

24 Hour IVA Helpline 0800 876 0999 0161 790 0166

## Water Rates Debt Factsheet

## Can Water companies switch off your supply?

- If you have outstanding debts regarding your water bill, the water companies cannot simply switch off your supply.
- In the case of the water companies telling you they will switch off your supply then you will have grounds for a complaint to Ofwat.
- Ofwat are the governing body for the water companies.
- Water companies are also forbidden from installing anything in your property that prevents a full water supply from a tap.

### Should I be in communication with the water company?

- It is important you maintain communication with the water company.
- If you do not respond to their letters or emails, you may find the water becomes disconnected and this will be due to the company thinking the property is now empty.
- If you speak to the water company and tell them you are still residing there then they have no right to disconnect the water supply.

## What shall I do if I am behind on my water bills?

- Water is a continuous bill and will not be treated as a priority debt.
- In most cases you will have to provide evidence of your income and expenditure and make an offer of repayment to the water company.
- In some instances where the person is on benefits, you can ask for a specific amount of money to be taken from those benefits each week to start paying off the debt.

### What happens if I do not come to an agreement with the water company?

- The water company can make a claim to the county court for the money that is in question.
- This will be your next opportunity to make an offer of repayment.
- The court will then decide if your offer is fair and if agreed upon you will be ordered to begin paying the debt off via a constant payment plan.



24 Hour IVA Helpline 0800 876 0999 0161 790 0166

#### Should I have a water meter installed?

- Water meters are a way to prevent the water company overcharging you.
- The meter records exactly the amount of water used and you will be charged accordingly.
- In some cases having a water meter can be more expensive but if you live alone or are often out of your property a meter will be beneficial.
- Some water companies have the right to install a meter in peoples property but this in not common with all water suppliers so be sure to check.

### What is 'Watersure'?

- This method allows you to pay the average bill that the water company charges overall therefore if a lot of water is being consumed your bills will decrease.
- Only certain cases can apply for the extra help.
- The person in question must have a water meter in the property as well as someone residing in the property have one of the following benefits:

Income Support, Income-based Job Seekerøs Allowance, Pension Credit, Working Tax Credit, Child Tax Credit, Housing Benefit and Council Tax Benefit.

• If there is a medical condition in the household, which lends itself to extra water use, then you can also apply for help. These conditions would include:

Flaky Skin Disease, Weeping Skin Disease, Incontinence, Abdominal Stomas, Renal Failure, Chohnøs Disease and Ulcerative Colitis.

- For any of the above conditions you will need to provide evidence from a doctor.
- Each application lasts a year and you will have to reapply each time.



24 Hour IVA Helpline 0800 876 0999 0161 790 0166

## What is the complaint procedure?

- At a first step you should complain directly to the water company, as they will have their own internal complaint procedure.
- Each complaint should be responded to within ten working days.
- The second step would be to complain to the Consumer Council for Water.
- They work independently and will do a thorough investigation regarding your complaint.
- Further than that would be to complain to the Ofwat. They are the governing body for the water companies.

# Water Charity and Trust Funds.

- To apply for a trust fund or charity you will need to make contact with them and they will send you an application form.
- Most water companies run charitable trust funds, which can provide help with your water debts and sometimes even other priority debts.
- Restart Schemes are also offered which is a payment plan agreed with the water company. How it works is you will pay a regular amount and the trust fund will match that figure.
- As your debts are slowly being paid off and you have kept up with your payment plan, in some cases, the remaining debt can be written off.