

# Can't pay a water bill?

## 8 tips to get on top of your bill

### 1 Contact your water provider

Help is available through your water retailer. It is important to contact them as soon as possible if you are finding it hard to pay your bills.

### 2 Ask for the hardship team

In South East Queensland, your water provider must have a hardship policy that explains how they help customers who are having difficulties, paying their bills. This may include other payment options, referrals to financial counselling and water efficiency advice.

In regional Queensland, your water provider may be willing to give assistance or negotiate a payment plan.

### 3 Ask about concessions

You may be eligible for a concession to reduce your water bills. Contact your water provider to apply.

For more information call **13 QGOV (13 74 68)** or visit [campaigns.premiers.qld.gov.au/smart-savings](https://campaigns.premiers.qld.gov.au/smart-savings)



### 4 Negotiate a payment plan

If you live in South East Queensland and are having financial difficulties, your water provider must offer you a payment plan to allow you to pay the bill off in smaller instalments over time.

Many regional water providers also offer payment plans.

You should only agree to an instalment amount you can afford, so make sure you know how much you can realistically pay before you call.

### 5 Change payment arrangements

Making more regular payments can help you avoid building up a large debt, making future bills easier to manage. Ask your provider about monthly billing, direct debit or Centrepay (if you receive a Centrelink income).

### 6 Contact a free financial counsellor

Financial counselling is a free, independent and confidential service to help people who are in financial difficulty. Call **1800 007 007** or visit [ndh.org.au/talk-to-a-financial-counsellor](https://ndh.org.au/talk-to-a-financial-counsellor)

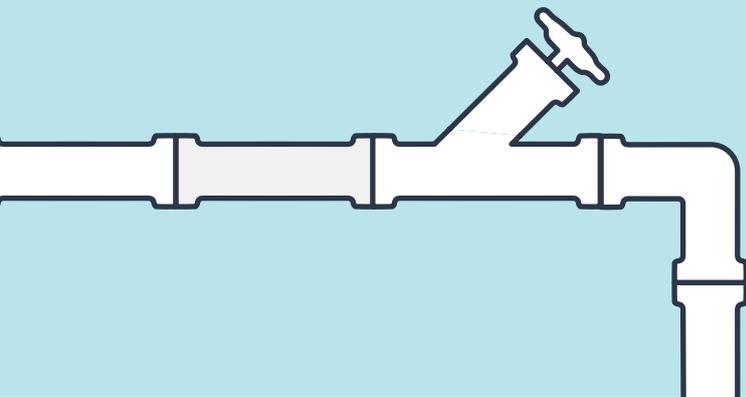
### 7 Reduce your water use

Your water provider can give you information on how to reduce the amount of water you use to help save money. For more water saving hints visit [qld.gov.au](https://qld.gov.au)

## 8 Understand your rights

Your water supply cannot be disconnected if you cannot pay your bill, however other penalties may apply such as:

- If you do not pay your water bill on time you may be charged interest. This can be up to 8 per cent, compounding daily on the amount owing. In South East Queensland, you cannot be charged interest if you have been identified as having financial difficulties.
- Some providers may ask for a security deposit if you have a poor credit history. The security deposit cannot be more than one and a half times your quarterly bill.
- If there are overdue rates or water charges owing over a long time, your local council is permitted to issue you with a Notice of Intention to Sell the Land. This means they can sell your property to recover the amount owing. This is usually only applied as a last resort.



## Extra tips and advice

If you live in South East Queensland and are unable to resolve a complaint with your water provider you can lodge a complaint with the Energy and Water Ombudsman Queensland. For more information call **1800 662 837** or visit **ewoq.com.au**

Outside South East Queensland, direct your complaint to the Queensland Ombudsman. For more information call **1800 068 908** or visit **ombudsman.qld.gov.au**

## Concessions

If you live in South East Queensland and hold a Pensioner Concession Card or Department of Veterans' Affairs Repatriation Health Card, you can apply for a pensioner water subsidy. In other areas, check with your local council as they may offer a water subsidy payment.

The Pensioner Rates subsidy provides 20 per cent off rates (capped at \$200 per year).

Some water providers offer rebates to customers who use a haemodialysis machine to help with the water costs associated with their medical condition.

If you have a large bill as a result of a concealed leak on your property, your water provider may offer remissions to help pay for the bill. This varies by provider.

## Useful links

Community Door ..... [communitydoor.org.au/water](http://communitydoor.org.au/water)

No Interest Loan Scheme ..... [nils.com.au](http://nils.com.au)

Queensland Government ..... [qld.gov.au](http://qld.gov.au)