

Financial Hardship Policy



Aim

We recognise that our residential customers may experience financial strain, making it difficult to pay their water and sewerage accounts. This Financial Hardship Policy details how we will support residential customers through times of hardship.

Policy

We commit that our customers experiencing financial hardship will be:

- Treated with sensitivity, fairness, dignity, and respect
- Able to easily and confidentially access our financial hardship 'Customer Support Program'
- Supported by our trained staff that will uphold this policy, communicate clearly and are able to tailor the options within our Customer Support Program to respond to different customer circumstances.

What criteria do we use to determine financial hardship?

Customers will be considered to be suffering financial hardship, and eligible to participate in the Customer Support Program, when all of the following criteria are met:

- They are a residential customer residing at their principal place of residence; and
- We have been advised that the customer is suffering financial hardship, or are likely to in the near future, by:
 - The customer
 - An accredited, independent financial institution; or
 - An institution that provides, on a not-for-profit basis, assistance to persons experiencing financial difficulty; and
- As a result of financial hardship, the customer is having difficulty (or expects to have in the near future) paying their TasWater bill; and
- The customer is willing to pay their TasWater bill but is unable to pay because of financial hardship.
- To determine whether a customer may be having difficulty paying their TasWater bill we will use the following indicators:
 - The customer has two or more unpaid bills for their principal place of residence; or
 - The customer has had supply restricted in the previous 12 months and not made regular payments; or
 - The customer has difficulty meeting terms of an agreed payment arrangement; or
 - The customer is a concession card holder and in payment arrears.

A customer's willingness to pay may be demonstrated when:

- The customer has told us they want to pay their TasWater bill; or
- The customer's payment history shows that they previously paid their TasWater bills on time; or

- The customer seeks early support from us because they are having difficulty paying their TasWater bill or meeting the terms of a payment arrangement.

We recognise that there are a range of short or long term circumstances that may contribute to a customer experiencing financial hardship. We will always consider a customer's individual circumstances when determining eligibility for our Customer Support Program.

How will we identify customers early that may be facing financial hardship?

To provide early support to customers, we will use indicators of difficulty detailed above to proactively identify customers who may be facing financial hardship and where appropriate, and the eligibility criteria are met, offer our Customer Support Program.

How will we assist?

Our Customer Support Program provides personalised assistance and support to customers to help them get back on track with payment of their TasWater bills.

Customers in our Customer Support Program will:

- Be given direct access to one of our specially trained staff, including access to the language interpreter service at no cost, as needed
- Receive tailored support based on their financial situation and what they can afford to pay
- Have the benefit of one or more payment and support options, reflecting individual circumstances such as payment arrears and capacity to pay, including:
 - o Extension of time to pay
 - o An instalment plan tailored to individual circumstances,
 - o Temporary deferment of charges
 - o Waiver of interest or other fees for example where there is demonstrated long term financial hardship
 - o Incentives to reward ongoing payment behaviour.
- Receive written confirmation of any alternate payment method within 10 business days of an agreement being reached.

We will stop any active collection activities for customers in our Customer Support Program, such as supply restriction or legal action and we will not charge additional debt recovery costs as long as the customer continues making payments as agreed under their payment plan.

We will also provide information about:

- Alternative ways to make regular payments or access Centrelink's Centrepay
- Available government concessions and assistance
- Free and independent financial counselling services or other support services, and how we can refer customers, with their consent, to these services
- Water efficiency advice to help manage water usage costs
- Our Complaints, Enquiries and Disputes Management Policy, including:
 - o How to lodge a complaint with us;
 - o The process we will follow to address the complaint;

- o That we must reply to a complaint within 10 business days after receiving the complaint; and
- o That unresolved matters can be raised with Ombudsman Tasmania.

When the Customer Support Program ends

Our customers will have access to the Customer Support Program until:

- Their account returns to a zero balance;
- They have regained control over the management of their account and is able to meet our normal payment terms; or
- They request removal from the program.

We will attempt to contact our customers who do not adhere to agreed payment arrangements. Where non-payment continues, or where attempts to contact are ignored, we will withdraw our customer from the Customer Support Program and follow our usual debt recovery actions.

Our customers will receive written advice of our intention to take such action and will be given 10 business days to contact us prior to that action being taken.

Training

We will educate our customer service staff, and other staff as appropriate, to ensure that they understand and can apply this Financial Hardship Policy and the Customer Support Program. Staff will be trained to work with customers that are experiencing financial hardship with respect and sensitivity and without bias or judgement.

Review

This Financial Hardship Policy and associated procedures will be reviewed by 30 June 2023 or earlier if there are changes to the Customer Service Code or water and sewerage legislation.

Responsibilities

The Chief Executive Officer is responsible for overseeing the implementation of this Financial Hardship Policy. Specific responsibilities include:

- Management and communication – Chief Financial Officer
- Monitoring, compliance and review – General Manager Governance and Assurance.

The Financial Hardship Policy and our Customer Support Program will be communicated through our website, customer accounts, customer newsletters, reminders and final notices. Hard copies of the policy and supporting materials will be provided on request.

Associated Documents

- Tasmanian Water and Sewerage Industry Customer Service Code
- Water and Sewerage Industry Act 2008
- Water and Sewerage Industry (Customer Service Standards) Regulations 2019
- TasWater Customer Charter
- TasWater Customer Contract (Section 15)
- TasWater Complaints, Enquiries and Disputes Management Policy

Title	Financial Hardship Policy
Approved By	Chief Executive Officer
Date	23/6/2022