



Background

The Financial Counsellors Association of Western Australia (FCAWA) has over the past years, had a strong relationship and has worked collaboratively with the Water Corporation to develop and improve its customer service procedures and in the development of a debt recovery protocol. These developments have resulted in reducing the number of customers who have their water supply restricted while also improving the recovery of long term arrears debt for the Water Corporation. These improvements for both parties have come about through the FCAWA and its members throughout Western Australia supporting and working with these Water Corporation initiatives.

The Water Corporation now has an even greater understanding of their customers' needs through ensuring they are treated fairly, with respect and consideration for their individual circumstances.

Some of the options now available to Water Corporation customers include:

- Flexible payment options that encourage our customers to make regular payments.
- Default reduced interest payment plans for customers requiring an extension of time to pay.
- More accessible interest free payment plans for customers experiencing financial hardship.
- Equal repayment plans to allow customers to combine both their outstanding and estimated future water charges in an interest free plan.

WATER ASSIST

A Sustainability Partnership

More recently the FCAWA has played an integral part in the development of a water financial assistance scheme. This scheme is acknowledged by the FCAWA as a further step by the Water Corporation working with Financial Counsellors to assist consumers experiencing financial hardship. The FCAWA further applauds the Water Corporation in recognising the importance of the role of Financial Counsellors in working with Water Assist.

The benefits of Water Assist to both the Water Corporation and consumers will be:

- Lower bad debts and reduce the costs of collection and administration costs for the Water Corporation.
- Reduce restrictions of water supply for consumers and thus producing greater social equity.
- Reduce the social impacts of water restrictions for low-income consumers.

Water Assist

Water Assist is an innovative financial assistance scheme developed in conjunction with the Water Corporation, Financial Counsellors Association and the Western Australian Council of Social Services. Water Assist has been established to provide financial assistance to those customers of the Water Corporation experiencing extreme financial hardship. Financial Counsellors are central to the ongoing success of the scheme as they are charged with the responsibility of assessing eligibility to ensure the benefits go to those customers in real need. This will ensure the long-term sustainability of the scheme. The key features of Water Assist are as follows: