



Cambridge Water

Cambridge Water

Our Code of Practice for
Household Customers 2023/24

Water charges and bills



January 2023

Our Code of Practice for Household Customers

Introduction

The Code

This Code of Practice is for household customers and gives information on the services we provide, the terms and conditions on which they are offered and how our customers can find the help and advice they need. It does not establish a contractual relationship between Cambridge Water and any of its customers.

Cambridge Water

In 2011, Cambridge Water Plc was purchased by South Staffordshire Plc. On 1 April 2013 the company was merged with South Staffordshire Water Plc, but continues to trade under the name of Cambridge Water.

Under the Water Industry Act 1991 South Staffordshire Water is, along with its supply area in the West Midlands, appointed by the Secretary of State as the Water Undertaker for an area that stretches 1,173 square kilometres. This includes Cambridge and extends to Ramsey in the north, Gamlingay in the west, Balsham in the east and Melbourn in the south (see map). It covers a population of 319,000 and has 133,000 customers. We do not supply sewerage services; our customers receive these from Anglian Water. However, we bill for these on behalf of Anglian Water.

The company supplies excellent quality underground water that is pumped from boreholes. A total of 97% comes from chalk and 3% comes from greensand aquifers.



We provide an essential public service to our customers, enabling them to go about their daily lives while also protecting the environment that they rely on and enjoy.

How we perform as a business is important to our customers and other stakeholders, including our regulators and our owners. Because we want to demonstrate that we are accountable for our performance, we have developed a number of outcomes for the business. These are the promises we have made to our customers on the services they want us to deliver.

To ensure we maintain our customers' trust in us, it is vital that we deliver these promises. So we have developed 30 performance commitments, which are the areas our customers have said they want to hold us to account. We have worked with customers to set targets for each of these commitments so they can measure our performance and see how we are doing.



Further details of the measures that sit underneath these outcomes can be found on our website www.cambridge-water.co.uk.

Throughout this Code there are references to useful information that can be found on our website.

If you do not have access to the internet, please call us for any information you require and we will be happy to help.

Water charges and bills

We produce an annual Statement of Water Charges and Charges Scheme, which is available on our website – www.cambridge-water.co.uk alternatively you can call 019223 706050 and request a copy. This details our policy on charging together with the scale of charges payable within the year. Also included are the charges that we collect on behalf of Anglian Water for sewerage services.

Normally the occupier of the property is responsible for paying water charges. However, if you pay your water charges to a landlord you must ensure s/he writes to us confirming the arrangement. Once we have received this written communication we will send your future water bills direct to your landlord.

If you have a query about your water charges please contact us on 019223 706050. If you think you do not owe the amount you are being asked to pay, you must let us know why. We will then investigate matters and make sure your bill is corrected if necessary.

Unmetered water charges

The charge for an unmetered property is calculated by multiplying the rate poundage for the year by the rateable value of the property as fixed at 31st March 1990. A bill for the total annual amount payable will usually be sent to customers in March of each year. The annual charge is due and payable 12 months in advance on 1st April. Customers can pay in any one of the following ways:

- (i) The annual amount in one payment on or before 1st April, or
- (ii) In two equal instalments, payable on 1st April and 1st October, or
- (iii) By any one of a number of payment options. See section 7 for more information

Metered water charges

The charge for a metered water supply to a property comprises two elements:

- (i) A standing charge that varies with the size of your supply pipe and covers the extra costs not incurred with an unmetered water supply. These costs include reading, maintaining and replacing defective meters
- (ii) A consumption charge calculated by multiplying the volume of water used by the rate per cubic metre for the year

Customers will usually receive two bills a year. Where we don't have an actual reading, bills will be based on an estimate. We aim to read meters at least once a year.

If you would like to submit an up to date reading, you can do this by visiting our website: www.cambridge-water.co.uk – you'll need to register for MyAccount which then gives you around the clock access to your water account. Or call us with your reading on 01223 706050. Payment is due on receipt of the bill; however we do offer other payment options which are described in section 7.

Surface water rebate

Your water service bill may also include a charge for surface water drainage. This is for the removal of surface water from your property that drains to the public sewer.

The charge is based on the property type. Alternatively you may receive a separate bill for surface water drainage based on the rateable value of your property. The charge is calculated by applying a "rate per

pound" to your property's rateable value. The "rate per pound" is set by Anglian Water as your sewerage service provider. It may benefit you to change your surface drainage water charge to a flat rate, based on the type of property. If you choose to change, the charge will be included in your water bill. Call us on 01223 706050 for more information.

If you can show that none of your property's surface water drains to the public sewer, you may be able to have this charge reduced. Simply complete an application form and send an accurate plan of your property on a scale big enough to show, amongst other details - roads, the property's boundary and the way surface water drains from the property. The application form is available on our website: www.cambridge-water.co.uk/surface-water-drainage or you can call us on 01223 706050.

Moving House

It is a legal requirement that customers should provide at least two days' notice of the vacation of a property. Once you know your move out day you can notify us online through our moving home section of your website: <https://www.cambridge-water.co.uk/household/moving-home> or call us on 01223 706050.

If you pay by a water meter, you'll need to contact us via our moving home webform or call us with the following information:

- (i.) Your meter reading
- (ii.) Your forwarding address
- (iii.) The name of the new occupier if you know it

If you're unable to take a meter reading and you need us to take a reading for you, you'll need to contact us prior to your vacation date for us to take an accurate reading. If you require us to do so, please contact us 01223 706050.

Customers who do not have a water meter and are moving house should notify us of the date on which they are intending to move before they do so. If there has been a complete change of occupation at a household and no unmetered charges have been demanded from the new occupier we may install a meter and charge that property on a metered consumption basis.

When you notify us that you are moving house and your water service charges account is in credit we will issue you a refund within 10 working days of the request.

Payment of bills

Ways to pay

We offer a range of flexible ways for customers to pay their water bill. Please be aware that some payment methods may take longer than others to process and clear, and some may include an additional charge. These are summarised in the table below:

Locations for payments (free of charge unless stated)	Payment Options					
	Direct Debit	Cheque	Postal Order	Cash	Debit / Credit Card	DWP Direct Payments
Pay Now (Online Service)					•	
Mobile App	•				•	
My Account (online service)					•	
Customer's own bank or some building societies	•	•		•	•	
At any other bank (there may be a charge for this service)		•		•		
PayPoint				•		
Post Office (a counter fee will be charged)		•		•		
Cambridge Water (online & telephone)					•	
Cambridge Water (postal)		•	•			
Water Direct via DWP						•

Pay Now

You can make quick payments without logging in to your MyAccount this can be done through our website: <https://www.cambridge-water.co.uk/my-account/website-payment>

MyAccount or mobile app

You can pay your bill via our mobile app which is downloadable on any android or ios device or through MyAccount. Not only can you pay your bill through our app or online, you can also set up a direct debit, view your payment plans, upload your meter readings and access everything you need for your water account services.



Debit and credit card payments

We can accept debit and credit card payments over the telephone by all us on 01223 706050. All debit and credit card payments will be processed free of charge. Please note we do not accept American Express.

Direct Debit

You can pay your water bill by Direct Debit if you hold a bank account or certain building society accounts. A range of payment dates are available to suit you. A Direct Debit can be set up online through MyAccount or by calling us on 01223 706050. This service is free of charge. If you receive a refund that you are not entitled to you must pay it back when we request it.

Payments can be taken when your bill is due. If there is a change to the amount, date or frequency of the payment we will send notification 10 working days before we take the payment. If one of these dates is a bank holiday, or falls over a weekend, we will take payment on the next working day.

Internet or phone banking

You can pay your bill by bank transfer using your internet or phone banking, payable to Cambridge Water.

Our bank details are:

Company: South Staffs Water (This is the trading name of the registered company)

Customer reference number: xxxxxxxx (8digits which can be found on any letter or bill we've sent you)

Account number: 40770132

Sort code: 40-11-18

Your customer reference number can be found on the front of your bill. Please note the payment can take up to 5 working days to clear. Your bank may charge you for this.

At any Post Office

You will need to sign and date the payment slip and take the whole bill with your payment. You can pay by either cash or cheque. Make cheques payable to Post Office Counters Ltd. The Post Office will charge you for this service. You should receive a printed receipt as proof of payment, which should detail your customer reference number.

By post

Send your cheque or postal order with the completed payment slip (no receipt will be issued). The address to send your payment to is:

Cambridge Water
P.O. Box 7040
Green Lane
Walsall
WS1 9QG

Make cheques payable to South Staffs Water and write your name, address and customer reference number on the back of the cheque. Please do not send post-dated cheques. Please do not send cash through the post - we do not accept any responsibility for cash sent by post. This service is free of charge.

At banks and building societies

Using the payment slip at the bottom of your bill you can pay at any bank and most building societies. Cheques are to be made payable to South Staffs Water. This service is free at your own bank or building society. If you do not hold a bank account at the bank where you make a payment, you may be charged by the bank.

At any PayPoint outlet

Some payment mechanisms may support payment via PayPoint you will receive a printed receipt as proof of payment, which should detail your customer reference number. This service is free of charge. The minimum PayPoint payment is £2 and must be made in cash.

Please see our website for further information: <https://www.cambridge-water.co.uk/household/my-bills-and-payments/paying-my-bill/paypoint>

Help with Paying

Water and wastewater services have to be paid for, but we know that finding the money can be difficult sometimes.

If you're having difficulties paying your water bill, or if you think that you may experience difficulties paying your bill in future, please contact us straight away on 0800 587 7701 so that we can help.

What happens if I contact you about payment issues?

There are lots of options available and our trained advisors can work with you to help identify the best solution for your needs. We can do this by:

- Advising you how to reduce your water consumption
- Offering flexible payment options
- Seeing if you are eligible for special tariffs
- Notifying you of organisations that offer independent advice

Flexible payment options

Bills can be paid annually, monthly or more frequently by prior arrangement. If you have a particular problem getting the money to us we will try to find an arrangement that suits you.

If you are a metered household customer you may be eligible for WaterSure.

Water Direct

Customers in receipt of income-based Jobseekers' Allowance, Income Support, Income- Related Employment and Support Allowance or Pension Credit, may be able to arrange for money to be deducted from their benefit and paid direct to Cambridge Water.

For more information about the above options please visit our website www.cambridge-water.co.uk

Social tariff (Assure)

In accordance with section 44 of the Flood and Water Management Act 2010 we have from 1st April 2016 introduced a social tariff called Assure.



We all need a little help sometimes, and we're here to help you with our **Assure tariff.**

The Assure tariff is open to both metered and unmetered customers with a household income of less than £19,050, if you have dependent children an additional £1500 for each child can be added to this amount (we exclude Disability Living Allowance, Personal Independence Payment, Attendance Allowance, Carer's Allowance, Council Tax Benefit (not 25% single occupancy discount), Housing benefit or Housing Element of Universal Credit and the disabled child or severely disabled child element of Child Tax Credit).

Eligible customers may qualify for a discount that will be established through a completed application form. You can download the form by using this link: www.cambridge-water.co.uk/assure

The Assure tariff is a two year discounted scheme of 60% in the first year and 40% in the second year. The Assure tariff applies to water charges only but where a customer is accepted on to the tariff we will apply the equivalent tariff offered by the sewerage provider. The customer will be eligible for Assure from the date we receive the completed application form, after which a renewal form will be sent to the customer.

Evidence of income including benefits and tax credits is required along with a completed application form.

Full details of Assure are available on request, from our website or by contacting 0800 587 7701.

Assure Assist

This is a tariff if the customer has no income coming into the home and they will probably be going onto the Universal Credit journey. This follows the same format as Assure except that the discount in the first year is 100% for 8 weeks then 60% discount for 44 weeks, the 40% in the second year.

WaterSure

WaterSure is a scheme intended to help household customers with a water meter that have low incomes and use higher than average amounts of water due to a large family or medical conditions. The scheme allows eligible household customers' charges to be capped if paying for your water service based on a meter and you are receiving any of the following benefits:

- Housing Benefit
- Income Based Job Seekers Allowance
- Income Support
- Working Tax Credit
- Child Tax Credit (except families in receipt of the family element only)
- Pension Credit
- Income Related Employment and Support Allowance
- Universal Credit

And have:

Three or more children under the age of 19 who are entitled to receive child benefit who are in full time education and live at the premises, or a person living at the property is diagnosed as suffering from a medical condition which causes them to use greater than normal quantities of water. Examples of such medical conditions are:

- Desquamation
- Weeping skin disease
- Incontinence
- Abdominal stoma
- Crohn's disease
- Ulcerative colitis
- Renal failure requiring dialysis at home

Or any other medical condition for which a qualified medical practitioner has provided a certificate or written evidence confirming the requirement for additional water use, and as a result of that condition our customer uses a significantly additional amount of water.

Full details of WaterSure are available upon request, from our website or by contacting us on 0800 587 7701.

Independent advice

If you want independent advice you can contact the National Debt Helpline on 0808 808 4000 Monday to Friday 9am-8pm and Saturday 9.30am-1pm or visit their website www.nationaldebtline.org

You can also contact organisations in your local area such as:

Citizen Advice Bureau (CAB) www.citizensadvice.org.uk
0345 404 0506

Department for Work and Pensions (DWP) www.gov.uk/government/organisations/department-for-work-pensions. The website contains links for JobCentre Plus, the Child Support Agency, The Pension Service, Veterans UK and Disability and Carers Service.

Universal Job match www.gov.uk/jobsearch

StepChange Debt Charity www.stepchange.org

0800 138 1111 (Freephone, including mobiles)

StepChange Debt Charity is the UK's leading debt advice organisation. Previously known as Consumer Credit Counselling Service (CCCS) they have over 20 years' experience of helping people become debt free.

If you're struggling to keep on top of your money, their simple debt check will give you straightforward advice based on your circumstances.

StepChange Debt Charity is expert in helping people to manage and repay their debts. They offer tailored advice and practical solutions to help you make a fresh start.

It is important to tell us if you are receiving benefits or have approached any other organisations for help.

If your Local Authority, the Department for Work and Pensions or JobCentre Plus ask us to withhold recovery action while they look into your case, we will do so.

Where customers have approached a debt advisory service (such as the Citizens Advice Bureau) we will allow you the appropriate time to talk with them and take their advice. In line with CSAs Debt Collection guidelines, this will be set at a minimum of 30 days. However, if we do not hear from you or your supporting agency we will re-commence collection activity.

Pension Credit: If you are a pensioner and are on a low income you may be entitled to Pension Credit. To find out more call the Pension Credit claim line on freephone 0800 99 1234 or textphone 0800 169 0133.

Working Tax Credit: If you are earning a low wage and you have a family you may be entitled to Working Families Tax Credit. To find out more contact the Tax Credit helpline on 0845 300 3900 or textphone 0845 300 3909.

Other support: It may be worth contacting your Local Authority's health and social care services department and JobCentre Plus. They will not be able to give you any money to pay your water bill but they might be able to offer help and advice.

If you are experiencing extreme financial difficulties and water is among several outstanding debts then you can make an application to the South Staffordshire Water Charitable Trust. For an application form, please telephone 0345 60 70 456 or visit www.sswct.org

Alternatively, you can contact the Citizens' Advice Bureau (CAB), Welfare Rights Services, StepChange Debt Charity or other free debt advice agencies. It is recommended you contact one of these organisations to receive free impartial debt advice.

By agreeing to, and maintaining, a low-value payment arrangement, the Charitable Trust may be able to make a grant towards your water charges arrears. As part of the application process, we will go through your financial circumstances with you or the debt advice service may do this and then contact us on your behalf if they feel that you will meet our Charitable Trust criteria. If you are unsure how to contact the CAB or other agencies listed above, or if you have any worries about your financial circumstances and your ability to pay your water charges, then please telephone us on 0800 09 30 610.

Further information about the Charitable Trust can be found by visiting www.sswct.org

Extra help

Priority Services Register

We understand that there are times when our customers need extra help. Customers who have additional needs or require extra help can access a range of free services we offer by joining the Priority Services Register.



Customers who have difficulty reading or understanding their bills can have the information delivered in the following ways:

- Large type
- Braille or recorded onto CD
- Bills read out over the phone
- Translated into other languages
- Arrange for a copy of the bill to be sent to a nominated relative, friend or responsible who is helping them look after their affairs.

Where we need to interrupt a customer's water supply, if a customer is receiving medical treatments such as dialysis at home, as they rely on a constant supply of water we will advise you and help you with any necessary special arrangements.

Further information about the Priority Services Register can be found on our website www.cambridge-water.co.uk/psr

Bogus Callers

All employees of Cambridge Water carry identity cards with their photograph. They will always produce this when calling at customer's homes. Call 0800 587 7701 to check the validity of a caller.

We work with trusted partners to deliver some of our services to the very highest levels of service. Anyone working on our behalf will carry photo identity cards with a unique number.

If we need to enter a property we rarely go upstairs and don't need to send more than one person into the house at any one time.

Always be aware of any callers to your door –

STOP – are you expecting anybody? Do they have an appointment?

CHAIN – secure your door bar or chain before opening your door CHECK

– ask for and double-check the caller's ID

If you're still suspicious, you should call the Police or contact Crimestoppers anonymously on 0800 555 111.

For added reassurance that a caller to your home is genuine, you can register a password with us through the Priority Services Register (mentioned above). Only the relevant members of our staff will know the password, and they will use it when they call on you or your representative. If you suspect that the caller is not from South Staffs Water, advise them that you are going to call us, then close your door.

Other utility providers

If you require additional help from us, you may also want to register for help with your other utilities. Energy companies offer password schemes and other services similar to ours. To find out more you should contact your energy supplier directly and ask about their Priority Services Register.

Supporting customers in vulnerable circumstances

We're able to identify those customers who may need extra support in the following ways:

- Our Customer Service and Community teams receive training on the types of customer vulnerabilities and how to identify them
- We use data to help us to pro-actively identify customers vulnerabilities amongst our customer base
- We attend local community services such as foodbanks, warm hubs, citizens advice center's etc. to educate on our extra support services
- We work with local charities and disability groups who will signpost on our behalf and enable us to have a further reach to those who might need it
- We have a permanent Community Hub within our South Staffs region where customer can drop in to see us for any support
- We work with 3rd parties to help us identify bereaved customers without the need for them to contact us

We offer the following extra support to those customers who need it:

- We ensure that all of our customer communications are written plain English
- We offer alternative language services
- We offer billing statements in special formats such as braille and large print
- We offer an Extra Care team service for those who need dedicated ongoing support
- We have a Community who can provide face to face support services
- Our Community team can issue Foodbank vouchers to eligible customers
- We double up with local support groups and charities to ensure customers get all the advice they need in the same place at the same time
- Enforcement action won't be issued against customers that have been identified as vulnerable

Supporting customers paying through third parties

For customers paying through third parties we will:

- Treat any debt charity or agency acting on behalf of a customer as a customer of ours too
- Stop any debt collection activity once we've been notified by a third party of any Debt Relief Order (DRO) or Individual Voluntary Arrangement (IVA) in place
- Ensure that we have clear arrangements in place with any Debt Collection Agencies acting on our behalf
- Ensure that any third parties acting on our behalf provide staff training on our support packages and on identifying customer vulnerabilities

Supporting customers in debt

We'll help customers avoid falling into debt by:

- Providing clear payment reminders using a variety of contact channels such as telephone, email, letter, etc.
- Ensuring that any customers needing a billing statement in an alternative billing format are receiving it, and that this is automatically applied in response to specific Priority Service Register needs.
- Ensuring that our customers are getting any additional payment support where they are entitled such as Assure tariff, Watersure, etc.
- Ensuring that we send the customer a payment reminder where an installment has been missed on their payment plan.
- Identifying customers who may benefit from having a water meter installed in their home and offer them this service.
- Providing training to our Customer Service and Community teams on advising customers on how to be more water efficient in their home to reduce future charges.

We'll support customers in debt by:

- Providing training to our Customer Service and Community teams to ensure that the customer is greeted with empathy and treated with dignity.
- Ensuring that any customers identified as bereaved are removed from our debt collection process.
- Ensuring that alternative payment options are offered such as payment plans, low value plans, and payment breaks.
- Ensuring that any payment plans agreed with our customers are both realistic and affordable to our customers.
- Ensuring that we provide the option for our customers to have their account managed by a third party such as via DWP or a Debt Management Plan (DMP) company.
- Ensuring that our Customer Service and Community teams are trained to signpost our customers to third parties for independent advice such as debt charities and Citizens Advice.
- Ensuring that any entitlement to debt write off schemes are assessed and support and signposting to applications is given, such as grants through the SSW Charitable Trust.

We'll ensure that as part of the debt process we:

- Explain in our payment communications any implications around further action.
- Ensure that any Debt Collection Agencies acting on our behalf are reputable and are trained to identify vulnerable customers and escalate them to us directly.
- Ensure that any complaints against the Debt Collection Agencies are escalated to us and handled by us directly.

- Only pass on debt to Debt Collection Agencies as a final resort and where our internal debt collection process has been exhausted.
- Use Credit Reference Agency data as a sensor check to ensure that we only signpost customers to Debt Collection Agencies where suitable.
- Adhere to all relevant Acts such as the Equality Act 2010 and The Debt Respite Scheme Regulations 2020.

We'll ensure that we continuously improve our debt processes by:

- Measuring customer sentiment and satisfaction with our payment reminder and debt collection processes and make changes to continuously improve the experience of our customers in debt.
- Regularly review customer feedback and complaints to continuously improve our communications to customers in debt.

Key telephone numbers and addresses

Cambridge Water

Cambridge Water, 90 Fulbourn Road, Cambridge, CB1 9JN

Website: www.cambridge-water.co.uk

E-mail: info@cambridge-water.co.uk

By phone:

Customer Service: 01223 70 60 50

Leak Line: 0800 316 76 76

Emergency Line: 01223 70 60 50

Difficulty in paying: 0800 587 77 01

Anglian Water

Anglian Water can be contacted for all issues relating to wastewater.

Postal address: Anglian Water Customer Services, PO Box 10642, Harlow CM20 9HA

Website: www.anglianwater.co.uk

By phone: 03457 145 145 (sewerage service queries and emergencies)
This line is available 24 hours a day, seven days a week.

CCW the voice for water consumers

Customers are represented in the water industry by an independent body called the CCW.

23 Stephenson Street

Birmingham

B2 4BH

Telephone: 0300 034 2222

Email: enquiries@ccwater.org.uk

Water Services Regulation Authority (Ofwat)

Centre City Tower

7 Hill Street

Birmingham

B5 4UA

Telephone: 0121 644 7500

Email: enquiries@ofwat.gsi.gov.uk

Website: www.ofwat.gov.uk