

October 2018

# FINANCIAL HARDSHIP POLICY

For Moore River South Water Services

**TTY users phone 133 677 then ask for 08 92487533**  
**Hearing or speech impaired? Call us via the National Relay Service on 133 677**  
**Translating and Interpreting Service 131 450**

## 1 Purpose

This Financial Hardship Policy outlines how Moore River Water Services (“**we**”) will assist a residential customer (“**you**”) who cannot pay their water bill because of financial hardship.

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 arrangement 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 your bill 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 problems;
- A chronically ill child;
- Domestic and family violence
- Budget management difficulties because of 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.

<sup>1</sup> This is because the *Water Services Code of Conduct (Customer Service Standards) 2018* 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 22 of the *Water Services Code of Conduct (Customer Service Standards) 2018* defines financial hardship as “means being in an ongoing state of financial disadvantage in which the ability of a customer 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”.

## 4 Payment plans

If we determine that you are in financial hardship, we will offer you more time to pay your bill or a payment plan. 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 consumption history.

If you ask us, we will review your payment plan. If our review indicates that you are unable to meet your obligations under the plan, we will revise it.

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.

We may outsource your debt to a debt collection agency. Please be advised that additional fees may apply in this case.

## 6 Restricting and restoring your water flow

If you do not pay your bill by the due date, we may cut off or reduce your supply of water. We can reduce the flow of your water supply by fitting a device to your meter. We will not cut off the water supply to an occupied residence without your agreement.

We will not cut off or reduce your water flow while we are assessing whether you are in financial hardship. We will also not cut off or reduce your water flow if you are in financial hardship and you are complying with your payment plan.

If we have reduced your water flow, we will restore it once you have either paid the amount you owe us, or entered into a payment plan with us for that amount.

## 7 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.

## 8 Useful information

- **Redirection of bill:** if requested, we will redirect your bill to another person free of charge.
- **Payment options:** You may pay your bill by direct debit, Centrepay, internet, telephone or post. Centrepay is only available to customers who receive Centrelink payments. Paying by 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 our office on 08 321 22833 or send an email to [graemesampson@iinet.net.au](mailto:graemesampson@iinet.net.au) / [enquiries@aquasol.com.au](mailto:enquiries@aquasol.com.au).
- **Financial concessions:** For your information, 'ConcessionsWA' is an online resource where you can search by category, concession card type or people group to find details on more than 100 rebates, concessions and subsidy schemes provided by the Government of Western Australia.

Website: [www.concessions.wa.gov.au](http://www.concessions.wa.gov.au), select 'Household Bills and Appliances'.

- **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 by calling them on the National Debt Helpline. The Helpline provides a free confidential service for all Western Australians with financial problems and queries. The Helpline can be contacted on 1800 007 007. Alternatively, you can go to the FCAWA website, [www.financialcounsellors.org](http://www.financialcounsellors.org), and enter your postcode to locate your closest financial counselling service.

The FCAWA's contact details are:

Financial Counsellors' Association of WA

Phone: (08) 9325 1617

Financial Counselling Helpline: 1800 007 007

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

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

## 9 Our contact details

You can contact us at:

Telephone:	08 321 2283 / 08 9248 7533
Fax:	08 9209 3975
Email:	graemesampson@iinet.net.au / enquiries@aquasol.com.au
Address:	Unit 5, 80 Colin Street, West Perth, 6005

## 10 Complaints handling

At MRWS, we strive to provide you with the best possible service. We understand there may be a situation or decision you are dissatisfied with and you wish to make a complaint.

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

Our complaints handling process will be available at the website.

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

- TTY users phone 133 677 then ask for *08 92487533*
- Speak and Listen users phone 1300 555 727 then ask for *08 92487533*
- Internet relay users connect to the NRS ([www.relayservice.gov.au](http://www.relayservice.gov.au)) and then ask for *08 92487533*
- video relay users choose the available NRS video relay contact on Skype and ask for *0892487533*
- SMS relay users phone 0423 677 767 and ask for *08 92487533*
- TIS: Translating and Interpreting Service 131 450

Email:	graemesampson@iinet.net.au / enquiries@aquasol.com.au
Post:	Unit 5, 80 Colin Street, West Perth, 6005

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

- Energy and Water Ombudsman WA
- Phone: (08) 9220 7588
- Freecall: 1800 754 004
- Email: [energyandwater@ombudsman.wa.gov.au](mailto:energyandwater@ombudsman.wa.gov.au)
- Website: [www.ombudsman.wa.gov.au](http://www.ombudsman.wa.gov.au)