

Our Code of Practice

Household water charges,
payment options and
debt recovery



This leaflet forms part of our Customer Code of Practice, which outlines the services we provide for household customers. It has been produced in compliance with our licence.

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Introduction

Household water charges, payment options and debt recovery

Our charges are agreed annually with Ofwat. The full range of charges are detailed in our Charges Scheme which is available from our website **corporate.southeastwater.co.uk** or by contacting our Customer Service Centre.

If you have a problem with your wastewater service, such as a blockage or flooding, please contact your wastewater company:

Thames Water: thameswater.co.uk Tel: 0800 316 9800* or **Southern Water: southernwater.co.uk Tel: 0330 303 0368**

We bill customers for wastewater services on behalf of Thames Water and Southern Water. Where applicable, this will be indicated on our bills. In these cases, queries about wastewater charges would be handled by our Customer Services team using the contact details on the back of this leaflet.

* See Thames Water's website for details of call charges

Section 1: Household water charges

Responsibility for payment

The occupier of a property is responsible for the payment of water charges, unless we have a copy of an agreement for someone else to pay them.

If you live in a rented property and have an agreement where the landlord is responsible, we will issue the bill to the landlord as long as a copy of this agreement is provided to us. We cannot get involved in landlord/tenant disputes and will always bill the occupier, or occupiers, of a property if there is a dispute.

Metered charges

If you have a water meter our charges will be based on the amount of water you use, together with a standing charge. We will read your meter every six months and will issue a bill based on these meter readings.

Occasionally we may need to use an estimated reading for your bill but will happily re-issue your bill if you are able to provide us with your own meter reading. You can do this by contacting us using the details at the back of this leaflet.

If you have had a meter fitted as part of our Customer Metering Programme and you think your bills may go up then our phase in option or Support Tariff could help. Find out more on our website southeastwater.co.uk/meters or contact our customer metering team on **0333 000 0003**.

Unmetered charges

If you don't have a water meter, you will pay unmetered or Assessed Charges.

Please see page 5 for more information on our Assessed Charges.

Unmetered charges are paid in advance and bills are issued once per year towards the end of February. Bills can be paid in a single payment, two half-yearly payments or in eight, 10 or 12 monthly instalments. For more details on payment options see How to Pay on page 7.

Switching to metering

Unmetered customers can request to have a water meter fitted free of charge.

We normally install meters externally at the beginning of the property's supply pipe. This is usually at the highway boundary within the footpath or road.

When we are unable to install a meter on your supply, for example, if you share a supply with a neighbour, an Assessed Charge may be applied based on the number of bedrooms in the property.

Further details on metering are available in our Customer Code of Practice leaflet Water metering: A guide for household customers, available from our website or by contacting our Customer Service Centre. Contact details are provided on the back of this leaflet.

Surface water drainage charges

Thames Water's wastewater charges include an element covering the disposal of rainwater from your property. Most properties are connected for this purpose but if you believe that surface water from your property does not drain to Thames Water's sewers, for example all your rainwater drains to a soakaway, please visit Thames' website or contact our Customer Service Centre and we will ask you to complete a Thames Water wastewater abatement claim.

If your wastewater services are provided by Southern Water, you will need to contact Southern Water for details on how to seek an adjustment.

Moving house and empty properties

You can quickly and easily let us know that you are moving house by contacting us or using our online form at southeastwater.co.uk/movinghome. It is important you tell us when you move or we could continue to send bills for your old property.

If your home is metered, we will calculate a final meter reading for the day you vacate the property. Please let us know if you would prefer us to read the meter.

Charges remain payable unless the property is unoccupied and the water supply is not required. If the property is not metered, then unmetered or Assessed Charges will be billed for. For more information on responsibility for water charges and vacating premises, please read our Household Charges Scheme, which is available to download from our website.

If we are notified that a property is empty, we may turn off the water supply to safeguard the water supply.

Assessed Charges

If we're unable to install a water meter at your property, you may be able to pay an Assessed Charge, which is based on the number of bedrooms at the property.

Customers paying an Assessed Charge who live alone and receive single occupier council tax relief can apply for our Single Occupier Assessed Charge by sending us a copy of their current council tax bill.

If you live in a single room with communal hot water and laundry facilities, such as sheltered accommodation and houses of multiple occupancy, you can apply for our Single Room Tariff.

For more information about these tariffs visit our website or contact our Customer Service Centre on **0333 000 0001**.

WaterSure: Protection for vulnerable customers

Water Industry Regulations provide protection to metered households where someone living at the property is in receipt of a qualifying benefit and

- *there are three or more children (under 19 years old) also living in the property, or*
- *there is a person with a medical condition that requires significant additional use of water also living in the property*

Our WaterSure scheme means that eligible customers' charges are capped at the average annual household metered bill for the area. If your actual usage charges are lower than the average for the area, you will pay the lower charge.

The qualifying benefits are:

- *Universal Credit*
- *Housing and Council Tax Benefit*
- *Income Support*
- *Working Tax Credit*
- *income-based Job-Seeker's Allowance*
- *Child Tax Credit (except families in receipt of the family element only)*
- *Pension Credit*
- *income-based Employment and Support Allowance*

Examples of medical conditions include:

- *weeping skin diseases (e.g Psoriasis)*
- *Crohn's disease*
- *Ulcerative Colitis*

Other medical conditions requiring additional use of water, supported by a doctor's certificate, may also qualify.

If you would like more details of this or any of the support we offer customers with additional needs, please contact our Customer Care Team on **0333 000 2468**.

Section 2: Payment options

How to pay

You can pay your bill in a number of convenient ways, including:

- *Direct Debit*
- *going online at southeastwater.co.uk*
- *debit or credit card by calling our Customer Service Centre*
- *debit or credit card using our automated payment line*
- *cheque or postal order through the post*
- *cash at any PayPoint outlet, free of charge*
- *cash or cheque at your own bank, which is usually free of charge*
- *cash or cheque at the Post Office, but you may be charged by the Post Office for this service*

Contact information is provided at the back of this leaflet.

Instalment plans

Water charges can be paid using a range of payment options to suit individual customer preferences. You can choose from any of the following payment frequencies:

- *pay bill when presented. If you are unmetered this can be two half-yearly payments, or a single annual payment. If you have a water meter you can pay your charges in full when you receive your six-monthly bill*
- *monthly payments. This will be eight, 10 or 12 instalments if unmetered and 12 payments if you are metered*

You can pay any of these options by Direct Debit, and payments can be made on the 1st, 7th, 15th or 23rd day of the month.

You can also make monthly payments by Standing Order and internet banking through your own bank.

Please note that if you fail to keep to an agreed payment plan the full balance will become due.

Difficulty paying your bill? Contact us – we can help

Water charges must be paid for but we understand that customers may sometimes experience difficulty in paying our charges when they are due.

Contact our **Customer Service Centre** on **0333 000 0001** to discuss a range of payment options, support tariffs and support available to help spread the cost of your water charges. These include:

- *reaching an agreement with you about repaying the money you owe at an amount you can afford*
- *helping you budget for your bill through a weekly or fortnightly payment plan*
- *checking whether paying by a water meter could reduce your charges. This may be the case for homes with a high rateable value and low occupancy*
- *checking whether you may be eligible for our WaterSure scheme, where charges are capped at the average annual household metered bill*
- *our Service Plus scheme provides support for customers with additional needs, including a bill nominee scheme for customers who need support to understand and pay their bills*
- *if you have a registered disability which makes it difficult to leave your home, please let us know and we will try to find you a convenient way to pay*
- *identifying if you're eligible for our Single Occupier Tariff or Single Room Tariff, if we find your property is unable to have a meter installed*
- *our Helping Hand Tariff which could reduce bills up to 40 per cent*

Call **0333 000 0001** for more information
or visit southeastwater.co.uk/customer-care

Independent advice

You can get independent advice on payment difficulties from Jobcentre Plus, Citizens Advice Bureau, Money Advice Service or Step Change Debt Charity.

If you receive Income Support, income-based Jobseeker's Allowance, Pension Credit, or Employment and Support Allowance (ESA) it may be possible for Jobcentre Plus to pay us direct from your benefit. If you are in receipt of benefits from Jobcentre Plus or have asked them or the Department for Work and Pensions for help with your water bill, please let us know.

Please contact our Payment Helpline with your National Insurance number and date of birth and we can apply on your behalf. The number is provided at the back of this leaflet. We will suspend further debt recovery action whilst the Department for Work and Pensions is dealing with your application.

Please let us know if you are receiving advice from any independent agencies as we may be able to suspend debt recovery action for up to 30 days if you are taking steps to repay money that you owe to us.

Jobcentre Plus can be contacted on **0345 604 3719**, and contact details for The Citizens Advice Bureau and Money Advice Service are listed in your local telephone directories.

Helping Hand

We contribute towards an assistance fund called South East Water's Helping Hand.

Helping Hand offers financial assistance to reduce or clear arrears of household water charges. For more information about Helping Hand please call our Customer Care Team on **0333 000 2468**.

StepChange

It's important to find the best debt solution for you. StepChange Debt Charity is completely free and does not charge you for its help, support and advice.

Call on **0800 138 1111** (Freephone, including all major mobile networks).

Section 3: Debt recovery

Debt recovery

It is important to contact us as soon as possible so we can discuss the options available to you. Contact details are on the back of this leaflet.

If you do not pay your bill, we will take action to recover the money you owe.

If you do not respond to the bills and reminders we issue, we will take further action which may include taking legal action in the county court or referring you to a debt recovery agency, which may increase the amount you owe.

Debt recovery agency

We may pass your account to a debt recovery agency if a payment arrangement has not been agreed.

The agency operates on our behalf and will write to you to request payment in full. If you do not respond, a debt counsellor from the agency will call at your home.

The debt counsellors are fully trained and sympathetic to the needs of our customers and will try to help in any way possible. This service is licensed under the Office of Fair Trading. The agency is a member of the Credit Services Association, which operates an industry recognised code of conduct within the UK.

Court action

County court claim

We may ask the county court to issue a claim to customers who will not pay. The issue of the claim will mean that a minimum of £75 in legal costs and court fees will be added to your water account. We will also add interest at the statutory rate. If you still do not pay, we will take further legal action which may increase the amount of these costs. It is always better to make an offer of payment before any legal action is necessary.

Court judgment

If you still do not pay, we will ask the court for a judgment to be made against you. A County Court Judgment (CCJ) may affect your ability to obtain credit, such as hire purchase agreements, personal loans and mortgages.

Court enforcement

In order to decide the best way to collect our debt, you will be asked to attend the court to make a statement to the court officer about your financial affairs. The issue of any court enforcement carries additional court fees and charges which will be added to your outstanding bill. Therefore if you do not make contact with us to make an arrangement to pay your bill, the judgment may be enforced in a number of different ways:

- **Attachment of earnings**

If you are employed, we can ask the court to tell your employer to deduct payments directly from your pay

- **Warrant of Control**

For CCJs in the sum of £600 or less, we can instruct the county court bailiff to call at your home and arrange payment or take control of your goods

- **Writ of Control**

If the CCJ amount is more than £600, a Writ of Control can be applied for through the high court which will give the Enforcement Officer authority to carry out the directions of the court, by either collecting money from you or taking control of your goods. Fees will be payable which may be substantial in value and can increase if more than one visit is made by an officer

- **Charging order**

We may apply for an order securing the CCJ on your property so that in the event your property is sold we will be paid

- **Bankruptcy**

If your debt is substantial we will consider issuing bankruptcy proceedings against you

Questioning by the court

In order to decide the best way to collect our debt, you will be asked to attend the court to make a statement to the Court Officer about your financial affairs. The issue of any Court Enforcement carries additional court fees and charges which will be added to your outstanding bill.

If things go wrong

If you are unhappy with our services or the services of any of our agencies, please contact us and let us know. If you have a complaint relating to charges or money owed on your account, we can suspend any further recovery action while the issue is investigated. Our Customer Code of Practice leaflet *If things go wrong*, gives more information.

We will ensure that your complaint is thoroughly investigated, and we will respond within 10 working days.

If you are unhappy with our response, you can ask for this to be reviewed by our Complaints Review Team.

If you are unhappy with our review, you can ask the Consumer Council for Water to review your case. It is an independent consumer organisation, and its contact details are:

Consumer Council for Water
1st Floor Victoria Square House
Victoria Square
Birmingham
B2 4AJ

Email: enquiries@ccwater.org.uk

Website: ccwater.org.uk

Tel: 0300 034 2222

If you remain dissatisfied following the Consumer Council for Water's review, you have the right to refer your complaint to the Water Redress Scheme known as WATRS. It is a voluntary alternative dispute resolution scheme set up to help address the very small number of customer complaints that remain unresolved.

For more information about South East Water

Please refer to our website **southeastwater.co.uk** or the other Customer Code of Practice leaflets:

Exercise of pipelaying powers on private land

If things go wrong

Leaks from customers' supply pipes

Our Guaranteed Standards of Service

Priority Services Register: Our services for customers with additional needs

Water metering: A guide for household customers

Your water company

The information we provide is intended to be accessible to all our customers.

If you would prefer this leaflet in an alternative format, such as large print, braille or audio, please contact us.

Additionally if your first language is not English we may be able to help you with our interpretation service when you call.

Contact details are on the back of this leaflet.

Customer Care

South East Water offers a wide range of tariffs, payment schemes and support to customers with additional needs or difficulty paying their bill.

For more information contact our specialist team on **0333 000 2468** or visit **southeastwater.co.uk/customercare**

How to contact us

Our Customer Service Centre is open:
Monday to Friday from 8am to 7pm
Saturday from 8am to 1pm
We are closed on Sundays and Bank Holidays



southeastwater.co.uk



southeastwater.co.uk/contact



Facebook and Twitter: @sewateruk



@officialsewateruk



Water supply and general enquiries

0333 000 0002

Out of hours emergencies

0333 00 00 365

24 hour automated payment line

0333 00 00 247

24 hour leakline

0333 000 3330



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