

# Financial Hardship Policy – Waste Water Services

## 1. Purpose

This Financial Hardship Policy outlines how the Shire of Kent will assist a customer who cannot pay a waste water services debt because of financial hardship.

The policy applies only to charges levied against you or your property for waste water services. Tenants who have agreed with the land owner to receive a rate notice are also covered by this policy.

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 a waste water services to the Shire of Kent will affect your ability to meet your basic living needs – in short, if you have the intention but, due to exceptional circumstances, are not able to pay.

Financial Hardship may, for example, be caused by

- spousal separation or divorce
- loss of a spouse or loved one
- physical or mental health issues
- a chronically ill family member

## 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 a financial counsellor to contact us on your behalf.

We will assess within three business days whether we consider you to be in financial hardship. If we cannot make our assessment within three business days, we may 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.

## 4. Payment plans

If we determine that you are in financial hardship, we will offer you more time to pay the amount in question or a payment plan. We will not charge you any fees or interest as part of your arrangement.

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

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

We do not have to, but may, offer a payment plan to a customer who has had 2 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 of payment plan (and provide us with evidence that you have done so), or you can give us permission to notify the landowner.

## **5. Debt reduction and collection**

If you are in financial hardship, we will give consideration to 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 made with us.

If you do not comply with your payment plan or other payment arrangement we may commence debt recovery proceedings.

We may outsource the debt to a debt collection agency; additional fees may apply in this instance.

When collecting your debt in either case, we will comply with part 2 of the ACCC and ASIC's Debt Recovery Guidelines for Collectors and Creditors.

## **6. Useful information**

- 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,
- You may pay your rate notice by direct debit, internet, telephone, Centrepay or post.
- If you feel you may need financial counselling services we suggest you contact the Financial Counsellors Association of WA. It provides a free confidential service. Its 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)

A list of the Shire of Kent's Fees and Charges can be found on its website [www.kent.wa.gov.au](http://www.kent.wa.gov.au)

## **7. Complaints handling**

The Shire has adopted a complaints handling policy which can be found at its website [www.kent.wa.gov.au](http://www.kent.wa.gov.au). This policy outlines how complaints are handled by the Shire and the actions you may take if you feel your complaint has not been handled correctly.

An unresolved complaint may be arbitrated by the Energy and Water Ombudsman.

The Energy and Water Ombudsman contact details are

Phone	1800 754 004
Email	energyandwater@ombudsman.wa.gov.au
Postal	Energy and Water Ombudsman Western Australia PO Box Z5386 St Georges Terrace Perth WA 6831
TTY	1800 555 727
TIS	131450

## 8. Approval and review

This policy was adopted by the Council on 26 February 2014, it has been approved by Economic Regulation Authority.

We will review the policy every five years to ensure it remains up to date and relevant

## 9. Our Contact Details

Address	24-26 Richmond Street, Nyabing WA 6341
Postal	PO Box 15, Nyabing, WA 6341
Phone	9829-1051
Email	csol@kent.wa.gov.au
Website	<a href="http://www.kent.wa.gov.au/">http://www.kent.wa.gov.au/</a>
TTY	Access via <a href="http://relayservice.gov.au/">http://relayservice.gov.au/</a>
	TTY Voice Calls: 133677
	Speak & Listen: 1300 555 727
	SMS Relay System: 0423677767
TIS	131450