

# Code of Practice on charges, bills and water meters

In this leaflet we explain about our charges, how we bill you, and water meters. We also set out how to pay us and what help is available if you have difficulty paying your bill.

A list of other Codes of Practice can be found on the back of this leaflet. You can download them from our website, [southwestwater.co.uk/cop](http://southwestwater.co.uk/cop), or call us on 0344 346 1010 for a free copy.

## How are the charges worked out?

Our charges are set to recover the revenue we've been allowed by Ofwat, the water industry regulator. Wholesale revenues, which cover the costs of providing water and/or wastewater services, are set differently to the retail revenue, which covers the cost of billing, customer service and account management. Wholesale revenues are set each year using the formula "CPIH +/- K" – where CPIH is the Consumer Prices Index including housing cost and "K" is a figure determined by Ofwat as being the change in real terms in income required by South West Water to provide water and wastewater services in the region and make the capital investment necessary to meet UK and EU standards.

The actual percentage increase or decrease in your bill may be higher or lower than the change in average bills because of the services you receive and the way you pay for them.

## Where can I get a list of your charges?

Our [Household Charges Scheme](#) includes details of charges and tariffs for the current year, and information about the types of charges, liability to pay charges, how we apply charges, infrastructure charges, how you can pay, and water meters.

We review and publish our charges annually. Details about our charges are available on our website, visit [www.southwestwater.co.uk/bills/our-charges](http://www.southwestwater.co.uk/bills/our-charges) or call our Accounts Helpline on 0344 346 1010 for a copy.

## Who is legally liable for the charges?

The occupier of a property is liable for the charges due, unless we have a written agreement that says otherwise. For example, we may have an agreement with the landlord that they're responsible for the charges.

## What are the different types of charges?

There are metered charges if your water is supplied through a water meter, or unmetered charges which are based on the rateable value of your home. The charge for each service has two parts: a fixed charge and a variable charge.

The fixed charge covers some of the costs that don't change with the amount of water you use or the waste water we treat, such as billing. The variable charge is worked out on the amount of water you use if you have a water meter or on the rateable value of your property if you have an unmetered supply. This charge covers some of the costs of collecting, treating and transporting drinking water to your home and receiving, treating and disposing of foul sewage, surface water and highway drainage.

If you only receive one of these services, for example, our water service, we'll only charge you for this service. If you live on the border of our area, another water company may provide one of these services for you and they'll bill you separately.

We also offer an assessed charge if you're unable to have a meter fitted. The assessed charge is based on average consumption for the number of occupants living in your house. For further details of the assessed charge, please see our [Household Charges Scheme](#). You can read or download it from our website or ask our Accounts Helpline on 0344 346 1010 for a copy.

## What is surface water drainage and highway drainage?

Surface water drainage relates to rainwater that falls onto your property, and highway drainage relates to rainwater that falls on highways – in most cases, rainwater drains to the public sewer and we include the cost of removing it in your sewerage charges. If rainwater that falls on your property doesn't drain into the public sewer, we may be able to reduce your charges. Everyone connected to our sewer network pays a contribution towards the cost of highway drainage.

For more information, please call our Accounts Helpline on 0344 346 1010.

## What is the WaterSure tariff?

If you receive certain benefits or tax credits and use a lot of water, you may be eligible for a special tariff called WaterSure which could mean a lower bill if you qualify. Help is available if you have a water meter or pay the multi-occupancy assessed charge and face particular difficulties paying your bill because you need to use a lot of water for essential purposes.

Eligibility for the tariff is set nationally by the Government. To qualify for WaterSure you must be receiving one or more of the following benefits:

Income Support, Income-based Job Seeker's Allowance, Working Tax Credit, Child Tax Credit (unless you're only receiving the family element), Income-related Employment and Support Allowance, Pension Credit, Housing Benefit or Universal Credit.

The person receiving the benefit must also have either three or more children under the age of 19 normally living with them for whom they receive child benefit, or have someone in the household who suffers from a medical condition that requires them to use a significant amount of extra water.

If you qualify for help, you'll pay an annual amount equal to the average household water and sewerage bill in our service area (or your actual metered charges if these are lower than the average household bill).

Please go to our website [southwestwater.co.uk/watersure](https://southwestwater.co.uk/watersure) for a WaterSure tariff application form, or call us 0344 346 1010 and we'll send one to you.

## What is the WaterCare tariff?

If you have a water meter you may qualify for help with your bill if you're on a very low income and you or someone in your household receives one or more of the following means-tested benefits:

- Housing Benefit
- Income Support
- Income-based Job Seeker's Allowance
- Income-related Employment and Support Allowance
- Pension Credit (guaranteed element)
- Universal Credit (basic allowance or housing element).

You can download information and an application form from our website at [southwestwater.co.uk/watercaretariff](https://southwestwater.co.uk/watercaretariff), or call us and we'll send one to you.

## How do you calculate my unmetered bill?

If you don't have a water meter we base your charges on the rateable value of your home<sup>1</sup>. The Inland Revenue's valuation office assessed rateable values until 31 March 1990 and under current legislation these rateable values are still valid for water and sewerage charges.

<sup>1</sup> For unmetered properties without a rateable value one is assumed, see our Household charges Scheme for details

If you live on your own, have a small family or live in a property with a high rateable value, you may save money by having a water meter fitted. Visit [www.southwestwater.co.uk/my-water-meter/switch-to-a-meter/](http://www.southwestwater.co.uk/my-water-meter/switch-to-a-meter/) for more information and to make an application.

## How do you calculate my metered bill?

If your home has a water meter we charge you based on the amount of water you use. We'll send you details of when your meter will be read when you have a meter installed or move into a metered property.

If we're not able to read a meter when it's due to be read we'll issue an estimated bill based on past consumption at the property for the billing period. If you receive an estimated bill you can read the meter yourself and provide us with your reading either through our website or by calling our automated meter reading line on 0800 083 4247 and we'll be happy to send you a revised bill.

## Recovery of undercharging

While we make every effort to ensure that all bills for charges are correct, in the case of an error we reserve the right to make retrospective adjustments. If there's clear evidence that the undercharging is due to a failure or error on our part, we won't backdate our charges beyond the current financial year.

## How can I pay my bill?

If your water supply is unmetered and you haven't agreed a payment arrangement with us, your charges are payable in full on 1 April. However, you can choose to pay:

- By two instalments on 1 April and 1 October
- By 10 instalments between April and January (if you ask to use this option after April, the charges due will be apportioned on a monthly basis so that they're settled by January). Payment by direct debit can be taken on the 1st, 8th, 15th or 22nd of the month
- By 12 instalments – this option is available on request

We also offer ways to pay bills more frequently, such as fortnightly or weekly plans. Call our Accounts Helpline for more information.

If you're on a meter you can choose to pay:

- Quarterly when you get your bill
- Quarterly by variable direct debit
- Monthly by instalments under our metered payment plan

We also offer ways to pay bills more frequently, such as fortnightly or weekly plans. Call our Accounts Helpline for more information.

## Where can I pay my bill?

If you have a current account, paying by direct debit is the easiest way of paying your bill, or you can pay by standing order. Visit our website or call our automated helpline to set up a direct debit.

Other ways to pay are:

- By debit or credit card on our website or automated card payment line on 0800 230 0750
- Through your own bank or building society (please note some banks now charge for this service)
- By logging into MyAccount online at [southwestwater.co.uk/myaccount](https://southwestwater.co.uk/myaccount)
- At any branch of Lloyds Bank (who charge 30p for a payment made in cash)
- At a Post Office or at our Head Office in Exeter (free of charge)
- By post to our mailing centre: South West Water, PO Box 4762, Worthing, BN11 9NT. (please don't send cash through the post)
- By more frequent instalments using PayPoint outlets free of charge.

## I'm having problems paying my bill: can you help?

Yes, if you're having difficulty paying your bill, call our Accounts Helpline and we'll try to help.

We'll review your charges with you to check whether a different charging method or tariff would help lower your bill. We'll also discuss your personal circumstances with you to help us try and agree a payment plan that will help you pay.

We also have a fund to help you if you're trying to pay your bills but are having difficulties because of severe financial hardship or personal circumstances.

Details and application forms are available from Citizens Advice Bureau. More details can be found in our [Code of Practice on Payment and Debt Recovery](#).

## What do I do if I'm moving home?

You need to tell us that you're moving. You can do this by calling us, visiting our website or writing to let us know your new address details. If you have a water meter and are moving house, please tell us at least two working days, but preferably five working days beforehand so that we can take a final meter reading.

If you don't provide adequate notice, we may not be able to read your meter on the day you move and may have to issue an estimated final bill. Alternatively, you could read your own meter on your last day and call our Accounts Helpline with your reading and new address details.

Your responsibility for the water supply usually ceases on the day you move. However, if you give us less than two days' notice you'll remain responsible for the metered charges up to:

- 28 days after we find that you're no longer responsible for the account, or
- The date the meter is normally read (the end of the charging period), or
- The date a new occupier tells us they're responsible for the account.

If you move into a property where there's a meter you'll be charged on this basis. You won't be able to switch to unmetered charges. If you're moving out of our area, we'll send a final bill to your new address for anything you owe, or, if you've overpaid, we'll send you a refund. If you're moving within our area, we'll transfer any balance to the account for your new address. We'll also bill you from the date you move in.

## What is a common billing agreement?

In the case of an existing block of flats where it's not possible to meter each flat individually because of shared plumbing and a shared connection to our water main, it may be possible for us to install a single water meter which will record all water used in the block. However, for this to happen, each occupier will have to confirm in writing that they agree to this charging arrangement and someone will have to accept responsibility for paying the bill.

This could be a managing agent, landlord or a freeholder and we'll need to be satisfied that the person or organisation that will be liable to pay is in a financial position to do so before agreeing to a common billing arrangement.

Once the meter is installed, it will be a matter for the person or organisation paying the bill to determine how the charges are shared amongst the occupants of the flats. This will be a private matter and we suggest that this is agreed between the occupants before a request for a common billing agreement is made.

Once we've received written agreements from all parties, we'll fit a water meter on the shared supply pipe and send one bill for all the properties to the person accepting responsibility for payment. They'll then pay us the water and sewerage charges due for services used in all the flats.

If a bill isn't paid, or the person or organisation liable to pay the bill asks to relinquish their responsibility without having arranged for another party to take over their liability for payment, charges due for services supplied to the flats will revert to standard unmetered rateable value based charges, with individual bills issued from the start of any period for which there are unpaid charges. This payment default arrangement will form part of the written agreement for a common billing arrangement.

## Who has a water meter?

Most of the homes in our region now have water meters fitted either because all new houses since 1990 are built with a water meter installed or because our customers have opted to have one.

Additionally, under Regulations made by the Secretary of State for the Environment, there are circumstances where we can fit a meter because water is being used for non-domestic purposes, such as garden watering using a fixed garden sprinkler and filling certain sized swimming pools, ponds and baths. Further details can be found in our [Household Charges Scheme](#).

## How can I find out about having a meter fitted?

You can call our automated meter option request line on 0800 083 4301 for a free pack and application form which will help you to estimate your annual water use and whether your charges would be lower on a metered basis, or you can apply on our website [southwestwater.co.uk/my-water-meter](https://southwestwater.co.uk/my-water-meter).

If you'd like to have a meter fitted, we'll install one free of charge if it's possible to do so and the cost isn't unreasonable.

If you choose to have a water meter fitted and then find that you don't benefit by having one, you can opt to switch back to unmetered charges within 24 months of the meter being installed (or within one month of receiving a bill showing the second full 12 months' water use). If you choose to switch back, you'll be liable for metered charges up until the time we receive your request. You can only choose to switch back to unmetered charges once.

The meter will remain in place and if you move house the new occupier will be charged on a metered basis.

## How quickly will you install my meter?

We'll aim to install your meter within three months of receiving your application form. If we don't, we'll use readings taken after the meter's been installed to backdate charges to the date when the meter should've been installed.

## Can I choose my meter location?

Our preference is to install meters externally where a meter box already exists.

Where there's no meter box, we'll agree either an external or internal location for the meter with you. We'll advise you of our preferred location. If you'd like the meter installed in a different location, you can request this and we'll fit it in your preferred location as long as it's possible to do so and you pay any additional costs incurred. If you're on our Priority Services Register and request a different meter location so it can be read more easily, we'll consider waiving these costs.

## Who's responsible for the meter?

The meter and its connections are our responsibility. It's an offence to carry out any work which might prevent your meter from registering volumes accurately or which might affect the working of the meter or require its disconnection.

## Are water meters accurate?

Our meters are very reliable but if you think your meter is not recording your usage accurately please call our Accounts Helpline and we'll investigate.

If, following our investigation, you continue to have concerns, you can ask us to test the accuracy of your meter in accordance with the provisions of the Water (Meters) Regulations 1988. There'll be a charge for this if the test shows that the meter is working properly.

We'll give you an application form for the meter to be tested. We'll send the meter to a Trading Standards approved test centre for testing and we'll install a new meter at your property. We'll send you a copy of the test results.

If your meter's found to be over-recording we'll amend your bill. If it's been under-recording we won't adjust your bill. Please see our [Household Charges Scheme](#) for more details.

## How often should I check my meter?

A monthly check could help you to spot a leak early and limit water loss. It is important to make regular checks of your meter as you could be charged for any water lost due to a leak.

Details of how to check your meter, what to do if you have a leak and how we can help are available on our website or within our [Code of Practice on Leakage for Domestic Customers](#).

## Do you offer help for people with additional needs?

Information can be provided in large print, Braille or audio formats and we provide extra help for people who have special requirements. To find out more, call our Accounts Helpline and ask about Priority Services. (Minicom users 0800 1699965).

## If you're not satisfied

Please let us know if you have a complaint about your water or sewerage service. You can let us know by calling our Services Helpline, by writing to us or by emailing your complaint to us through our website. In the unlikely event that we're not able to resolve your complaint to your full satisfaction following a review by one of our senior managers, you can refer your concerns to the Consumer Council for Water (CCW) who will investigate independently.

CCW is an independent, statutory body which protects customers' interests and investigates complaints. They can be contacted at:

Telephone: 0300 034 2222

Relay UK (NGT) is also available

Address:

1st Floor Victoria Square House

Victoria Square

Birmingham B2 4AJ

Email: via form on website

Website: [ccwater.org.uk](http://ccwater.org.uk)

## How can I contact Ofwat?

Ofwat protects the interests of customers of all water and sewerage companies in accordance with legislative provisions and Government licences. They can be contacted at:

Telephone: 0121 644 7500

Address: Case Management Office, OFWAT  
Centre City Tower  
7 Hill Street  
Birmingham B5 4UA  
Email: [casemanagementoffice@ofwat.gsi.gov.uk](mailto:casemanagementoffice@ofwat.gsi.gov.uk)

Under the Water Industry Act 1991, certain disputes can be referred to Ofwat or an independent arbitrator for a decision. Further details can be found in our [Complaints and Compliments leaflet](#). Where we can't reach an agreement with you in such cases, we'll inform you of your right to refer the matter to another body.

### Water Industry Redress Scheme (WATRS)

If your complaint remains unresolved after it's been through all the stages of our complaints procedure and has been reviewed by CCW, you may be eligible to take your concerns to WATRS, the Water Industry Redress Scheme, which can provide an independent, binding decision. Details on how and when to apply can be found at [watsr.org](http://watsr.org) or you can contact them at:

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

## Contact us

Accounts Helpline: 0344 346 1010  
8am-6pm Mon-Fri, 9am-1pm Sat  
Closed on Sundays and bank holidays

Services Helpline: 0344 346 2020  
8am-6pm Mon-Fri  
Emergencies only outside these times

There's lots of information and we can be contacted on our website  
[www.southwestwater.co.uk](http://www.southwestwater.co.uk)

Debt Helpline: 0800 083 0283  
Water conservation: 0800 378937  
Minicom: 0800 169 9965  
You can contact us via Relay UK (NGT)

Address  
South West Water,  
PO Box 4762,  
Worthing, BN11 9NT

We have Codes of Practice on:

- [Complaints and Compliments](#)
- [Our Customer Promise](#)
- [Leakage for Domestic Customers](#)
- [Our Water Supply Service](#)
- [Our Wastewater Service](#)
- [Payment and Debt Recovery](#)
- [Priority Services](#)

These codes of practice can be found on our website [www.southwestwater.co.uk](http://www.southwestwater.co.uk)