

Shire of Yilgarn

Financial Hardship Policy for Water Services

Final

March 2014

Shire of Yilgarn
Contact Person – Wendy Dallywater
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1 Purpose

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

Our Policy applies only to the **water services portion** of your rate notice.¹ 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 water services portion of your rate notice will affect your ability to meet your basic living needs² – 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 three business days whether we consider you to be in financial hardship. If we cannot make our assessment within three 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.

¹ 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.

² 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 water services 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*.

Please note that the Shire of Yilgarn, after attempting to recover debts owed to the Shire, does forward these outstanding debts onto 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

- **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 the Shire Finance Manager, Ms Joanne Guerini, or the Deputy Chief Executive Officer, Mrs Mia Dohnt, at the Shire Administration Office either in person or by telephoning 9049 1001.

- **Concessions and other financial relief and assistance:** It is possible that you may be eligible for a Centrelink Pensioner Concession Card and we may suggest

that you contact Centrelink regarding applying for this Card. This Concession Card can provide between 25% to 50% rate reductions if eligible.

Please note that the Shire staff do not and cannot assess you as being eligible to receive the Centrelink Pensioner Concession Card. We can only provide advice and it is Centrelink's staff who carry out this assessment.

- **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

Website: www.financialcounsellors.org

Financial Counselling Helpline: 1800 007 007

- **Fees and charges:** We will charge you for the water services we provide to you. The water services that the Shire of Yilgarn rates property owners for, is for access to the Shire's reticulated deep sewer and wastewater systems in the townsite of Southern Cross and Marvel Loch.

We may charge you an interest rate for late payments as set by Council each year (currently the rate is 11%) if you do not pay your rates by the dates specified on the rate notice (whether as a single payment or as instalments) or as per the agreed terms between you and the Shire of determined payments during the 12 month period.

A list of our fees and charges for the sewerage rates may be found on the Shire of Yilgarn's website (www.yilgarn.wa.gov.au) by clicking onto Shire, then in the drop down box click on Minutes, click on the appropriate year and then click on the July Minutes – scroll down to the item titled Budget Adoption and then scroll down to the third page of that item to find the Sewerage Rates & Charges for the financial year. You can also request a copy of these fees and charges from staff at the Shire Administration Office either in person, by telephoning 9049 1001, or by E-mail to either eho@yilgarn.wa.gov.au or finmgr@yilgarn.wa.gov.au.

The Shire acknowledges that it is not simple to locate these fees and charges but hopes to rectify this when our new website development is finalised in mid-2014.

7 Complaints handling

If you have a complaint, please contact Shire Personnel listed in section 9 of this Policy first. Shire staff will endeavour to try and resolve the problem or complaint within our standard business guidelines. Our contact details are included in section 9 below. If you are un-happy with the way the contact persons listed in section 9 handle your complaint then you may also contact the Shire Chief Executive Officer, Ms Vivienne Piccoli, at the Shire Administration Office.

However, if you are not satisfied with the way the Shire of Yilgarn have handled 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.

The Energy & Water Ombudsman's contact details are:

Energy and Water Ombudsman Western Australia
PO Box Z5386
St George's Terrace
PERTH WA 6831

Tel: (08) 9220 7588 Freecall: 1800 754 004
Fax: (08) 9220 7599 Freefax: 1800 611 279
Interpreter Service: 131 450 National Relay Service: 1800 555 727
Email: energyandwater@ombudsman.wa.gov.au
Website: www.ombudsman.wa.gov.au/energyandwater

8 Approval and review

This Policy was approved by the Economic Regulation Authority of WA.

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

9 Our contact details

You can contact us at:

Shire of Yilgarn

23 Antares Street

PO Box 86

SOUTHERN CROSS WA 6426

Tel: (08) 9049 1001

Email: eho@yilgarn.wa.gov.au or finmgr@yilgarn.wa.gov.au

Website: www.yilgarn.wa.gov.au

Contact person – Wendy Dallywater (Manager Environmental Health & Building Services)
or Joanne Guerini (Finance Manager)

TTY Users:-

Speak & Read or Type & Read or Type & Listen – 133 677;

Speak & Listen – 1300 555 727;

SMS Relay – 0423 677 767;

Internet Relay – www.iprelay.com.au.

TIS Users:-

Immediate telephone interpreting service - 131 450.