



# Shire of Coolgardie

## Financial Hardship Policy for Water Services

March 2014

Shire of Coolgardie

Contact us on :

(08) 9080 2111

TTY : 131 677

TIS : 131 450

# 1 Purpose

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

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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 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”.

### **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 redirect your rates notice to another person on your request and at no charge if you are or will be unable to pay your rates notice because of your absence or illness.
- **Payment options:** You may pay your rate notice in person, by BPoint via telephone or internet, Centrepay, internet transfer, or post.

Paying by internet transfer 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 on (08) 9080 2111 or email [rates@coolgardie.wa.gov.au](mailto:rates@coolgardie.wa.gov.au) .

- **Concessions and other financial relief and assistance:** You may be eligible for concession(s) and/or financial relief for the water services portion of your rate notice under the Rates and Charges (Rebates and Deferments) Act 1992
  - Part 2 Division 1 Section 22 through 26
  - Part 4 Division 1 Section 43 through 47

If you hold a Health Care Card you are invited to contact the Shire to discuss your entitlements. Applications for the concessions can be made through the Water Corporation by telephoning 1300 659 951 or on the web at <https://www.watercorporation.com.au/my-account/i-want-to/apply-for-a-concession>.

- **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  
Financial Counselling Helpline 1800 007 007  
Phone: (08) 9325 1617  
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.

We may charge you an interest fee if you do not pay your rates notice by the due date. A list of our fees and charges may be found on our website.

## 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:

Mr Chris Field  
Energy and Water Ombudsman WA

2<sup>nd</sup> Floor, Albert Facey House  
469 Wellington Street  
Perth WA 6000

Po Box Z5386  
St Georges Terrace  
Perth WA 6831

Ph: (08) 9220 7588  
Freecall: 1800 754 004  
Fax: (08) 9220 7599  
Freefax: 1800 611 279

Email: [energyandwater@ombudsman.wa.gov.au](mailto:energyandwater@ombudsman.wa.gov.au)  
Website: <http://www.ombudsman.wa.gov.au/ewowa/index.htm>

## 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:

In person at our Offices on:

Bayley Street, Coolgardie WA 6429  
Irish Mulga Drive, Kambalda WA 6442

By Post to:

Po Box 138  
Kambalda, WA 6442

Ph: (08) 9080 2111

Fax: (08) 9027 3125

Email: [mail@coolgardie.wa.gov.au](mailto:mail@coolgardie.wa.gov.au)

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

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

- TTY users phone 133 677 then ask for (08) 9080 2111
- Speak and Listen users phone 1300 555 727 then ask for (08) 9080 2111 Internet relay users connect to the NRS ([www.relayservice.gov.au](http://www.relayservice.gov.au)) and then ask for (08) 9080 2111
- Video relay users choose the available NRS video relay contact on Skype and ask for (08) 9080 2111
- SMS relay users phone 0423 677 767 and ask for (08) 9080 2111
- TIS users phone 131 450