

## Hardship Policy Summary

North East Water (NEW) recognises that some customers may from time to time experience financial difficulty which will vary depending on individual circumstances.

It is our experience that financial vulnerability is complex and varied, with different requirements needing a range of options for assistance available, dependant on the time required to financially stabilise.

NEW has developed a holistic approach when working with customers in financial difficulty, providing information on internal support programs as well as referrals to external agencies, where appropriate.

Generally speaking long term impacts are those with low or fixed incomes, who may require ongoing assistance and can contribute to a low level of payment (e.g. high private rental, on a disability or aged pension). Short term impacts are associated with customers who have experienced a change in circumstances such as ill health, unemployment, a death in the family, loss arising from an accident, or some other temporary financial difficulty. Numerous other factors can impact someone's capacity to manage their bills and debts, such as mental health, low literacy, or instances of family violence.

NEW is committed to assisting all customers who are experiencing any degree of financial hardship focussing on early identification and proactive intervention where customers can be referred to appropriate support pathways. A customer requiring additional assistance through NEW's Customer Support Team is defined as someone who has the intention but not the capacity to pay their account, either through lack of financial resources, or the ability to meet specific timelines.

Identification of these customers can be made directly through NEW staff or partners, referral through a community agency or self-identification.

### Key Principles

North East Water's Hardship policy is based on the following five principles.

#### **1. INFORMATION PROVISION: TRANSPARENCY AND ACCESSIBILITY**

NEW is committed to whole of business training where all NEW's customer facing points, including new inductees and external contractors are/will be trained in the Hardship Policy, principles and programs. Changes to the Policy or Programs will be communicated to relevant staff and contractors as they occur.

NEW will work extensively with all customer and their advocates as well as agencies and organisations that make up the fabric of support for customers experiencing vulnerabilities, through clear communication, fact sheets and our Hardship Policy.

#### **2. OPERATING PROTOCOLS: RESPECT AND ENGAGEMENT**

Engagement with all our customers will be conducted in a respectful manner.

It is recognised that Customer Support customers may have a range of pressures at times and this may limit their ability to engage in open dialogue regarding their personal circumstances. We approach the discussion recognising it requires sensitivity and compassion on our part with staff who have the capability, skills and authority to manage and negotiate appropriate outcomes as well as the ability to refer the customer to specialist partners for assistance.

### **3. FAMILY VIOLENCE PROTOCOL**

Any instance where a customer is identified as being a victim of family violence, the customer will be referred to the Customer Support Team who will negotiate an appropriate outcome. All team members will be trained specifically to work with those experiencing family violence.

### **4. EXTENSIVE AND ONGOING STAFF TRAINING**

North East Water will undertake a comprehensive training program to all customer contact staff as part of the induction program, which is supplemented by regular refresher sessions. The training program will be reviewed regularly and updated as required.

### **5. WATER EFFICIENCY FOCUS**

North East Water understands the importance of assisting customer experiencing financial difficulty to manage their water consumption now and in the future. In conjunction with the State Government, North East Water offers a Community Rebate Program that assists customers experiencing financial difficulty to become more water efficient through repairing or replacing water supply infrastructure – e.g. taps, showerheads, toilets etc.

### **Review of the Hardship Policy**

The review of this policy will be informed by global innovative practices as well as feedback from our key partners, stakeholders and customers. This will ensure it remains appropriate and adequately meets the needs of our customers, with the aim of transitioning our customers back to mainstream billing and payment processes.