

# CITY OF KALGOORLIE-BOULDER

## Financial Hardship Policy for Water Services

April 2014

City of Kalgoorlie-Boulder

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If you need an interpreter, please call the Translating and Interpreting Service (TIS National) on 131 450 and ask them to telephone the City of Kalgoorlie-Boulder on (08) 9021 9600. Our business hours are 8:00am to 5:00pm Monday to Friday.

If you are deaf, or have a hearing impairment or speech impairment, contact us through the National Relay Service

[www.relayservice.gov.au](http://www.relayservice.gov.au) :

TTY users phone 133 677 then ask for 08 9021 9600

Speak and Listen users phone 1300 555 727 then ask for 08 9021 9600

# 1 Purpose

This Financial Hardship Policy outlines how the City of Kalgoorlie-Boulder (“**we**”) will assist a residential customer (“**you**”) who cannot pay a rate notice because of financial hardship.

Our policy applies only to the “Sewered Area Rates” of your rate notice<sup>1</sup>. Residential tenants who have agreed with the land owner to receive a rate notice are also covered by this policy.

If you are also having difficulty paying other charges on your rate notice or if you are a commercial customer, we encourage you to still talk to us.

We are committed to working with you to find an appropriate payment solution that works for both you and us. We understand that it can be difficult to ask for support, and will treat you sensitively and respectfully.

## 2 What is financial hardship?

You will be considered to be in financial hardship if paying the Sewered Area portion of your rate notice will affect your ability to meet your basic living needs<sup>2</sup> – in short, if you have the intention but not the financial capacity to pay.

Financial hardship may, for example, be caused by:

- loss of your or a family member’s primary income;
- spousal separation or divorce;
- loss of a spouse or loved-one;
- physical or mental health issues;
- a chronically ill child;
- budget management issues associated with a low income; and
- other unforeseen factors affecting your capacity to pay, such as a reduction in income or an increase in non-discretionary spending.

## 3 Identifying customers in financial hardship

If you think you may be in financial hardship we encourage you to contact us as soon as possible. You may ask your financial counsellor to contact us on your behalf.

We will assess within five business days whether we consider you to be in financial hardship. If we cannot make our assessment within five business days, we will refer you to a financial counsellor for assessment.

As part of our assessment we will consider any information provided by you and, if applicable, your financial counsellor. We will also take into account any information we may have on your payment history.

As soon as we have made our assessment, we will advise you of the outcome.

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<sup>1</sup> This is because the *Water Services Code of Conduct (Customer Service Standards) 2013* and our water licence only require us to have a hardship policy for any water services we provide to residential customers.

<sup>2</sup> Clause 19 of the *Water Services Code of Conduct (Customer Service Standards) 2013* defines financial hardship as “being in an ongoing state of financial disadvantage in which the customer’s ability to meet the basic living needs of the customer or a dependant of the customer would be adversely affected if the customer were to pay an unpaid bill for a water service supplied in respect of the place used solely or primarily as the customer’s dwelling”.

## 4 Payment plans

If we determine that you are in financial hardship, we will offer you more time to pay the Sewered Area portion of your rate notice or a payment plan for this portion. We will not charge you any fees or interest as part of your extension or payment plan.

We will involve you and, if applicable, your financial counsellor in setting a payment plan. When setting the conditions of the plan, we will consider your capacity to pay and, if relevant, your usage needs.

If appropriate, we will review and revise your extension or payment plan.

We do not have to offer you a payment plan if you have had two payment plans cancelled because of non-payment.

If you are a tenant, we must make sure that the land owner is aware of us giving you an extension or entering into a payment plan with you before we do so. We can agree that you notify the land owner of the proposed extension or payment plan (and provide us with evidence that you have done so), or you can give us permission to notify the land owner.

## 5 Debt reduction and collection

If you are in financial hardship, we will consider reducing the amount you owe us.

We will also not commence or continue proceedings to recover your debt:

- while we are assessing whether or not you are in financial hardship; or
- if you are complying with your payment plan or another payment arrangement you have with us.

If you do not comply with your payment plan or other payment arrangement, we may commence debt recovery proceedings. When collecting your debt, we will comply with Part 2 of the ACCC and ASIC's *Debt collection guidelines for collectors and creditors*.

Concessions are available to pensioners and seniors on their City rates charges and emergency services levy.

- Pensioners who meet the eligibility criteria below are entitled to claim a rebate of up to 50% off the current year's rates, or may defer payment of those rates **(pensioners and life tenants in receipt of a proportionate rebate cannot defer their rates)**.
- Seniors who meet the eligibility criteria below are entitled to claim a rebate of up to 25% where the rebate is limited to a maximum amount. Seniors cannot defer rates.
- Eligibility Criteria: To be eligible for concessions under the Rates and Charges (Rebates and Deferrals) Act 1992, an applicant must:
  - On 1 July of the current financial year, own and occupy the property as their ordinary place of residence.

### **AND**

- Be the holder of a valid:

Pensioner Concession Card; or

State Concession Card; or

Commonwealth Seniors Health Card **together with** a WA Seniors Card; or

WA Seniors Card

- Register your entitlement with the City or Water Corporation (concessions only apply once your application is received and registered).
- A pro-rata rebate may be available from the date of registration to Pensioners, and Seniors who become eligible after 1 July of the rating year.
- Please contact the City when you have arrears outstanding on the property and you meet the eligibility criteria. You may be able to enter into an arrangement that entitles you to a rebate or deferment.
- If your circumstances change, particularly with respect to your ownership or occupation of the property, or your eligibility, you must notify the City or the Water Corporation. Your registration will be cancelled or amended, as appropriate.
- Please Note that rebates to pensioners and seniors under the Rates and Charges (Rebates and Deferment) Act 1992 are funded by the Government of Western Australia.

**Note:** Payments received after the cut-off date may result in the loss of the rebate for that financial year and the **full amount** becomes payable (excluding any rebate).

We may outsource your debt to a debt collection agency. Please be advised that additional fees may apply in this case. We will ensure that any debt collection agency we engage will comply with Part 2 of the ACCC and ASIC's Debt collection guidelines for collectors and creditors.

## 6 Useful information

- **The City's Schedule of Fees and Charges** is located on the City's website ([www.ckb.wa.gov.au](http://www.ckb.wa.gov.au)).
- **Redirection of rate notice:** We will advise you of your right to have your rate notice redirected to another person free of charge if you are absent or ill.
- **Payment options:** You may pay your rate notice by direct debit, Centrepay, internet, telephone or post.

Paying by direct debit or Centrepay may help you manage your bills more easily as your bills will be paid through regular deductions.

For more information on your payment options, please contact us.

- **Financial counselling:** We will advise you of any financial counselling services or other organisations that may be available to you.

Financial counsellors offer free, independent information to help you take control of your financial situation.

The Financial Counsellors' Association of WA (FCAWA) can refer you to a financial counsellor in your area. Alternatively, you can call the Financial Counselling Helpline. The Helpline provides a free confidential service for all Western Australians with financial problems and queries.

The FCAWA's contact details are:

Financial Counsellors' Association of WA

Phone: (08) 9325 1617

Email: [afm@financialcounsellors.org](mailto:afm@financialcounsellors.org)

Website: [www.financialcounsellors.org](http://www.financialcounsellors.org)

Financial Counselling Helpline: 1800 007 007

- **Fees and charges:** We will charge you for the sewer services we provide to you.

We may charge you interest if you do not pay your rate notice by the due date. The interest rate is set under section 6.15 of the Local Government Act 1995.

The interest charged may be found on the rear of your rates notice.

## **7 Complaints handling**

If you have a complaint, please contact us first. Our contact details are included in section 9 below.

If you are not satisfied with the way we handle your complaint, you may refer your complaint to the Energy & Water Ombudsman. The Energy & Water Ombudsman will investigate your complaint and may mediate the dispute between you and us.

The Energy & Water Ombudsman's contact details are:

PO Box Z5386

St Georges Terrace

Perth WA 6831

Telephone: 9220 7588

Freecall: 1800 754 004

TIS: Translating and Interpreting Service 131 450

TTY: National Relay Service 1800 555 727

Fax: 9220 7599

Email: [energyandwater@ombudsman.wa.gov.au](mailto:energyandwater@ombudsman.wa.gov.au)

Website: [www.ombudsman.wa.gov.au/energyandwater](http://www.ombudsman.wa.gov.au/energyandwater)

## **8 Approval and review**

Our policy was approved by the Economic Regulation Authority of WA.

We will review our policy at least every five years to ensure it remains up-to-date and relevant.

## 9 Our contact details

You can contact us at:

City of Kalgoorlie-Boulder  
577 Hannan St  
Kalgoorlie  
Ph: 08 9021 9600  
Fax: 08 9021 6113  
Email: [mailbag@ckb.wa.gov.au](mailto:mailbag@ckb.wa.gov.au)  
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