

Information sheet: Water Debt

Use this information sheet if:

- You are having problems paying your water bill
- Your water supplier is demanding that you pay more than you can afford
- You want to know what you can do if you think you are being treated unfairly by your water supplier

What should I do if you are having trouble paying your water bill?

1. Tell your supplier and ask for information about your options

- Tell your supplier that you are having payment difficulties or are in financial hardship.
- Your supplier should provide you with information about concessions and Utility Relief Grants, and/or refer you to a free and independent financial counsellor in your area.

2. Ask for a payment plan that you can afford

- Your supplier should offer you a plan by which you can pay what you owe in instalments (unless you have already been on two or more instalment plans in the last year and you did not stick to them).
- Your supplier should take into account your capacity to pay (what you can afford to pay each week or fortnight), not just what they want you to pay.
- If they won't offer you a plan that you can afford, ask to see their calculations about what they think you can afford so that you can

check that the calculations are correct.

3. Ask about the water company's hardship policy

- You may have rights under the water suppliers hardship policy.
- All hardship policies are available on water suppliers websites.
- You cannot be restricted from supply if you are complying with a hardship policy.

4. Get some advice and/or financial assistance

- You may be entitled to a concession on your bills if you hold a Pensioner or Health Care Card. You should ask your supplier about how to apply for a concession.
- You may want to apply for a once-off [Utility Relief Grant \(URG\)](#) to help you pay your current bill. Ask your supplier how to apply for an URG. Your supplier must not restrict your water supply if you have applied for an URG and are waiting for a decision.

Warning: This fact sheet is for information only and should not be relied upon as legal advice. This information applies only in Victoria, Australia and was updated in December 2011.

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Having your water supply restricted or legal action commencing

- Your water supply can be restricted for not paying a bill.
- However, your water supplier can only restrict your water supply if it has taken certain steps first. For example,
 - your water supplier must send you a reminder notice;
 - sent you information on hardship program,
 - have attempted to make contact with you about non-payment
 - following this a warning that you may be restricted;
 - it must also offer you an instalment payment plan.
- The supplier must **not** restrict your water supply if:
 - it is a Friday, Saturday, Sunday, Public Holiday, the day before a Public Holiday or after 3pm on any other day;
 - the amount you owe is less than \$200
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 - you are only on your first instalment plan;
 - you have made a complaint to EWOV and it has not yet been resolved;
 - you have applied for an URG and your application has not yet been decided;
 - you are renting and the amount owed to the

company is owed by your landlord, not you; or

- you are registered as a special needs customer (eg, you need water for a life support machine).

- If your water supply is going to be restricted, or if it has been restricted, you should seek advice straight away (from EWOV).

Removal of restriction

- If your water supply is restricted for failure to pay a bill, your water supplier must remove the restriction within 24 hours if you pay the bill.

Can your water be disconnected?

- Yes but only in very limited circumstances.

What can I do if I think I am being treated unfairly?

- Contact [Consumer Action](#) or a financial counsellor, like [MoneyHelp](#), if you think you need more advice.
- You should first make a complaint with your supplier.
- If you cannot resolve your complaint with your supplier you can make a complaint to the [Energy and Water Ombudsman Victoria \(EWOV\)](#).

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- EWOV is a free, independent external dispute resolution provider.
- Your supplier must not restrict your water supply if you have made a complaint to EWOV and your complaint has not yet been resolved.
- You must try to resolve your problem with the company before EWOV can help.
 - **If you are a Caravan park residents or rooming house/ boarding house resident**
- You may not have all the rights described in this Fact Sheet if you are a resident of a caravan park or a resident in a rooming house/boarding house. You should speak to the Tenant's Union of Victoria (see Contacts on this Fact Sheet).

Tenant's Union of Victoria

For caravan park and rooming house residents to obtain information on your rights under the *Residential Tenancies Act*
- Call (03) 9416 2577
- www.tuv.org.au

Department of Human Services

For information on concessions and Utility Relief Grants (URG)
- Call the Concessions Unit on (02) 9616 7600 or 1800 658 521 (toll free).

Social welfare and emergency relief groups

Call the Victorian Council of Social Service (VCOSS) on (03) 9654 5050 or 1800 133 340 (toll free)

Energy and Water Ombudsman Victoria (EWOV)

To make a complaint about a company.
- Call 1800 500 509 (freecall) or
- write to GPO Box 469D Melbourne, VIC 3001.
- www.ewov.com.au

Need more help?

Consumer Action Law Centre

For legal advice if you think the company has treated you unfairly
- Call (03) 9629 6300 or 1300 881 020 (local call cost)
- www.consumeraction.org.au.

Moneyhelp

For free telephone financial counselling
- Call: 1800 149 689
- www.moneyhelp.org.au

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