

Company Policy

WATER

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CECP8300 CUSTOMER SUPPORT

1.0 POLICY STATEMENT

Essential Water recognises that there are members of the community that experience financial stress or hardship. Those members require assistance and support to meet their obligation to make payment for amounts owed to Essential Water to ensure their water supply remains unrestricted.

2.0 PURPOSE

To provide guidelines for the identification, assessment and management of persons experiencing financial stress or hardship, who are unable to pay for amounts owed to Essential Water.

Essential Water recognises that water is an essential service and this policy seeks to minimise the instances of water restriction.

3.0 REFERENCES

Internal

Company Policy (Governance) – Sub-delegation of Authority by the Chief Executive Officer – CECP0001.02

Company Policy (Customer and Stakeholder Management) – Financial Hardship – CECP0008.03

Branch Procedure (Water) – Water Debt Recovery: Restriction of Supply – CEOP8344

Branch Procedure (Water) – Water - Uncharacteristic or Excessive Use – CEOP8339

External

Water Management Act 2000 (NSW)

Water Management (General) Regulation 2011

4.0 DEFINITIONS

Document control

Employees who work with printed copies of documents must check the Business Management System regularly to monitor version control. Documents are considered “UNCONTROLLED IF PRINTED”, as indicated in the footer.

Financial Hardship

A person who experiences difficulties with payments required by Essential Water due to their financial circumstances.

Financial Stress

Individuals who may not identify as experiencing something as extreme as financial hardship, but payments required by Essential Water would place them in vulnerable circumstances.

Review date

The review date displayed in the header of the document is the future date for review of a document. The default period is three years from the date of approval. However, a review may be mandated at any time where a need is identified due to changes in legislation, organisational changes, restructures, occurrence of an incident or changes in technology or work practice.

5.0 KEY REQUIREMENTS**5.1 Types of payments**

Payments required by Essential Water, which a customer is responsible for, relating to services to maintain ongoing connection to the water supply. This can include work required on a customers' private assets which could be payable to a third party, where it could become a potential cause of water wastage or misuse.

5.2 Identification of financial stress or hardship

An individual is identified as being in financial stress or hardship when they are willing to meet their financial obligations, but do not have the capacity to do so as a result of financial difficulties or the size and unexpectedness of the payment amount required.

Essential Water may not have information available to allow insight into a customer's capacity to pay. Customer's will need to request assessment by Essential Water and provide evidence requested to allow identification of a customer as being in financial stress or hardship.

Essential Water will respond to customers under assessment in a professional and non-judgemental way. To assist customers or individuals to identify as being in financial stress or hardship and therefore eligible for support or assistance, Essential Water has defined the following factors as indicators of customer hardship. The customer may be experiencing one or more of these factors:

- reliance on government assistance or Centrelink payments e.g. pension;
- unemployed;
- medical illness or mental health of the customer/individual or a dependant, affecting their capacity to pay;
- physical or intellectual disability of the customer/individual or dependant affecting their capacity to pay;
- death in the family affecting capacity to pay;
- change in the family unit affecting capacity to pay;
- current and long term financial situation may be vulnerable;
- experiencing domestic violence;
- sudden loss of income or substantial reduction in income;
- involved in legal proceedings or
- natural calamity such as fire, drought, flood or storm damage;

In addition to traditional indicators of hardship the amount of the payment and the unexpectedness of the value compared to the individual's capacity to pay may also warrant consideration when assessing whether financial stress or hardship exists.

Essential Water seeks to address hardship early and the methods by which Essential Water encourage those customers/ individuals that are in financial stress or hardship to self-identify, include:

- information regarding the Customer Support Policy is referenced in the notification of cost of damage to the network to the liable party;
- information regarding the Customer Support Policy is reference in defect notification paperwork to the customer;
- Customer Support Policy is published on Essential Water's website; and
- employees who address queries from customers/ individuals that have received water restriction notices are skilled in identifying potential financial hardship.

5.3 Support to Customers in Hardship

Once customers or individuals have provided evidence to allow Essential Water to identify them as being in financial stress or hardship, Essential Water will provide access to meaningful and appropriate assistance based on the customer's individual circumstances which may include any of the following.

5.3.1 Flexible Payment Options

Essential Water will negotiate and agree interest free payment plans for persons allowing them to pay off outstanding debts over an agreed time.

When developing a payment plan, Essential Water recognises the need for such payment plans to be managed individually, requiring negotiation and flexibility. When assessing a person's capacity to pay, Essential Water will take into consideration the amount of the debt, the ability for the debtor to make repayments based on their individual circumstances and basic living costs. The health and wellbeing of the customer and their dependents will be considered in payment plan negotiations.

In some circumstances a customer will be unable to make any payment and consideration will be given to writing off the debt.

5.3.2 Assistance with Payments to Third Parties

There may be circumstances where Essential Water will require work to be completed on a customer's private assets for safety or to prevent water wastage, and the customer will need to engage a NSW licenced plumber to complete these works. In these circumstances Essential Water may provide the customer with financial assistance to enable the works to be completed. This financial assistance may be provided in the form of a credit adjustment under the Uncharacteristic or Excessive Use policy.

5.4 Customer's rights and obligations

5.4.1 Customers' rights

- To be treated in a respectful and professional manner.
- Confidentiality is maintained at all times.
- To have options, information and support clearly explained.
- To be protected from debt recovery or legal action while meeting agreed arrangement.

5.4.2 Customers' obligations:

- To acknowledge the debt and obligation to repay.
- To provide Essential Water any reasonable evidence, as requested, to assist with the assessment of financial hardship and capacity to pay.
- To advise Essential Water if contact details or financial circumstances change.

- To notify Essential Water if unable to meet agreed payments or terms.
- To acknowledge that Essential Water may need to proceed with maintenance work to address risk before a hardship ruling has been finalised.

5.5 Supply Disconnection

Essential Water does not disconnect water supply for non-payment of account only disconnects supply as a last resort after repeated tampering with the water service to protect public safety or when all other remedies under this policy have been exhausted. Water restriction for non-payment occurs as a last resort after all attempts to have the customer enter into a payment plan have failed.

If a person is deemed to be in financial hardship, Essential Water will seek agreement of a payment plan with the person prior to proceeding to water restriction.

5.6 Financial Control & Reporting

All agreed payment plans will be recorded and monitored regularly by Essential Water.

In establishing agreements for flexible payment it is expected that all parties will act in good faith. Where there is a lack of cooperation or good faith negotiations, Essential Water reserves its lawful rights to recover the debt owed.

5.7 Complaint Resolution

If a person is not satisfied with the assessment of financial hardship, they may request a review or make a complaint in accordance with Essential Water's Standard Complaint and Dispute Resolution Procedure which may be found on Essential Water's website.

6.0 ACTIONS TO ACHIEVE IMPLEMENTATION OF THIS POLICY

- Development or revision of procedures to ensure operational compliance to this policy.
- Communication of policy to all impacted areas.
- Development of relevant Branch procedures and workplace instructions to supplement this policy.
- Establish, publish and maintain the Customer Support Policy on our website.
- Provide where appropriate information related to government concession programs and agencies for referring customers.

7.0 AUTHORITIES AND RESPONSIBILITIES

General Manager Customer & Network Services has the authority and responsibility for:

- ensuring a robust and efficient hardship management framework is developed and maintained;
- ensuring adequate resources are provided to manage hardship functions; and
- ensuring there are appropriate systems in place to meet these requirements.

Manager Water Operations has the authority and responsibility for approving this policy.

Manager Water Business has the authority and responsibility for implementing this policy and the ongoing improvements.

Customer Contact and Resolutions Manager has the authority and responsibility for:

- implementing this policy;
- overseeing the development of a procedural framework underpinning this policy;
- on-going monitoring of the effectiveness of this policy;
- acting as the referral point for cases to be considered for hardship; and
- assessing financial hardship cases and making recommendation for debt write off where required.

Revenue Services Manager has the authority and responsibility for authorising and processing debt write off in accordance with Company Policy (Governance) - Sub-delegation of Authority by the Chief Executive Officer – CECF0001.02.

8.0 REVISIONS

Issue No.	Section	Details of changes in this revision	Change Risk Impact?

9.0 DOCUMENT CONTROL

Content Coordinator : Manager Water Business

Distribution Coordinator : Policy Team