

Financial hardship and assistance

Financial Hardship Policy

A provider is required to publish a financial hardship policy that outlines the assistance and support that it can provide to customers who may not have the financial capacity to pay their water bills.

If you are having difficulty in paying water bills a provider can assist you. The type of assistance available will depend on your situation and you will need to be assessed by your provider.

- If you cannot pay due to *payment difficulties*, you are experiencing financial disadvantage that is not likely to be on-going, such as an unexpected event or crisis. Under these situations, a provider must offer you a payment plan or other arrangements under which you are given more time to pay the bill.
- If you cannot pay due to *financial hardship*, you are experiencing more than short-term financial disadvantage in which your ability to meet basic living needs is adversely affected, such as food and rent. A provider must offer you an interest-free and fee-free payment plan or other arrangement under which you are given more time to pay the bill. Further, a provider must consider a reduction in an amount you are owing and review and revise your payment plan as appropriate.

You should contact your provider for an assessment to determine what is the best way to address the situation you are in and receive appropriate assistance.

If you are not the owner of the property (for example a tenant or occupier), a provider will advise the owner regarding the proposed payment arrangement prior to its commencement.



Debt collection

A provider must not commence or continue proceedings to recover a debt if you are complying with a payment plan or being assessed by the provider in determining if you are experiencing payment difficulties or financial hardship.

Reducing the Rate of Flow

A provider may restrict water supply if water service charges remain unpaid for 30 days after they become due. However, a provider must use its best endeavours to inform you of its intention to do so prior to restriction by contacting you in person, by phone or electronic means.



There are situations under which restriction cannot occur if:

- the amount owing is less than \$200;
- you are being assessed by a provider to determine if you are experiencing payment difficulties or financial hardship;
- you have made a complaint in relation to water services charges that is not resolved;
- after 3pm on a Friday or anytime on a Saturday, Sunday public holiday or the day before a public holiday;
- the occupier is a tenant and the owner is liable to pay the amount owing;
- you need water to operate a life support machine or have been assessed by the provider as requiring water for a special need.

A provider must not reduce the rate of flow of a water supply to less than 2.3 litres each minute.

Restoration of water supply

If your water supply has been restricted, a provider must restore the supply of water if you have paid the amount owing or entered into an arrangement satisfactory to the provider for the payment of amount owing. In addition, a reconnection fee will apply.

Once all the requirements are satisfied, the provider must restore your water supply in accordance with the maximum timeframes provided as follows:

Water Corporation (metropolitan region) and other providers	<ul style="list-style-type: none">• next business day if your request is received by the provider before 3pm• within 2 business days if your request is received after 3pm
Water Corporation (outside of metropolitan region)	<ul style="list-style-type: none">• within 2 business days if your request is received before 3pm• within 3 business days if your request is received after 3pm