

1.0 Policy Statement

This policy sets out Lower Murray Water's commitment to effectively support customers who may be experiencing family violence, either directly or indirectly. Whilst this policy statement uses the language of family violence, it is inclusive of men's violence against women.

2.0 Purpose

Family violence is a serious issue that poses substantial risk to the health and wellbeing of our communities. Lower Murray Water (LMW), as an essential service provider, actively endorses measures to support customers experiencing family violence, with the safety of our customers being paramount.

3.0 Scope

This policy applies to all LMW customers who may be experiencing family violence, regardless of their current financial capacity and who require assistance.

4.0 References

- Essential Services Commission (ESC) Customer Service Codes
- Essential Services Commission – Moving Towards Better Practice – Implementing family violence policies in the Victorian water sector

5.0 Definitions

| Term/Abbreviation | Description |
|----------------------------------|---|
| Customer Support Program | A program to support customers who have identified either by themselves, LMW or an independent accredited financial counsellor as having the intention but not the financial capacity to make the required payments in accordance with LMW's payment terms. Customers' financial hardship may be temporary or permanent in nature. The program aims at providing assistance through payment arrangements, assistance with the Utility Relief Grant Scheme and referral services. |
| Economic Abuse | Behaviour by a person (the first person) that is coercive, deceptive or unreasonably controls another person (the second person), without the second person's consent. <ul style="list-style-type: none">• in a way that denies the second person the economic or financial autonomy the second person would have had but for that behaviour by withholding or threatening to withhold the financial support necessary for meeting the reasonable living expenses of the second person or the second person's child, if the second person is entirely or predominantly dependent on the first person for financial support to meet those living expenses. |
| Emotional or psychological abuse | Behaviour towards another person that torments, intimidates, harasses or is offensive to the other person |
| Family or Domestic Violence | Family or Domestic Violence is defined by behaviour by a person towards a family member of that person that is/may be: |

| | |
|--------------------------|--|
| | <ul style="list-style-type: none"> • physically or sexually abusive • emotionally or psychologically abusive • economically abusive • threatening • coercive • in any other way controlling or dominating towards the family member and causes that family member to feel fear for the safety or wellbeing of that family member or another person • behaviour by a person that causes a child to hear or witness, or otherwise be exposed to the effects of behaviour referred to above. |
| LMW | Lower Murray Water |
| Physical or sexual abuse | When a person uses physical force against another person and can include, shaking, slapping, pushing, punching, kicking, physical restraint etc. Sexual abuse is any form of forced or unwanted sexual activity. |
| RMS | Records Management System |

6.0 Policy/Guidelines

6.1 Policy Statements

We will take people at their word.

To ensure our customers are safe and not to add any stress to their complex circumstances, we will not require proof of family violence. We will take people at their word and work towards supporting customers in a timely manner.

We will manage customers on a case-by-case basis with one point of contact.

Where a customer identifies as experiencing family violence, the customer will be immediately referred to the customer support team for assistance. A case manager will be allocated immediately to ensure the customer can liaise directly with the case manager and avoid having to repeat disclosure of their family violence and ensure continuity of service.

We will protect customers from debt recovery action.

Customers experiencing family violence will be enrolled in the Customer Support Program. Whilst in the program, the customers services will not be restricted or have legal action taken. Our customer support program outlines our approach to the recovery of debt, including from joint account holders and any circumstances where debt may be waived or suspended.

We will assist you with managing your water service.

Our role is to assist customers who have identified as experiencing family violence to manage their water services safely and securely. Customers identified will be provided information on financial relief and general information and referral service details. It is not our role to provide any form of counselling or advice on family violence.

We will treat you with respect and sensitivity.

We commit to supporting our customers and our staff who may have experienced family violence and we have processes and procedures to support the principles of this policy for our staff and customers. We will always treat customers in a respectful and sensitive manner with a focus on the customer's safety and wellbeing.

We will protect your privacy.

We have additional privacy processes for customers affected by family violence to ensure that the information they provide is accessible only to authorised staff and that the information they share with us about their family violence is not disclosed to perpetrators.

We offer to place a safety flag on any account where a customer, or their family, are at risk of family violence. The safety flag restricts the visibility of the account to the trained hardship staff only.

We offer ongoing support through our customer support program.

We will support customers with any debt or payment difficulties through our Customer Support Program. We will promote information and ensure awareness of the assistance available for financial support for customers experiencing family violence. We seek to create a supportive environment where customers are aware of the support available and are comfortable in requesting assistance for family violence related concerns.

We will support affected customers in the management of joint accounts.

Customers with joint accounts who are left with debt may face additional barriers accessing support, Barriers can include not having access to financial information, being unaware of a debt and being apprehensive about the prospect of coming into contact with the perpetrator.

To remove these barriers and ensure customers with joint accounts can access support, we will:

- implement processes to keep the customer's personal information confidential from other people on the account
- ensure customers can access support without having any contact with the perpetrator
- consider the splitting of debt or waiver of debt on a case-by-case basis.

We will provide ongoing training and awareness to our staff.

We understand that providing our staff with guidance and training in understanding, identifying and responding to family violence is critical, and ensures a more positive customer experience for those who are impacted by family violence.

All staff and in particular, customer-facing staff, will be trained to:

- i) identify customers affected by family violence
- ii) deal appropriately with customers affected by family violence
- iii) apply LMW's family violence policy and practices to customers affected by family violence.

We will provide referrals to external support networks.

Our staff are trained in family violence, but they're not experts in family violence nor are they equipped to provide counselling to customers.

Given the complexity of issues facing customers affected by family violence, specialist family violence referrals are critical. We recognise we are well placed to provide information to customers regarding appropriate referral pathways.

7.0 Supporting Documentation

| Doc ID | Title |
|------------|-----------------------------|
| CTD/003413 | LMW Customer Support Policy |
| CTD/001360 | Urban Customer Charter |
| CTD/001593 | Rural Customer Charter |

8.0 Roles & Responsibilities

| Position | Responsibility |
|------------------------|--|
| Customer Service Staff | Understanding of policy and procedures to manage enquiries and general contact |
| Revenue Staff | Case management of identified customers |

9.0 Document History & Review

It is the responsibility of the Custodian of this policy to ensure it is reviewed as per the review due date listed in the table below and the controlled document metadata within the Records Management System (RMS).

| Version | Date Approved | Review Due Date | Review Notes |
|---------|---------------|-----------------|--|
| A | February 2018 | February 2020 | Custodians updated |
| B | April 2021 | April 2023 | Updated wording to easy English |
| C | February 2023 | February 2025 | Updated wording to meet ESC code |
| D | October 2023 | October 2025 | Changed to new policy format, updated to reflect the Effective Language Guide. |
| E | January 2024 | January 2027 | |

For users of this policy, please alert the Custodian to the need for review if any amendments are required to this policy before the review due date. Only Custodians or their delegates may make amendments, and these must be authorised by the Approver before distribution to LMW.

See the controlled document "Notes" in the RMS for amendments made during reviews.

| Custodian | Approver |
|--|--------------------------------------|
| Senior Manager Customer Operations | General Manager People and Customers |
| Subject Matter Experts | Endorsed By |
| Revenue Officer – Collections Team Leader Revenue Services Team Leader Urban Customers | N/A |

10.0 Location of Document

- Records Management System
- Intranet
- Internet

11.0 Appendices

- Appendix 1 - Community Help Referral Guide

Appendix 1 - Community Help Referral Guide

BEYONDBLUE

1300 224 636



Beyondblue works to reduce the impact of anxiety, depression and suicide in the community by raising awareness and understanding, empowering people to seek help, and supporting recovery, management and resilience.

LIFELINE

13 11 14



Provides all Australians experiencing a personal crisis with access to online, phone and face-to-face crisis support and suicide prevention services.

Trained telephone crisis supporters will answer the call and:

- listen to the persons situation
- provide immediate support
- assist to clarify options and choices available
- provide that person with referral information for other services in their local area.

NATIONAL SEXUAL ASSAULT, DOMESTIC FAMILY VIOLENCE COUNSELLING SERVICE

1800737732



National counselling helpline, information and support 24 hours a day, 7 days a week.

Is the customer experiencing sexual assault or domestic and family violence? Access counselling delivered by qualified, experienced professionals.

RURAL FINANCIAL COUNSELLING SERVICE

1300 769 489



Rural Financial Counselling Service Victoria – North West, is a free financial counselling service for farmers and small farm businesses in north west Victoria.

Rural financial counsellors can work with you to provide information and develop options, while you make the decisions.

Rural financial counsellors are available to meet with you on your farm, at your business, or elsewhere if required.

The service is free and independent. Confidentiality is assured.

SUICIDE CALL BACK SERVICE

1300 659 467



The Suicide Call Back Service is a 24-hour, nationwide service that provides telephone and online counselling to people 15 years and over.

Assisting people suicidal, caring for someone suicidal or people bereaved by suicide. Health professionals supporting people affected by suicide.

Local Organisations include:

SUNRAYSIA (MILDURA) REGION



Suite 2, 144-146 Lime Avenue Mildura

(03) 5021 2130



136 Lime Avenue Mildura

(03) 5051 0050



MALLEE FAMILY CARE

towards stronger more caring communities

122 Ninth Street Mildura

(03) 5023 5966



cnr Etiwanda Ave & Fourteenth St Mildura

(03) 5023 1647



107-111 Twelfth St Mildura

(03) 5022 1006



140 Langtree Avenue Mildura

(03) 5021 6500



as above MASP

(03) 5021 4353



143A Lime Avenue Mildura

(03) 5018 4200



79 Lime Avenue Mildura

(03) 5023 5750



137 Thirteenth St Mildura

(03) 5022 5444



120 Madden Avenue Mildura

(03) 5018 4100

SOUTHERN (SWAN HILL/KERANG) REGION



14-18 McCallum Street Swan Hill

(03) 5033 1899



70 Nyah Road Swan Hill

(03) 5032 8600



9 Nolan Street Kerang

(03) 5450 3019



MALLEE FAMILY CARE

towards stronger more caring communities

229 Beveridge Street Swan Hill

(03) 5032 4479



Mildura/Swan Hill/Kerang

1800 243 002

STATEWIDE



1800 290 943

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