

Decision – Water financial hardship policies

16 May 2014

Economic Regulation Authority

WESTERN AUSTRALIA

Decision

1. Pursuant to clause 26 of the *Water Services Code of Conduct (Customer Service Standards) 2013 (Code)*, the Economic Regulation Authority (**Authority**) approves the financial hardship policies submitted by:
 - Aquasol Pty Ltd
 - Bunbury Water Corporation (t/a Aqwest)
 - Busselton Water Corporation
 - City of Kalgoorlie-Boulder
 - Hamersley Iron Pty Ltd (Rio Tinto)
 - Shire of Dalwallinu
 - Shire of Dowerin
 - Shire of Gnowangerup
 - Shire of Goomalling
 - Shire of Jerramungup
 - Shire of Koorda
 - Shire of Lake Grace
 - Shire of Moora
 - Shire of Ravensthorpe
 - Shire of Victoria Plains
 - Shire of Yilgarn
 - Water Corporation
2. The Authority has considered and decided not to approve the financial hardship policy submitted by:
 - Shire of Wickepin
3. The Authority notes the remaining licensees that have failed to submit a compliant financial hardship policy and supporting information to the Authority:
 - Shire of Brookton
 - Shire of Coolgardie
 - Shire of Dumbleyung
 - Shire of Kent
 - Shire of Morawa

Background

4. Clause 26 of the Code requires certain holders of a water licence to have a written policy in relation to financial hardship (**hardship policy**). A hardship policy does not have effect unless it is approved by the Authority.
5. As the Code does not specify all of the matters that must be addressed in a hardship policy, the Authority published the *Financial Hardship Policy Guidelines for Water*

Services (Guidelines) in December 2013, which explain what the Authority expects to be addressed in a hardship policy under the Code.

6. The Code requires all licensees who held a water licence under the previous *Water Services Licensing Act 1995* to have their approved hardship policy in effect within 6 months of the commencement of the new *Water Services Act 2012 (Water Act)*. This means that existing licensees have an obligation to have a hardship policy that is duly approved by the Authority in place by 18 May 2014.
7. Twenty-three licensees are currently captured by the obligation to have an approved hardship policy. Of those 23 licensees, 18 licensees submitted a final copy of their hardship policy in time for the Authority to make its decision within the legislative timeframe.
8. Of the licensees that submitted hardship policies for the Authority to consider, the Authority has decided to approve 17 of those policies, and not to approve one of those policies.
9. Those licensees who have not yet submitted a hardship policy that complies with the Code and Guidelines are in breach of the Water Act.

Reasons

10. The licensees who have submitted a final copy of their hardship policy and required supporting information for consideration by the Authority are listed in paragraphs 1 and 2 of this Decision.
11. The licensees who submitted hardship policies in approvable form are listed in paragraph 1 of this Decision.
12. As required under the Code and Guidelines, all licensees in paragraph 1 consulted with a relevant consumer organisation on the content of their hardship policy. All licensees further provided reasonable information on the training they (will) provide to their staff on the issue of financial hardship and how they (will) ensure their hardship policy is accessible to all customers, including those with special needs.

Approved hardship policies

13. The Authority considers that the hardship policies of the licensees listed in paragraph 1 of this Decision meet the relevant requirements of the Water Act, Code and Guidelines.
14. A copy of each of the approved hardship policies is included as **Appendices 1 to 17** of this Decision.
15. All licensees must ensure their hardship policy is publicly available.

Hardship policy not approved

16. The Authority considers that the hardship policy of the Shire of Wickepin does not meet the requirements of the Water Act, Code and Guidelines. Accordingly, the Authority has decided not to approve the Shire of Wickepin's hardship policy.

17. The Authority will ask the Shire of Wickepin to re-submit its policy and supporting information in an approvable form that complies with the Code and Guidelines by 18 June 2014.
18. Should the Authority not receive the re-submitted policy by 18 June 2014, the Authority will issue a rectification notice under section 31 of the Water Act, requiring the Shire of Wickepin to rectify the failure within a specified period (Section 31 Notice).

Hardship policies outstanding

19. Whilst all of the licensees listed in paragraph 3 of this Decision have provided draft hardship policies, each of these licensees have failed to submit final complying hardship policies and supporting information in time for the Authority to consider and approve ahead of the 18 May 2014 legislative deadline.
20. The Authority will ask these licensees to submit compliant policies and supporting information by no later than 18 June 2014.
21. Should the Authority not receive final policies from these licensees by 18 June 2014, the Authority will issue a Section 31 Notice to non-complying licensees.

Appendix 1: Hardship Policy – Aquasol Pty Ltd

February 2014

FINANCIAL HARDSHIP POLICY

For Water Services

AQUASOL

WATER TREATMENT SOLUTIONS
LANCELIN SOUTH

TTY users phone 133 677 then ask for 08 92487533
Hearing or speech impaired? Call us via the National Relay Service on 133 677

1 Purpose

This Financial Hardship Policy outlines how AQUASOL PTY LTD ("**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 needs ² – 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.

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 "means 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".

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 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*.

We may outsource your debt to 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 Reducing 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.

7 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 our office on 92487533 or email us at lancelinsouth@aquasol.com.au

- **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 for the water services we provide to you. A schedule of these fees and charges may be obtained by contacting our office.

8 Complaints handling

At Aquasol, 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.

We will deal with your complaint fairly, be courteous and deal with your complaint in a timely manner considering all the circumstances of the complaint and any special needs you may have.

All our staff are trained so they are able to help you resolve an issue, or forward the matter on to someone who can.

You can contact us:

Telephone: 08 9248 7533

Fax: 08 9209 3975

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) and then ask for 08 92487533
- video relay users choose the available NRS video relay contact on Skype and ask for 08 92487533
- SMS relay users phone 0423 677 767 and ask for 08 92487533

Email: lancelinsouth@aquasol.com.au

Post: PO Box 1829, Malaga WA 6090

The Energy and Water Ombudsman can investigate complaints as a last resort if you are not satisfied with Aquasol's response. You can contact the Energy and Water Ombudsman to lodge your complaint by:

In person: 2nd Floor, Albert Facey House
469 Wellington Street
Perth WA 6000

Postal Address: PO Box Z5386
St Georges Terrace
Perth WA 6831

Phone: 08 9220 7588

Freecall: 1800 754 004*
** Calls made from mobile phones will be charged at the applicable rate.*

TIS: Translating and Interpreting Service 131 450

TTY: National Relay Service 1800 555 727

E-mail: energyandwater@ombudsman.wa.gov.au

Fax: (08) 9220 7599

Freefax: 1800 611 279

9 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.

10 Our contact details

You can contact us at:

Telephone: 08 9248 7533

Fax: 08 9209 3975

Email: lancelinsouth@aquasol.com.au

Post: PO Box 1829, Malaga WA 6090

Address: 2-86 Beringarra Ave, Malaga WA 6090

Website: <http://www.aquasol.com.au/lancelin-south/>

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) and then ask for 08 92487533*
 - *video relay users choose the available NRS video relay contact on Skype and ask for 08 92487533*
 - *SMS relay users phone 0423 677 767 and ask for 08 92487533*

TIS: Translating and Interpreting Service 131 450

Appendix 2: Hardship Policy – Bunbury Water Corporation (t/a Aqwest)

Aqwest – Bunbury Water Corporation

Financial Hardship Policy Guidelines

April 2014

1 Purpose

This Financial Hardship Policy outlines how Aqwest - Bunbury Water Corporation (“**we**”) will assist a residential customer (“**you**”) who cannot pay a water bill because of financial hardship.

Residential tenants who have agreed with the land owner to receive a water bill are also covered by this policy.

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 your water bill will affect your ability to meet your basic living needs¹ – in short, if you have the intention but not the financial capacity to pay. Depending on the particular circumstances, the cause can be a short or longer term issue.

3 Identifying customers in financial hardship

If you think you may be in financial hardship we encourage you to contact us in the first instance, and a financial counsellor as soon as possible. Financial counsellors are able to conduct financial hardship assessments.

The following financial counsellors are available in the Bunbury region:

Organisation	Address	Telephone
Anglicare	15 Molloy Street Bunbury	9792 1900
Accord West	26-28 Forrest Street Bunbury	9729 9000
Financial Counsellors’ Association of Western Australia	www.financialcounsellors.org	9325 1617
Financial Counselling Helpline		1800 007 007

¹ 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”.

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 their individual circumstances on a case by case basis.

4 Payment plans

If you are in financial hardship, we will offer you more time to pay your water 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 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 Australian Competition and Consumer Commission's (ACCC) and Australian Securities and Investment Commission's (ASIC) *Debt collection guidelines for collectors and creditors*.

6 Reducing 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.

7 Useful information

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

- **Concessions and other financial relief and assistance:** You may be eligible for the Pensioner and Senior concession(s) and/or financial relief.

This information may be found at the Aqwest website www.aqwest.com.au.

- **Financial counselling:** Financial counsellors offer free, independent information to help you take control of your financial situation.
-

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

Financial Counselling Helpline: 1800 007 007

Email: afm@financialcounsellors.org

Website: www.financialcounsellors.org

- **Fees and charges:** We will charge you for the water services we provide to you.

We may charge you interest if you do not pay your water bill by the due date.

A list of our fees and charges may be found at www.aqwest.com.au.

8 Complaints handling

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

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:

Energy and Water Ombudsman, Western Australia

PO Box Z5386

St Georges Terrace, Perth WA 6831

Tel: 1800 754 004

Fax to 9220 7599 or freefax 1800 611 279.

9 Approval and review

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

We will review our policy annually to ensure it remains up-to-date and relevant.

10 Our contact details

You can contact us at:

5 MacKinnon Way, Bunbury WA 6230

Our normal business hours are 8:00 am to 5:00 pm, Monday to Friday.

Tel: (08) 9780 9500

Website: www.aqwest.com.au

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

- TTY users phone 133 677 then ask for **(08) 9780 9500**
- Speak and Listen users phone 1300 555 727 then ask for **(08) 9780 9500**

The Translating and Interpreting Service (TIS National) provides interpreting services to people who do not speak English. TIS National provides interpreting services 24 hours, every day of the year.

If you need an interpreter, please call TIS National on **131 450** and ask them to call Aqwest on **(08) 9780 9500** for general queries or **(08) 9791 3272** for any faults or emergencies.

Appendix 3: Hardship Policy – Busselton Water Corporation

Busselton Water

Financial Hardship

December 2013

Busselton Water

(08) 9781 0500

TTY 133 677

 TIS 131 450

1 Purpose

This Financial Hardship document outlines the policy of how Busselton Water (“**we**”) will assist a residential customer (“**you**”) who cannot pay a water bill because of financial hardship. If you are a commercial customer, we encourage you to still talk to us.

Residential tenants who have agreed with the land owner to receive a water bill 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 the water services portion of your water bill 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;
- 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 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 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 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*.

6 Reducing 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.

7 Useful information

- **Redirection of water bill:** We will advise you of your right to have your water bill redirected to another person free of charge if you are absent or ill.
- **Payment options:** You may pay your water 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 contact Customer Services on (08) 9781 0500.

- **Concessions and other financial relief and assistance:** You may be eligible for the following concession(s) and/or financial relief for your water bill:
 - Concessional rebates may be granted to holders of a:
 - State Seniors Card
or
 - A Commonwealth Seniors Health Card and a State Seniors Card
or
 - A Pensioner Concession Card and a State Seniors Card
 - Hardship Utility Grant Scheme (HUGS)
This is a State Government financial assistance scheme for eligible applicants experiencing financial hardship.

Contact Customer Service on (08) 9781 0500 for more information on Concessional Rebates or the Hardship Utility Grant Scheme.

- **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 for the water services we provide to you.

We may charge you interest at a rate of 12% per annum if you do not pay your water bill by the due date.

A list of our fees and charges may be found at <http://www.busseltonwater.wa.gov.au/Customers/WaterCharges.aspx>.

8 Complaints handling

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

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:

Energy and Water Ombudsman Western Australia
Postal Address: PO Box Z5386, St Georges Terrace, Perth WA 6831
Phone: (08) 9220 7588
Freecall: 1800 754 004*
* Calls made from mobile phones will be charged at the applicable rate.
Email: energyandwater@ombudsman.wa.gov.au
Website: www.ombudsman.wa.gov.au/ewowa/index.htm

9 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.

10 Our contact details

You can contact us at:

1 Fairbairn Rd, Busselton WA 6280

(08) 9781 0500

admin@busseltonwater.wa.gov.au

www.busseltonwater.wa.gov.au

TTY 133 677

 TIS 131 450

Appendix 4: Hardship Policy – City of Kalgoorlie-Boulder

CITY OF KALGOORLIE-BOULDER

Financial Hardship Policy for Water Services

April 2014

City of Kalgoorlie-Boulder

Ph: 9021 9600

Fax: 9021 6113

Email: mailbag@ckb.wa.gov.au



If you need an interpreter, please call the Translating and Interpreting Service (TIS National) on 131 450 and ask them to telephone the City of Kalgoorlie-Boulder on (08) 9021 9600. Our business hours are 8:00am to 5:00pm Monday to Friday.

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

www.relayservice.gov.au :

TTY users phone 133 677 then ask for 08 9021 9600

Speak and Listen users phone 1300 555 727 then ask for 08 9021 9600

1 Purpose

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

Our policy applies only to the “Sewered Area Rates” of your rate notice¹. 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 Sewered Area 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 five business days whether we consider you to be in financial hardship. If we cannot make our assessment within five 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 Sewered Area 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*.

Concessions are available to pensioners and seniors on their City rates charges and emergency services levy.

- Pensioners who meet the eligibility criteria below are entitled to claim a rebate of up to 50% off the current year's rates, or may defer payment of those rates **(pensioners and life tenants in receipt of a proportionate rebate cannot defer their rates)**.
- Seniors who meet the eligibility criteria below are entitled to claim a rebate of up to 25% where the rebate is limited to a maximum amount. Seniors cannot defer rates.
- Eligibility Criteria: To be eligible for concessions under the Rates and Charges (Rebates and Deferrals) Act 1992, an applicant must:
 - On 1 July of the current financial year, own and occupy the property as their ordinary place of residence.

AND

- Be the holder of a valid:

Pensioner Concession Card; or

State Concession Card; or

Commonwealth Seniors Health Card **together with** a WA Seniors Card; or

WA Seniors Card

- Register your entitlement with the City or Water Corporation (concessions only apply once your application is received and registered).
- A pro-rata rebate may be available from the date of registration to Pensioners, and Seniors who become eligible after 1 July of the rating year.
- Please contact the City when you have arrears outstanding on the property and you meet the eligibility criteria. You may be able to enter into an arrangement that entitles you to a rebate or deferment.
- If your circumstances change, particularly with respect to your ownership or occupation of the property, or your eligibility, you must notify the City or the Water Corporation. Your registration will be cancelled or amended, as appropriate.
- Please Note that rebates to pensioners and seniors under the Rates and Charges (Rebates and Deferment) Act 1992 are funded by the Government of Western Australia.

Note: Payments received after the cut-off date may result in the loss of the rebate for that financial year and the **full amount** becomes payable (excluding any rebate).

We may outsource your debt to 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

- **The City's Schedule of Fees and Charges** is located on the City's website (www.ckb.wa.gov.au).
- **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 us.

- **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 sewer services we provide to you.

We may charge you interest if you do not pay your rate notice by the due date. The interest rate is set under section 6.15 of the Local Government Act 1995.

The interest charged may be found on the rear of your rates notice.

7 Complaints handling

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

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:

PO Box Z5386

St Georges Terrace

Perth WA 6831

Telephone: 9220 7588

Freecall: 1800 754 004

TIS: Translating and Interpreting Service 131 450

TTY: National Relay Service 1800 555 727

Fax: 9220 7599

Email: energyandwater@ombudsman.wa.gov.au

Website: www.ombudsman.wa.gov.au/energyandwater

8 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.

9 Our contact details

You can contact us at:

City of Kalgoorlie-Boulder
577 Hannan St
Kalgoorlie
Ph: 08 9021 9600
Fax: 08 9021 6113
Email: mailbag@ckb.wa.gov.au
www.ckb.wa.gov.au



If you need an interpreter, please call the Translating and Interpreting Service (TIS National) on 131 450 and ask them to telephone the City of Kalgoorlie-Boulder on (08) 9021 9600. Our business hours are 8:00am to 5:00pm Monday to Friday.

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

www.relayservice.gov.au :

TTY users phone 133 677 then ask for 08 9021 9600

Speak and Listen users phone 1300 555 727 then ask for 08 9021 9600

Appendix 5: Hardship Policy – Hamersley Iron Pty Ltd (Rio Tinto)

Pilbara electricity and water services

Hamersley Iron Pty Ltd (ACN 004 558 276)

Financial hardship and payment difficulty policy



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Do you need assistance in relation to this document?



If you do not speak English, please call the telephone interpreter service (TIS National) on 13 14 50 to arrange an interpreter.

Our commitment

We understand that everyone's circumstances are different and sometimes a change in your financial situation may mean you have difficulty paying bills on time. This is why we offer our customers, who are experiencing financial difficulty, assistance through payment plans and a range of other options.

In developing this policy we worked with Pilbara financial counselling organisations to adequately reflect the complexities surrounding financial hardship. We will continue to engage these organisations to ensure our policy remains relevant. We will conduct a complete review every two years.

For more detail on the principles guiding this policy, please refer to our other customer policies (available at www.infrastructurecentral.riotinto.com or contact us for a hard copy) which set out your rights as a customer and our obligations and commitments to you. We will inform you of any changes to the financial hardship policy.

Financial hardship

What is financial hardship?

Financial hardship is an ongoing state of financial disadvantage in which you are unable to pay a water or electricity bill without affecting your ability to meet basic living needs.

We understand there are many situations that may result in financial hardship, such as physical or mental health issues, loss of the household's primary income, spousal separation or divorce, loss of a spouse or loved one, a chronically ill child, domestic violence or short-term financial problems, and this policy outlines how we can assist.

The financial hardship section of this policy applies to residential customers only. If you are a commercial customer we still encourage you to contact us. A commercial customer experiencing payment difficulties may receive assistance following assessment.

How we can help

Whether you are a residential or commercial customer, we ask that you contact us on 1800 992 777 as soon as you begin to experience financial difficulty. We understand it may be hard to discuss your financial situation with us, however be assured we will treat your situation with sensitivity, respect and strict confidence.

We will review your situation within three business days. We will not reduce or disconnect your water or electricity services, or recover debt, during this time. This is why it's important to notify us as soon as you have difficulty paying your bill.

As part of our assessment we will take into account any information provided by you and, if applicable, your financial counsellor. We will also consider any information we may have on your payment history.

If you wish to have, or have already had, an independent financial counsellor assess your current financial situation, we will take this assessment into account when determining whether assistance is available. Please contact us on 1800 992 777 for information on independent financial counsellors and consumer representative organisations available to assist you.

As soon as we have made our assessment, we will advise you of the outcome. If you would like to discuss your completed financial hardship assessment, please contact us on 1800 992 777.

Residential customers in financial hardship

For residential customers experiencing financial hardship, we will always consider reducing or waiving an outstanding amount (including any fees or charges) on your account where we consider it to be appropriate by reference to our guidelines. We can also assist further in one or more of the following ways:

- An interest-free and fee-free payment plan or other arrangement under which you are given more time to pay the bill or to pay arrears (including any disconnection and reconnection charges)
- A suspension of actions to recover an outstanding debt if you are complying with a payment plan or other arrangement under this policy, or while your situation is being assessed
- Provision of information on concessions, rebates and other government assistance programmes, water and electricity efficiency and how to redirect your bill
- Accept payments in advance

We will involve you and your financial counsellor (where applicable) in determining the most suitable payment plan for your circumstances. We will also consider your usage needs and capacity to pay when determining the appropriate assistance.

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.

If you are already in a payment plan with us, we may review and revise the existing arrangement where appropriate. For example, adjustment to the plan may be made if it looks like your account will be significantly in credit or debit at the end of the payment plan. Please contact us to request an alternative or revised arrangement if you are having difficulty meeting the agreed payment plan.

Residential or commercial customers with temporary payment difficulty

For residential or commercial customers experiencing temporary payment difficulties, we can assist in one or more of the following ways:

- Additional time to pay a bill
- An interest-free and fee-free instalment plan or other arrangement where you are provided additional time to pay a bill or to pay arrears (including any disconnection and reconnection charges)
- Accept payment in advance

Upon your request, we will suspend any actions on an outstanding bill for 15 days provided you have made an appointment with a relevant customer representative organisation, like a financial counsellor. If the customer representative organisation is unable to assess your capacity to pay within 15 days, we will give reasonable consideration to a request for additional time to undertake the assessment.

Your commitment

We will not reduce or disconnect your service or recover debt while your situation is being assessed. We will also ensure that your service remains unaffected if it is decided that you're experiencing financial hardship or payment difficulty and you're complying with a payment plan or other arrangement.

If you do not adhere to the agreed payment plan, your electricity may be disconnected or your water service reduced. These actions can be easily avoided if you remain in contact with us and meet the agreed payments. We will post a warning letter prior to reducing your water flow or disconnecting your electricity and will endeavour to contact you before commencing any action that affects your service.

We may charge you a late payment fee including interest if you do not pay your bill by the due date. If the total amount payable for any bill remains unpaid after we send you a warning letter, we can refer your debt to a debt collection agency and you may be charged for any costs we incur due to the recovery process. The debt collection process will be in line with Part 2 of the *Debt collection guidelines for collectors and creditors* issued by the Australian Competition and Consumer Commission. If you do not contact us for assistance during this time we may not be able to help any further.

Reduced or disconnected services

Under the *Water Services Code of Conduct (Customer Service Standards) 2013 (WA)* and the *Code of Conduct for the Supply of Electricity to Small Use Customers (Code of Conduct) (WA)*, the following reduced service and disconnection processes apply:

- Your electricity may be disconnected if full payment has not been received within 24 business days of the bill being issued.
- Your water flow may be reduced if water service charges remain unpaid for 30 days after they became due.

An extension may be offered if you contact us on 1800 992 777 as soon as possible.

We will send you a reminder notice and a disconnection warning prior to reducing or disconnecting services.

If your water service has been reduced or your electricity service disconnected, please contact us immediately on 1800 992 777.

We will restore your service if you pay the amount owing or enter into a payment plan (or other arrangement). If you have had two payment plans cancelled due to non-payment in the past 12 months, we may not offer another payment plan unless we are satisfied you will meet your commitments.

Reducing your bills

Efficient use of water and electricity not only reduces your environmental impact but will also save you money

Energy efficiency

There are many simple and inexpensive ways to reduce energy use at home, most of which simply require a change in behaviour. Here are some examples:

- Keep within the recommended temperature range of 23 to 25 degrees Celsius. Every one degree you reduce the temperature increases energy consumption by 10 per cent.
- Energy-efficient appliances can significantly reduce your energy use. Energy rating labels help compare the energy efficiency of appliances and outline their approximate consumption in a year. For more visit www.energyrating.gov.au.
- Buy the right-sized fridge to suit your needs as larger models use more energy. Make sure the on/off cycle is operating.
- Set your hot water system thermostat to no more than 65 degrees Celsius. Make sure the outlet pipe is well insulated and repair leaking hot water taps. Use cold water in the washing machine whenever possible and hang clothes on a line instead of using a dryer.

For more visit www.infrastructurecentral.riotinto.com

Water use and conservation

Here are some tips to consider:

- Water your lawn only when it looks like it needs it.
- Take a shower instead of a bath. A short shower uses about a third as much water as a bath. Reducing the temperature of a shower also saves electricity.
- Avoid operating dishwashers and washing machines with small loads. When buying, look for models with good water efficiency ratings.
- Ensure you don't have leaky taps or cisterns – contact us if you believe there is a problem as water from a dripping tap adds up over time.

For more, visit www.infrastructurecentral.riotinto.com

Rebates and concessions

Rio Tinto rebates and concessions

We understand that living in the Pilbara can be expensive, which is why we offer subsidies or rebates on your water and electricity bills.

Rebate	Eligibility
Pensioner rebate <i>(electricity supply charge waived)</i>	Pensioner Concession Card; Health Care Card; Dept. Veterans Affairs – Gold
Seniors rebate <i>(electricity allowance)</i>	WA Seniors Card; Commonwealth Seniors Health Care Card
Rio Tinto staff allowances	Rio Tinto employee falling within the Housing Policy allowances – please contact us for more information

If you provide us with your concession card details we can assist you in identifying the concession or rebates you may be entitled to receive.

For more on rebates and concessions provided by the government or other not-for-profit organisations, please visit www.concessions.wa.gov.au/concessions.

Frequently asked questions

Can I redirect my bill to someone else?

You can redirect your bills free of charge if you are (or soon will be) unable to pay a bill. Please call us on 1800 992 777 and we will arrange for your bill to be redirected in accordance with your instructions. If you wish to change the account holder, we will require a letter of authorisation from your nominated account holder.

How can I pay my bill?

You can pay your bill in any of the following ways:

- Detach the payment slip on your bill and post it back to us with your cheque or money order
- Post Billpay (in person at any post office, by phone 13 18 16 or visit postbillpay.com.au)
- Direct debit – your express consent must be obtained first
- Centrepay. This is a free service where you can pay your Rio Tinto electricity or water bill directly using your Centrelink payment. To use this method please call or visit a Centrelink office to obtain a Centrepay deductions form.

How do I find a financial counsellor?

Financial counselling is a free, confidential service offered by community organisations, community legal centres and some government agencies to help you take control of your financial situation. We will advise you of any financial counselling services that may be available to you.

Financial counsellors can:

- Help you organise your finances and create a budget
- See if you are eligible for government assistance
- Negotiate repayment arrangements with your creditors
- Explain your options and their consequences, including debt recovery procedures, bankruptcy and other alternatives
- Help you apply for a hardship variation
- Refer you to other services, for example, a gambling helpline, family support, personal counselling or community legal aid

The Financial Counsellors' Association of Western Australia (FCAWA) can also refer you to a financial counsellor in your area. Alternatively, you can call FCAWA's Financial Counselling Helpline.

The FCAWA's contact details are:

Financial Counsellor's Association of WA

Phone: (08) 9325 1617

Financial Counselling Helpline: 1800 007 007

Email: afm@financialcounsellors.org

Website: www.financialcounsellors.org

Where can I find information on electricity and water fees and charges?

Please call us on 1800 992 777 to confirm what fees and charges apply to your situation. Alternatively you may visit <http://www.infrastructurecentral.riotinto.com/index.asp> to view all fees and charges and view a copy of our *Tariffs and charges policy*.

Complaints

At Rio Tinto we are committed to providing our customers with efficient, high-quality customer service.

We continually seek to improve our customer satisfaction, along with the quality of services and products we provide. If you're not satisfied with the service you received or a matter has not been handled to your satisfaction, please let us know.

A customer complaint form is available on our website at www.infrastructurecentral.riotinto.com

To lodge a complaint:

- Mail: Utilities Division, GPO Box A42 Perth WA 6837
- Call: 1800 992 777 (for all enquiries and complaints)
- Email: picc@riotinto.com

External review

If you have lodged a complaint with us and feel it hasn't been handled to your satisfaction, you may wish to contact the Energy and Water Ombudsman. You can contact the Energy and Water Ombudsman in the following ways:

- Mail: PO Box Z5386, St Georges Terrace, Perth WA 6831
- Call: (08) 9220 7588
- Free call: 1800 754 004 (*calls made from mobile phones will be charged at the applicable rate*)
- Email: energyandwater@ombudsman.wa.gov.au

Please visit www.ombudsman.wa.gov.au for further information.

Contact us

Pilbara service desk

Call: 1800 992 777 (24/7, mobiles charged at applicable rates)

Email: picc@riotinto.com

Website: www.infrastructurecentral.riotinto.com



If you don't speak English, call Translating and Interpreting Service (TIS National) on 13 14 50.

If you are hearing or speech impaired, please use the Telephone Typewriter (TTY) National Relay Service on 13 36 77.

A phone solution for people who are deaf or have a hearing or speech impairment



An Australian Government Initiative

You can also find this policy online at www.infrastructurecentral.riotinto.com or we can post a copy to you if you contact us on 1800 992 777.



Appendix 6: Hardship Policy – Shire of Dalwallinu

Shire of Dalwallinu

Financial Hardship Policy for Water Services

April 2014

Shire of Dalwallinu

Tel: 08-96610500

TTY:1300 555 727

 TIS Telephone: 131450

1 Purpose

This Financial Hardship Policy outlines how Shire of Dalwallinu (“**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

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.

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”.

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 waste water services portion of your rate notice or a payment plan for this portion. Additional fees or interest may be applicable as part of your extension or payment plan. Each case will be reviewed on its own merits.

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. When collecting your debt, we will comply with Part 2 of the ACCC and ASIC's *Debt collection guidelines for collectors and creditors*.

We may outsource your debt to 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, Bpay, internet, telephone or post.

Paying by direct debit or Bpay 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 us or refer to your rates notice.

- **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 for the waste water services we provide to you.

We will charge you interest if you do not pay your rate notice by the due date.

A copy of our fees and charges can be obtained from the Shire Office.

- **Concessions:** Seniors and pensioners rebate scheme is applicable as per the Office of State Revenue. For further information, please contact the Shire' Office as outlined in section 9 below.

7 Complaints handling

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

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:

Energy and Water Ombudsman Western Australia
2nd Floor, Albert Facey House, 469 Wellington Street, Perth WA 6000
PO Box Z5386, St Georges Terrace, Perth WA 6831
Phone: 08 9220 7588
Freecall: 1800 754 004* (*Calls made from mobile phones will be charged at the applicable rate.)
TIS: 131 450
TTY: 1800 555 727
E-mail: energyandwater@ombudsman.wa.gov.au
Fax: (08) 9220 7599
Freefax: 1800 611 279

8 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.

9 Our contact details

You can contact us at:

58 Johnston Street, PO Box 141, Dalwallinu, WA, 6609

08-96610500

shire@dalwallinu.wa.gov.au

WWW.dalwallinu.wa.gov.au

TTY : 1300 555 727

 TIS Telephone: 131450

Appendix 7: Hardship Policy – Shire of Dowerin

SHIRE OF DOWERIN

Financial Hardship Policy for Water Services

APRIL 2014

CONTACT: Shire of Dowerin
13 Cottrell Street
Dowerin WA
Phone: 08) 96291 101
Email: dowshire@dowerin.wa.gov.au
www.dowerin.wa.gov.au

National Interpreter & Translation Service (TIS) OR
Mon – Fri 8.00am – 6.00pm EST
Phone 131450 Free
Code:

National Relay Service (NRS)
Mon – Fri 8.00am – 6.00pm EST
Voice: 1800 555 660 Free
TTY 1800 555 630 Free
Fax 1800 555 690 Free
TTY 1800 555 630 Free
Fax 1800 555 690 Free

1 Purpose

This Financial Hardship Policy outlines how Shire of Dowerin (“**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 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.

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”.

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 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 outsource your debt to 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.

Pensioners and senior card holders will be eligible for a rebate.

For more information on your payment options, please contact us.

- **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 for the water services we provide to you.
- **Complaints:** If you have a complaint, please contact us first. Our contact details are included in section 8 below.

We will consider your complaint, make appropriate investigations and advise you of any outcomes and discussions to assist you in meeting an agreeable solution.

We may consider the advice of a Financial Counsellor and if deemed appropriate, engage you with a meeting between all parties so as to arrive with an amicable solution to your situation.

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:

Telephone: (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
Postal Address: PO Box Z5386, St Georges Terrace, PERTH WA 6831
Street Address: Level 2, Albert Facey House, 469 Wellington Street, PERTH WA 6000

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 Our contact details

You can contact us at: Shire of Dowerin
 Cottrell Street Dowerin
 Mon – Fri 8.00am – 6.00pm EST
 (08) 96311202
 Email admin@dowerin.wa.gov.au

National Interpreter & Translation Service (TIS) OR
Mon – Fri 8.00am – 6.00pm EST
Phone 131450 Free
Code:

National Relay Service (NRS)
Mon – Fri 8.00am – 6.00pm EST
Voice: 1800 555 660 Free
TTY 1800 555 630 Free
Fax 1800 555 690 Free

Appendix 8: Hardship Policy – Shire of Gnowangerup

Shire of Gnowangerup

Financial Hardship Policy for Water Services

February 2014

Shire of Gnowangerup

08 9827 1007

TIS: phone: 131450

Code C958106

TTY: <http://relayservice.gov.au>

1 Purpose

This Financial Hardship Policy outlines how Shire of Gnowangerup (“**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.

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”.

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 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*.

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 us.

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 Yougenup Centre, 47 Yougenup Road, Gnowangerup provides offices for Southern Ag Care Inc and Centrelink to help with financial counselling.

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 for the water services we provide to you.

A list of our fees and charges may be found in our Annual Budget readily available at the Shire Office, 28 Yougenup Rd, Gnowangerup, WA 6335 or they can be downloaded from our website www.gnowangerup.wa.gov.au The Shire of Gnowangerup can also supply a fact sheet to customers on request in person or by mail.

7 Complaints handling

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

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:

Company Name	Energy and Water Ombudsman Western Australia
In Person:	2 nd Floor, Albert Facey House 469 Wellington Street Perth WA 6000
Postal Address:	PO Box Z5386 St Georges Terrace Perth WA 6831
Phone:	08 9220 7588
Freecall:	1800 754 004* *Calls made from mobile phones will be charged at the applicable rate.
TIS:	Translating and Interpreting Service 131 450
TTY:	National Relay Service 1800 555 727
E-mail:	energyandwater@ombudsman.wa.gov.au
Fax:	(08) 9220 7599
Freefax:	1800 611 279

8 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.

9 Our contact details

You can contact us at

28 Yougenup Road, Gnowangerup, WA 6335

Phone: 08 9827 1007

Fax: 08 9827 1377

gnpshire@gnowangerup.wa.gov.au

www.gnowangerup.wa.gov.au

TIS – online at <http://www.tisnational.gov.au>

TIS – Phone 131450 Customer Code C958106

TTY – online at <http://relayservice.gov.au>

If you are deaf, or have a hearing or speech impairment, find out how to phone us at www.relayservice.gov.au

Appendix 9: Hardship Policy – Shire of Goomalling



SHIRE OF GOOMALLING

Financial Hardship Policy for Water Services

May 2014

CONTACT: Shire of Goomalling
Cnr Hoddy & Quinlan Street
Goomalling WA

Phone: 08) 96291 101
Email goshire@goomalling.wa.gov.au
www.goomalling.wa.gov.au

National Translation & Interpreter Service (TIS)
Mon – Fri 8.00am – 6.00pm EST
Phone 131450 Free
Code

OR

National Relay Service (NRS)
Mon – Fri 8.00am – 6.00pm EST
Voice: 1800 555 660 Free
TTY 1800 555 630 Free

1 Purpose

This Financial Hardship Policy outlines how Shire of Goomalling (“**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.

¹This 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.

²Clause 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 outsource your debt to 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.

Pensioners and senior card holders will be eligible for a rebate.

For more information on your payment options, please contact us.

- **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 for the water services we provide to you.
- **Complaints:** If you have a complaint, please contact us first. Our contact details are included in section 8 below.

We will consider your complaint, make appropriate investigations and advise you of any outcomes and discussions to assist you in meeting an agreeable solution.

We may consider the advice of a Financial Counsellor and if deemed appropriate, engage you with a meeting between all parties so as to arrive with an amicable solution to your situation.

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:

Telephone: (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

Postal Address: PO Box Z5386, St Georges Terrace, PERTH WA 6831

Street Address: Level 2, Albert Facey House, 469 Wellington Street, PERTH WA 6000

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 Our contact details

You can contact us at:

Shire of Goomalling
Cnr Hoddy & Quinlan Street
Goomalling WA
Phone: 08) 96291 101
Email goshire@goomalling.wa.gov.au
www.goomalling.wa.gov.au

National Interpreter Service (TIS)

OR

National Relay Service (NRS)

Mon – Fri 8.00am – 6.00pm EST

Mon – Fri 8.00am – 6.00pm EST

Phone 131450 Free

Voice: 1800 555 660 Free

TTY 1800 555 630 Free

Fax 1800 555 690 Free

Appendix 10: Hardship Policy – Shire of Jerramungup

Financial Hardship Policy

1. Objectives

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

The policy applies to charges levied against you or your property including water charges (see clause 5) if applicable. 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 an amount to the Shire 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 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. We will ensure that you are accessing any applicable pensioner and/or senior rebates. It may be appropriate to use a Centrepay option as part of the payment plan.

If appropriate, we will review and revise your extension of 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. Waste Water Service Charges

This section only applies to charges levied against you for water services (sewerage). The content of this section is governed by the Water Services Act 2012 and associated Water Services Code of Conduct.

- We will not charge you any fees or interest as part of your arrangement. However, if the arrangement is not honoured fees and interest will be charged and backdated if applicable.
- If you are in financial hardship, we will consider reducing the amount you owe us.

6. Debt reduction and collection

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. When collecting your debt, we or any third party we engage will comply with part 2 of the ACCC and ASIC's Debt Recovery Guidelines for Collectors and Creditors.

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

You may be entitled to a rebate on your rates if you are currently in receipt of

- A pension and hold a Pensioner Concession Card (Centrelink or Veteran Affairs), State Concession Card or hold a Commonwealth Seniors Health Card AND a WA Seniors card OR
- A WA Seniors card only.

Please contact our office if you feel you are eligible for a rebate.

7. 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, Centrepay, telephone or post.
- If you feel you may need financial counselling services we suggest you contact the Financial Counsellors Association of WA, for the location of your nearest financial counsellor. Financial counselling is free, confidential and independent.

Its 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

A list of the Shires Fees and Charges can be found on its website www.jerramungup.wa.gov.au

8. Complaints handling

The Shire has adopted a complaints handling policy which can be found at its website www.jerramungup.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 an independent third party such as the Government Ombudsman or the Energy and Water Ombudsman.

The Government Ombudsman contact details are

Phone 1800117000
Email mail@ombudsman.wa.gov.au
Postal Ombudsman Western Australia
PO Box Z5386
St Georges Terrace Perth WA 6831

The Energy and Water Ombudsman contact details are

Phone 1800 754 004
TIS 131 450
TTY 1800 555 727
Email energyandwater@ombudsman.wa.gov.au
Postal Energy and Water Ombudsman Western Australia
PO Box Z5386
St Georges Terrace Perth WA 6831

9. Approval and review

This policy was adopted by the Council on 19th March 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

10. Our Contact Details

Address 8 Vasey Street, Jerramungup WA 6337
Postal PO Box 92, Jerramungup WA 6337
Phone (08) 9835 1022
TIS 131 450

TTY 1800 555 727
Email admin@jerramungup.wa.gov.au
Website <http://www.jerramungup.wa.gov.au>

Appendix 11: Hardship Policy – Shire of Koorda

Shire of Koorda

Financial Hardship Policy for Water Services

February 2014

Shire of Koorda
(08) 9684 1219
TTY 1800 555 727
 TIS 131 450

1 Purpose

This Financial Hardship Policy outlines how the Shire of Koorda (“**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 covering the **water services portion** are also covered by this policy.

If you are also having difficulty paying the **water services portion** 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.

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”.

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 **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*.

We may outsource your debt to 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 us / refer to your rate and valuation notice.

- **Concessions and other financial relief and assistance:** You may be eligible for the concession(s) and/or financial relief for the water services portion of your rate notice:

To receive a concession you must:

- (a) hold an appropriate Pensioner or Seniors Cards as detailed below:

Seniors Cards (SC)

Owner is entitled to receive up to 25% rebate on Local Government rates and FESA Emergency Services Levy. The rebate is limited to a maximum amount and the deferment option is not available.

Seniors Cards (SC) and a Commonwealth Seniors Health Card (CSHC)

Owner is entitled to receive up to 50% rebate on Local Government rates and FESA Emergency Services Levy. The rebate is limited to a maximum amount and the deferment option is available.

Pensioner Concession Card (PCC) or State Concession Card (SCC)

Owner is entitled to receive up to 50% rebate on Local Government rates and DFES Emergency Services Levy. The rebate is limited to a maximum amount and the deferment option is available.

- (b) as at 1st July of the current financial year:

- be the owner or co-owner of the property or have a right to reside at the property under the terms of a will (documentation required).
- reside at the property under the terms of a will (documentation required), and
- occupy the property as your 'ordinary place of residence'.

- (c) be registered with the Shire of Koorda (Please contact the Shire on the section 9 below numbers or visit the Shire Office where our helpful staff will be pleased to assist you.

A pro-rata rebate may be available from the date of registration to Pensioners and Seniors who become eligible after July 1 of the rating year. This section of the policy will be updated if changes occur and clients notified.

- **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 may charge you penalty interest which is calculated on a simple interest basis, set by council at a rate displayed on the front of the rate notice each year (currently 11%) on all unpaid rates. Penalty interest will accrue on any rates and service charges that:

- Are carried forward from previous rating periods.
- Remain unpaid after they become due and payable.

A list of all our fees and charges may be found at www.koorda.wa.gov.au

7 Complaints handling

If you have a complaint, please contact us first. Our contact details are included in **Section 9** below.

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:

Company Name: Energy and Water Ombudsman Western Australia

In person: 2nd Floor, Albert Facey House
469 Wellington Street
Perth WA 6000

Postal Address: PO Box Z5386
St Georges Terrace
Perth WA 6831

Phone: 08 9220 7588
Freecall: 1800 754 004*

* Calls made from mobile phones will be charged at the applicable rate.

Translating and Interpreting Service (TIS) Ph: 131 450
National Relay Service (TTY) Ph: 1800 555 727

E-mail: energyandwater@ombudsman.wa.gov.au
Fax: (08) 9220 7599
Freefax: 1800 611 279

8 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.

9 Our contact details

You can contact the helpful staff at the Shire of Koorda:

In Person Shire Office located on the corner of Haig and Allenby Street Koorda WA 6475

Postal Address PO Box 20, Koorda WA 6475

Phone: (08) 9684 1219

TTY 1800 555 727

TIS 131 450

Fax: (08) 9684 1379

Email: admin1@koorda.wa.gov.au

The Shire of Koorda office is open 8.30AM to 4.30PM Monday to Friday (closed public holidays).

Appendix 12: Hardship Policy – Shire of Lake Grace



Shire of Lake Grace

Financial Hardship Policy for Water Services

February 2014

Shire of Lake Grace

08 9890 2500

TTY - National Relay Service 1800 555 727

TIS - Translating and Interpreting Service 131 450

1 Purpose

This Financial Hardship Policy outlines how Shire of Lake Grace (“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.

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”.

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 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*.

We may outsource your debt to 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 via the internet, by telephone, by credit card, in person, by mail, online banking, direct debit or via Centrepay.

For more information on your payment options, please refer to your rate notice.

- **Concessions and other financial relief and assistance:** You may be eligible for a concession for the water services portion of your rate notice. For more information on concessions please refer to your rate notice.
- **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 for the water services we provide to you. We may charge you interest if you do not pay your rate notice by the due date.

A list of our fees and charges may be found at our website: www.lakegrace.wa.gov.au.

7 Complaints handling

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

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:

In Person: 2nd Floor, Albert Facey House, 469 Wellington Street, Perth WA 6000

By Post: PO Box Z5386, St Georges Terrace, Perth WA 6831, Phone: 08 9220 7588

Free Call: 1800 754 004

TTY - National Relay Service 1800 555 727

TIS - Translating and Interpreting Service 131 450

8 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.

9 Our contact details

You can contact us at:

Address: 1 Bishop Street, Lake Grace, WA, 6353

Ph: 08 9890 2500.

Email: shire@lakegrace.wa.gov.au

Website: www.lakegrace.wa.gov.au

TTY - National Relay Service 1800 555 727

TIS - Translating and Interpreting Service 131 450

16.4 FINANCIAL HARDSHIP POLICY FOR WATER SERVICES

Applicant: Shire of Lake Grace
File No. 0050
Attachments: 1. Financial Hardship Policy draft
2. Draft letter to ERA
Author: Mr John Bingham
Manager of Corporate Services
Disclosure of Interest: Nil
Date of Report: 13 February 2014
Senior Officer: Mr Neville Hale
Chief Executive Officer

Summary

This report provides details of a proposed Financial Hardship Policy now required as a licensee for water supply services under the Water Services Code of Conduct.

Background

On 18th November 2013 the *Water Services Code of Conduct (Customer Service Standards) 2013* took effect. It applies to persons who hold a license for water supply services, sewerage services, irrigation services and/or drainage services (licensees) and their customers. The purpose of the WSCC is to deal with the conduct of licensees in relation to customers and potential customers.

The WSCC requires applicable licensees to develop a financial hardship policy and it does not have effect unless it is approved by the Economic Regulation Authority. The policy applies to customers experiencing financial hardship and may also apply to customers experiencing payment difficulties. The policy needs to be written and be publicly available.

The policy content must include:

- Alternative payment arrangements
- Possible reduction of amount owing
- Debt reduction & collection
- Written information about rights & obligations
- Consultation with relevant financial counsellors
- Supporting information:
 - Training of staff
 - Customer identification
 - Complaints handling
 - Availability and accessibility

The Shire must ensure that its policy is approved by the Authority no later than 18 May 2014.

Legal Implications

Water Services Licensing Act 1995

Water Services Act 2012

Water Services Code of Conduct (Customer Services Standards) 2013

Policy Implications

The proposed Financial Hardship policy aims to ensure that all customers of the Shire's water services are entitled to the provision of those services in order to meet basic living needs.

In other words the Shire must not deprive a customer of water services if they were to not pay an unpaid bill for water services due to financial hardship. It is noteworthy that the Shire's water services is limited to the supply of sewerage services only in the town of Lake Grace.

Consultation

A consultation process has been undertaken with Narrogin Financial Counselling Service as is required by the policy guidelines.

Financial Implications

The Shire's cash-flow may be adversely affected by the policy.

Potential reduction in interest charges for late payments and delayed receipts will reduce cash-flows however it is too soon to determine to what extent. It is envisaged the impact will not be significant enough to have budgetary implications at this stage.

Strategic Implications

Social strategy S1.1 - Maintain and support the growth of services including health, education, housing for the aged and well presented communities.

Social strategy S2.3 - Provide a social environment that allows young families to feel supported and connected to their family and community.

Recommendation

That Council adopt the Financial Hardship policy for Water Services as drafted in Attachment 1.

Voting Requirements

Simple majority required.

Resolution

MOTION 11770

Moved Cr De Landgraft
Seconded Cr Clarke

1. That Council adopt the Financial Hardship policy for Water Services as drafted in Attachment 1.
2. The Policy Manual be updated accordingly.

MOTION CARRIED 7/0

REASON FOR CHANGE

Shire of Lake Grace Policy 1.1 requires that additions, deletions or alterations to Council Policy shall only be effected by specific Council resolution stating the proposed policy, and that the Manual be updated.

Appendix 13: Hardship Policy – Shire of Moora

GA/ERA1



SHIRE OF MOORA

Financial Hardship Policy for Water Services

March 2014

Alan Leeson
(08)9651 0000

TTY 133 677 then ask for 61+(08)9651 0000

SHIRE OF MOORA FINANCIAL HARDSHIP POLICY

1 Purpose

This Financial Hardship Policy outlines how Shire of Moora (“**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.

If you are deaf, or have a hearing impairment or speech impairment, contact us through the National Relay Service www.relayservice.gov.au:

- TTY users phone 133 677 then ask for (08)96510000
- TIS National Interpretation Services staff will follow the process as shown on following page.
- Speak and Listen users phone 1300 555 727 then ask for [(08)96510000

When using the NRS, inbound calls are free and outbound calls are charged at about the cost of a local call.

TIS National Immediate Phone interpreting

Local Shire Name	Shire of Moora
Client Code	C959189

To access immediate phone interpreting services, the Shire staff will follow these steps:

1. Call TIS national on 131 450
2. Quote the Client Code and agency name(as shown above)
3. Provide the name of the non-English speaker
4. Say the language we need

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.

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*.

We may outsource your debt to 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 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 us on (08)9651 0000.

- **Concessions and other financial relief and assistance:** 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% and 50% rate reductions if eligible.

Please Note! 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 the 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.

We may charge you a late payment fee if you do not pay your rate notice by the due date.

A list of our fees and charges may be found at the Shire website www.moora.wa.gov.au

7 Complaints handling

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

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: 2nd Floor, Albert Facey House 469 Wellington Street, Perth WA 6000. Free Call: 1800 754 004* Note calls made from Mobiles will be charged at normal rate.

8 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.

9 Our contact details

You can contact us at:

PO Box 211 Moora, 6510

34 Padbury Street Moora 6510

(08) 9651 0000

mds@moora.wa.gov.au

www.moora.wa.gov.au

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".

Appendix 14 Hardship Policy – Shire of Ravensthorpe

Financial Hardship Policy

1. Purpose

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

The policy applies to charges levied against you or your property including water charges if applicable. 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 an amount to the Shire 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. However, if the arrangement is not honoured fees and interest will be charged and backdated if applicable.

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. We will ensure that you are accessing any applicable pensioner and/or senior rebates. Information on these rebates can be found on your rate notice or by contacting the Shire office. 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 or 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 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 made 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, or any third party we engage will comply with part 2 of the ACCC and ASIC's Debt Recovery Guidelines for Collectors and Creditors.

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

You may be entitled to a rebate on your rates if you are currently in receipt of

- A pension and hold a Pensioner Concession Card (Centrelink or Veteran Affairs), State Concession Card or hold a Commonwealth Seniors Health Card AND a WA Seniors card OR
- A WA Seniors card only.

Please contact our office if you feel you are eligible for a rebate.

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, Centrepay telephone 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
Website www.financialcounsellors.org
Financial Counselling Helpline 1800 007 007

A list of the Shires Fees and Charges can be found on its website www.ravensthorpe.wa.gov.au

7. Complaints handling

The Shire has adopted a complaints handling policy which can be found at its website www.ravensthorpe.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 an independent third party such as the Government Ombudsman or the Energy and Water Ombudsman.

The Government Ombudsman contact details are

Phone 1800 117 000
Email mail@ombudsman.wa.gov.au
Postal Ombudsman Western Australia
PO Box Z5386
St Georges Terrace Perth WA 6831

The Energy and Water Ombudsman contact details are

Phone 1800 754 004
TIS 131 450
TTY 1800 555 727
Email energyandwater@ombudsman.wa.gov.au
Postal Energy and Water Ombudsman Western Australia
PO Box Z5386
St Georges Terrace Perth WA 6831

8. Approval and review

This policy was adopted by the Council on 17th 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 65 Morgans Street, Ravensthorpe, WA 6346
Phone (08) 9839 0000
TIS 131450
TTY 1800 555 727
Email dceo@ravensthorpe.wa.gov.au
Website www.ravensthorpe.wa.gov.au

Appendix 15: Hardship Policy – Shire of Victoria Plains



Shire of Victoria Plains

Financial Hardship Policy
for Water Services

April 2014

Shire of Victoria Plains
P O Box 21
Calingiri WA 6569
Ph: (08) 9628 7004 Fax: (08) 9628 7008
Email: reception@victoriaplains.wa.gov.au
Web: www.victoriaplains.wa.gov.au

1 Purpose

This Financial Hardship Policy outlines how the Shire of Victoria Plains (“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.

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”.

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 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.

We may outsource your debt to 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, Internet, Centrepay, 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.

- **TIS/TTY services:** **TTY** If you are deaf, or have a hearing impairment or speech impairment, contact us through the National Relay Service www.relayservice.gov.au
 - TTY users phone 133 677 then ask for (08) 9628 7004
 - Speak and Listen users phone 1300 555 727 then ask for (08) 9628 7004

TIS: If you require an interpreter please telephone Translating & Interpreting Service 131 450.

- **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.

We may charge you interest if you do not pay your rate notice by the due date.

A list of our fees and charges may be obtained from the Shire of Victoria Plains by phoning (08) 9628 7004.

7 Complaints handling

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

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 & Water Ombudsman's contact details are:

Company Name:	Energy and Water Ombudsman Western Australia
In person:	2nd Floor, Albert Facey House 469 Wellington Street Perth WA 6000
Postal Address:	PO Box Z5386 St Georges Terrace Perth WA 6831
Phone:	08 9220 7588
Freecall:	1800 754 004* * Calls made from mobile phones will be charged at the applicable rate.
TIS:	Translating and Interpreting Service 131 450
TTY:	National Relay Service 1800 555 727
E-mail:	energyandwater@ombudsman.wa.gov.au
Fax:	(08) 9220 7599
Freefax:	1800 611 279

8 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.

9 Our contact details

You can contact us at:

Shire of Victoria Plains
28 Cavell Street, Calingiri WA 6569
Phone: (08) 9628 7004
Fax: (08) 9628 7008
Email: reception@victoriaplains.wa.gov.au
Website: <http://www.victoriaplains.wa.gov.au>

Appendix 16: Hardship Policy – Shire of Yilgarn

Shire of Yilgarn

Financial Hardship Policy for Water Services

Final

March 2014

Shire of Yilgarn
Contact Person – Wendy Dallywater
Telephone: (08) 9049 1001 wk
Mobile: 0407 491 027

TTY: 1800 555 677 Speak & Read
TTY: 1800 555 727 Speak & Listen
TIS: 131 450

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 or 1800 555 677;

Speak & Listen – 1300 555 727 or 1800 555 727;

SMS Relay – 0423 677 767;

Internet Relay – www.iprelay.com.au.

TIS Users:-

Immediate telephone interpreting service - 131 450.

Appendix 17: Hardship Policy – Water Corporation

Doc ID 1305214	Custodian Manager Customer Centre	Approved General Manager Customer and Community Group
Version Date 7 January 2014	Accountabilities Framework Level 1 Service Customer Level 2 Collect Revenue	Stakeholders Customer Centre Lead Team Credit Management Team Debt Council Western Australian Council of Social Service Financial Counsellors Association of Western Australia Economic Regulation Authority Residential Customers
Next Review Date 7 January 2016		

1 Policy Statement

We understand customers experiencing financial hardship may find it difficult to pay their account. We recognise we have an ongoing social obligation to ensure vulnerable customers are treated with fairness, integrity and compassion. We are committed to working with our customers to find an appropriate payment solution that is effective and sustainable.

2 Purpose

The purpose of this policy is to outline the minimum standards we apply to customers who do not have the capacity to pay their account due to financial hardship. It communicates our position and provides guidance to employees, customers and stakeholders. Our aim is that customers in genuine financial hardship:

- is to provide the maximum assistance where possible to customers who contact the corporation or who have been directly referred to us via financial counsellors
- engage with us allowing early identification;
- are treated with fairness, integrity and confidentiality;
- have a range of flexible payment options tailored to meet their individual needs;
- are encouraged and receive assistance to proactively manage their accounts;
- are provided with information and advice on concession eligibility, water efficiency and the relevant support programs available; and
- are protected from additional recovery costs, supply restriction and legal action.

This policy reinforces our commitment to manage debt effectively in line with our social responsibility.

3 Scope

The Financial Hardship Policy applies to residential customers who are experiencing financial hardship. It is:

- applied by staff in Credit Management who are responsible for the recovery of overdue debt;
- used as a reference by all employees and contractors of the Corporation who interact with customers with outstanding charges, and who suspect or have confirmed, that the customer is experiencing financial hardship; and
- is a guide for external stakeholders when assisting customers in financial hardship e.g. financial counsellors.

This policy does not apply to non-residential customers, tenants¹ or people having payment difficulties who are not in financial hardship². In recognition that these customers may also need support, our trained staff can offer advice and a range of flexible payment options to assist them.

¹ As a service to owners we will issue accounts to either the owner's agent or a tenant on request. However, this does not affect the owner's liability for charges.

² Our customer brochure 'Having difficulty paying your water charges?' outlines the extensive support we offer to customers experiencing payment difficulties and financial hardship.

4 Definitions

Customer	Residential owner-occupier
ERA	Economic Regulation Authority
FCAWA	Financial Counsellors Association of Western Australia
HUGS	Hardship Utility Grant Scheme
WACOSS	Western Australian Council of Social Service
Financial Hardship	A state of more than immediate financial disadvantage that results in a customer whose intention is to pay an outstanding amount, being unable to pay without affecting the ability to meet their or their dependant's basic living needs
Payment Difficulties	A state of immediate financial disadvantage that results in a customer being unable to pay an outstanding amount as required, due to a change in personal circumstances

5 Background

In 2008 the Corporation identified a need for proactively developing and implementing a financial hardship policy as increasing numbers of customers were experiencing payment difficulties. Whilst we were not regulated to do so, we demonstrated our commitment by exceeding regulatory requirements and meeting the needs of our customers.

As such, the two main drivers for this policy were to;

- Provide detailed information, greater transparency and increased accessibility to our customers, employees and stakeholders and to
- Support the "shared responsibility" policy model where utilities, the government and community groups all share the responsibility for assisting customers in financial hardship.

Since then, our ongoing engagement and consultation with various social sector agencies (FCAWA, WACOSS) has improved our awareness of customers' needs, and our ability in dealing with those in financial hardship. We understand we need to be socially responsible using best practice and we have enhanced our communications and processes to allow better engagement with our customers facing financial difficulty.

This policy has now been re written to comply with the ERA's Financial Hardship Policy Guidelines for Water Services (December 2013).

6 Compliance Implications

The Water Services Code of Conduct clause 26 requires that the Water Corporation:

- Must have a written policy in relation to financial hardship which is approved by the Authority
- The financial hardship policy must be publicly available

Benefits of having a robust Financial Hardship Policy in place:

- Effective engagement with customers facing hardship lowers the instance of default, which in turn lowers bad/doubtful debt.
- Improves the relationship we have with our customer base
- A reduction in the amount of aggravated customers
- Less distressing experiences for staff, allowing them to be more empowered to make decisions that result in better outcomes.

In addition to these requirements, a failure to clarify, review and maintain our financial hardship position may result in the following:

- Customer dissatisfaction/distress
- Difficulty in identifying customers in financial hardship
- Confusion and lack of understanding for our customers, employees and stakeholders
- Risk to our reputation (negative perception/press)
- Ineffective support of Government Assistance Programs
- Financial/Impost (having to make reactive changes)

7 Principles

Our Financial Hardship policy is based on six key principles.

- Enhanced communications to **identify and actively engage** customers in financial hardship.
- Flexible **payment arrangements** to meet our customer's needs.
- Specialised **training programs** to raise employee awareness and capability.
- Build and maintain **genuine relationships** with key stakeholders.
- Ensure our policy and processes are **transparent and accessible**.
- Demonstrated commitment to **best practice** and continuous improvement.

8 Application of the policy

The Receivables Manager is responsible for the strategic direction, operation and management of our hardship policy and associated programs. The Credit Management Team Leader is responsible for monitoring the effectiveness of the hardship policy and associated programs. All Credit Management employees are responsible for the application of the policy. All frontline customer service employees who assist customers having financial difficulties are required to be aware of this policy and the options available to assist them.

8.1 Identifying customers in financial hardship

A customer can be identified as being in financial hardship either by self-assessment, an internal assessment process or by an independent Financial Counsellor or other skilled consumer representative.

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.
- The customer, through self-assessment, has identified their position regarding affordability.
- Eligibility for Government funded concessions.
- The customer is eligible or has previously applied (successfully or unsuccessfully) for the Government funded Hardship Utilities 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.

8.2 Types of Hardship

Temporary financial hardship

Customers in temporary financial hardship are those who are experiencing financial difficulties due to a sudden and/or temporary change in circumstances that adversely affect their finances. These customers generally require flexibility and we can assist by offering an extension of time to pay or a payment arrangement. They may also qualify for HUGS. Financial Hardship may be caused by (but not limited to) sustained incidence of one or more of the factors listed below:

- received a number of bills at the same time;
- incurred an unexpected emergency or one-off expense;
- loss of the customer's or family member's primary income;
- spousal separation or divorce;
- physical and/or mental health issues or a chronically ill child;
- loss of a spouse or loved one;
- domestic violence
- budget management issues associated with a low income or;
- become over-committed financially.

Long term financial hardship

Long term hardship customers are generally those with low or fixed incomes who may require ongoing assistance. They may also qualify for the Water Assist Scheme. Based on the customer's individual circumstances, we may refer them for qualified advice from a free counselling service in order to assess their eligibility for the scheme.

8.3 Payment Plans

Each customer experiencing financial hardship will be treated with sensitivity and respect on a case-by-case basis and **has the right** to:

- Receive information and advice regarding the payment options and methods available.
- Receive information and advice on the Government funded Hardship Utility Grant Scheme.
- Receive information on our Financial Hardship Policy and Water Assist scheme.
- Choose from various alternative payment arrangements in accordance with their circumstances and capacity to pay. The customer's future water use needs will be taken into account when entering into a payment plan. At this time the customer may also receive water efficiency information that may assist in managing/reducing future water use.
- Receive information and advice on the Government funded Hardship Utility Grant Scheme.

- Payment plans will be reviewed each time a new bill is issued.
- An interest and fee exempt payment arrangement - as long as they are meeting their commitment to it
- Receive written confirmation of the agreed arrangement on request.
- Renegotiate the amount of their instalment if there is a change in circumstances. Future bills can be incorporated into the customer's payment plan providing they have the capacity to pay under their agreement. A renegotiation of the new amount will occur to ensure it is suitable to both parties.
- Be referred to a free counselling service to receive independent advice. We will involve the financial counsellors and the customer in setting up a suitable payment plan. During this time recovery action will cease pending the establishment of an agreed payment arrangement.
- Be advised of the amount of any historical debt and the basis of that debt.
- Be shielded from legal action, additional recovery costs and restriction of supply as long as they have agreed to an arrangement and are meeting their commitment to it.
- Be advised in writing that recovery action will continue if they fail to meet the agreed payment arrangement schedule and fail to actively work with us to address the situation.

8.4 Debt reduction and collection

If you are in financial hardship, we will consider reducing the amount you owe to 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.

8.5 Reducing and restoring your water flow

We will not reduce the rate of flow of your supply of drinking water in the following cases;

- while we are assessing whether or not you are in financial hardship
- if you are complying with your payment plan or another payment arrangement you have with us.
- experiencing payment difficulties or financial hardship

If you do not pay your bill by the due date, we may fit a device to your meter which reduce the flow of your drinking water. If we restrict the supply of water to you, we will provide a flow sufficient for health and hygiene purposes. We will restore the water supply when:

- the amount owing is paid; or
- you enter into a mutually agreed and suitable payment arrangement

8.6 Useful information

Redirection of bills – you can nominate to have the bill redirected at no charge to a third party or an alternative postal address

Payment Options - ongoing management of bills through regular deductions is available through Centrepay and Direct Debit. Other payment methods are available through internet, phone or post. For more information on payment methods please refer to your bill.

Concessions – You may be eligible for a concession if you hold a Pensioner or State Concession card, Commonwealth Seniors Health Card with a WA Seniors Card or a WA Seniors Card. Further information on eligibility criteria can be found on our website.

Financial relief – **Hardship Utilities Grant Scheme (HUGS)** is a State government scheme that provides assistance to people in financial hardship unable to pay their utility accounts. For eligibility criteria please contact us.

- **Water Assist Scheme** is designed for customers in financial hardship who require a greater level of assistance. This scheme can help you manage your water accounts Water assist is a regular and interest free payment arrangement where the Water Corporation will match any payment made by you, dollar for dollar. Based on your individual circumstances you may be eligible and we will work together to assess your eligibility.

Financial Counsellors – We will advise you of any financial counselling services or other organisations that may be available to you. Financial counsellors offer free, confidential and independent information to help you take control of your financial situation.

Alternatively, the Financial Counsellors' Association of WA (FCAWA) can refer you to a financial counsellor in your area, or you can call the FAWA's helpline.

The FCAWA's contact details are:

Financial Counsellors' Association of WA
Phone: (08) 9325 1617
Helpline: 1800 007 007
Email: afm@financialcounsellors.org
Website: www.financialcounsellors.org

Fees & Charges – Residential Fees & Charges information is readily available on our website on the following page <http://www.watercorporation.com.au/my-account/rates-and-charges>. Interest charges are raised on all overdue Service and Water use bills except accounts for registered concession card holders. Customers in financial hardship are not charged interest. The Water Corporation does not charge late payment fees.

8.7 Consultation with relevant consumer organisations

The Water Corporation consulted with the Western Australian Council of Social Service (WACOSS) and the Financial Counsellors Association of Western Australia (FCAWA) on the content of this hardship policy. A copy of this policy and covering letter was issued to these organisations with an invitation to comment and provide feedback.

We will also undertake the following to facilitate best practice and continuous improvement:

- Ongoing engagement at an industry level with relevant consumer representative organisations to improve our understanding of the complex issues surrounding financial hardship
- Willingness to work with financial counsellors and share information subject to privacy and customer consent requirements.
- This policy will be reviewed biennially to ensure it meets the needs of customers experiencing hardship. The review will incorporate the views and recommendations of our stakeholders.
- We will ensure procedures and work instructions are reviewed and maintained to ensure hardship customers are dealt with in a sensitive manner according to the guidelines set in this policy.

8.8 Additional information

Training of Staff

Frontline employees who assist customers having difficulty paying their outstanding charges are trained and are assessed for competency in relation to:

- The range of payment options and methods available.

- Our Financial Hardship Policy, procedures and work instructions including delegated authorities that relate to credit management practices.
- Government funded concession entitlements.
- Government and community programs/services available including:
 - Referrals to financial counsellors
 - Hardship Utility Grant Scheme
- Key cultural and social issues for significant customer groups and communication skills for engaging with customers in financial hardship.
- Water efficiency information and advice.
- The Water Assist scheme.

To ensure this process is maintained to the desired standard, staff performance is assessed through; monitoring of calls for Call Centre staff and qualitative audits.

Credit Management staff who case manage individuals experiencing financial hardship have comprehensive training on a range of social and community issues to improve their understanding of the issues that affect people in financial hardship. In addition we will:

- Engage with stakeholders in the development and review of training programs.
- Provide training to new staff and schedule refresher courses where appropriate.

9 The customer's commitment to us

We will do our best to assist customer's experiencing financial hardship. If you are experiencing financial hardship, we would like you to contact us as soon as possible to discuss your situation. We can offer you a payment plan, free of interest, over an extended period of time, if you agree and maintain the arrangement.

We also offer a range of schemes such as Water Assist and Hardship Utility Grant Scheme(HUGS) for customers who still can't seem to get ahead.

In return, **we ask** that the customer;

- Agree and maintain a suitable payment arrangement.
- Keep us informed of any changes in their circumstances.
- Contact us to request an alternative arrangement if they are having difficulty maintaining the agreed payment plan.
- Contact a financial counsellor or relevant consumer representative if requested. It is important to meet with a person from a relevant consumer representative organisation to discuss their financial situation and consider the options available.

10 Complaints handling

We will ensure that there are appropriate escalation procedures in place to deal with customer complaints regarding this policy.

If you have a complaint, please contact us first. Our contact details are included in section 13 below.

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 contact details are:

Mail

Energy and Water Ombudsman Western Australia
PO Box Z5386
St Georges Terrace
Perth WA 6831

Phone

(08) 9220 7588 or 1800 754 004 (toll free for country callers)

Email

energyandwater@ombudsman.wa.gov.au

For further information on the Water Ombudsman complaint process and matters they can and cannot investigate please visit their [website](#).

11 Availability and accessibility

We will be proactive in providing potential hardship customers with timely, transparent and accessible information including:

- An invitation to contact us to discuss alternative payment arrangements on all accounts and recovery notices.
- Information about concessions eligibility, other government funded assistance programs such as the Hardship Utility Grant Scheme, flexible payment options, Water Assist Program, water efficiency and our hardship policy.
- Making the policy readily available to customers at no charge and in a range of formats.
- Provision of all customer information in alternative formats on request including large print, audiotape, computer disc, E-mail and Braille at no charge.
- Access to the Translation and Interpreting Service (TIS) to assist customers from non-English speaking backgrounds at no charge.
- Offering the use of the National Relay Service for people who have a hearing or speech impairment.
- Proactively promoting awareness of the financial hardship policy to customers, financial counsellors and key stakeholders.
- Maintaining a policy feedback mechanism.

12 Approval and review

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

This policy will be reviewed biennially to ensure it meets the needs of customers experiencing hardship. The review will incorporate the views and recommendations of our stakeholders.

We will ensure procedures and work instructions are reviewed and maintained to ensure hardship customers are dealt with in a sensitive manner according to the guidelines set in this policy.

13 Our contact details

You can contact us at:

Address: 240 Balcatta Road, Balcatta WA

Phone: 13 13 85 Account enquiries (8am-5pm weekdays)

Email: customer@watercorporation.com.au

Website: www.watercorporation.com.au

National Relay Service: 13 36 77 (for customers with hearing or speech difficulties)

TIS – Translating and Interpreter Service: To arrange an interpreter: call us on 13 13 85



14 Key References

Procedure

[Procedure for Debt Management](#)

Standards

[Recovery of Overdue Debt](#)

[Payment Difficulties and Debt Recovery Authorisations](#)

Work Instructions

[Establishing Payment Arrangements](#)

[Recovery of Property Debt Legal Action](#)

[Recovery of Property Debt Restrictions](#)

Public Documents

[Water Corporation of WA - Our promise to you](#)

Having difficulty paying your water charges? Customer brochure

Financial Hardship Policy (customer version)

[Water Services Code of Conduct \(Customer Service Standards\) 2013](#)

Supporting Information

[Financial Hardship Policy Guidelines - ERA](#)

Document Revision History	
20 November 2008	New policy document
30 April 2013	Policy reviewed in line with the ERA's Financial Hardship Policy Guidelines(October 2012)
7 January 2014	Policy rewritten to comply with the ERA's Financial Hardship Policy Guidelines for Water Services(December 2013)
25 March 2014	Amended to incorporate ERA recommendations