



## **Form 6**

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# **COUNTRY HEIGHTS WATER PTY LTD**

## **Financial Hardship Policy**

**December 2024, Version 5**



# 1 Purpose

This Financial Hardship Policy outlines how Country Heights Water Pty Ltd (“**we**”) will assist a residential customer (“**you**”) who cannot pay for 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 respectfully and with sensitivity.

## 2 What is financial hardship?

You will be in financial hardship if paying your bill for the water services will affect your ability to meet your basic living needs<sup>1</sup> – in short, if you have the intention but not the financial capacity to pay.

Financial hardship may be caused by (but is not limited to) the sustained burden of one or more of the following factors:

- loss of the customer’s or family member’s primary income
- separation or divorce from a spouse
- domestic or family violence
- loss of a spouse or a loved-one
- physical and mental health problems
- a chronically ill child
- budget management difficulties because of a low income and cost of living pressures, or
- other unforeseen factors affecting a customer’s capacity to pay, such as a reduction in income or an increase in non-discretionary expenditure.

## 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 consider 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.
- 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

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<sup>1</sup>The definition of *financial hardship* in clause 3 of the 2024 Water Code reads *in relation to a customer who is a residential customer, means being in an ongoing state of financial disadvantage in which the ability of the 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 outstanding amount.*

their individual circumstances on a case-by-case basis.

As soon as we have made our assessment, we will advise you of the outcome and your rights to pay bill under a payment plan or other arrangement (payment arrangement).

## 4 Payment plans

We will consider any residential customer who may select to receive additional time to pay their bill or a go on a payment plan.

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, or authorised representative, in setting a realistic payment plan based on your individual circumstances. When setting the conditions of the plan, we will also consider your usage history and capacity to pay and, if relevant, your ongoing usage needs.

When requested and if appropriate, we will review and revise your extension or existing payment plan.

We will monitor your adherence to the payment plan and when necessary, contact you to re-negotiate its terms before taking further action.

Customers who have had two payment plans cancelled because of non-compliance do not necessarily have to be offered another payment arrangement.

## 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 in accordance with the debt collection guidelines of the Australian Competition and Consumer Commission (ACCC) Debt which details consumer protection laws.

We may outsource your debt to a debt collection agency in which case additional fees may apply.

## 6 Restricting and restoring your water flow

If you do not pay your bill within 30 days after the due date, we may fit a device to your meter which will reduce the flow of your drinking water following a written reminder and a subsequent written notice of restriction.

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, when you are complying with your payment plan, and when a complaint, directly relating to the water service charge, to us or the ombudsman is not determined yet.

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 (by either the next business day or within the next two business days pending the day and time of payment or entering into a payment plan).

At no time will your water be disconnected.

## 7 Written information

- A list of our fees and charges may be found on our website: [www.countryheightswater.com.au](http://www.countryheightswater.com.au)
- **Redirection of bill:** we will advise you of your right to have your bill redirected to another person free of charge.

- **Payment options:** You may pay your bill by direct debit, Centrepay (only available to customers who receive Centrelink payments), 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.

- **Financial counselling:** we will advise you of the availability of financial counselling services or advice from consumer 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. 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:

Phone: (08) 9325 1617

Financial Counselling Helpline: 1800 007 007

Email: [enquiries@fcawa.org](mailto:enquiries@fcawa.org)

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

- **National Relay Service (NRS):** if you need assistance for hearing or speech impairment, contact us through the link [www.relayservice.gov.au/support/training/nrs-call-numbers/](http://www.relayservice.gov.au/support/training/nrs-call-numbers/), then ask for Country Heights Estate customer assistance Tel: 0449 898 511. For more information on NRS services, please visit [www.relayservice.gov.au](http://www.relayservice.gov.au).
- **Translating and Interpreting Service National (TIS):** if you require translating or interpreting services, please contact us and we 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 on the cover page of this policy.

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 and Water Ombudsman. The Energy and Water Ombudsman will investigate your complaint and may mediate the dispute between you and us.

The Energy and Water Ombudsman's contact details are:

Office hours: 8.30am to 4.30pm, Monday to Friday (excluding WA public holidays)

Phone: 08 9220 7588

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

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

Fax: 08 9220 7599

Free fax: 1800 611 279

In person (street address): 2<sup>nd</sup> Floor Albert Facey House, 469 Wellington Street, Perth WA 6000

Postal address: PO Box Z5386, 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, referenced in our Customer Contract, is available on our website. We will also provide an electronic (e-mail) and/or hardcopy of the policy on request.

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