

Financial Hardship Policy

1. Purpose

This financial Hardship Policy outlines how the Shire will assist a customer who cannot pay a debt because of financial hardship.

The policy applies to charges levied against you or your property including water charges if applicable. Tenants who have agreed with the land owner to receive a rate notice 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 an amount to the Shire will affect your ability to meet your basic living needs – in short, if you have the intention but, due to exceptional circumstances, are not able to pay.

Financial Hardship may, for example, be caused by

- spousal separation or divorce
- loss of a spouse or loved one
- physical or mental health issues
- a chronically ill family member

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 a 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 may 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 amount in question or a payment plan. We will not charge you any fees or interest as part of your arrangement. However, if the arrangement is not honoured fees and interest will be charged and backdated if applicable.

We will involve you and, if applicable, your financial counsellor in setting a payment plan. When setting conditions of the plan, we will consider your capacity to pay and any other relevant issues. We will ensure that you are accessing any applicable pensioner and/or senior rebates. Information on these rebates can be found on your rate notice or by contacting the Shire office. If appropriate, we will review and revise your extension or payment plan.

We do not have to, but may, offer a payment plan to a customer who has had 2 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 landowner.

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 made 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, or any third party we engage will comply with part 2 of the ACCC and ASIC's Debt Recovery Guidelines for Collectors and Creditors.

We may outsource the debt to a debt collection agency; additional fees may apply in this instance.

You may be entitled to a rebate on your rates if you are currently in receipt of

- A pension and hold a Pensioner Concession Card (Centrelink or Veteran Affairs), State Concession Card or hold a Commonwealth Seniors Health Card AND a WA Seniors card OR
- A WA Seniors card only.

Please contact our office if you feel you are eligible for a rebate.

6. Useful information

- 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,
- You may pay your rate notice by direct debit, internet, Centrepay telephone or post.
- If you feel you may need financial counselling services we suggest you contact the Financial Counsellors Association of WA. It provides a free confidential service. Its contact details are

Financial Counsellors' Association of WA
Phone (08) 9325 1617
Email afm@financialcounsellors.org
Website www.financialcounsellors.org
Financial Counselling Helpline 1800 007 007

A list of the Shires Fees and Charges can be found on its website www.ravensthorpe.wa.gov.au

7. Complaints handling

The Shire has adopted a complaints handling policy which can be found at its website www.ravensthorpe.wa.gov.au. This policy outlines how complaints are handled by the Shire and the actions you may take if you feel your complaint has not been handled correctly.

An unresolved complaint may be arbitrated by an independent third party such as the Government Ombudsman or the Energy and Water Ombudsman.

The Government Ombudsman contact details are

Phone 1800 117 000
Email mail@ombudsman.wa.gov.au
Postal Ombudsman Western Australia
PO Box Z5386
St Georges Terrace Perth WA 6831

The Energy and Water Ombudsman contact details are

Phone 1800 754 004
TIS 131 450
TTY 1800 555 727
Email energyandwater@ombudsman.wa.gov.au
Postal Energy and Water Ombudsman Western Australia
PO Box Z5386
St Georges Terrace Perth WA 6831

8. Approval and review

This policy was adopted by the Council on 17th February 2014; it has been approved by Economic Regulation Authority.

We will review the policy every five years to ensure it remains up to date and relevant

9. Our Contact Details

Address 65 Morgans Street, Ravensthorpe, WA 6346
Phone (08) 9839 0000
TIS 131 450
TTY 133 677
Speak & Listen 1300 555 727
Email dceo@ravensthorpe.wa.gov.au
Website www.ravensthorpe.wa.gov.au