

WATER BILLING HARDSHIP POLICY

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<p>This document is to be reviewed once per Council term. Next review date: August 2017</p>			
RESPONSIBLE OFFICER		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 be sympathetic 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 fail to comply with these arrangements.

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 Legislative Context

Local Government Act 1993

Local Government (Rates & Charges) Regulation 1993

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, and consideration will be given to acceptable arrangements to clear the debt where possible.

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. Any arrangement will be 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.



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: *	<hr/>	Water Account: *	<hr/>
Address: *	<hr/>	Date: *	<hr/>
Postal Address :	<hr/>	Phone: *	<hr/>
City/Town: *	Post Code: *	Phone 2:	<hr/>
Email: <hr/>			

1. Pensions and Benefits:

- A. Do you receive and 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):

Amount: \$ _____ Weekly Fortnightly Monthly

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:	