



Form 6

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COUNTRY HEIGHTS WATER

Financial Hardship Policy for Water Services

March, 2022

1 Purpose

This Financial Hardship Policy outlines how Country Heights Water (“**we**”) will assist a residential customer (“**you**”) who cannot pay for the water services because of financial hardship.

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 bill for the water services will affect your ability to meet your basic living needs¹ – 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;
- domestic or family violence.
- 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.

The following indicators are considered when determining whether a customer is in financial hardship.

- The customer requests information about alternative payment arrangements.
- The customer’s payment history indicates they have had difficulty paying accounts in the past.
- The customer has had a change of circumstances that adversely affects their finances.

¹ Clause 19 of the *Water Services Code of Conduct (Customer Service Standards) 2018* 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”.

- Eligibility for Government funded concessions.
- The customer is eligible or has previously applied (successfully or unsuccessfully) for the Government funded Hardship Utility Grant Scheme.
- Advice received by an independent financial counsellor.
- Total income after tax (take home pay).
- The number of properties owned.
- The number of children or dependants involved.
- Current financial commitments including any existing debt.
- Medical conditions or disability impacting earning capacity.

Although the above list is an indicator of possible hardship, each customer is treated in accordance with their individual circumstances on a case by case basis.

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 your bill for the water services 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.

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 fit a device to your meter which will reduce the flow of your drinking water.

We will not reduce your water flow while we are assessing whether you are in financial hardship. We will also not 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.

At no time will your water be disconnected.

7 Useful information

- **Redirection of bill:** We will advise you of your right to have your bill redirected to another person free of charge if you are absent or ill.
- **Payment options:** You may pay your bill 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 refer to your bill.

- **Concessions and other financial relief and assistance:** You may be eligible for the following concession and/or financial relief for the water services of your bill:
 - Eligibility
 - (a) Providing our own internal assessment, we deem the failure to pay your water bill is genuinely due to financial hardship as defined.
 - (b) Providing you are receiving financial counselling and we have fitted a water limiting device to your property.
 - (c) Your budget as determined by your financial advisor allows you to meet your ongoing water costs at the reduced rate.
 - Financial Relief and Assistance
 - (a) We will provide financial relief by writing off the debt incurred by yourself for water usage up to the fitting of the water limiting device.
 - (b) Once your financial circumstances allow you to meet the cost of your "normal" water services, we will remove the water limiting device.

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 FCAWA's 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
Financial Counselling Helpline: 1800 007 007
Email: afm@financialcounsellors.org
Website: www.financialcounsellors.org

- **Fees and charges:** We will charge you the water services we provide to you. We may charge you a late payment fee if you do not pay your bill by the due date.

A list of our fees and charges may be found on our website at www.countryheightswater.com.au.

- **National Relay Service (NRS):** If you need assistance for hearing or speech impairment you can contact us through the National Relay Service (NRS) link [www.relayservice.gov.au/support/training/nrs-call-numbers/] then ask for the Country Heights Estate customer assistance Tel: 0449 898 511. For more information on NRS services, please visit www.relayservice.gov.au.
- **Translating and Interpreting Service National (TIS):** If you require translating or interpreting services, please make contact with us and will arrange this service for you or otherwise you may directly contact the Translating and Interpreting Service National on 131 450.

8 Complaints handling

If you have a complaint, please contact us first. Our contact details are included in section 10 below.

Complaints can be lodged by way of our Customer complaint Form; or in person.

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:

Phone: 08 9220 7588

Free call: 1800 754 004 (toll free from landlines)

Interpreter: Translating & Interpreting Service 131 450

Email: energyandwater@ombudsman.wa.gov.au

Fax: 08 9220 7599

Free fax: 1800 611 279

In person: 2nd Floor, Albert Facey House

469 Wellington Street

Perth WA 6000

(Office Hours are 8.30am to 4.30pm, Monday to Friday (excluding WA public holidays).

Postal PO Box Z5386

Address St Georges Terrace

Perth WA 6831

9 Approval and review

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

Our Financial Hardship Policy is available on our website. We will also provide a hardcopy of the Financial Hardship Policy on request.

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

10 Our contact details

You can contact us at:

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