



BUSSELTON WATER

Busselton Water

Financial Hardship Policy for Water Services

September 2024

Busselton Water

(08) 9781 0500

TTY 133 677

 TIS 131 450

1 Purpose

This Financial Hardship Policy outlines how Busselton Water (“**our**”, “**we**” or “**us**”) will assist a residential customer (“**you**”) who cannot pay a water bill because of financial hardship..

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) 2024 with prior consent from the landowner. This includes tenants who are registered to receive water use bills as directed by the owner.

This policy reinforces our commitment to manage overdue bills effectively and aligns with our social responsibility.

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.

The policy does not apply to non-residential customers however we encourage any customer experiencing financial hardship to still contact us and we will, wherever possible, work with you to achieve a positive outcome.

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 needs¹ – 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 experiencing 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 endeavour to assess within three business days whether we consider you to be in financial hardship. If we cannot make our assessment within three days, we will put your account on hold until we are able to assess whether you are in financial hardship. If you are

¹ Clause 3 of the *Water Services Code of Conduct (Customer Service Standards) 2024* defines financial hardship as “in relation to a customer who is a residential customer, means being in an ongoing state of financial disadvantage in which the ability of the customer 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 outstanding amount”.

assessed as being in financial hardship, we will also provide you with details of a financial counsellor as an option for you to consider.

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 or a payment plan. A payment plan is an agreement between you and us where we agree to receive a certain amount of money in regular instalments over an agreed timeframe. We do not charge 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.

If you do not adhere to the terms of the arrangement, reasonable efforts will be made to contact you before taking further action.

A payment plan may not be offered if you have previously had two payment plans cancelled because of non-payment.

If you are a tenant, registered to receive water use bills experiencing payment difficulties you can contact us directly to discuss options. We must make sure that the landowner 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 landowner 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;
- 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*.

We may partner with a debt collection agency if debt remains outstanding. Additional fees may apply in this case.

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 a restriction device has been fitted to your meter, it will remain in place until you have either paid the amount owing or you have entered into a mutually agreed and suitable payment plan for that amount.

We will not cut off the water supply to an occupied residence.

Restoration of full water supply will occur as follows:

- Where payment or registration of an approved payment arrangement is made before 3.00pm on a business day, full water supply will be restored the next business day.
- Where payment or registration of approved payment arrangement after 3.00pm on a business day, full water supply will be restored within 2 business days.

7 Useful information

- **Redirection of water bill:** You can nominate to have your bill redirected at no charge to a third party or an alternative postal address.
- **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

For further information on eligibility criteria visit

<https://www.busseltonwater.wa.gov.au/billing/make-a-payment/pensioner-rebates/>

- **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. Customers may be eligible for financial assistance where arrangements

between customers and retailers have been exhausted and other hardship strategies have proven unsuccessful. HUGS is only available to owner-occupiers of residential properties. Tenants are not eligible for HUGS to pay outstanding water consumption charges. For eligibility criteria please contact us.

- **Financial counselling:** We will advise you of any financial counselling services or other organisations that may be available to you.

You can find your nearest free financial counsellor through the website of the Financial Counsellors' Association (FCAWA) or contact the National Debt Helpline. Financial counsellors provide information and support to anyone experiencing financial difficulty.

Contact details to find a financial counsellor:

FCAWA website: www.fcawa.org

National Debt Helpline: 1800 007 007

- **Fees and charges:** A list of our fees and charges may be found at <https://www.busseltonwater.wa.gov.au/billing/manage-your-usage/water-charges/>

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.

- **Staff Training:** All of our frontline employees receive training to ensure that all dealings with customers will be conducted with sensitivity and understanding.

8 Complaints handling

We have appropriate escalation procedures in place to deal with customer complaints regarding this policy. If you have a complaint, please contact us first. Our contact details are included 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:

Phone: (08) 9220 7588

Free call: 1800 754 004 (free from landlines)

Email: energyandwater@ombudsman.wa.gov.au

Website: <https://energyandwater.ombudsman.wa.gov.au/>

TTY: 133 677

TIS: 131 450

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:

1 Fairbairn Rd, Busselton WA 6280

(08) 9781 0500

admin@busseltonwater.wa.gov.au

www.busseltonwater.wa.gov.au

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