.dwrcymru.com/supportwithbills](http://www.dwrcymru.com/supportwithbills)

### **Instructing a high court enforcement officer**

We can apply to the Court for a Writ of Control to be issued, which will then permit a High Court Enforcement Officer to attend your property with the aim of taking control of enough of your possessions for the purpose of selling them at auction to satisfy the judgment debt.

You should seek legal advice if you are unsure about this process and how it impacts you.

Enforcement Officers are required to keep to specified standards and procedures.

If you have a complaint about any Enforcement Officer, please contact the relevant Court.

Welsh Water's vision is to earn the trust of its customers every day and it is important to us that all our customers are treated fairly, including when we are recovering unpaid bills. The Enforcement Conduct Board has been established to ensure that those that are subject to enforcement action in England & Wales are treated fairly and provide independent oversight of the enforcement industry, with a special regard for those experiencing financial difficulty or other vulnerable circumstances.

Whilst most of our customers pay their charges on time, we do employ enforcement agents for a small proportion of overdue accounts. It is important that the organisations that we work with uphold our values of fairness and trust, and therefore, we will be requiring all enforcement agencies that work on our behalf to be accredited by the Enforcement Conduct Board [enforcementconductboard.org](http://enforcementconductboard.org)

### **Obtaining an attachment of earnings order**

If you are in paid employment, we may make an application to the Court requiring your employer to make deductions from your wages to satisfy the judgment debt. A Court will consider your means when making a decision as to the appropriate level and period of deductions. Your employer will make a court ordered deduction from your wages and send it directly to the court who will in turn make payment to us.

You should seek legal advice if you are unsure about this process and how it impacts you.

### **Charging orders**

If you own a property we can apply to the Court requesting that a legal charge be placed on the title to your property to secure the judgment debt. An interim charging order is usually granted by the court to stop you from selling your property without your creditor knowing before the final order can be made.

If we are granted a charging order, we will contact you to encourage repayment. This can be by a sensible payment plan. Please don't ignore this letter. As an absolute last resort, we may apply to the court for an Order for Sale whereby our judgment is paid via the sale proceeds.

If you sell the property or another charge holder takes possession and sells the property, then we are entitled to have the judgment debt including costs paid from the sale proceeds.

### **Application for order for questioning**

We can request an order requiring you to attend Court to answer questions about your means and other matters relevant to the enforcement of the judgment.

If you repeatedly failed to comply with an order requiring you attend Court for questioning you may be found in contempt and a committal order may be issued by the Court. This could mean you serve a short prison sentence.





## What if something has gone wrong?

If we have made a mistake or have done something wrong, please contact us so we can put things right for you as quickly as possible.

Step 1 – Just call a member of our team on **0800 052 0145**, or use one of our other contact methods listed on our website – **[www.dwrcymru.com](http://www.dwrcymru.com)**. We'll aim to get you a resolution within 5 working days, although sometimes it can take longer.

Step 2 – If you are not happy with the resolution or need further help then contact us using the details in step 1.

Step 3 – If:

- You are not happy with the final resolution;
- Your issue is over eight weeks old;
- You just want some free, trusted, independent advice.

You can call the Consumer Council for Water (CCW) the independent voice for water consumers in England and Wales by calling **0300 034 3333** or use its online form at **[www.ccwater.org.uk/contact-us](http://www.ccwater.org.uk/contact-us)**