

Residential Hardship Policy



1 Background

In accordance with the South Gippsland Water Customer Charter and the ESC Customer Service Code, the Corporation is required to manage customer debt to meet social obligations while also maintaining commercial focus.

2 Purpose

The purpose of this policy is to outline SGW's process for dealing with customers experiencing financial hardship.

3 Definitions

For the purposes of this policy only, the following shall mean:

Customer experiencing financial hardship: A customer experiencing financial hardship is someone who is identified either by themselves, the water business, or an independent accredited financial counsellor as having the intention to pay, but who does not have the financial capacity to make the required payments within the timeframe set out in the Corporation's payment terms.

ESC: Essential Services Commission.

SGW: South Gippsland Water.

EWOV: Energy and Water Ombudsman Victoria

4 Policy

South Gippsland Water is aware that there are complex socio-economic factors in the communities that they serve, and acknowledges that some customers will experience a form of financial hardship from time to time.

Where customers are experiencing financial hardship SGW will:

- Engage in discussions with customers to determine eligibility using objective criteria as indicators of hardship. Criteria may include:
 - A customer's eligibility for concessions;
 - A customer's status as a tenant;
 - Previous customer applications for the Utility Relief Grant Scheme;
 - A customer's previous payment history;
 - Appropriate self-assessment by the customer.
- Offer a flexible payment plan and provide an exemption from interest charges whilst an agreement is honoured or in place;
- Ensure internal assessment processes are designed to make an early identification of a customer's hardship. This will include Customer Service Staff referring customers to the Customer Service Team Leader when Instalment Plans cannot be agreed upon;
- State any circumstances in which the Corporation will waive or suspend interest payments on outstanding amounts;
- Exempt customers in hardship from supply restriction, legal action, and additional debt recovery costs while payments are made to the Corporation; including payment of any interest accrued prior to the customer being identified as in hardship or which has accrued during the customer's period of hardship while payments are made to the water business according to an agreed flexible payment plan or other schedule;

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- Provide complete or partial debt waiver if a customer meets required criteria, as set by the SGW Customer Service Manual, Section 8. (Tariff Assistance and Hardship Relief Schemes);
- Offer a range of payment options in accordance with the customers capacity to pay;
- Provide for written confirmation of any alternative payment method to be sent to customers within 10 business days of an agreement being reached;
- Offer information and referral to government assistance programs, including the Utility Relief Grant Scheme and no-cost independent financial counsellors;
- Offer information on how to reduce water usage and improve water efficiency and referral to relevant government water efficiency programs;
- Provide information about the Corporation's dispute resolution policy and the customers right to lodge a complaint with external dispute resolution forums, including EWOV;
- Detail the circumstances in which this policy will cease to apply to customers;
- The Customer Service Team Leader and Credit Management Officer will be trained in all hardship practices and procedures and will have access to, and be familiar with, all reference materials as listed below;
- Customer Service staff will be trained in identifying possible hardship cases ensuring customers in hardship are treated with sensitivity and without making value judgments;
- The Customer Service Team Leader or Credit Management Officer will be responsible for communicating with customers in hardship, ensuring all relevant procedures are followed.

5 Hardship - Guaranteed Service Level

Should a customer be restricted without the appropriate notifications, as per Table 1 "Reasonable Endeavours" [SCS-004 Debt Collection Procedure](#) a GSL payment/credit will apply.

6 Responsibilities

General Manager Corporate Services: is responsible for approving all hardship applications.

Customer Service Team Leader is responsible for:

- Ensuring that Customer Service Staff are appropriately trained in dealing with customers experiencing financial hardship;
- Ensuring that this policy is followed by Customer Service staff at times when dealing with customers experiencing financial hardship;
- Communicating with the customer once financial hardship has been identified.

Customer Service Staff are responsible for:

- Abiding by this policy and [SCS-003 Residential Hardship Procedure](#) when dealing with customers experiencing financial hardship;
- Treating customers suffering financial hardship with sensitivity without making value judgments.

7 References

Victorian Water Industry Association Industry Guide on Residential Hardship
 ESC Customer Service Code – Metropolitan and Regional Water Businesses
 Information Privacy Act 2000

South Gippsland Water Customer Service Manual – Section 8 – Tariff Assistance and Hardship Relief Schemes

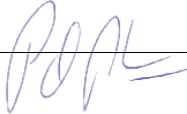
South Gippsland Water Customer Charter – Section 5 – Payments

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- [PCS-004 Customer Debt Recovery Policy](#)
- [SCS-003 Residential Hardship Procedure](#)
- [SCS-004 Debt Collection Procedure](#)
- [SCS-004a Issuing Final Notices Procedure](#)
- [SCS-013f ESC Customer Charter 5 – Payments Procedure](#)
- [SCS-013g ESC Customer Charter 6 – Connection Procedure](#)
- [SCS-013h ESC Customer Charter 7 – Actions for Non Payment of Account Procedure](#)
- [ICS-001x Instalment Plans and Time Extensions Instruction](#)
- [ICS-004a Issuing Final Notices Instruction](#)

This document is to be reviewed in **June 2018** or earlier as required.
 This document must not be released to external parties without approval by the
 Managing Director.

| DOCUMENT APPROVAL | | |
|------------------------------|-------------------------------------------------------------------------------------|------------------|
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| ISD&C Committee Approval: | Meeting No.: 04 | Date: 25/05/2016 |
| Senior Management Approval: | Meeting No.: 498 | Date: 02/03/2016 |
| Managing Director Signature: |  | |

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