



Water rates arrears and water trust funds

Fact sheet no. 23

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You cannot be disconnected for water-rates debt

A water company cannot disconnect your domestic water supply if you are in arrears, or 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 your Consumer Council for Water (CCWater). See **Complaints** later in this fact sheet for information on how to do this.

Some water companies threaten to disconnect a property on the basis that they think the property is empty.

Keep in touch with your company, because they may attempt to cut off the water supply if no one has answered their letters for some time. If you have a threat of disconnection to your supply, contact the water company. Make sure they understand that you are still in the property and that they cannot disconnect your water supply.

How do I deal with water-rates arrears?

You should carry on including your current water rates in the **Your outgoings** section of your **budget**. This is because water is an ongoing bill and an essential expense.

Treat water rates arrears as a non-priority debt. You can make an offer of repayment that you can afford using your **budget**, along with your other credit debts, in the **Your non-priority debts** section of the **budget**.

If you are on Income Support, Pension Credit, Employment and Support Allowance, Jobseeker's Allowance or Universal Credit, you can ask the Department for Work and Pensions (DWP) to deduct a sum from your benefit or Universal Credit payment to cover current water rates and a standard amount towards the arrears. Contact your water company, or the Department for Work and Pensions (DWP), with details of your most recent water bill to arrange this. See **Useful contacts** at the end of this fact sheet for more information.

If you do not agree a repayment arrangement, the water company can issue a county court claim to try to make you repay the money you owe. You can reply to the claim and make an offer of payment that you can afford. If your water company refuses your offer, the court will decide what you should pay.

Information:

INFO

businesses

This does not apply to businesses. If you are trading as a small business, contact **Business Debtline** on 0800 197 6026.

Extra advice:



self-help pack

Our self-help pack includes a step-by-step guide to completing your budget and how to negotiate with creditors. **Contact us for a copy.**

See our fact sheet:



County court - replying to a claim form.



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Your right to a water meter

You can have a water meter put in so that you are only charged for the water you use. It may be cheaper to have a water meter put in if you don't use much water. You can usually swap back to the non-metered system within **12 months**, if you don't want the water meter because your bills are higher than before.

Companies can put in a water meter when a property is sold, or a tenant moves out. Some companies are also allowed to force their customers to have a water meter installed when there is a shortage of water in their area. In this case, you do not have the right to swap back to a non-metered supply.

Help with high bills – WaterSure and Welsh Water Assist

You may be able to get help with water bills if you are on a low income through two schemes called WaterSure and Welsh Water Assist. WaterSure is available to households with a water meter except customers of Welsh Water. Welsh Water Assist is available to customers of Welsh Water only, whether they have a water meter or not. WaterSure limits your bill to an amount equal to the average bill that the water company charges its customers. Welsh Water Assist caps your bill at a set amount. If you use a lot of water, your bill will go down with either scheme. You can stay on the scheme for a year and, when that comes to an end, you will have to reapply.

To qualify for help under the schemes, you or someone living with you, needs be entitled to receive one of the following benefits or tax credits:

- Housing Benefit;
- Income Support;
- income-based Jobseeker's Allowance;
- Working Tax Credit;
- Child Tax Credit (except families in receipt of the family element only);
- Universal Credit;
- Pension Credit; or

Extra advice:



calculate the savings

Contact CCWater to see if your bills are likely to be cheaper if you move to a water meter. There is a link to a '[Water Meter Calculator](#)' on the homepage of their website

www.ccwater.org.uk.

Extra advice:



accessibility

If you have a water meter and need extra help to read it because of age, disability or illness, you can ask your water company to re-site your water meter to make it more easy to read. You can also ask to have bills in large print or in Braille. Contact your water company for details about the special help they can give.



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- income-related Employment and Support Allowance.

You will need to give proof of the benefits you are receiving. You also need:

- to be responsible for **three or more** children under the age of **19** and in full-time education living in the property; or
- to have a medical condition which requires significant additional use of water, or someone living with you has this condition. Examples of medical conditions include weeping skin diseases (such as psoriasis), Crohn's disease or ulcerative colitis.

If you have a medical condition that is not listed, you can still qualify if you use large amounts of water. You may need a doctor's certificate as proof.

Claiming WaterSure

You can get an application form from your water company. The water company's contact details are on your bill, or you can get them from CCWater's website www.ccwater.org.uk.

Claiming Welsh Water Assist

You can request, print off and complete an [application form](#) by following the link on Welsh Water's website www.dwrcymru.com. Alternatively, you can ask for an application form by calling Welsh Water on **0800 052 0138**.

Extra advice:



Welsh Water Assist

There is a [useful page](#) on the Welsh Water website www.dwrcymru.com where you can check if you are eligible for the Welsh Water Assist scheme.

Making a complaint

If you have a complaint about your water company, you should speak or write to your water company first. The address is on your bill. Each water company has a complaint procedure they can send you. Your water company should reply to your complaint within **10 working days**.

If you are not happy with the outcome, you can complain to CCWater. They are independent from the water company and will investigate your complaint. Send your complaint to the local CCWater committee that covers your area. You can find the contact details on the CCWater website www.ccwater.org.uk, or phone on **0121 345 1000**. If the water company does not act on their decision, CCWater may be able to refer your complaint to Ofwat. Ofwat is the independent regulator for water services. See **Useful contacts** at the end of this fact sheet.



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Freephone **0808 808 4000**
www.nationaldebtline.org



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'. If you take part, you start a regular payment plan and the payments you make are matched by the trust fund. If you keep up with the payments, the rest of your debt may be written off. Contact your water supplier to find out how to apply. You will usually have to fill in a form. You may need an advice agency to help you.

Extra advice:



trust fund booklet

There is a useful **booklet** listing all the available water and fuel trust funds. This booklet can be found on the Auriga Services website www.aurigaservices.co.uk. If you do not have access to the internet, **contact us for a copy**.

Useful contacts

Department for Work and Pensions on GOV.UK

www.gov.uk

Ofwat

Centre City Tower
7 Hill Street
Birmingham
B5 4UA
Phone: 0121 644 7500

www.ofwat.gov.uk

The Consumer Council for Water (CCWater)

1st Floor
Victoria Square House
Victoria Square
Birmingham
B2 4AJ
Phone: 0121 345 1000
Email: enquiries@ccwater.org.uk

www.ccwater.org.uk

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National Debtline endeavour to keep our fact sheets as up-to-date as possible, however, we cannot be held responsible for changes in legislation or for developments in case law since this edition of the fact sheet was issued.

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