

Payment Assistant Scheme - Water Accounts

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Associated Policies/Documents: Shoalhaven Water – Debt Management Policy

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1 Policy Purpose

The Payment Assistance Scheme (PAS) is a Shoalhaven City Council (Council) initiative designed for the purpose of helping residential customers who are suffering financially and are having difficulty paying their residential water usage charges because of a financial difficulty. The situations whereby PAS could be given is outlined in detail at paragraph 6 of the “Guidelines for Community Agencies”.

2 Objectives

2.1 Policy Statement

PAS is not intended to be used as an ongoing income support nor is it intended to relieve Council of its obligations to manage the customer’s debts in a fair and equitable manner. PAS is funded entirely by Council and is applied only against water usage charges.

It is expected that the majority of people given PAS will be either in receipt of a maximum Government Pension or Benefit or on a low income or have dependent children; making it difficult to absorb costs. People that are not in these groups are not precluded from receiving PAS as other circumstances may dictate assistance being appropriate e.g., financial hardship, loss of income, or family disaster.

3 Definitions

| Term | Meaning |
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| | |
| Agency / agencies | Organisations that can work with customers who are in financial hardship. |
| Delivery program and Operational Plan (DPOP) | The document explaining the allocation of funding and the work that Council will undertake to achieve the goals set out in our Community Strategic Plan. |
| Financial hardship | Hardship describes a situation where a customer is having genuine difficulty in paying their outstanding accounts. |
| Payment Assistance Scheme (PAS) | Partnering with the Energy and Water Ombudsman of New South Wales (EWON), this scheme provides limited financial assistance to water account customers. |
| PAS vouchers | Individual vouchers have a set value. More than one voucher can be provided to a customer to reach an approved level of assistance by Shoalhaven Water. |
| Shoalhaven City Council (Council) | The organisation responsible for the delivery of services in the Shoalhaven City local government area. |

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| Shoalhaven Water | Shoalhaven Water is Council's water utility. |
| Water usage | Water accounts have two components. A fixed availability charge and a usage charge based on the amount of water that passes through a water meter on a property. |

4 Roles and Responsibilities

4.1 Provisions

The policy and management of PAS is the responsibility of Council with funding levels set each year as part of the Delivery Program and Operational Plan (DPOP). Interested community agencies (agencies) will deliver the program in order that as far as possible, a person's needs can be assessed locally and at a time the assistance is required. It also enables agencies to incorporate PAS into their broader range of financial counselling services and assistance measures for people in need.

To be eligible to assist customers with assistance under this policy, agencies must be as a minimum:

- Holders of an ABN, **and**
- Recognised as an Emergency Relief Material Aid Agency, *or*
- Be an approved Member of Financial Counsellors Association of Australia, *or*
- As approved by Council

The limit to which Council will provide assistance under the scheme will be:

- Allocation of vouchers proportionately to agencies (up to a total funding amount for the scheme as per the level adopted by Council annually in the DPOP, and

The issue of vouchers to customers under PAS is conditional upon agencies understanding and working within the following parameters;

- Any person within the Shoalhaven City Council Local Government Area who receive accounts for water usage from Shoalhaven Water is able to apply for PAS and have their situation assessed, regardless of race, gender, disability, sexual preference, religion as defined by the NSW Anti-Discrimination Act 1977 as amended November 2021,
- Advising applicants that PAS is only applied against water usage charges,
- Submission of an original water usage account with vouchers, alternatively agency contact with Shoalhaven Water be made to ascertain water use charges and previous use of PAS,
- As the issuing of PAS vouchers to customers is not intended to develop into a regular payment method for water usage charges, the issue of vouchers is restricted to one occurrence per financial year per water account holder.

- PAS is not limited to property owners and can be utilised by residential tenants, but only if a water account or copy is rendered with the vouchers.
- PAS cannot be used to place a water account into credit. Council recognises that at times, this may raise difficulties for tenants of rental properties. Where the landlord pays a water account in full and then seeks reimbursement from their tenant, Council considers this to be a private arrangement between the tenant and landlord or real estate agency and is unable to provide PAS assistance. Tenants should discuss their situation with their landlord or real estate agency.
- It is expected that Agencies will help applicants to develop financial independence and investigate other forms of assistance e.g., Pensioner Rebate Concession or payment arrangements.
- It is expected that Agencies will provide advice about water saving ideas as per Shoalhaven Water's website and encourage them to undertake a water audit to minimise water use in and around homes, as water consumption directly affects charges on an account,
- Attendance of agency representative at Council convened meetings to review the PAS program and discuss issues as required, and
- Acceptance of the document "Guidelines for Community Agencies" as the basis for managing PAS.

In exceptional circumstances the Director Shoalhaven Water (Water Business Services Manager) may authorise the issue of vouchers direct to an applicant where it is not practical, or time constraints dictate that an applicant cannot attend an agency.

It is a preference that agencies manage the issue of vouchers carefully to ensure that benefits are able to be provided to applicants throughout the financial year after the initial allocation. In this respect applicants should not receive PAS for the entire amount of a water usage account. A self-funded contribution should be encouraged to acquit the total amount outstanding on the water usage account. The use of Council's Water Account Payment Plan should also be utilised as a strategy to reduce the level of account debt.

4.2 Implementation

Agencies holding unused vouchers as at 30 June each year are to return them to Council.

Agencies will be provided with vouchers as at 1st July of each year with the distribution calculated and monitored by Council. The further issue of vouchers will be at the discretion of Council based on the level of use. It may be necessary to recall vouchers from one agency for re-distribution. Further funding beyond the total limit set for the scheme each financial year, will be at the discretion of Council.

The Water Business Services Department of the Shoalhaven Water is responsible for the implementation and management of claims within this policy. Director Shoalhaven Water (Water Business Services Manager) is authorised to determine PAS allocations and proper use of the scheme under the terms of this policy and "Guidelines for Community Agencies" document.

5 Related Legislation, Policies or Procedures

Local Government Act 1993

Shoalhaven Water – Debt Management Policy

6 Risk Assessment

| Risk Category | Comments and risk mitigation |
|-------------------|---|
| Financial | <p>Not providing suitable guidance for the delivery of PAS could lead to eligible customers missing out on valuable assistance. This would increase the possibility of increased levels of arrears balances in water accounts.</p> <p>A clear policy provides direction for procedures and guidelines to be developed to properly support customers in need to appropriate levels.</p> |
| Operational | <p>A lack of clear policy can lead to inconsistent service delivery, inefficiencies, and increased administrative burdens. Staff may struggle to interpret vague policies leading to diminished service delivery.</p> <p>Strong policy statements ensure proper service delivery to the high standards we expect to deliver.</p> |
| Reputational | <p>Shoalhaven Water is widely acknowledged as a leader in our industry. Without a suitable policy guiding this significant customer service offering, there is a risk of creating a negative public perception.</p> <p>Management of our brand is an important area of our overall business, and a robust policy ensures a uniform approach to our customer base, projecting high level customer service standards.</p> |
| Strategic | <p>Shoalhaven Water is widely acknowledged as a leader in our industry. Our long-term goals are to maintain this leadership position and continue to be recognised for our service standards.</p> <p>The development and maintenance of service-oriented policies help to meet these goals.</p> |
| Social / Economic | <p>Our customer base is at risk from externalities such as economic downturns, change in interest rates or government policy direction above local government.</p> |

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| | A consistent policy position ensures we are in a position to provide assistance to those in need in our community. |
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7 Monitoring and Review

This policy will be reviewed within the term of every new Council.

8 Ownership and Approval

8.1 Public Policy

| Responsibility | Responsible Owner |
|-------------------|---|
| Directorate | Shoalhaven Water – Water Business Services Department |
| Endorsement | Director Shoalhaven Water |
| Approval/Adoption | Council |