



**BUSSELTON WATER**

# **Busselton Water**

## **Financial Hardship Policy for Water Services**

**December 2018**

Busselton Water  
(08) 9781 0500  
TTY 133 677  
 TIS 131 450

# 1 Purpose

This Financial Hardship Policy outlines 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.

Whilst the owner is liable for all charges for the property, we will extend the conditions of this policy to all customers as defined in the Water Services Code of Conduct (Customer Service Standards) 2018 with prior consent from the land owner. This includes tenants who are registered to receive water use bills as directed by the owner.

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 needs<sup>1</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;
- domestic or family violence;
- 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.

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<sup>1</sup> Clause 22 of the *Water Services Code of Conduct (Customer Service Standards) 2018* defines financial hardship as “being in an ongoing state of financial disadvantage in which the customer’s ability to meet the basic living needs of the customer or a dependant of the customer would be adversely affected if the customer were to pay an unpaid bill for a water service supplied in respect of the place used solely or primarily as the customer’s dwelling”.

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.

Should you default on your payment plan Busselton Water will attempt to contact you in writing and work with you to address the situation prior to cancelling the arrangement.

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 experiencing payment difficulties;
- if you are complying with your payment plan or another payment arrangement you have with us;
- if we are currently investigating a complaint relating to the debt on the property; or
- if the Water and Energy Ombudsman is currently investigating a complaint relating to the debt on the property.

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 and Australian Securities and Investments Commission'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 in the following cases:

- While we are assessing whether you are in financial hardship;
- If you have been identified as being in financial hardship;
- If you are complying with your payment plan;
- If you are a tenant in the property.

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:** Ongoing management of bills through regular deductions is available through Centrepay and direct debit. Other payment methods are available through, internet, telephone or post. For more information on payment methods please refer to your bill.

For more information on your payment options, please contact Customer Services on (08) 9781 0500.

- **Concessions:** You may be eligible for the following concession(s) and/or financial relief for the water services portion of 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

- **Financial relief**

Hardship Utilities Grant Scheme (HUGS) is a State Government scheme that provides assistance to people who are in financial hardships and are unable to pay their utility accounts. For more information 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](mailto:afm@financialcounsellors.org)  
Website: [www.financialcounsellors.org](http://www.financialcounsellors.org)

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

Interest charges are raised on all overdue invoices, for more information on interest rates please visit our website. Customers in financial hardship will not be charged interest.

## 8 Complaints handling

If you have a complaint, please contact us first. Our contact details are included in section 11 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:

(08) 9220 7588

Free call 1800 754 004 (free from landlines)

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

<http://www.ombudsman.wa.gov.au/ewowa/index.htm>

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## 9 Consultation with relevant consumer organisations

We consulted with the (Financial Counsellors' Association of Western Australia (FCAWA) on the content of this hardship policy. A copy of the policy was issued with an invitation to comment and provide feedback.

## 10 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.

## 11 Our contact details

You can contact us at:


1 Fairbairn Rd, Busselton WA 6280

(08) 9781 0500

[admin@busseltonwater.wa.gov.au](mailto:admin@busseltonwater.wa.gov.au)

[www.busseltonwater.wa.gov.au](http://www.busseltonwater.wa.gov.au)

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