

LANCELIN SOUTH WATER	
	Financial Hardship Policy



## FINANCIAL HARDSHIP POLICY

### 1. Purpose

This Financial Hardship document outlines the policy of how Lancelin South Water (“**we**”) will assist a residential customer (“**you**”) who are having difficulty paying a water bill because of financial hardship.

If you are a commercial customer, we encourage you to still talk to us.

Residential tenants who have agreed with the land owner to receive a water bill 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. We 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 water bill 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;
- 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; or
- 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. If you are seeing a financial counsellor, you may ask your financial counsellor to contact us on your behalf.

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We will assess within five business days whether we consider you to be in financial hardship. If we cannot make our assessment within five business days, we will refer you to a financial counsellor for assessment.

We will put a hold on your account while you are arranging the appointment as we realise this may not be immediate. As part of our assessment, we will consider any information provided by you and, if applicable, your financial counsellor. We will also consider 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. 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 consumption history.

If you ask us, we will review your payment plan. If our review indicates that you are unable to meet your obligations under the plan, we will revise it.

We do not have to offer you a payment plan if you have had two payment plans cancelled because of non-payment without discussion with us, but we may take into consideration extenuating circumstances.

#### **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 have been assessed as being in financial hardship; or
- if you are complying with your payment plan or another payment arrangement you have with us.

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If you do not comply with your payment plan or other payment arrangement, we may commence debt recovery proceedings.

We may outsource your debt to a debt collection agency. Additional fees may apply in this case.

## **6. Restricting and Restoring Your Water Flow**

If you cannot pay your bill by the due date, you need to contact us as soon as possible.

If a water service charge remains unpaid for more than 30 days after the date due, we may fit a device to your water meter that will reduce the supply flow.

We will not reduce your water flow:

- While we are assessing whether you are in financial hardship;
- Within 7 days from the date of us offering you a payment plan or other arrangement;
- If you are in financial hardship and you are complying with your payment plan.

We will not cut off the water supply to an occupied residence without your agreement.

If we have reduced your water flow, we will restore it once you have either paid the amount you owe us or entered into a payment plan with us for that amount.

What is most important is that you contact us before it gets to that stage or seek advice from a financial counsellor (refer to Form 16 Financial Counsellors on our web site).

## **7. Useful Information**

### ***Redirection of water bill:***

We will advise you of your right to have your water bill redirected to another person free of charge if you are absent or ill.

### ***Payment options:***

You may pay your water bill by Direct Debit, Centrepay, Centrelink Income Management if you are on that program, internet, telephone or post.

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Centrepay is only available to customers who receive Centrelink payments. Paying by 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 Customer Service on 08 9655 1555 (refer to “*Our Contact Details*” section).

***Concessions and other financial relief and assistance:***

You may be eligible for concessions. Information about concessions and subsidy schemes provided by the Government of Western Australia can be found at the ConcessionsWA website [www.concessions.wa.gov.au](http://www.concessions.wa.gov.au).

***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 by calling them on 9325 1617. Or you can go to the FCAWA website and enter your postcode to locate your closest financial counselling service; [www.financialcounsellors.org](http://www.financialcounsellors.org).

***Financial Counsellors’ Association of WA***

Phone: (08) 9325 1617

Email: [afm@financialcounsellors.org](mailto:afm@financialcounsellors.org)

Website: [www.financialcounsellors.org](http://www.financialcounsellors.org)

Alternatively, you can phone the National Debt Helpline. The Helpline provides a free confidential service for all Western Australians with financial problems and queries. Contact the Helpline on 1800 007 007.

***National Debt Helpline:***

Phone: 1800 007 007

***8. Complaints Handling***

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If you have a complaint, please contact us first and we will see if we can assist. Our contact details are included in section 10 below.

Our Complaints handling process is available at <http://lancelinsouth.com.au/lancelin-south-water/>

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:

<b>Energy and Water Ombudsman Western Australia</b>	
Phone:	(08) 9220 7588
Freecall:	1800 754 004*
Email:	energyandwater@ombudsman.wa.gov.au
Website:	<a href="https://energyandwater.ombudsman.wa.gov.au">https://energyandwater.ombudsman.wa.gov.au</a>
Address:	Level 2, Albert Facey House 469 Wellington Street, Perth WA 6000

\* Calls made from mobile phones will be charged at the applicable rate.

## 9. Approval and Review

Our policy was approved by the Economic Regulation Authority.

We will review our policy at least every two years to ensure it remains up-to-date and relevant.

## 10. Our Contact Details

You can contact Lancelin South by telephone during normal business hours.

If you are deaf, or have a hearing impairment or speech impairment, contact us through the National Relay Service:

The Translating and Interpreting Service (TIS National) provides interpreting services to people who do not speak English. TIS National provides interpreting services 24 hours, every day of the year. If you need an interpreter, please call TIS National on 131 450 and ask them to call Lancelin South Water on 08 9655 1555.



You can contact us at:

<b>Lancelin South Water</b>	
Phone:	08 9655 1555
Email:	<a href="mailto:admin@lancelinsouthwater.com.au">admin@lancelinsouthwater.com.au</a>
Website:	<a href="http://www.lancelinsouthwater.com.au">www.lancelinsouthwater.com.au</a>
Post:	Lancelin South Water, Locked Bag 4, Osborne Park DC, WA 6916
	<b>National Relay Service</b>
<b>TTY users</b>	
Phone:	133 677 then ask for 08 9655 1555
<b>Speak and Listen users</b>	
Phone:	1300 555 727 then ask for 08 9655 1555
<b>Internet Relay Service</b>	
Website:	<a href="https://internet-relay.nrscall.gov.au">https://internet-relay.nrscall.gov.au</a>
	<b>Translating and Interpreting Service (TIS National)</b>
Phone:	131 450 then ask for 08 9655 1555

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## Amendment History

Rev.	Date	Description / Amendment	Approved
A	28/06/2016	Draft	
B	28/06/2016	Issued for Use	
C	30/05/2017	Annual Review	
D	19/12/2018	Updated to comply with 2018 Guidelines. Reviewed and approved by ERA	ERA
E	10/1/2019	Minor updates to Section 2.0	
F	21/11/2019	Minor updates. Reviewed by JCC.	
G	19/05/2020	Added the TIS and National Relay Service Logos and removed incorrect Hyperlink	
H	31/05/21	Updated with new postal address	SW
1	14/10/21	Updated post 2021 audit and review. Changed revision numbering to align with other documents	