



## ENERGY AND WATER PAYMENT DIFFICULTIES

Payment assistance for residential customers in Victoria

For all sorts of reasons—short-term and long-term—people find they can't pay a bill, or need more time to pay. This fact sheet covers what you should do if you can't pay an electricity, gas or water bill—and explains assistance that may be available to you.

**If you can't pay a bill—or need more time to pay—phone your company as soon as you can after you receive your bill. This is important whether it's a one-off situation, or part of a continuing situation.**

### Companies must assist you

By law, all retail energy and water companies operating in Victoria must have programs to help people who can't pay their bills. Ring your company and ask to be put through to the hardship team.

### Paying by instalments

If you're not able to pay your bill, the company should offer you a plan so you can pay by instalments. In working out your payment plan, the company must consider how much energy or water you use and what you can afford to pay. You could also think about putting aside some money between bills to help when they arrive.

Companies must offer payments via Centrepay. This is a way that you can arrange through Centrelink—or your company—to have some of your Centrelink payment taken out fortnightly before you get it.

Most energy and water companies also have payment cards—you can use these to make small regular payments towards your bills at the post office. This is often called 'EasyPay' or 'EasyWay'.

### Government concessions

If you have an eligible concession card, you're entitled to government concessions—these can reduce your bills by quite a bit.

#### Not sure if you have an eligible concession card?

You can check by ringing the Concessions Unit of the Victorian Department of Health and Human Services on **1800 658 521** or visit: <http://ow.ly/ZSe6E>

### Eligible concession cards

#### Centrelink:

- Pensioner Concession Card
- Health Care Card

#### Department of Veterans' Affairs:

- Pensioner Concession Card
- Gold Cards

### Government concessions

- Annual Electricity Concession
- Winter Gas Concession
- Life Support Concession
- Medical Cooling Concession
- Controlled Load Electricity Concession
- Service to Property Charge Concession
- Transfer Fee Waiver Concession
- Water and Sewerage Concession
- Non-Mains Water Rebate

If you use LPG or alternative fuels, there's a non-mains Winter Energy Concession.

There's also a concession for carted water.

#### Not sure if you're getting concessions?

You should ring your company to check. Also, make sure your company has the right details on file which match the details of your most recent and up-to-date concession card.



## Government grants

The Victorian Government has two grants to help with energy and water expenses. These grants are available to people with eligible concession cards, or those who are experiencing financial hardship.

### Utility Relief Grant and Non-Mains Utility Relief Grant

A Utility Relief Grant and Non-Mains Utility Relief Grant can help if something happens that you weren't expecting. For example, you may find yourself with a big unexpected expense or loss of income.

You will need to meet the grant criteria set out by the Department of Health and Human Services. Contact the Concessions Information Line on **1800 658 521** for more information or visit: <http://ow.ly/ZSeeU>.

## Disconnected or restricted? Facing disconnection or restriction?

### Here's what you need to do:

Ring the company that sends your bills straight away. Ask what you have to do to be reconnected—or to avoid being disconnected or restricted.

You will probably be asked to pay part of what you owe. If you can't afford to pay the amount the company wants, ask about its hardship program and ask for a payment plan based on what you can afford.

You should be able to work out a payment plan, but the company will probably want you to pay part of the bill first. Setting up a payment plan may be harder if you've had payment plans before and they haven't worked.

**For more information:** see EWOV's [Fact Sheet 8: Disconnection and Restriction for Debt](#).

## Financial counselling advice

If you're not sure how much you can pay—or you can't reach agreement with the company—it may help to talk to a financial counsellor. To find a financial counsellor in your area, ring Consumer Affairs Victoria's Helpline on **1300 558 181** or ring the MoneyHelp free phone financial counselling service on **1800 007 007** or at [moneyhelp.org.au](http://moneyhelp.org.au).

## Checklist

Don't know where to start? This checklist may help.

### Things you can do:

- Have you received a bill you can't pay? Think about how much you can afford to pay on a fortnightly basis.
- Call a financial counsellor to get some free and independent advice.
- Talk to your local council and community organisations to see whether they can offer you some assistance.
- Can you reduce your energy or water usage to receive lower bills in the future?

### Talking to your company:

- Are your payment difficulties short-term or longer term? Ask the company about your payment options and whether you are eligible for its hardship program.
- Ask your companies about energy and water efficiency. Can they offer you an assessment that may help you reduce your usage?

### Contacting EWOV:

You can ring EWOV if:

- You can't work out a payment plan with your company.
- You've spoken with your company, but you're still disconnected/restricted or facing disconnection/restriction.
- When contacting our office, please have **all your details ready**, including bills and your own notes.