

Water Debt Fact Sheet

Use this factsheet if:

- You are having problems paying your water bill
- Your water supplier is demanding that you pay more than you can afford

Before you take your next step, you should read the information on this sheet. You may have rights under the water *Customer Service Code* or other consumer protections.

What should I do?**1. Ask for information**

- 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 company's hardship policy.
- All hardship policies are available on water company's 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. Ask your supplier how to apply for a concession.

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- 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.
- See a financial counsellor if you need help (see Contacts on this Fact Sheet).
- Contact the Energy and Water Ombudsman Victoria (EWOV) if you cannot resolve your problem with the company

EWOV can help you resolve a problem with your supplier, including if you are finding it hard to pay a bill or your supplier will not offer you a payment plan that you can afford. EWOV will help you free of charge. 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. Try calling the company more than once. You can call EWOV again if the company still won't help.

Water – Your rights

1. Your Credit History

- Your water supplier cannot refuse to connect you because of your credit history.
- Your water supplier cannot demand that you pay a refundable advance (an amount paid before you get a bill, as security in case you do not pay).

2. Having your water supply restricted

- 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 several steps first. For example, your water supplier must send you a reminder and then a warning that you may be restricted. It must also offer you an instalment payment plan.
- The company must not restrict your water supply if:
 - o it is a Friday, Saturday, Sunday, Public Holiday, the day before a Public Holiday or after 3pm on any other day;
 - o the amount you owe is less than \$120;
 - o you are only on your first instalment plan;
 - o you have made a complaint to EWOV and it has not yet been resolved;

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- 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 get help straight away (see Contacts on this Fact Sheet).

3. 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.

4. Caravan park residents and rooming house/ boarding house residents

- You may not have all the rights described in this Fact Sheet if you are a resident of a caravan park and you are billed for your water directly by your property owner or manager, not by a water supplier. You can only be charged for your water supply and use if your site is separately metered. You must not be billed for a higher amount than the water supplier billed your property owner or manager for your use of water.
- If you are a resident in a rooming house/boarding house, the rooming house owner cannot charge you for your water usage.
- If you are not sure of your rights, you should speak to the Tenant's Union of Victoria (see Contacts on this Fact Sheet).

Contacts

Financial Counsellors and Consumer Support Workers

Call the Financial & Consumer Rights Council on (03) 9663 2000 or 1800 134 139 (toll free) or visit their website at www.fcrc.org.au if you do not know where to find your local financial counsellor.

For help in dealing with your water supplier or understanding your options, for example with regard to payment plans.

Energy and Water Ombudsman Victoria (EWOV)

Call 1800 500 509 (freecall) or write to GPO Box 469D Melbourne VIC 3001. You can also make a complaint over the Internet at www.ewov.com.au.

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To make a complaint about a water supplier, including if you are having problems paying a bill or are disputing a bill.

Consumer Action Law Centre

Call (03) 9629 6300 or 1300 881 020 (local call cost).

See also www.consumeraction.org.au

To get some legal advice if you think your water supplier is acting contrary to your rights.

Tenant's Union of Victoria

Call (03) 9416 2577 or visit their website at www.tuv.org.au

For caravan park and rooming house residents to obtain information on your rights under the *Residential Tenancies Act*

Department of Human Services

Call the Concessions Unit on (02) 9616 7600 or 1800 658 521 (toll free).

For information on concessions and Utility Relief Grants (URG).

Social welfare and emergency relief groups

Call the Victorian Council of Social Service (VCOSS) on (03) 9654 5050 or 1800 133 340 (toll free) if you do not know where to find local help.

For some extra help, if you are finding your bills very hard to manage.

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