



SHIRE OF GNOWANGERUP

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Family Violence Hardship Policy

For Water Services

Shire of Gnowangerup

(08) 9827 1007

TTY 133 677

 TIS 131 450

1. PURPOSE

This Financial Hardship Policy outlines how Shire of Gnowangerup (“**we**”) will assist a residential customer (“**you**”) who cannot pay a rate notice because of financial hardship through issues, circumstances or outcomes relating to/from family violence.

Our policy applies only to the **water services portion** of your rate notice.¹ Residential tenants who have agreed with the land owner to receive a rate notice are also covered by this policy.

If you are also having difficulty paying other charges on your rate notice or if you are a commercial customer, we encourage you to still talk to us.

We are committed to working with you to find an appropriate payment solution that works for both you and us. We understand that it can be difficult to ask for support, we will treat you sensitively and respectfully.

2. WHAT IS HARDSHIP?

You will be considered to be in hardship if paying the water services portion of your rate notice will affect your ability to meet your basic living needs or may cause physical and mental harm— in short, if you have the intention but not the capacity to pay due to domestic or family violence related issues or outcomes.

It is recognised that Family Violence most commonly refers to violence and abuse against an intimate partner, including same-sex relationships and ex-partners, and can also include the abuse of children, older people and other family members.

Examples of behaviour that may constitute family violence include:

- an assault against the family member
- a sexual assault or other sexually abusive behaviour against the family member
- stalking or cyber-stalking the family member
- repeated derogatory remarks against the family member
- damaging or destroying property of the family member
- causing death or injury to an animal that is the property of the family member
- unreasonably denying the family member the financial autonomy that the member would otherwise have had
- unreasonably withholding financial support needed to meet the reasonable living expenses of the family member, or a child of the member, at a time when the member is entirely or predominantly dependent on the person for financial support
- coercing, threatening, or causing physical abuse, emotional or psychological abuse or financial abuse, in connection with demanding or receiving dowry, whether before or after any marriage
- preventing the family member from making or keeping connections with the member’s family, friends or culture
- kidnapping, or depriving the liberty of, the family member, or any other person with whom the member has a family relationship
- distributing an intimate image of the family member without the family member’s consent, or threatening to distribute the image
- causing any family member who is a child to be exposed to these behaviours.

The affects and actions of the above may have one or more outcomes that cause hardships. These hardships may range from physical, mental or perceived.

3. IDENTIFYING CUSTOMERS IN FINANCIAL HARDSHIP

If you think you may be in financial hardship due to issues or outcomes, as outlined above, from family or domestic violence, we encourage you to contact us as soon as possible. You may ask your financial counsellor or your support agency to contact us on your behalf.

We will assess within three business days whether we consider you to be in financial hardship. If we cannot make our assessment within three business days, we will refer you to a financial counsellor for assessment.

As part of our assessment, we will consider any information provided by you and, if applicable, your financial counsellor or support agency. We will also consider any information we may have on your payment history.

As soon as we have made our assessment, we will advise you of the outcome.

4. INFORMATION

When dealing with residents that have indicated that or evidence of family violence exists, all information shall be collected in a private environment.

So as not to cause further stress to the resident every effort will be made to collect the required information in one meeting, with measures being taken to ensure the customer does not have to repeat their story each time they engage with the Shire.

All information provided will be collected, stored and actioned with total confidentiality. Staff numbers handling any such matters will be restricted to a minimum.

5. TRAINING

Shire staff undergo training to enable.

- Understanding of family violence issue and outcomes
- Appropriate response to family violence issue and outcomes
- Understanding how the process to identify an account of a customer affected by family violence.
- Understanding the importance of confidentiality of this information
- Understanding in what circumstances a customer affected by family violence will, as a result, be taken to be experiencing.

(i) payment difficulties for the purposes of the Water Services Code of Conduct (Customer Service Standards)2018; or

(ii) financial hardship for the purposes of our financial hardship policy.

- Understanding the process of how we deal with debt management and debt recovery.
- Understanding that written evidence is not to be collected unless the evidence is reasonably necessary to enable the Shire to assess appropriate measures that it may take in relation to debt management or recovery.

6. PAYMENT PLANS

If we determine that you are in financial hardship, we will offer you more time to pay the water services portion of your rate notice or a payment plan for this portion. We will not charge you any fees or interest as part of your extension or payment plan.

We will involve you and, if applicable, your financial counsellor in setting a payment plan. When setting the conditions of the plan, we will consider your capacity to pay and, if relevant, your usage needs.

If appropriate, we will review and revise your extension or payment plan.

We do not have to offer you a payment plan if you have had two payment plans cancelled because of non-payment.

If you are a tenant, we must make sure that the landowner is aware of us giving you an extension or entering into a payment plan with you before we do so. We can agree that you notify the landowner of the proposed extension or payment plan (and provide us with evidence that you have done so), or you can give us permission to notify the landowner.

7. DEBT REDUCTION AND COLLECTION

If you are in financial hardship, we will consider reducing the amount you owe us. We will also not commence or continue proceedings to recover your debt:

- While we are assessing whether you are in financial hardship; or
- If you are complying with your payment plan or another payment arrangement you have with us.

If you do not comply with your payment plan or other payment arrangements, we may commence debt recovery proceedings. When collecting your debt, we will comply with Part 2 of the ACCC and ASIC's *Debt collection guidelines for collectors and creditors*.

We may outsource your debt to a debt collection agency and additional fees may apply. We will ensure that any debt collection agency we engage will comply with Part 2 of the ACCC and ASIC's *Debt collection guidelines for collectors and creditors*.

8. USEFUL INFORMATION

Redirection of rate notice: We will advise you of your right to have your rate notice redirected to another person free of charge if you are absent or ill.

Payment options: You may pay your rate notice by direct debit, Centrepay, internet, telephone or post.

Please be advised that Centrepay is only available to customers who receive Centrelink payments. Paying by direct debit or Centrepay may help you manage your bills more easily.

For more information on your payment options, please contact us.

Concessions and other financial relief assistance: You may be eligible for concession(s) and/or financial relief for your water services portion of your rate notice.

- Concessional rebates may be granted to holders of a:
 - State Seniors Card
 - or

- A Commonwealth Seniors Health Card and a State Seniors Card
or
 - A Pensioner Concession Card and a State Seniors Card
- **Hardship Utility Grant Scheme (HUGS)**
The Hardship Utility Grant Scheme provides financial assistance to Western Australians who are struggling through financial hardship and are unable to pay their utility bills. For eligibility requirements please visit [http://www.concessions.wa.gov.au/Concessions/Pages/HUGS-\(Hardship-Utility-Grant-Scheme\).aspx](http://www.concessions.wa.gov.au/Concessions/Pages/HUGS-(Hardship-Utility-Grant-Scheme).aspx) .

Financial counselling: We will advise you of any financial counselling services or other organisations that may be available to you.

Financial counsellors offer free, independent information to help you take control of your financial situation. The Yougenup Centre, 47 Yougenup Road, Gnowangerup provides offices for Southern Ag Care Inc. and Centrelink to help with financial counselling.

The Financial Counsellors' Association of WA (FCAWA) can refer you to a financial counsellor in your area. Alternatively, you can call the FCAWA's Financial Counselling Helpline. The Helpline provides a free confidential service for all Western Australians with financial problems and queries. The Helpline can be contacted on 1800 007 007. Alternatively, you can go to the FCAWA website, www.financialcounsellors.org, and enter your postcode to locate your closest financial counselling service.

The FCAWA's contact details are:

Financial Counsellors' Association of WA

Phone: (08) 9325 1617

Financial Counselling Helpline: 1800 007 007

Email: afm@financialcounsellors.org

Website: www.financialcounsellors.org

Additional services and support can be obtained through the Department of Communities website.
<https://www.communities.wa.gov.au/contact/family-and-domestic-violence-help/>

These include 24 hour help lines and details of agencies that can assist with Family Violence issues.

9. FEES AND CHARGES:

We will charge you for the water services we provide to you. A list of our fees and charges may be found in our Annual Budget readily available at the Shire Office, 28 Yougenup Rd, Gnowangerup, WA 6335 or they can be downloaded from our website www.gnowangerup.wa.gov.au .

The Shire of Gnowangerup can also supply a fact sheet to customers on request in person or by mail.

10. COMPLAINTS HANDLING

If you have a complaint, please contact us first. Our contact details are included in section 10 below.

Our complaints handling process is available at www.gnowangerup.wa.gov.au .

If you are not satisfied with the way we handle your complaint, you may refer your complaint to the Energy & Water Ombudsman. The Energy & Water Ombudsman will investigate your complaint and may mediate the dispute between you and us.

The Energy & Water Ombudsman's contact details are:

Company Name	Energy and Water Ombudsman Western Australia
In Person:	2 nd Floor, Albert Facey House 469 Wellington Street Perth WA 6000
Postal Address:	PO Box Z5386 St Georges Terrace Perth WA 6831
Phone:	08 9220 7588
Freecall:	1800 754 004* *Calls made from mobile phones will be charged at the applicable rate.
TIS:	Translating and Interpreting Service 131 450
TTY:	National Relay Service 1800 555 727
E-mail:	energyandwater@ombudsman.wa.gov.au
Website:	www.ombudsman.wa.gov.au
Fax:	(08) 9220 7599
Freefax:	1800 611 279

11. APPROVAL AND REVIEW

Our policy as approved must be

- (a) published on the Shires website.
- (b) will be provided in hard copy upon request at no charge.

We will review our policy at least every five years to ensure it remains up-to-date and relevant.

12. OUR CONTACT DETAILS

You can contact us at

28 Yougenup Road, Gnowangerup, WA 6335

Phone: 08 9827 1007

Fax: 08 9827 1377

gnpshire@gnowangerup.wa.gov.au

www.gnowangerup.wa.gov.au

TIS – online at <http://www.tisnational.gov.au>

TIS – Phone 131450 Customer Code C958106

TTY/Voice calls– 133 677

Speak and listen - 1300 555 727

SMS relay - 0423 677 767

TTY - online at <http://relayservice.gov.au>

If you are deaf, or have a hearing or speech impairment, find out how to phone us at

www.relayservice.gov.au

Adopted: 24th March 2021

Review Date: 24th March 2026 (adoption date plus 5 years)
