

WATER BILLING HARDSHIP POLICY

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<p>This document is to be reviewed every 2 years. Next review date: August 2015</p>			
RESPONSIBLE OFFICER		Finance & Administration Manager	

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 Finance & Administration Manager. Any applicant who is dissatisfied with a determination by the abovementioned officers, may request that the General Manager review the decision.



APPLICATION FOR RELIEF; WATER BILLING HARDSHIP

(Please answer all questions relevant to you)

Account No: _____

I _____
(Full name in block letters)

of _____
(Address)

Telephone number _____, apply for arrangements under the provisions of Council's Water Billing Hardship Policy on the basis of financial hardship.

1. Pensions and Benefits

A. Do you receive any other pensions or benefits? Yes No

If yes, please provide type of pension/benefit and amount received per fortnight.

Pension: _____ Amount: _____
(eg. Aged)

B. Do you have a current Pensioner Concession Card issued by The Commonwealth Government? Yes No

PCC No. _____ Date of Grant: _____

2. Residence

A. Is this property your sole or principal place of living? Yes No

B. The property for which I am claiming has been my sole/principal place of living since Year. _____

3. Occupancy

A. Are there people living at the property? Yes No

B. Please indicate who these people are?

- | | |
|--|--|
| <input type="checkbox"/> Self | <input type="checkbox"/> Boarders |
| <input type="checkbox"/> Spouse | <input type="checkbox"/> Relatives |
| <input type="checkbox"/> Children (State Ages _____) | <input type="checkbox"/> Others (please specify) |

4. Do you own (either fully or partially) any other land or buildings?

Yes No

If yes, list addresses

5. What is the cause of financial hardship? _____
6. How long have you been experiencing hardship? _____
7. Please state gross WEEKLY income (dollars/cents) received from the following sources:

- a) Pensions and benefits \$ _____
 Compensation, superannuation insurance or
- b) retirement benefits \$ _____
- c) Spouse's income \$ _____
- d) Income of other residents of the property \$ _____
- e) Casual/Part-time employment \$ _____
- f) Family allowance \$ _____
 Interest from banks / credit unions/building
- g) societies \$ _____
- h) Other \$ _____

8. Please provide name and current balance of all bank, credit union or building society accounts held by you.

_____ \$ _____

_____ \$ _____

_____ \$ _____

9. Please state details of fortnightly outgoings.

Outgoing	Owed to	Amount
Rent/Home loan		
Other Mortgages		
Personal Loans/Hire Purchase		
Health Costs		
Council rates and charges (if applicable)		

Please attach a separate page with any other relevant information you feel may assist your application.

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

Signature: _____ Date: _____

OFFICE USE ONLY

Property Description (Lot/Sec/DP) Lot: _____ Sec: _____ DP: _____