

# Leaflet 6: Billing

Details of charges and tariffs for the current year; liability to pay charges; how we apply charges; and miscellaneous charges are contained in our Charges Scheme for your area, they are available on our website [Albion Water | Planned works](#) . Our charges are updated every year, usually in February, and the new charges apply from the 1<sup>st</sup> April. Charging guidelines are issued by Ofwat on an annual basis.

The person(s) living in a property is legally responsible for payment of the water services. If you are a tenant who pays for water services through rental payments to a landlord then you must provide the landlord's contact details so that payments can be requested directly from the landlord. Failure to provide such details may result in us taking debt recovery action against you.

## Types of Charges

Each area that we supply will have its own Charges Scheme which describes the tariffs that are applicable.

Charges are separated into metered and unmetered charges, depending upon whether you have a meter installed at your property.

Metered charges include a fixed charge and a volumetric charge, you pay for the meter that is recorded through your meter.

Unmetered charges can either be based on an assessment of water used at similar property types in your area (the assessment varies from area to area) or the rateable value for your property (if it is available, most new build properties do not have a rateable value)

The chargeable rateable value of a property is:

- rated properties – the Rateable Value of the property
- unrated properties – where a property does not have a rateable value specifically assigned to it, and we have not exercised our rights under the Water Industry Act 1991 to charge by reference to volume, an assessed charge will be set
- where two or more separate properties with Rateable Value are merged to form one property (flats being returned back to one house for example) the chargeable Rateable Value of new single property will be the same as the combined Rateable Values of the previously existing properties.

If you are paying unmetered charges, you can choose to have a meter installed and pay metered charges. If we are not your water supplier you will need to contact your water supply company to organise the installation. Some properties on shared supplies may not be suitable for metering without further work to the pipework which might incur costs.

## Unmetered charges

Unless a customer has agreed a different payment arrangement with the Company, unmetered charges are payable in two equal instalments, on 1st April and 1st October.

You can also set up a regular payment plan for unmetered charges:

- the standard plan is for payment by 12 instalments, with payment being due on a set day of each month.
- if you need to pay more frequently, please speak to our customer services team

## Metered charges

Meter charges (both the annual standing charge element of metered charges, and the volumetric part) are payable in arrears and, unless you have agreed a different payment arrangement with us, they are payable within 28 days of a bill being issued.

Metered bills are usually issued on or around 1 April and, thereafter, every six months (or quarterly in the case of some commercial properties) and on moving out. We aim to base every bill on meter readings but estimates may need to be used on occasions. It is recommended that a meter reading is taken and sent to us when moving into or out of a property, otherwise closing or opening bills may include assessed usage.

We reserve the right to take meter readings and issue bills on a more regular basis.

We operate a special meter payment plan for metered customers. Under the plan you agree to pay a fixed amount each month. At the end of each year we will review the account and make any adjustments to the required monthly payment if water use (on which discharge volumes are based) has changed and the amount being paid is too high or too low.

If the account is in credit, you can choose to have the over-payment refunded or carried forward to reduce next year's payments. If not enough has been paid, the debt will be added to the following year's bill and monthly payments re-set to repay the outstanding balance and that year's charges over the next 12 months. Alternative plans for paying metered charges, or repaying any arrears, are available on request.

Monthly or more frequent plans are available for re-paying any arrears of metered charges, or the assessed volume charge or any other tariff system.

## Paying Charges

Payment can be made by:

- Direct Debit please download a form from our website [Albion Water | Pay your bill](#) or contact us and we will send you a form.
- Internet banking (please use the details provided on your bill, remembering to include your unique customer reference number)
- Credit or debit card online at [albionwater.co.uk/pay](http://albionwater.co.uk/pay) or over the phone on **03300 242020**.

- Cheque (with your address and customer reference number written on the back) by post to: Customer Accounts, Albion Water, 1 Clevedon Walk, Nailsea, Bristol, BS48 1WA (please do not send cash through the post)

## Agreeing a Payment Plan

To set up a payment plan please call us so that we can discuss your requirements and agree a suitable plan and payment method.

We will always require a payment plan to be set at a level which clears the current year's charges by the end of the financial year (31 March) but if there are arrears on the account we may be able to agree a longer period of time to clear these to make instalments more manageable.

## Help with Metered Bills

We offer the WaterSure scheme for metered customers who use large amounts of water. To qualify you must be in receipt of certain benefits and have either 3 or more children or a medical condition that means you use a lot of water.

To qualify for help, in addition to paying metered charges, you must also be in receipt of one or more of the following benefits (or have someone else living in your household in receipt of the benefit):

- Income support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Universal Credit
- Housing Benefit
- Working Tax Credit
- Child Tax Credit (except families in receipt of the family element only)
- Pension Credit

The person in receipt of the benefit must then have either:

(a) three or more dependent children under the age of 19 normally living with them; or  
 (b) be diagnosed as having one of the following medical conditions (or any member of the household has been diagnosed as having the condition):

- desquamation (flaky skin loss)
- weeping skin disease (eczema, psoriasis, varicose ulceration)
- incontinence
- Crohn's disease
- ulcerative colitis
- abdominal stomas
- kidney failure requiring home dialysis (unless your health authority provides financial assistance towards water used in the dialysis process)

and, as a result of that condition, the person concerned is obliged to use a significant additional volume of water.

In addition to the groups set out above, we will consider requests for assistance from customers in receipt of benefit who have other medical conditions which involve significant extra use of water.

Proof of a relevant medical condition would be required, such as a medical certificate from a registered medical practitioner which states:

the name and address of the person with the illness,  
the illness which requires a significant extra amount of water to be used,  
the date on which the certificate is issued,  
the name and address of the registered medical practitioner.

You will have to pay any charge the medical practitioner makes for issuing such a certificate.

Where a person qualifies for help, they will pay an annual amount equivalent to the average household bill for water/sewerage/recycling in Albion Water's area (or their actual metered charges if these are lower).

Please see our charges scheme for your area for full details of charges and tariffs.

## **Difficulty paying**

This section applies to domestic customers only.

A restricted Special Assistance Fund (SAF) is available to help customers who are trying to pay bills but who are having difficulties so doing for reasons of severe financial hardship or personal circumstances. If you believe that you require special assistance, please contact us as soon as possible to discuss eligibility and the various options that might be available to you.

We understand that it is difficult for some customers to pay their bills. We will not disconnect a domestic customer from the water or sewerage network for not paying, but we will take other action to obtain payment.

We will always try to help a customer trying to pay. We guarantee that we will keep our side of any agreement we make with you. You must keep yours.

This section confirms how we will help and what we will do if you do not pay.

## **How to Get Help?**

Please contact us as soon as possible. We cannot help you unless you tell us that you are having difficulties paying your bill. The sooner you contact us, the sooner we will be able to suggest a way to help you pay.

If you are having difficulty in making payments, please call our Customer Services Helpline on **03300 242020 (weekdays between 8:30am and 5:30pm)**

You may find it helpful to obtain independent advice or debt counselling. If so, you could contact your local **Citizens' Advice**, their contact details can be found in your Charges Scheme, or you can call the national phone line **0800 144 8848**. **StepChange** can also provide advice on **0800 138 1111**.

We will agree to a payment plan suggested by an approved debt counsellor and will take no further action to recover any debts provided that you keep to the agreed plan. Please let us know if you are in discussion with an advice centre so that we can keep up to date on the steps that you are taking to manage your debt and may be able to put a hold on our debt recovery actions.

## How Can We Help?

We can't simply reduce the amount you have to pay but if you are paying on an unmetered basis and it is possible that your annual bill would be lower if you had a water meter installed, we will help you decide if this would help and guide you through having a meter installed.

If you are already on a meter, we will check to see whether you are entitled to pay the [WaterSure](#) tariff which may give you a lower annual bill. We can also send you water saving advice which may help you reduce the amount of water you use and lower your bills.

Once we have checked to see whether you are paying the lowest possible bill for your situation, we will try to agree a payment plan which will help you to pay your bill. For both metered and unmetered payment plans, payments can be made monthly or on an alternative agreed frequency.

We will always require a payment plan to be set at a level which clears the current year's charges by the end of the financial year (31 March) but if there are arrears on the account, we may be able to agree a longer period of time to clear these to make instalments more manageable.

## Where Else Can You Get Help?

If you receive

- Income Support
- Income Based Jobseekers Allowance
- Pension Credit
- Universal Credit

you may be able to have payments made directly to us from your benefit under the 'Water Direct' payment scheme. Under this scheme your water and sewerage charges (and arrears) will be paid [directly from your benefit](#) and, whilst payments are made, no further debt recovery action would be taken. We can help you to arrange this with the Department for Work and Pensions if you call us on **03300 242020**. If you contact Jobcentre Plus or the Department for Work and Pensions directly, please also notify us so that payment receipts and debt recovery procedures can be adjusted.

## What if you think your bill is wrong?

If you think that you are not responsible for a bill we send you, or if you think that the amount claimed is wrong, or if you have asked **CCW** to investigate an unresolved complaint, please contact us immediately on **03300 242020**.

We will look into the matter and try and resolve it with you; during these investigations the debt recovery process will be put on hold. If we cannot agree with you, or an action plan with **CCW** was not arranged, debt recovery will continue, and we may have to ask the County Court to decide.

## What Will Happen if you Do Not Pay Your Bill or Keep to a Payment Plan?

Our water and wastewater disposal services have to be paid for. We will pursue charges where they are not being paid. If after we have sent you a bill, we do not receive payment or any contact from you to discuss payment, we will send you a reminder. We will also send you a reminder if you miss paying instalments.

If we do not hear from you or do not receive payment after sending you a reminder, we will send you notice of our intention to ask the County Court to issue a Claim for non-payment. If you had been paying by instalments and have not responded to a reminder, you will receive a combined

notice of cancellation of your instalment plan and intention to issue a Claim covering the whole amount of debt.

If you do not respond to this notice, depending on your payment history, we may:

- ask the Court to issue a Court Claim; or
- contact you again ourselves; or
- ask a Debt Collection Agency to recover the outstanding money.

If a Court Claim is issued it will add to the debt you owe us as you will have to pay Court and Solicitors' Costs.

If you receive a Court Claim you can ask the Court to decide how you should pay off the debt but if you do, you may have to pay additional Court costs. You can also dispute the Court Claim if you believe you do not owe the money claimed.

If you do not respond to the Court Claim, the Court will make an Order against you for the full debt. Further legal action, such as the issue of a Warrant for the seizure of goods, can be taken against you once an Order has been made and will add extra costs to your outstanding debt. A Court Order for payment may affect your ability to obtain credit.

Where an Order for payment has been made by the Court and there is still no agreement with a customer to pay a debt, depending on the circumstances we may take one or all of the following actions:

- ask a Debt Collection agency to recover the outstanding money,
- visit a customer ourselves to try and agree a payment plan,
- ask the Court to issue an enforcement process such as:
  - a Warrant to allow a Court Bailiff to seize your goods (county court bailiffs work for and are regulated by the Court).
  - an Attachment of Earnings Order requiring your employer to pay money from your wages directly to us.
  - a Charging Order if you own your home. This will mean that you have to settle the debt before you can complete the sale of your home.

## **Debt Collection Agencies**

Where a Debt Collection Agency has been asked to recover money, any disputes or offers of payment must be made to the Agency using the contact telephone number or address on correspondence the Agency has sent you.

The Debt Collection Agencies we use are regulated by the Office of Fair Trading, are rigorously vetted by us and operate to strict codes of practice. If you have any concerns or complaints about a Debt Collection Agency, please call us immediately.

## **CCW – The voice for water consumers**

CCW is an independent body, established in 2005, to represent consumer interests. It has 5 committees, four in England and one in Wales, the Chairmen of which represent the regions on the CCW Board. CCW can be contacted on **0300 034 2222**.