

Financial Hardship

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.

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.

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”.

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*

Email: energyandwater@ombudsman.wa.gov.au

Website: www.ombudsman.wa.gov.au/ewowa/index.htm

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

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