

<b>Title:</b>	<b>2.10 Financial Hardship</b>
<b>Previous No:</b>	
<b>File No:</b>	
<b>Statutory Environment:</b>	<i>Water Services Code of Conduct (Customer Service Standards) 2013</i>
<b>Minute No:</b>	
<b>Last Updated:</b>	<b>September 2015</b>
<b>Review Date:</b>	<b>September 2019</b>

## 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.<sup>1</sup> 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<sup>2</sup> – in short, if you have the intention but not the financial capacity to pay.

Financial hardship may, for example, be caused by:

- loss of your or a family member’s primary income;
- spousal separation or divorce;
- loss of a spouse or loved-one;
- physical or mental health 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.

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<sup>1</sup>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.

<sup>2</sup>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 dependent 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 Counseling***

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

Phone: (08) 9220 7588

Freecall: 1800 754 004

Fax: (08) 9220 7599

Freefax: 1800 611 279

Interpreter Service:  
727

131 450 National Relay Service: 1800 555

Email:

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

Website: [www.ombudsman.wa.gov.au/energyandwater](http://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

32 Quinlan Street

Goomalling WA 6460

**P:** 08 9629 1101

**F:** 08 9629 1017

**E:** [goshire@goomalling.wa.gov.au](mailto:goshire@goomalling.wa.gov.au)

**W:** [www.goomalling.wa.gov.au](http://www.goomalling.wa.gov.au)