

<b>POLICY</b>	<b>ROXBY POWER</b>	Responsible Department	Roxby Power
		Original Adoption Date	30.11.2016
		<b>Current Adoption Date</b>	<b>31.08.2022</b>
		Date of next Review	30.08.2025

<b>ROXBY POWER HARDSHIP POLICY</b>	
<b>Latest Review Changes</b>	Minor formatting and editorial changes, updated to new policy template.
<b>Previous Council Reviews</b>	30.11.16, 30.11.20, 31.03.21

**Applicable Legislation**

<i>Roxby Downs (Indenture Ratification) Act 1982 (Indenture)</i>
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**Related Policies**

<p>Electricity Bond Policy</p> <p>Power Direct Debit Terms and Conditions</p> <p>Roxby Power Supply Terms and Conditions</p> <p>Roxby Power Hardship Policy</p>
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**Related Procedures**

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**Reference Documents**

<p><a href="#">Australian Energy Regulator (AER) Customer Hardship Policy Guideline</a> – November 2019</p>
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## 1. PURPOSE

Roxby Power, a business unit of Municipal Council of Roxby Downs, is committed to assisting customers of electricity services who are experiencing financial hardship. The underlying aim of Roxby Power is that its customers can maintain their electricity account in a way that enables them to remain connected and receive electricity services.

The purpose of this policy is to prescribe a process for the identification of customers who may be genuinely suffering financial hardship, and to provide a framework around how those customers may be assisted to manage their electricity accounts on an ongoing basis.

This policy applies to all residential customers living in Roxby Downs South Australia who find it hard to pay their energy bills due to hardship.

This policy sets out:

- a) processes to identify customers experiencing payment difficulties due to hardship, including self-identification by a customer who may be a hardship customer, identification from an independent assessor, identification by an accredited financial counsellor, or welfare agency, and
- b) an outline of a range of processes or programs that we will use, or apply, to assist our customers who have been identified as experiencing payment difficulties.

## 2. DEFINITIONS

<b>AER</b>	Australian Energy Regulator
<b>Hardship</b>	means difficulty paying bills and repayments when they are due.
<b>Direct Debit</b>	means an arrangement made that allows a third party to transfer money from a person's account on agreed dates, typically in order to pay bills.
<b>Payment Arrangements</b>	means the Debtor is settling the Debt or has entered into an arrangement to make Payment of the Debt by way of more than one instalment.
<b>BPay</b>	means an online solution that allows businesses to coordinate payments.

## 3. INTRODUCTION

Roxby Power operates electricity distribution and retail services for the supply of electricity within the Roxby Downs township in its capacity as the Power Distribution Authority pursuant to Clause 18 of the Schedule to the *Roxby Downs (Indenture Ratification) Act 1982* (Indenture).

Providing some hardship provisions is an important consideration in the overall policy framework, as hardship has the potential to arise without notice and to impact on a customer's ability to pay their electricity debt.

Some of the underlying principles to this Hardship Policy include:

- That assessments of hardship should be done by independent and qualified individuals. To this end, Roxby Power will refer customers who claim or cite hardship to an independent assessor for the purpose of confirming whether it is a case of genuine financial hardship. Roxby Power will ensure that any independent assessor has the expertise necessary to make reasonable and impartial assessments that are based on evidence provided.
- The good faith of the customer. Roxby Power expects that any customer who seeks to claim hardship does so with:
  - Full acknowledgement that they are responsible for payment of their electricity account in full
  - An intention to settle any debt to Roxby Power in full
  - A commitment to ensure that they remain contactable by Roxby Power
  - A commitment to be open and honest in their dealings with Roxby Power as any account issues are worked through

Cases of hardship are commonly short-term in nature. Roxby Power recognises that financial hardship can arise from many factors. These factors may include:

- death in the family
- household illness
- family violence
- unemployment
- reduced income

#### **4. WHAT ROXBY POWER WILL DO TO HELP AND HOW WILL HARDSHIP BE RECOGNISED**

Roxby Power customers are eligible to enter into a Payment Arrangement under the following conditions:

- They advise us in writing they are having trouble paying their bill;
- They are referred to our program by a financial counsellor or other community worker;
- We are concerned that they may be experiencing financial hardship.

Payment arrangements are bound by specific terms which relate to scale of payments, number of payments and settlement dates.

For certain customers, Roxby Power will recommend that they speak to a suitable third party to ascertain whether they can be recognised as a genuine hardship case. For customers to be considered for this they must have:

- a history of late payments
- been unable to comply with an initial payment arrangement
- requested payment extensions
- been issued with a disconnection warning notice
- been disconnected for non-payment

In order for Roxby Power to recognise a customer's inability to pay as a genuine case of hardship, an evidence-based assessment of the customer's financial circumstances will be conducted. Assessments will be conducted by a suitable third party. A suitable third party for this purpose must be one of the following:

- A licensed financial counsellor
- An independent and qualified assessor (contact details of whom are to be provided to the customer by Roxby Power)

Aside from an independent assessment, Roxby Power may recognise genuine cases of hardship based on suitable evidence provided by the customer showing that:

- the customer is eligible for a relief grant or other emergency assistance
- the customer has personal circumstances where short-term hardship support may help. For example, death in the family or job loss.

#### **5. WHAT ROXBY POWER WILL DO FOR HARDSHIP CUSTOMERS**

Roxby Power will make available to hardship customers a range of payment method options, including:

- Payment arrangements
- Direct Debit
- BPAY

For customers who are recognised as a hardship customer, Roxby Power will offer more extended and flexible terms relating to payment arrangements. These terms will consider:

- how much they can afford to pay
- how much they owe
- their anticipated energy demands for the next 12 months.

Customers on an agreed payment arrangement will be quarantined from late fees and disconnection, however this is dependent on them complying with the specific terms of the individual payment arrangement.

If the customer defaults on a payment, Roxby Power will contact them to see if they need help. They will be contacted by SMS, phone and/or letter on at least two occasions in order to allow them time to respond.

If no response has been received within 14 days of the second attempted contact, they risk Roxby Power withdrawing any further assistance.

#### 5.1. What the Roxby Power Customer must do

Roxby Power's ongoing support and hardship provisions are dependent on an open two-way communication channel. The onus is on the customer to ensure they can be contacted and to ensure that Roxby Power is kept advised of any changes in their circumstances.

Roxby Power may void any prior agreements or payment arrangements if the customer does any of the following:

- stops making payments under their agreed payment arrangement
- fails to advise Roxby Power of a change in their contact details

If the customer has two payment arrangements cancelled in the last twelve months due to defaults of the agreed payment arrangements, Roxby Power:

- Is not required to offer the customer another payment arrangement
- The customer may be subject to disconnection.

## 6. OTHER SUPPORTS TO HELP THE CUSTOMER PAY THEIR ENERGY BILL

There may be other forms of support available to customers to help them pay their energy bills.

#### 6.1. What Roxby Power will do

Roxby Power will do its best to tell hardship customers about any other forms of support that may be available to them at the time. This support may include:

- government relief schemes
- financial counselling services

These schemes are generally sourced through either Government or not-for-profit agencies and are not provided by Roxby Power.

#### 6.2. What Roxby Power needs the customer to do

If the customer finds out they are eligible for any of these programs, they should advise Roxby Power as soon as possible so both parties can work together.

## 7. ROXBY POWER CAN HELP YOU SAVE ENERGY

Using less energy can save you money.

#### 7.1. What Roxby Power will do

Hardship customers may ask Roxby Power to help them reduce their individual energy consumption. This would normally take the form of helpful tips and printed information guides.

## 8. ROXBY POWER WILL WORK WITH HARDSHIP CUSTOMERS

If a customer has joined our hardship program, we will not:

- charge late payment fees;
- require a security deposit; or
- make changes to the customers plan without their agreement. For example, we will not put the customer on a shortened collection cycle unless the customer agrees first.

## 9. RIGHTS OF CUSTOMERS EXPERIENCING FINANCIAL HARDSHIP

Every customer experiencing financial hardship has the right to:

- (a) Be treated respectfully on a case-by-case basis, and have their circumstances kept confidential.
- (b) Receive information about alternative payment arrangements, this customer hardship policy, and government concessions, rebates, grants and assistance programs.
- (c) Negotiate an amount they can afford to pay on a payment plan or other payment arrangement.
- (d) Consider various payment methods and receive written confirmation of the agreed payment arrangement within 14 business days.
- (e) Renegotiate their payment arrangement if there is a change in their circumstances.
- (f) Receive information about free and independent, accredited financial counselling services.
- (g) Receive a language interpreter service at no cost to the customer.
- (h) Be shielded from legal action and additional debt recovery costs, whilst they continue to make payments according to an agreed payment arrangement.
- (i) Not have retail services restricted or disconnected as long as they have agreed to a payment arrangement and continue to make payments according to an agreed plan.

## 10. GENERAL PROVISIONS

- 10.1. We will ensure customers have equitable access to this hardship policy, and that this policy is applied consistently.
- 10.2. We will ensure appropriate training of staff dealing with customers in hardship to enable them to treat customers with respect and without making value judgements. Training will also assist staff in the early identification of hardship customers, with establishing payment plans based on a hardship customer's capacity to pay and include processes for referral to an accredited financial counsellor or welfare agency for assistance.
- 10.3. This customer hardship policy does not limit or prevent us from waiving any fee, charge or amount of arrears for the provision of retail services to customers who are experiencing financial hardship.

## 11. CONFIDENTIALITY

Any information disclosed by a customer is confidential and will not be used for any purpose other than the assessment of an application for assistance

## 12. COMPLAINTS HANDLING

Details of our customer complaints and dispute resolution process are available at our website: [www.roxbydowns.sa.gov.au](http://www.roxbydowns.sa.gov.au). We will also make a copy of this process available to a customer, upon request, and at no charge to the customer.

A customer experiencing hardship has a right to have any complaint heard and addressed by us, and in the event that their complaint cannot be resolved, the right to escalate their complaint to the external dispute resolution body approved by the Essential Services Commission of South Australia.

### **13. REVIEW**

This Policy will be reviewed and evaluated no less than once every 3 (three) years.

### **14. AVAILABILITY**

This Policy is available for inspection at the Council Office, 6 Richardson Place during ordinary business hours and is also available from Council's website <https://www.roxbydowns.sa.gov.au/council/about-roxby-council/policies>