

# Help paying your bill

## Debt code of practice

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## Introduction

This code of practice explains the help we can offer if you are struggling to pay your bill and what you need to do if you cannot pay on time. It also sets out the steps we will take to recover debt from our household customers.

Copies of this code are available on our website or you can contact us on the details below to receive a paper copy.

## Contacting mua Water

We are mua Water, the independent water and wastewater services company operating in your area. We own and operate water, gas and electricity last-mile networks across the North and Midlands of England and are owned by SGN and Murphy Group.

You can contact us in the following ways:

- You can email us about billing-related enquiries at [TBC]
- You can email us about other enquires at [TBC]
- You can call us on [TBC]
- You can log a query or report a leak on our website: [muagroup.co.uk](http://muagroup.co.uk)

Our office hours for billing and account queries are 9am to 5.30pm Monday-Friday, excluding bank holidays.

In an emergency, you can call our 24-hour emergency number on [TBC].

## Water and wastewater charges

We charge our customers for water and wastewater services based on annual charges schemes that we publish on our website. Our charges are regulated so that you will not pay any more for your water than you would if you were being supplied by your local water and sewerage provider(s). We have different charges depending on the area where you live, mirroring the charges you would pay with the local suppliers.

Your charges will normally be calculated on a metered basis, where you pay for the actual volume of water used plus standing charges reflecting our fixed administrative costs.

If charging based on your meter is not possible, we may calculate an assessed charge based on the type of property you live in.

The occupier is liable for charges applied to every connected water and sewage service point where we provide a service. If more than one person shares a property, everyone is responsible, even if the bill is only in the name of one occupier. All occupiers are jointly and severally liable, meaning that we can recover our charges from any one or all occupiers.

If you are a private tenant, consider yourself to be liable for charges. However, if you think your landlord is liable under the tenancy agreement you need to ask your landlord to contact us to arrange payment. If your landlord fails to pay the charges, you remain liable for the charges and must pay the bill.

## Your bill

We normally bill every 6 months and aim to read the meter at least annually. You should check your bill when you receive it. Your bill is due for payment within 10 working days of receipt.

If you receive an estimated bill and you are able to do so safely, you can provide us with a meter read and we will update your bill. Meters are normally situated on the pavement just outside your property boundary. If you are having difficulty locating your water meter you can call us on [TBC] and we will help you find it.

If your bill is abnormally high, it may be due to a leak on your supply pipe (the part of the pipe between the meter and your property) or inside your property. You are responsible for leaks in your house or on your supply pipe and should get any leak fixed promptly. You may be eligible for a leakage allowance and should contact us if you want to claim an allowance. Further information about our leak allowance policy can be found in our leakage code of practice.

## Payment arrangements

You can arrange to pay your bill in the following ways:

- Monthly direct debit is the easiest way to pay your water bills and allows you to budget by spreading your payments across the year. Please contact us on [TBC] to arrange direct debit payments.
- Payment in full on receipt of the 6-monthly bill by credit or debit card by telephone on [TBC]
- Payment in full on receipt of the 6-monthly bill by posting a cheque to us
- In instalments – we would normally agree to monthly, fortnightly or weekly instalments but will consider tailored payment arrangements if you are struggling to pay your bill
- Payment in full on receipt of the 6-monthly bill by bank transfer

Our bank details for a bank transfer are as follows:

Sort code: [TBC]

Account number: [TBC]

To pay your bill by post, please send your cheque made payable to mua Water Ltd, with your account number written on the back to [TBC].

## Billing queries

If you suspect your bill is incorrect or you do not think you are liable for it you should contact us immediately on [phone number TBC], [email address TBC] or you can write to us and we will try to resolve the matter. If an account query cannot be resolved immediately, we will temporarily stop any debt recovery activities until we have resolved the query.

If you are not satisfied with the outcome of a billing query, we will follow our complaints procedure. If we have fully investigated your complaint and it is not resolved to your

satisfaction you may refer the complaint to CCW, and if CCW has exhausted your complaint to WATRS. CCW can also offer advice about debt if you need it. Their contact details are provided below:

### CCW

Telephone: 0300 034 2222  
Email: [enquiries@ccwater.org.uk](mailto:enquiries@ccwater.org.uk)  
Website: [ccwater.org.uk](http://ccwater.org.uk)  
Address: 23 Stephenson Street, Birmingham B2 4BH.

### WATRS

Telephone: 020 7520 3801  
Email: [info@watrs.org](mailto:info@watrs.org)  
Website: [watrs.org](http://watrs.org)  
Address: WATRS International, Dispute Resolution Centre, 70 Fleet Street, London EC4Y 1EU

## Help paying your bill

We understand that managing your household bills can sometimes be difficult – and we're here to help. If you are having difficulty paying your bills, please contact us as soon as possible so that we can explore options to help you avoid getting into further arrears. Wherever possible, we will seek to offer flexible payment options that suit your individual needs, and we will be sensitive to your needs if you are facing hardship, for example, more regular payments to help you manage your weekly budget.

If you receive income support, job seekers allowance, pension credits, universal credits or Employment and Support Allowances (ESA) from the Department for Work and Pensions (DWP), you may be able to arrange to make payments directly from your benefits under the WaterDirect scheme. This only applies if you are in arrears with your water bill. Please contact DWP for more details and make sure you let us know.

If you are granted an Order for Bankruptcy which encompasses a water and sewerage charge debt, the debt will be limited to the charges that are outstanding as at the date of the Order for Bankruptcy, including any charges accrued on a daily basis. Any charges that accrue from the day after the Order for Bankruptcy shall be due as if the property had been newly occupied on that day.

As well as mua Water, there are a number of organisations you can contact to help you with household debt, which we know can involve complex issues with arrears across all your household bills and potentially complex personal circumstances.

**Citizens Advice** ([citizensadvice.org.uk](http://citizensadvice.org.uk)) is an independent charity that offers free, confidential advice on a wide range of problems, including household debt but also illness, redundancy and other issues that may be exacerbating hardship.

**Step Change** ([stepchange.org](http://stepchange.org) or call 0800 138 1111) offers free tailored solutions and practical help to manage debt.

**National Debt Line** is a free helpline to help people manage debt problems. You can contact them on 0808 808 4000 or visit [nationaldebtline.co.uk](http://nationaldebtline.co.uk).

## Social tariff: WaterSure

We offer the WaterSure tariff, which provides financial assistance to household customers who may be in hardship and who need to use large amounts of water for essential purposes. Your bill will be capped at the regional average. You must meet the criteria in two areas to qualify for the tariff.

Firstly, if you or any member of your household receives any of the following benefits/ tax credits:

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

Secondly, you need to either:

- Be responsible, and receive child benefit, for three or more children under the age of 19 living in the property, **or**
- Have (or someone living in the property must have) a medical condition that requires significant additional use of water. Examples of medical conditions include:
  - Desquamation (flaky skin disease)
  - Weeping skin disease (eczema, psoriasis, varicose ulceration)
  - Incontinence
  - Abdominal stoma
  - Crohn's disease
  - Ulcerative colitis
  - Renal failure requiring home dialysis (except where the health authority contributes to the cost of the water used in dialysis)
  - Any other medical condition that uses significant volumes of water and can be supported by a doctor's certificate

If you think you may qualify for this tariff, you can call us on [contact number TBC] or download the form from our website. If you need help with the form or the evidence needed just let us know.

## Paying directly from your benefits

If you receive income support, job seekers allowance, pension credits, universal credits or Employment and Support Allowances (ESA) from the Department for Work and Pensions (DWP), you may be able to arrange to make payments directly from your benefits under

WaterDirect. This only applies if you are in arrears with your water bill. Please contact DWP for more details.

## If you fall into arrears

If you fall into arrears or are at risk of doing so, you should contact us as soon as possible. We will try to help you get back on track by offering alternative payment arrangements and can help you access advice on how to manage your outgoings. We will also assess your eligibility for the WaterSure tariff and Water Direct arrangements, and whether these could help you manage your bills better.

Contacting us to talk about your bill is the best course of action so that we can help you. If you fall into arrears we will try to contact you to see how we can help. If you fail to contact us or to respond to our attempts to contact you, we will commence debt recovery action.

We may access your credit records during our debt recovery process so that we can better understand how to manage your account. We will only use the data received for debt collection purposes.

We will take the following action if you are in arrears, have not arranged a payment plan with us and have failed to respond to our attempts to contact you:

- We will send you a final notice, giving you 10 days to pay the outstanding amount.
- If you do not pay or contact us to agree a payment arrangement, we will send you a notification of intention to file a default, which is a record of non-payment on your customer credit file. The notice will explain that if you fail to pay the amount owing to us within 28 days of receipt, we will be entitled to register a default against your customer credit file with credit reference agencies. This will make it more difficult for you to obtain credit in the future and the default of the payment could stay on your credit file for six years
- If you still do not pay us after 28 days, we will notify you of our intention to commence a litigation-based debt recovery strategy and may involve a debt collection agency depending on the circumstances.
- If you still fail to contact us we will issue a County Court claim against you for the debt, will include our legal costs to the total amount outstanding and may seek to recover interest on the debt.

If you still do not pay the outstanding debt, we will seek a County Court judgment against you, meaning further legal costs may be added to what you owe, depending on the outcome. Your credit rating and therefore ability to obtain credit in the future may also be affected.

If you still fail to keep up with the arrears, we may seek through the courts to make deductions from your income or to recover the debt if you sell your property.

If you have entered into a payment plan with us, you will need to keep up the payments. If you fail to do so, you will have to pay the full amount that you owe us.

If you have defaulted on a payment plan, we will take the following steps:

- We will send a warning letter giving you seven days to pay the unpaid instalment(s).
- If you fail to pay the outstanding payments, we will cancel your payment plan and the total arrears will be payable in full with immediate effect.
- If you do not pay or contact us to agree a payment arrangement, we will send you a notification of intention to file a default if you do not pay within 28 days, which is a record of non-payment on your customer credit file.
- If you still fail to contact us, we will issue a County Court claim against you for the debt, will include our legal costs to the total amount outstanding and may seek to recover interest on the debt.
- If you still do not pay the outstanding debt, we will seek a County Court judgment against you, meaning further legal costs may be added to what you owe, depending on the outcome. Your credit rating and therefore ability to obtain credit in the future may also be affected.
- If you still fail to keep up with the arrears, we may seek through the courts to make deductions from your income or to recover the debt if you sell your property.

If you fall into arrears and we incur costs in securing payment from you, we reserve the right to recover those costs and interest on the outstanding debt. These include any collection charges, court fees, solicitor costs and enforcement costs reasonably incurred by us in pursuing the debt. If we consider that you are in particular hardship, we may also waive our right to charge interest or our debt recovery costs depending on your individual circumstances.

## Moving house

If you are moving into a property served by mua Water, please contact us with an opening meter read. If you are moving out of the property, please make sure to give us at least two working days' notice, and preferably more if possible so we can make arrangements for your account.

If you do not give us two working days' notice, you will be liable for charges until whichever of the following occurs first:

- The new occupier contacts us and informs us that they are now responsible for the charges
- The twenty-eighth day after we are informed
- The date on which the meter would normally have been read in order to calculate the final bill.

Once we have the correct data, mua Water will provide a final bill. If there is a credit on the account, we will provide a refund. If we do not receive a final meter read from you, we will use an estimated meter reading to calculate your final bill.

If a customer moves out of a property without notifying us and a new customer moves in without notifying us, we will take a meter reading to calculate the average daily usage and use this to estimate the amount owed by the new customer since the date they moved in.



We will back bill as required within our legal rights to do so if there is a delay in identifying a new customer.

If you have moved out of a property leaving unpaid arrears and no forwarding address, we may pass the debt to a debt collection agency who will try to recover the debt on our behalf. We reserve the right to recover the debt collection agency's costs and interest on the outstanding debt.

## Complaints

If you are not happy with our debt recovery processes, you can complain to us. Our customer code of practice sets out our complaints procedure and can be found on our website.

If we enter into County Court proceedings, bailiffs may become involved. Bailiffs are employed by the County Court, and if you have a complaint about them, you should contact your local County Court with your complaint.