

## 1. Policy statement

This policy applies to customers who are experiencing difficulties with paying their water account. Coliban Water defines a customer experiencing hardship as someone who is willing but unable to pay their bill as a result of financial difficulties.

The objective of Coliban Water's Hardship Policy is to:

- assist customers experiencing financial hardship to manage payment of their outstanding debt,
- create an informative, respectful and engaging environment where customers requiring support can identify themselves to us without fear of judgement, and
- ensure customers have access to essential water services, irrespective of their capacity to pay.

This policy also recognises that family violence is a serious issue that poses substantial risk to the health and wellbeing of our community. Coliban Water is committed to effectively supporting customers who may be experiencing family violence, either directly or indirectly.

## 2. Purpose

Coliban Water recognises that there are complex socio-economic factors in the communities that we serve, and acknowledge that some of our customers will experience financial hardship.

Coliban Water is committed to an open and inclusive relationship with the Department of Health and Human Services, Energy and Water Ombudsman (Victoria), financial counsellors and other customer representative bodies, to improve the mutual understanding of complex issues involving hardship. We continually develop commercially realistic and innovative assistance programs for customers experiencing financial hardship.

In order to achieve continuous business improvement, this Policy will be reviewed biannually. The intention is to introduce regular communication with the welfare sector and hardship customer representative bodies. This is with a view to developing and improving our understanding of the complex issues confronting low income, vulnerable customers and those affected by family violence.

## 3. Responsibility

This policy is inclusive of all Coliban Water customers as well as all staff, contractors and consultants operating on behalf of Coliban Water who interact directly with Coliban Water customers. Coliban Water also recognises that some of our customers may experience family violence and as an essential service provider, actively support customers that may be experiencing family violence.

## 4. Definition

### Hardship

Hardship may be defined as short term or on going in duration. Customers experiencing hardship may identify themselves, be identified by Coliban Water staff or be referred by a community agency.

Coliban Water appreciates that every customer's situation is different. Payment arrangements and/or assistance options offered to each customer is based on their specific circumstances and capacity to pay. Customers will be offered a range of tailored assistance options to address their circumstances. Customers will be encouraged to make a regular payment arrangement so that bills can be paid in smaller more manageable amounts. Our payment arrangements are flexible and can be renegotiated when customers' circumstances change.

## Family Violence

Coliban Water accepts the definition of family violence as defined in the *Family Violence Protection Act 2008 (Vic)* as:

- (a) behaviour by a person towards a family member of that person if that behaviour-
  - (i) is physically or sexually abusive; or
  - (ii) is emotionally or psychologically abusive; or
  - (iii) is economically abusive; or
  - (iv) is threatening; or
  - (v) is coercive; or
  - (vi) in any other way controls or dominates the family member and causes that family member to feel fear for the safety or wellbeing of that family member or another person; or
- (b) behaviour by a person that causes a child to hear or witness, or otherwise be exposed to the effects of, behaviour referred to in paragraph (a).

Coliban Water will support victims of family violence through our Coliban Assist Program.

## 5. Our Commitment

Coliban Water's hardship program is committed to assisting and supporting our customers through financial difficulties. Customers need to engage with us about their situation and maintain agreed arrangements.

Coliban Water's trained staff assist customers who are having payment difficulties or whom are in financial hardship. Staff will work with customers to address payment difficulties early. Our staff can provide tailored advice and referral to other assistance programs.

We will provide the following commitment and services to our customers who present or identify themselves in hardship:

- Identify customers who are experiencing hardship early and provide mutually beneficial solutions to manage the debt.
- Our Coliban Assist Program is a respectful and confidential service.
- Protect our customers from water flow restrictions and debt recovery activity if they are experiencing financial hardship and are unable to pay their water bill.
- Provide access to a language interpreter at no cost to our customers.
- Ensure our customers receive the Government concessions they are entitled to. For example the Utility Relief Grant Scheme (URGS) and Concession/Health care card benefits.
- Offer our customers preventative measures such as payment extensions, payment plan and direct debit or Centrepay arrangements.
- Refer customers to community service agencies for additional assistance including financial counselling, No Interest Loan Scheme (NILS), Non-Residential Utility Relief Grant Scheme (NURGS).
- Help customers use less water by providing water efficiency products and plumber assistance as part of the Coliban Assist Program and the Community Rebate Program.
- Assess customer accounts that are in our hardship program every three, six and twelve months.
- Ensure customers are aware that they can contact the Energy and Water Ombudsman (Victoria) (EWOV) should they feel a mutually beneficial outcome has not been reached.

Victims of family violence will be shielded from legal action and may not be pursued for outstanding debt. Individual circumstance will be taken into account and a solution will be tailored to the individual's needs through our Coliban Assist Program. Upon request Coliban Water will refer the customer to external support agencies for further assistance.

Perpetrators (either actual or alleged) of family violence will be treated respectfully and without prejudice. Individual circumstances will be assessed for assistance and referrals to appropriate external agencies will be accommodated at the perpetrators request.

## 6. Exiting the Program

Customers will exit the Coliban Assist Program under the following circumstances:

- The customer has fulfilled all obligations of the program, can satisfactorily manage their account and the debt has been considerably reduced.
- The customer fails to communicate or make agreed payments within the Coliban Assist Program.
- The customer requests to be removed from the program.

Coliban Water will provide a copy of this Policy to customers upon request.