

DEBT ADVICE TEAM FACTSHEET

DEBT ADVICE LINE
0121 303 2087



WATER RATES ARREARS & TRUST FUNDS

You cannot be disconnected for domestic water rates debt. Water companies cannot disconnect your domestic water supply if you are in arrears. They cannot install anything in your home that restricts the flow of water from the taps. If the water company threatens to disconnect you for being in arrears, complain to OFWAT, the body that regulates water companies.

HOW DO I DEAL WITH WATER RATES ARREARS?

You should budget for your water charges as it is an annual bill. Always include your current water charges in the outgoings part of your personal budget. If you have arrears you should contact your water provider to agree an affordable offer of repayment. You should include this on your budget statement along with your other credit debts.

If you are on Income Support, Pension Credit or Jobseeker's Allowance you can ask the Department for Work and Pensions (DWP) to deduct a sum to cover current water rates and a standard amount towards the arrears from your benefit each week. If you do not agree a repayment arrangement then the water company can issue a county court claim against you to ask you to repay the money you owe. You can make an offer of payment by filling in the reply form to the claim (N9a) and sending this back to your water company within the time limit. If the court agrees with your offer then you will be told to pay the debt off in instalments.

Some water companies threaten to disconnect a property on the basis that 'they think the property is empty'. Make sure you keep in touch with them as they may attempt to do this if no one has answered their letters for some time. If you have a threat of disconnection, ring the water company and make sure they understand that you are still in the property and they cannot disconnect your water.

WATER METERS

You have the right to have a water meter put in so that you are charged on the basis of the water you actually use. You can swap back to the non-metered system within 12 months if you don't like the water meter, that is if your bills are higher than before. In many cases it may be cheaper to have a water meter if you do not use much water, for example if you are the only person living at the property or if you are out all day. If in doubt, contact your water company, as some suppliers will advise you if your bills are likely to be cheaper if you move to a water meter.

HELP WITH HIGH BILLS - WATERSURE

If you are on a low income and on a water meter, you may be able to get some help with water bills through a scheme called WaterSure. If you qualify, your water company would put an upper limit on the amount you will pay, so if you use a lot of water your bill would be reduced. The scheme has the following conditions:

- The supply must be metered
- Someone in your household receives benefit or tax credit
- Either three or more children live in the household or someone living in the household has a medical condition which means that they use a lot of water.

You can get an application form from your water company. You need to give proof of the benefits you are receiving and you will need to explain your medical condition in detail. If you have a medical condition that is not listed you can still qualify if you use large amounts of water. You need a doctor's certificate as proof. You will need to re-apply every year if you want to stay on the scheme.

COMPLAINTS

If you have a complaint about your water company you should speak or write to your water company first. Each water company should have a complaints procedure they can send you. Your water company should reply to your complaint within ten working days. If you are not happy with the outcome then you can complain to the Consumer Council for Water (CCWater). This is independent from the water company. If the water company does not comply with their decision then CCWater can refer your complaint to OFWAT, the independent regulator.

WATER TRUST FUNDS

Many water companies run charitable trust funds. Some offer help only with water and sewerage debt, others are prepared to help with other priority debts and even bankruptcy fees in certain situations. Some water companies run 'restart schemes'. These operate on the basis of you entering into a regular payment scheme, and payments you make are then matched by the trust fund. If you keep up with the payments, the rest of your debt may be written off. You will need to contact the relevant trust fund to find out how to apply. You will usually have to fill in a form. You may need an advice agency to help you complete the application.

FURTHER INFORMATION

A booklet listing all the water and fuel trust funds is available from BGTF
British Gas Trust Fund (BGTF)
www.britishgasenergytrust.org.uk
or call **01733 421060**

Consumer Council for Water
www.ccwater.org.uk **0845 7023953**
OFWAT
www.ofwat.gov.uk **0121 644 7500**

The information provided in this factsheet is for guidance only. Before you take any action it is important to seek advice

Debt Advice can be obtained from Birmingham City Council on **0121 303 2087** or ask at your local Neighbourhood Office (please call **0121 303 1111** for your nearest office). You can also visit the Council's website: at **www.birmingham.gov.uk/debtadviceteam**

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