

# Retail Water Customer Account Assistance Guidelines

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Rous County Council: Retail Water Customer Account Assistance Guidelines		
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Contact Officer: Finance Team Leader - Accounts		

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## Introduction

At Rous County Council we understand that from time to time our retail customers may experience difficulties paying their water account. We have a policy in place providing a range of account assistance options to support retail water customers to pay their account. Many of these forms of assistance are subject to budget availability.

The [Retail water customer account assistance policy](#) relevant to the guidelines is available on our website at [www.rous.nsw.gov.au](http://www.rous.nsw.gov.au). The guidelines should be read in conjunction with the policy.

The guidelines set out in a 'question and answer' style format to provide information about what assistance is available, the eligibility criteria and how to apply. The guidelines also explain any terms and conditions that may apply.

If at any time you wish to discuss your water account or assistance options that may be available to you please contact a member of our Water Billing Team by calling (02) 6623 3800, coming into Rous County Council's office at 218-232 Molesworth Street, Lismore or visiting our website [www.rous.nsw.gov.au](http://www.rous.nsw.gov.au)

## Definitions

**payment arrangement** means an agreement between you and Council to pay your water account over a nominated period of time that goes beyond one billing quarter.

**payment extension** means an agreement between you and Council to pay your water account (either in full or in instalments) before the next water account is issued.

**rating year** means the period 1 October to 30 September.

**solely or jointly liable for the water charges** means that you are the sole or joint owner of the land on which the charge is levied.

## Types of assistance offered

### 1. Repayment assistance

#### a). Payment extensions

#### **How will Council determine if I am eligible for a payment extension?**

To be eligible for a payment extension, you must demonstrate that:

- You are solely or jointly liable for the water charges; or
- The owner of the property has provided Council with written authority for you to act on the owner's behalf; and
- You agree to contact the Water Billing Team on (02) 6623 3800 should any issues relating to payment arise.

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***What assistance may Council provide?***

Council may agree to provide you with a payment extension for a nominated period between the date the water account is due and the date a new water account is issued (to a maximum of 90 days). Interest on the outstanding amount will continue to be charged during this period.

***How often can I request this assistance?***

There is no limit on the amount of times you may request a payment extension. However, please note that this assistance is provided at Council's discretion. Each application will be considered on a case-by-case basis.

***What do I need to know before applying for a payment extension?***

Prior to applying for a payment extension, please read the [Outstanding charges](#) and [Debt recovery](#) sections of guidelines.

***How do I apply for an extension?***

To request a payment extension, please call our Water Billing Team on (02) 6623 3800.

***What happens once I have requested an extension?***

Council will verbally confirm the terms of the payment extension with you at the time of the request.

**b). Payment arrangements**

***How will Council determine if I am eligible for a payment arrangement?***

Any retail water customer of Council may be eligible for a payment arrangement. To be eligible, you must demonstrate that:

- You are solely or jointly liable for the water charges; or
- The owner of the property has provided Council with written authority for you to act on the owner's behalf; and
- You agree to contact the Water Billing Team on (02) 6623 3800 should any issues relating to payment arise.

***What assistance may Council provide?***

Council may enter into a payment arrangement with you to make regular payments of an agreed amount. While you are on a payment arrangement and complying with its terms, further interest will not be charged on the outstanding amount.

Please note: Council will not write off any interest that is on the account when the payment arrangement begins, except as provided in accordance with [Writing off accrued interest on charges payable](#) as outlined in section 2(b) of the guidelines.

***How often can I request this assistance?***

There is no limit on the amount of times you may request a payment arrangement. However, please note that this assistance is provided at Council's discretion. Each application will be considered on a case-by-case basis.

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### ***What do I need to know before applying for a payment arrangement?***

Please note that if you enter into a payment arrangement with Council, any future water usage and facility charges which are due within the period of the payment arrangement, must be paid as they fall due. During your payment arrangement, you are required to make regular repayments until the debt has been repaid or the property is sold.

Should you fail to comply with the terms of the arrangement, Council reserves the right to apply interest charges, or to modify the terms of the arrangement to include the use of Direct Debit (where Direct Debit is not being used). Council may cancel your arrangement should you fail to comply with any modifications.

In addition to the above, please familiarise yourself with the [Outstanding charges](#) and [Debt recovery](#) sections of the guidelines.

### ***How do I apply for a payment arrangement?***

If the total amount of the payment arrangement is under \$1,000 you may call our Water Billing Team on (02) 6623 3800 to enter into a verbal payment arrangement. You will need to nominate the frequency of payments (being weekly, fortnightly or monthly) and the amount to be paid on each occasion.

If the total amount of the payment arrangement exceeds \$1,000 you will need to complete the [Retail Water Customer Account Assistance Application form](#) and return it to Council by:

**In person:** Rous County Council Administration Centre  
Level 4, 218-232 Molesworth Street, Lismore.  
**Post:** General Manager, Rous County Council, PO Box 230, Lismore, NSW 2480.  
**Email:** [council@rous.nsw.gov.au](mailto:council@rous.nsw.gov.au).

### ***What other information must I provide for my request to be considered valid?***

In addition to the above, Council may also request that you pay your instalments by Direct Debit. In this circumstance, we will also ask you to complete the [Direct Debit Request form](#).

### ***What happens once I have requested a payment arrangement?***

If Council accepts your request for a payment arrangement, we will write to you to confirm the terms of the arrangement. This will include the amount to be routinely paid, how this amount is to be paid (i.e. Direct Debit) and the frequency of the payments.

We may contact you to modify the payment terms you have proposed (for example, we may ask that you make fortnightly repayments instead of monthly repayments).

If you do not agree to the modified terms, Council reserves the right to refuse your application.

### ***Can Council refuse my application and if it is refused, do I have a right of appeal?***

Yes. If Council refuses your application we will notify you in writing that your application has been refused, the reasons for refusal, and any option of appeal you may have. Council will also inform you of any other assistance that may be available to you.

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## 2. Hardship assistance

### a). Writing off accrued interest on charges payable

#### ***What does writing off accrued interest on charges payable mean?***

In certain situations, Council may write off interest that is currently on your account. This means you will not be required to pay the accrued interest.

#### ***How will Council determine that I am eligible for this assistance?***

To be eligible for this assistance, you must:

- Be solely or jointly liable for the water charges.

#### ***What other factors will Council consider to determine the outcome of my application?***

In addition to the above, Council must take into consideration if:

- You were unable to pay the water charges for reasons beyond your control;
- You were unable to pay the interest for reasons beyond your control; and
- The payment of accrued interest would cause you hardship.

Council may also review your account history to determine if there has been a genuine attempt to reduce any outstanding amounts and/or interest. A 'genuine attempt' may be regular repayments of any amount, or a history of contacting Council to advise of your financial situation and intention/plan to make payment.

#### ***What assistance may Council provide?***

Should your application be successful, Council may decide to write off some or all of the **accrued interest** on your account. Council will not write off any or all of the water or facility charges outstanding.

#### ***How often can I request this assistance?***

Any application for assistance will be considered on a case-by-case basis.

#### ***What do I need to know before applying for this assistance?***

Please note that the interest to be written off will only be the interest charges accrued up to the date of your application approval. It will not include any future interest that may accrue on outstanding charges.

Assistance is subject to budget availability.

Prior to applying for this assistance, please read the [Outstanding charges](#) and [Debt recovery](#) sections of the guidelines.

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### ***How do I apply for this assistance?***

To apply for this assistance, you must complete the [Retail Water Customer Account Assistance Application form](#) and return it to Council by:

**In person:** Rous County Council Administration Centre  
Level 4, 218-232 Molesworth Street, Lismore.  
**Post:** General Manager, Rous County Council, PO Box 230, Lismore, NSW 2480.  
**Email:** [council@rous.nsw.gov.au](mailto:council@rous.nsw.gov.au).

### ***What happens once I have requested that Council write off my accrued interest?***

A Water Billing Team member will receive and review your application and make a recommendation to the General Manager, who will either approve or decline your request.

Upon the General Manager's determination, Council will notify you of the outcome in writing. If your application is successful, the interest charges will be immediately removed from your account. Should your application be unsuccessful, Council will inform you of any other means of assistance that may be available, as well as any right of appeal you may have.

### **b). Extension of pensioner concession to avoid hardship**

#### ***What does extension of pensioner concession mean?***

Council may extend the pensioner concession to an individual living with a pensioner who would otherwise be ineligible.

#### ***How will Council determine that I am eligible?***

You may be eligible for this assistance if:

- The applicant occupies the property as their sole or principal place of living;
- The property is also the sole or principal place of living of an eligible pensioner;
- The applicant is jointly liable with the eligible pensioner for the water charges;
- The applicant would not otherwise be eligible for the pensioner concession; and
- Council considers that a concession extension would assist the applicant to avoid hardship.

#### ***What assistance may Council provide?***

Should your application for the pensioner concession extension assistance be approved, you will be provided with a rebate of up to \$87.50 per rating year on the water account for your sole or principal place of residence. The rebate provided will be dependent on the proportion of ownership you have in the property.

For example, if you are jointly liable with an eligible pensioner, each owning 50% of the property, you will receive:

<b>Eligible Pensioner</b>	<b>Applicant</b>
\$87.50 x 50% = \$43.75	\$87.50 x 50% = \$43.75
<b>Total: \$87.50</b>	

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### ***How often can I request this assistance?***

The pensioner concession is available once per rating year; this means the pensioner concession extension assistance is also available once per rating year. You may be contacted at any time to confirm your continued need for this assistance. Council reserves the right to cancel this assistance after one year of assistance without prior notice.

### ***What do I need to know before applying for this assistance?***

We require that you confirm in writing your continuing need for this concession prior to 30 September each year. Should you fail to do so, Council may cancel your concession. You may not receive notification from Council to remind you of your obligation.

While eligible pensioners under the [Pensioner Concession policy](#) have the opportunity to receive retrospective claims, individuals who make an application for the extension of the pensioner concession are ineligible for this. This means if you do not confirm your continuing need for this assistance before 30 September each year, you may not receive this assistance in the next rating year unless you resubmit an application in full.

Assistance is subject to budget availability.

In addition to the above, please refer to the [Outstanding charges](#) and [Debt recovery](#) sections of the guidelines.

### ***How do I apply for this assistance?***

To apply for this assistance, you must complete the *Retail Water Customer Account Assistance Application form* and return it to Council by:

**In person:** Rous County Council Administration Centre  
Level 4, 218-232 Molesworth Street, Lismore.  
**Post:** General Manager, Rous County Council, PO Box 230, Lismore, NSW 2480.  
**Email:** [council@rous.nsw.gov.au](mailto:council@rous.nsw.gov.au).

### ***What happens once I have requested an extension of the concession?***

A Water Billing Team member will receive and review your application and make a recommendation to the Corporate Services Director or General Manager, who will either approve or decline your request.

Council will notify you in writing of the outcome. If your application is successful, your next water account will have the concession applied. Should your application be unsuccessful, Council will inform you of any other means of assistance available to you, as well as any right of appeal you may have.

## **3. Essential medical equipment assistance**

### **a). Medical allowances**

#### ***What is a medical allowance?***

Council recognises that home haemodialysis and other water dependent medical equipment requires significant volumes of water. In recognition of this, Council may provide households that require such equipment with a water allowance.

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### ***What is the water allowance?***

The water allowance is an annual allowance of 200kL of water. This allowance is based on the average volume of water a home haemodialysis machine may use over the course of one year.

### ***How will Council determine that I am eligible?***

You may be eligible for this assistance if:

- The applicant is solely or jointly liable for the water charges; and
- The property is also the sole or principal place of living of an individual who requires the use of water dependent medical equipment at home.

**Note:** The applicant does not have to be the individual who requires the medical equipment, however, they must reside at the property where the user of the medical equipment lives. For example, the individual who requires the equipment may be a relative of the applicant.

### ***How often can I request this assistance?***

This assistance will be available each rating year to retail water customers who can demonstrate that they or someone they live with require the use of water dependent medical equipment at home.

### ***What do I need to know before applying for this assistance?***

- Council will apply this allowance by not charging you for the first 200kL of water usage in the rating year;
- This allowance will not be divided amongst billing quarters;
- Prior to 30 September each year, we will require you to confirm your continued need for this assistance by providing a medical certificate outlining your continued use of the medical equipment. Should you fail to do so, Council may cancel your allowance. You may not receive notification from Council to remind you of your obligation;
- An allowance will be cancelled in the next billing quarter following the date at which Council is notified that either the property sells or the medical equipment is no longer in use;
- Council maintains a list of all customers receiving this allowance for the purpose of notifying these customers of any planned interruptions to the water supply; and
- Assistance is subject to budget availability.

### ***How do I apply for this assistance?***

To apply for this allowance, you must complete the [Retail Water Customer Account Assistance Application form](#), provide any other relevant documentation outlined in the application form, such as a medical certificate from a registered medical practitioner, and return the application to Council by:

**In person:** Rous County Council Administration Centre  
Level 4, 218-232 Molesworth Street, Lismore.  
**Post:** General Manager, Rous County Council, PO Box 230, Lismore, NSW 2480.  
**Email:** [council@rous.nsw.gov.au](mailto:council@rous.nsw.gov.au).

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#### 4. Water leaks: financial assistance for pensioners

##### a). Abandonment of charges due to a concealed or undetected water leak

###### ***What is a concealed or undetected water leak?***

A concealed or undetected water leak means a leakage has occurred within a pipeline or connection in the ground, or under a slab/structure and is not readily detectible by the owner/occupier.

###### ***How will Council determine that I am eligible for financial assistance due to a concealed or undetected water leak?***

To be eligible for this assistance, you must prove that:

- At least one of the property owners holds a Centrelink Concession Card, a Department of Veteran's Affairs ('DVA') Concession Card, a letter from the DVA or be in receipt of another concession under the *Social Security Act 1991*;
- The property is your sole or principal place of living;
- You are solely or jointly liable for the water charges;
- The recorded consumption for the quarter in which the leak occurred is more than 315kL. This quantity threshold is subject to a formula, found in the Retail Water Customer Account Assistance policy, and may be amended from time to time in accordance with the formula;
- The leak was above 200% of your daily average for the previous four (4) quarters;
- The leak was repaired in accordance with the relevant standards; and
- A licensed plumber has completed Council's Water Use Audit report.

**Note:** Council will not accept an application more than 60 days after the original due date of the water account that relates to the period of the concealed or undetected water leak.

To confirm if you are eligible for this assistance, please contact our Water Billing Team on (02) 6623 3800.

**Note:** It is recommended that you contact Council prior to submitting an application.

###### ***What assistance may Council provide?***

Should you be eligible for this assistance, Council will reduce the amount owing on your water account. For more information about how much the reduction will be refer to the question and answer '*How is this calculated?*'

###### ***What do I need to know before applying for this assistance?***

Before making an application for assistance, please consider the following:

- This assistance is only available once per property, per ownership.
- If your application is successful, an adjustment will be credited to your water account. Refunds of cash or cheque will not be issued.
- Council will not reimburse, or make any contribution towards the associated plumbing costs either for the repair of the leak or for the [Water use audit report](#).
- The granting of relief is not an admission of any liability by Council.
- In addition to having a licensed plumber inspect your property, your contact details will be forwarded to Council's Demand Management section who may contact you regarding water saving initiatives.
- Assistance is subject to budget availability.

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### ***How do I apply for this assistance?***

To apply for this assistance, you must complete the [Retail Water Customer Account Assistance Application form](#) and have the [Water use audit report](#) completed by a licensed plumber and return both to Council by:

**In person:** Rous County Council Administration Centre  
Level 4, 218-232 Molesworth Street, Lismore.  
**Post:** General Manager, Rous County Council, PO Box 230, Lismore, NSW 2480.  
**Email:** [council@rous.nsw.gov.au](mailto:council@rous.nsw.gov.au).

### ***How is this assistance calculated?***

The assistance provided is calculated as:

$[(\text{Recorded consumption for the period}) \text{ less } 315\text{kL base consumption amount}] \times 75\%$
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For example:

<b>Financial assistance calculation (pensioner)</b>	
Consumption recorded for the period	771.00 kL
<u>Less</u>	
315kL base consumption	315.00 kL
<u>Equals</u>	
Consumption amount eligible for assistance calculation	456.00 kL
Assistance calculation eligible consumption x 75%	342.00 kL
Multiplied by water price	
Total water consumption charge credit adjustment amount	\$ 810.54
<b>Financial assistance summary</b>	
Water consumption charge from the original account	\$ 1,827.27
Water consumption credit charge adjustment amount	- \$ 810.54
Facility charge from original account	\$ 40.50
<b>Total charges payable</b>	<b>\$ 1,057.23</b>

### ***What happens once I have applied?***

Your application will be considered either by the General Manager or by resolution of Council.

If the potential assistance amount calculated is \$1,000 or less, the General Manager has the authority to write off the debt. The value of each application will be included in a report to Council, however, customer details will not be reported and the report will be considered in open Council.

If the potential assistance amount calculated exceeds \$1,000, it will need to be considered by Council at a Council meeting. The report to Council will contain individual applicant information with the report to be considered in closed Council.

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Upon receiving your application, a Water Billing Team member will write to you to confirm your eligibility and how and when your application will be considered.

Council will freeze interest on your account until the matter has been determined.

**5. Water leaks: financial assistance for non-pensioners**

**a). Financial assistance due to a concealed or undetected water leak**

***What is a concealed or undetected water leak?***

A concealed or undetected water leak means a leakage has occurred within a pipeline or connection in the ground, or under a slab/structure and is not readily detectible by the owner/occupier.

***How will Council determine that I am eligible for assistance due to a concealed or undetected water leak?***

You may be eligible for this assistance if:

- You are solely or jointly liable for the water charges;
- The recorded consumption for the quarter in which the leak occurred is more than 500kL;
- The leak is above 200% of the daily average usage for the previous four (4) quarters.
- The leak was repaired in accordance with the relevant standards; and
- A licensed plumber has completed Council’s Water Use Audit report.

**Note:** Council will not accept an application more than 60 days after the original due date of the water account that relates to the period of the concealed or undetected water leak.

To confirm if you are eligible for this assistance, please contact our Water Billing Team on (02) 6623 3800.

**Note:** It is recommended that you contact Council prior to submitting an application.

***What assistance may Council provide?***

Should you be eligible for this assistance, Council may reduce the amount owing on your water account.

***What do I need to know before applying for this assistance?***

Before applying for this assistance, please consider the following:

- This assistance is only available once per property, per ownership.
- If your application is successful, an adjustment will be credited to your water account. Refunds of cash or cheque will not be issued.
- Council will not reimburse, or make any contribution towards the associated plumbing costs either for the repair of the leak or for the [Water use audit report](#).
- The granting of relief is not an admission of any liability by Council.
- In addition to having a licensed plumber inspect your property, your contact details will be forwarded to Council’s Demand Management section who may contact you regarding water saving initiatives.
- Assistance is subject to budget availability.

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### ***How do I apply for this assistance?***

To apply for this assistance, you must complete the [Retail Water Customer Account Assistance Application form](#) and have the [Water use audit report](#) completed by a licensed plumber and return both to Council by:

**In person:** Rous County Council Administration Centre  
Level 4, 218-232 Molesworth Street, Lismore.  
**Post:** General Manager, Rous County Council, PO Box 230, Lismore, NSW 2480.  
**Email:** [council@rous.nsw.gov.au](mailto:council@rous.nsw.gov.au).

### ***How is this assistance calculated?***

The financial assistance that may be provided is calculated as follows:

<b>[(Recorded consumption for the period) less 500kL base consumption amount] x 75%</b>
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For example:

<b>Financial assistance calculation</b>	
Consumption recorded for the period	654.00 kL
<u>Less</u>	
500kL base consumption	500.00 kL
<u>Equals</u>	
Consumption amount eligible for assistance calculation	154.00 kL
Assistance calculation eligible consumption x 75%	115.50 kL
Multiplied by water price	
Total water consumption charge credit adjustment amount	\$ 273.74
<b>Financial assistance summary</b>	
Water consumption charge	\$ 1,549.98
Water consumption charge credit adjustment amount	- \$ 273.74
Facility charge from original account	\$ 40.50
<b>Total charges payable</b>	<b>\$ 1,316.74</b>

### ***What happens once I have applied?***

Your application will need to be determined by resolution of Council at a Council meeting.

Upon receiving your application, a Water Billing Team member will write to you to confirm your eligibility when your application will be considered. Council will freeze interest on your account until the matter has been determined.

Please note that any application that goes to Council will be considered during an open meeting of Council, and applicant information will be included in the publicly available Council business paper and Council meeting minutes which are accessible on Council's website.

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## Internal review

Any applicant that has had their application modified or refused may request an internal review of the decision. To request an internal review, the applicant needs to put their request in writing to Council by:

**In person:** Rous County Council Administration Centre  
Level 4, 218-232 Molesworth Street, Lismore.  
**Post:** General Manager, Rous County Council, PO Box 230, Lismore, NSW 2480.  
**Email:** [council@rous.nsw.gov.au](mailto:council@rous.nsw.gov.au).

## Outstanding charges

Any outstanding charges that result as a failure to pay your water account, or failure to comply with a payment extension or payment arrangement may mean that:

- Interest charges on your water account are applied;
- A restrictor device at the water meter is installed (note: additional fees apply for removing a restrictor device);
- The water meter is disconnected (disconnection and reconnection fees apply); and
- Debt recovery proceedings are taken (see [Debt recovery](#) section of the guidelines).

## Debt recovery

Where water accounts have not been paid, the *Local Government Act 1993* provides that debt recovery action may be commenced at any time within 20 years from the date when the water charge became due and payable.

## Support organisations

Retail water customers who are experiencing financial difficulty are encouraged to seek relevant support either through financial counselling, legal advice or other services.

## Privacy statement

By completing and lodging a [Retail Water Customer Account Assistance Application form](#) (and any related documents such as the Water use audit report) you agree that you have provided the information requested voluntarily. The information is being collected by Rous County Council in accordance with the *Privacy and Personal Information Protection Act 1998* and Council's [Privacy management policy](#). It will be used in order for Council to assess your eligibility for account assistance and for purposes related to the administration of the account assistance program, including the assessment of the effectiveness of the program. This may involve disclosing the information in this application to contractors engaged by Rous County Council.

You should note that a condition of applying for some types of account assistance is that your details (including information in this application) may be published in a report that is publicly available on our website and considered by Council at a meeting that is open to the public. For more information about this please refer to Council's *Retail Water Customer Account Assistance Guidelines* or contact a member of our Water Billing Team on (02) 6623 3800.

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<b>Review Date:</b> Annually	<b>File no:</b> 2283	<b>Page number:</b> Page 13 of 14
<b>Contact Officer:</b> Finance Team Leader - Accounts		

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Rous County Council agrees to take all reasonable measures to ensure that the personal information collected by it is stored securely. You may access or correct your personal information by contacting Rous County Council by telephone on (02) 6623 3800 or by writing to: General Manager, Rous County Council, PO Box 230, LISMORE, NSW, 2480.

If you have a complaint about the use of your personal information, please contact Council's Public Officer on (02) 6623 3800.



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