



At Water Corporation we understand juggling household bills can sometimes be challenging and stressful.

Last year we renewed our efforts to support our most vulnerable customers and those finding it difficult to pay their water bills.

We also recognised we could further expand on the existing assistance we offer our customers to help pay their bills.

From 1 July 2018, three new initiatives are available to customers in hardship:

Time Assist

Outline

Customers sometimes experience short term hardship due to a specific change in circumstance, for example; a self-employed builder who breaks their arm and can't work for 12 weeks may find themselves in financial difficulty. This program allows customers to put their account on hold for up to three months while they get back on their feet.

Purpose

Help alleviate stress when circumstances unexpectedly change. This allows the customer time to take stock of their financial situation. While on this program if it is not a viable option to make payments, customers will not be required to pay any outstanding water charges until the agreed date.

Eligibility Criteria

Owner/occupier assessed as experiencing a short term financial situation preventing them being able to pay their account. To be eligible the customer must:

- Be a residential owner/occupier of the property
- Have an unexpected event causing them to have a short term financial shortfall e.g. injury
- A maximum of two bills outstanding
- Ability to commit to a payment arrangement covering ongoing charges once the Time Assist period ends
- Must finalise arrears within 6 – 12 months after the Time Assist expiry date.
- The decision to put a customer on Time Assist sits with the Customer Experience Consultants.

Benefit

Recovery activity is halted for up to three months to allow the customer time to recover from the unexpected event.



Medical Assist

Outline

For households that have a person with kidney disease undertaking haemo home dialysis that requires higher water use, we provide an allowance of up to 30,000 litres of water free of charge on every two-monthly bill. There is no need to apply for this allowance. It will be automatically applied to the account.

Purpose

Help alleviate the financial burden of increased water use due to undertaking home dialysis.

Eligibility Criteria

- Household where a person with kidney disease is undertaking home dialysis that requires higher water use
- Details provided to us by WA Home Therapies, there is no action to be taken by the customer.

Benefit

Up to 30,000L of water free of charge every bill.

Start Over

Outline

Assist customers in hardship with a long term, debt over \$5,000. Over a 2 year period we will match a customer's payments after Year 1 and clear their entire outstanding debt at the end of Year 2, giving them a fresh start. We understand there may be customers with debt greater than \$5,000 who are not eligible as they can't commit to a payment plan. Please contact our Financial Support team who will review on a case by case basis.

Purpose

Assist customers in hardship with a long term debt over \$5,000 by increasing their capacity to self-manage their bills in the long term as they take responsibility to pay for their ongoing charges.

Eligibility Criteria

- Assessed as experiencing financial hardship by a registered Financial Counsellor
 - Outstanding debt >\$5,000
- Ability to commit to paying all current charges when they fall due, or enter into an arrangement resulting in charges being paid in full by the end of Year 1 and again by the end of Year 2.

Benefit

- At the end of Year 1, match all Year 1 payments
- At the end of Year 2, wipe all remaining debt
- If a concession customer - must be signed up to Centrepay.



- For customers with high water use a water audit will be considered

Water Assist (pre-existing)

Outline

A regular and interest free payment arrangement where we match any payments the customer makes dollar for dollar, up to \$150 each month. This product is not new but has been modified to have a ceiling of \$5,000 debt. If the customer's debt is greater than \$5,000, Start Over may be a better option for them.

Purpose

Encourage customers to make regular payments toward new charges that arise whilst we assist to pay outstanding debt.

Eligibility Criteria

- Assessed as experiencing financial hardship by a registered Financial Counsellor
- Outstanding debt between \$750 - \$5,000
- With the assistance of matched payments, ability to commit to a payment arrangement to cover ongoing charges
- If a concession customer - must be signed up to Centrepay.

Benefit

- Match dollar for dollar up to \$150 per month
- For customers with high water use a water audit will be considered.



Important Facts

Changes to online form, now has Start Over as well

In order for a customer to register on Water Assist or Start Over, you must login to our portal at watercorporation.com.au/fsapplication. With the introduction of Start Over, we have modified the existing form to allow you to recommend Start Over. Depending on the customer's debt amount, the form will automatically route you to the appropriate offering based on your input.

Location for info on website

We have now included fact sheets and general information to help in your assessment of the customer. These are viewable at watercorporation.com.au/fsapplication once you have entered your Financial Counsellor National Registration Number. In addition, they are in a format you can print to allow use offline. These are not to be distributed to customers.

New team

We have established a new team called Financial Support. The team's role is to case manage our most vulnerable customers who are struggling financially. This team is led by Mark Harris and can be contacted on 9240 0526.

General Enquiries

For more information on Water Corporation's range of financial assistance programs, you can refer people to 1300 650 471. Our dedicated specialists will be able to discuss the best way forward with your clients directly, depending on their individual circumstances.