

# Customers Experiencing Hardship Policy

Customers are able to obtain a copy of the Customers Experiencing Hardship Policy by:

- (a) Contacting Wannon Water on 1300 926 666 and requesting a copy;
- (b) Visiting one of our customer service centres and requesting a copy; or
- (c) Visiting our website [www.wannonwater.com.au](http://www.wannonwater.com.au).

## 1.0 PURPOSE

This Policy outlines Wannon Water's definitions and approach to supporting customers experiencing hardship.

## 2.0 Definition of Customers Experiencing Hardship

*A customer experiencing hardship is a person who has the intention, but not the financial capacity, to make the required payments within the timeframe set out in Wannon Water's payment terms.*

Wannon Water employees or an independent accredited financial counsellor may identify customers experiencing hardship. Customers may also self-identify as experiencing hardship.

People experiencing low income and/or a sudden change in their circumstances (such as ill health, unemployment, a death in the family, a loss arising from an accident, impact from the COVID-19 pandemic, or some other financial difficulty) may be considered as a customer experiencing hardship.

Wannon Water employees aim to identify customers in hardship and provide them with access to financial assistance as early as possible. Our customer service staff consider the following:

- (a) Eligibility for Government funded concessions (e.g. Health Care Card, Social Security Benefit or Pensioner).
- (b) If the customer has requested information about alternative payment arrangements.
- (c) If the customer has previously applied for a Utility Relief Grant (irrespective of whether or not their application was successful).
- (d) If the customer's payment history indicates they have had difficulty paying the account in the past.
- (e) If the customer indicates they have had a sudden change of circumstances that adversely affects their finances.
- (f) If the customer self-identifies as currently being in hardship
- (g) If the customer has a low level of income or not be employed
- (h) The customer indicates they are, or might be, experiencing family violence.

Whilst the above list outlines possible indicators of hardship it is not definitive. Wannon Water will consider customers in accordance with their individual circumstances.

## 3.0 Rights of Customers Experiencing Hardship

Wannon Water aims to treat all customers in financial difficulty with dignity, respect, confidentiality and without making value judgements.

Each customer experiencing hardship has the right to:

- (a) be treated sensitively on a case by case basis and have their circumstances kept confidential;
- (b) be provided with information about programs they are eligible to access, including alternative payment arrangements, Government concessions (e.g. the Utility Relief Grant Scheme), relevant Wannon Water policies and other Wannon Water and Government programs,
- (c) agree to an amount he or she can reasonably afford to pay on an arrangement plan;
- (d) request a review of their hardship arrangement if there is a change in their circumstances.

- (e) choose from various options for payment in accordance with the customer's circumstances and capacity to pay;
- (f) to receive written confirmation of agreed alternative payment arrangement within 10 business days of an agreement being reached;
- (g) renegotiate the amount of their arrangement if there is a change in their circumstances;
- (h) be referred, at no cost to the customer, to an independent financial counselling service if available (noting there are different services and levels of availability for residential, rural and business customers within the Wannon Water service region);
- (i) receive, at no cost to the customer, a language interpreter service;
- (j) be shielded from Wannon Water legal action and additional debt recovery costs while they continue to make payments according to the current agreed schedule of payments (including waiving interest accrued prior to being identified in hardship and exempting the debt from accrual of interest on overdue amounts during the customer's period of hardship);
- (k) access to water conservation information to assist in reducing consumption; and
- (l) not have their water supply restricted provided they have maintained the agreed payment arrangement.
- (m) to register a complaint in accordance with Wannon Water's Complaints and Disputes Policy (<https://www.wannonwater.com.au/help-for-customers/enquiries-complaints.aspx>)

Customers identified as experiencing family violence have additional supports available as set out in Wannon Water's *Family Violence Procedure*.

Residential customers can also access Wannon Water's *Financial Assistance Procedure*. This applies if the payment amount that they can reasonably afford is not adequate to cover both arrears and future estimated water accounts.

#### 4.0 Pro-Active Provision of Information

Wannon Water will proactively provide customers with timely information regarding payment assistance options including:

- (a) An invitation to contact us to discuss alternative payment arrangements included with all bills.
- (b) Details about concession eligibility and other Government funded assistance programs (e.g. an application for a Utility Relief Grant) no later than the third notice/request for payment.

To remind eligible concession card holders of their entitlements, on all final notices Wannon Water will remind customers to provide their concession details so that they can be given their entitlements (if they have not already done so).

Wannon Water will advise customers about their right to lodge a complaint with the Energy and Water Ombudsman (Victoria) or any other relevant external dispute resolution forum in the case Wannon Water has been unable to resolve their concern.

#### 5.0 Ceasing customer hardship support

Customers accessing hardship support will cease receipt of such support under the following circumstances:

- The customer self identifies as no longer being in hardship
- The customer's account has gone into credit and they are able to maintain it with the current payment plan
- Payments are not meet as per the agreed payment plan over a period of 3 payments and there has been no response to reminder notices issued. In this instance, a cancelled hardship letter is issued allowing 14 days to respond before further action is taken.

## 6.0 Corporate Responsibility for Customers Experiencing Hardship

Wannon Water will ensure appropriate procedures and work instructions are in place and maintained to ensure this policy is adhered to.

Wannon Water will ensure that there are appropriate escalation procedures in place to deal with customer complaints regarding this policy.

The Branch Manager Retail Services has been allocated accountability for the strategic direction, operation and management of Wannon Water's Customer Hardship Policy and related procedures. The Coordinator Billing and Coordinator Collections support the Branch Manager in delivering this accountability and all customer relations team members are responsible for adhering to this policy and associated procedures.

## 7.0 Continual Improvement

Wannon Water is committed to ongoing dialogue with the Essential Services Commission, the Department of Health and Human Services and the Energy and Water Ombudsman (Victoria).

Wannon Water will also work with financial counsellors, welfare agencies, other utilities and customer representative bodies to develop and improve its understanding of the complex issues confronting low income and vulnerable customers. Consistent with these commitments, Wannon Water is delivering a second Financial Inclusion Action Plan (FIAP), is a founding partner of the National Thriving Communities Partnership and has established the South West Thriving Communities Partnership Chapter.

This policy and associated procedures will be reviewed at least every three years.

## 8.0 DOCUMENT CONTROL



### Customers Experiencing Hardship Policy

Custodian	Branch Manager Retail Services
Approver	General Manager Community & Corporate Services
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