

**WATER BILLING HARDSHIP POLICY**

<b>POLICY REFERENCE NUMBER:</b>		<b>POL 2.8</b>	
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<p>This document is to be reviewed once per Council term. Next review date: <b>August 2021</b></p>			
<b>RESPONSIBLE OFFICER</b>		Manager Corporate Services	

## **PART 1: INTRODUCTION**

### **1.1 Objective**

- To ensure consistency, fairness, integrity and confidentiality of all proceedings for both the debtor and the Council
- To provide a process for consideration and assistance to consumers suffering genuine financial hardship
- To fulfil the statutory requirements of the Local Government Act, 1993 (the Act) with respect to the recovery of water billing charges
- To maximise the collection of water charges payable to Council

### **1.2 Scope of Policy**

This policy applies to consumers claiming hardship in respect to water billing accounts within the area serviced by Riverina Water County Council.

Established procedures provide for customer service staff to negotiate an arrangement for payment of water charges where customers advise that payment in full cannot be made by the due date. These arrangements are made by telephone or at the counter and are negotiated with the aim of recovering all arrears and the current water consumption account within the financial year where possible.

This policy will apply in circumstances where customers are unable to comply with these arrangements, due to hardship.

### **1.3 Definitions**

“Hardship” - is recognised by Council as “the state of someone who is identified by either themselves or an independent accredited financial Counsellor as having the intention, but not the financial capacity, to make the required payments within the timeframe detailed within any account issued by Council”. Where a debtor falls within this definition Council may apply this policy.

### **1.4 Policy / Legislative Context**

Local Government Act 1993  
Local Government (Rates & Charges) Regulation 1993  
Policy 2.9 Debt Recovery  
Customer Service Charter

## **PART 2- : POLICY**

### **2.0 Statement**

Riverina Water County Council acknowledges that customers can, for various reasons, fail to pay for water charges when they become due and payable. It is not Council’s intention to cause hardship to any customers through debt recovery procedures. Council will seek to work with the customer to make suitable arrangements to clear the debt where possible.

External debt collection action is seen as a last resort when all other arrangements and considerations have failed.

## **2.1 Hardship Provisions**

Provision is made under Section 564 of the Local Government Act 1993 for Council to accept payment of water accounts due and payable in accordance with an agreement made with the person.

Arrangements are to be negotiated with the aim of recovering all arrears and the current water consumption account within the financial year where possible.

Where a customer defaults on an approved arrangement for payment, recovery action will recommence from the stage which had been reached prior to the latest arrangement being made. This may include restriction or disconnection of the water supply to the property covered by this arrangement.

## **2.3 Application Process**

### **Options Available for Relief**

Applications under this policy shall be based on one of the following options;

- a. Extension of time to make payment in full of arrears of the account beyond the due dates, or
- b. An arrangement for periodic payment of the account by instalments that go beyond the due dates

### **Eligibility**

To qualify for relief from water charges the following must apply before consideration:

- a. The applicant must be the registered owner or a legally recognised interested party to the property;
- b. The property for which the financial hardship application applies must be the principal place of residency of the applicant/s
- c. Agreement that any arrangement is subject to a Direct Debit commitment

## **2.4 Information Required**

Applications for financial hardship must be made in writing and accompanied by supporting documentation which must include (but is not limited to):-

- i. Reasons why the customer is unable to pay the water account when it becomes due and payable
- ii. Details of income and expenditure
- iii. In circumstances where the applicant is receiving advice from a recognised financial Counsellor, financial planner or community funded counselling/support service provider a letter from the provider shall also be attached to this application.

## **2.5 Determination of Applications**

Applications for relief under this policy, where the determination relates solely to an extension of time to make payment in full or an arrangement for periodic payments, will be assessed on their merits and determined against:

- (a) Whether hardship exists based on the evidence; and if so
- (b) The scope of relief given

In special circumstances interest charges may be suspended for the period of the arrangement.

The application will be determined by the Customer Service Administrator and/or Manager Corporate Services. Any applicant who is dissatisfied with a determination by the abovementioned officers, may request that the General Manager review the decision.

Non-adherence to the terms of the agreement reached between Council and the customer will result in hardship consideration being reversed. It is the responsibility of the customer to advise Council of any change to their circumstances.

A periodic review of approved hardship agreements will be undertaken every 6 months.



# Riverina Water County Council

## APPLICATION FOR RELIEF; WATER BILLING HARDSHIP

Please provide additional information on separate sheets if necessary.

PLEASE ANSWER ALL QUESTIONS RELEVANT TO YOU IN **BLOCK** LETTERS, TICKING APPROPRIATE BOXES

### RWCC Customer Details

Name: _____ *	Water Account: _____ *
Address: _____ *	Date: _____ *
Postal Address : _____	Phone: _____ *
City/Town: _____ *      Post Code: _____ *	Phone 2: _____
Email: _____	

### 1. Pensions and Benefits:

- A. Do you receive any pensions or benefits?  Yes    No
- B. Do you have a current Pensioner Card issued by the Commonwealth Government, or a Gold Card issued by the Department of Veterans Affairs?  Yes    No

**\*If Yes; Please complete a Riverina Water Pension Rebate Application Form if you are not already claiming a Pension Rebate with Riverina Water.**

### 2. Property Details:

- A. Is this property your principal residence?      Start Year: \_\_\_\_\_  Yes    No
- B. Are there people living at the property?      (detail below)  Yes    No
- Sole Owner
- My spouse and myself:      Spouse Name \_\_\_\_\_
- Myself and the following people:      Name \_\_\_\_\_
- (if children, please note ages)      Name \_\_\_\_\_
- Name \_\_\_\_\_
- Name \_\_\_\_\_
- Life Tenant
- C. Share of ownership: \_\_\_\_\_ %      Evidence of Ownership is attached:  Yes    No
- D. Do you own (fully or partially) any other land or buildings?  Yes    No
- If yes, list addresses: \_\_\_\_\_

### 3. Financial Hardship:

- A. What is the cause of financial hardship? \_\_\_\_\_
- B. How long have you been in hardship? \_\_\_\_\_
- C. Please state gross WEEKLY income below: (Allow for wage/salary from employment, pensions and benefits, compensation, insurance, retirement payments, spousal income, rent, family allowance, and interest)


D. Please provide name and current balance of all bank, credit union or building society accounts you hold:

_____	\$ _____
_____	\$ _____
_____	\$ _____

E. Please provide details of WEEKLY outgoings: (Allow for rent/ home loan, other loans and hire purchase, health costs, council rates and charges, and other bills such as gas, phone, electricity)


F. Proposed Payment Arrangement (Please circle): a separate payment arrangement form will need to be signed if hardship is approved

Amount: \$ \_\_\_\_\_ Weekly      Fortnightly      Monthly

Proposed end date of arrangement: \_\_\_\_\_

G. Please note or attach any additional information that may assist with your application.

Number of attached pages: \_\_\_\_\_

Notes:


**4. Customer Authorisation**

I hereby declare that the information provided in this application is true and correct.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Please return application form to:	Riverina Water PO Box 456 WAGGA WAGGA NSW 2650	or Fax to 02 6921 2241
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**Office Use Only**

Approved:		Period Commencing:	1/ ___ / 20__
Registered:		Processed:	

