

Shire of Lake Grace

Financial Hardship Policy for Water Services

December 2018

Shire of Lake Grace
(08) 9890 2500

National Relay Services:
133 677 (TTY)
1300 555 727 (Speak and Listen)
0423 677 767 (SMS Relay)

Translating and Interpreting Service (TIS):
131 450

Large-print version of document
Request at the Shire's front desk

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;
- 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 after 3 days an assessment has not been made, then a referral to a financial counsellor can be made for a hardship 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.

We may also become aware of your potential status of financial hardship without you communicating explicitly to us by learning of your situation as listed in Section 2 through other or incidental means. If we do find that you may be in a position of financial hardship, one of the Shire's representatives will contact you to confirm whether you wish to be placed under alternate payment plans.

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 or online banking.

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

Website: www.fcawa.org

Email: admin@fcawa.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 www.lakegrace.wa.gov.au.

7 Complaints handling

If you have a complaint, please contact us first. Our contact details are included in section 10 below, under the methods present in section 8. After a complaint has been lodged, a representative of the Shire shall respond in person within three business days. If this response is a notification that further assessment is required, you will receive a written reply within seven business days starting from the day of the notification.

Upon a lodgement of a complaint relevant to the wastewater services, the complaint will be passed on to the Technical Officer. They will then assess whether they require the expertise of other officers before rendering a decision.

When a decision is reached, we will explain our reasoning making reference to relevant legislation or policies. If you are not satisfied with the solution presented or action taken, you may seek referral to the Shire's Chief Executive Officer, who shall investigate the complaint and either amend or confirm the Shire's proposed solution.

If you are not satisfied with the way we handle your complaint, or it has not been resolved within 21 days, 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:

Address: 2nd floor, Albert Facey House, 469 Wellington Street, Perth WA 6000

Postal address: PO Box Z5386, St George's Terrace, Perth WA 6000

Telephone: (08) 9220 7588 or 1800 754 004

Facsimile: (08) 9220 7599 or 1800 611 279

Website: <http://www.ombudsman.wa.gov.au/energyandwater/>

Email: energyandwater@ombudsman.wa.gov.au

You may also contact the State Administrative Tribunal and have the dispute reviewed by them. The Tribunal's decisions are binding upon both parties (including awarding of costs) as well as preclude any further action on the matter (settled for good).

The State Administrative Tribunal's contact details are:

Address: Level 6, State Administrative Tribunal Building, 565 Hay Street, Perth WA 6000

Postal address: GPO Box U1991, Perth 6845

Telephone: (08) 9219 3111 or 1300 306 017

Facsimile: (08) 9325 5099

Website: <https://www.sat.justice.wa.gov.au/>

Email: sat@justice.wa.gov.au

8 Methods for Complaints

The Shire accepts complaints in person, over the phone, in writing by email, fax, letter or electronically, or through social media by sending a private message to the Shire's Facebook account at <https://www.facebook.com/ShireofLakeGrace/>.

For customers who wish to lodge a complaint but have difficulty doing so, you may request from the Shire a large print version of this document, or otherwise use the National Relay Service or the Translating and Interpreting Service to have your complaint communicated to the Shire by phone. Please use the below contact numbers to find the right assistance for you. The National Relay Service and a hard copy of this document in large-print are free, but the Translating and Interpreting Service is only free for you if we accept the charges for utilisation of that service.

For a more in-depth explanation you may visit each service's website.

National Relay Service

TTY/Voice calls: 133 677

Speak & Listen: 1300 555 727

SMS Relay: 0423 677 767

Translating and Interpreting Services

Immediate phone interpreting: 131 450

Website: <https://www.tisnational.gov.au/en/>

Large-print Document: Request at the Shire's front desk

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:

Address: 1 Bishop Street, Lake Grace 6353 WA

Postal address: PO Box 50, Lake Grace 6353 WA

Telephone: (08) 9890 2500

Facsimilie: (08) 9890 2599

Website: www.lakegrace.wa.gov.au

Email: shire@lakegrace.wa.gov.au

Appendix A – Document Control

Revision Number	Date dd/mm/yyyy	Author	Changes
0.1	14/12/2018	Jason Lip – TO	Draft finalised (updated from old policy document).
0.1a	19/12/2018	Diane Hayes – External	Reviewed draft on behalf of Financial Councillors' Association.
1.0	19/12/2018	Jason Lip – TO	Implemented changes to document on feedback from Diane Hayes. Draft published to final version.
1.1	15/01/2020	Jason Lip – TO	Addition of document control and references to large-print version of document on cover page.