



Shire of Wickepin

Financial Hardship Policy For Water Services

June 2014

Shire of Wickepin

Phone: (08)9888 1005

Fax: (08) 9888 1074

Email: admin@wickepin.wa.gov.au

Website: www.lwickepin.wa.gov.au

TTY: 133 677

TIS: 131 450

1 PURPOSE

This Financial Hardship Policy outlines how Shire of Wickepin (“**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. 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 – 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 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 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 us at the Shire of Wickepin Administration Office.

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 will charge you interest if you do not pay your rate notice by the due date.

We offer the following concessions: Pensioner and Senior Rebate Scheme. To receive a concession on local government rates, a person must hold one or more of the appropriate Pensioner or Seniors cards and, on July of the financial year, own and occupy residential property as their ordinary place of residence.

A list of our fees and charges may be found at www.wickepin.wa.gov.au.

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 as follows:

PO Box Z5386
St Georges Terrace
Perth WA 6831

Telephone: (08) 92207588
Free call: 1800 754 004 (calls made from mobile phones will be charged at the applicable rate)
TIS: 131 450
TTY: National Relay Service 1800 555 727
E-mail: energyandwater@ombudsman.wa.gov.au
Fax: (08) 220 7599
Free fax: 1800 611 279

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:

Shire of Wickepin
77 Wogolin Road
(PO Box 19)
WICKEPIN WA 6370

Phone: (08) 9888 1005
Fax: (08) 9888 1074
Email: admin@wickepin.wa.gov.au
Website: www.wickepin.wa.gov.au
TTY: 133 677
TIS: 131 450

RESOLUTION: 190314 - 17

DATE OF REVIEW: 19/03/2015