



Residential Hardship Policy

Background

This policy has been developed following a review of our previous Hardship Policy, the Industry Guide on Residential Hardship Policy (developed by the Industry Water Association), the Essential Services Commission's Customer Service Code and our own Community Consultative Panel.

The Industry Guide included input from all water businesses and external stakeholders such as the office of the Energy and Water Ombudsman (Victoria), financial advisors and counselors.

Values Underpinning this Policy

Our Policy is based on the following values:

- ◆ Our customers will be treated with dignity and respect;
- ◆ Our customers will be treated in a non-judgemental way;
- ◆ Our customers will be assisted to meet their financial commitments to us in a supportive environment; and
- ◆ By our actions we will not add to our customer's burden.

Our Policy

We recognise that we all may experience times of financial hardship due to changes beyond our control and that we need to be proactive to ensure financial difficulty is recognised early in the credit cycle and that our actions will not add to our customer's burden.

This policy provides for a range of support for our customers that will include but not be limited to the following:

- The internal responsibilities for the management, development, communication and monitoring of the policy will be clearly defined in our position descriptions with appropriate performance indicators to ensure effective implementation of the policy;
- Our customer service staff will receive training about this policy to ensure that customers in financial hardship are treated on a case by case with sensitivity and have their circumstances kept confidential;
- We will provide information on this policy to all customers on a regular basis and upon request; and
- We will provide internal assessment processes to allow for the early identification of customers in financial hardship

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Customers who may apply under this policy include:

People on low or fixed incomes;

- People who may have experienced a sudden change in circumstances (such as ill health, unemployment, separation, a death in the family, a loss arising from an accident), or some other temporary financial difficulty;
- People who, through self-assessment, have identified their position regarding their ability to pay;
- People eligible for a government funded concession (e.g. Health Care Card, Social Security benefit, etc.);
- People who have previously applied for a Utility Relief Grant;
- People whose payment history indicates that they have had difficulty meeting our payment terms in the past;
- ***Other eligibility criteria may also be considered***

Anyone experiencing financial hardship will:

- Be treated respectfully, sensitively, and without judgement;
- Have their case individually considered and their circumstances kept confidential;
- Receive prompt information on options for alternative payment arrangements and government concessions such as the Utility Relief Scheme and other government financial assistance programs;
- Nominate an amount he/she can afford to pay on an arrangement plan;
- Choose from various payment methods and receive written confirmation of the agreed payment arrangement within 14 days;
- Renegotiate the amount of their instalment if there is a change in their circumstances;
- Receive information about free, independent and accredited financial counseling services;
- Have access to a language interpreter service at no cost;
- Not have water supply restricted as long as they have agreed to a payment arrangement and are meeting it;
- Be shielded from legal action and additional debt recovery costs whilst they continue to make payments in accordance to the agreed schedule; or an agreed altered schedule of payments;
- Speak directly with our Customer Relations Coordinator in order to re-negotiate the payment arrangement if a payment is missed or likely to be missed;
- Be advised about how to reduce usage to assist in reducing future water consumption; and
- Be advised about their right to lodge a complaint with the independent dispute resolution scheme (Energy and Water Ombudsman of Victoria) if their affordability issue is not resolved with us.