

# FINANCIAL COUNSELLING FACT SHEET #2

## UTILITIES

### What are utilities?

Something essential to the home such as electricity, gas and water

### If you can't pay your utility bill

Contact your service provider (i.e. your energy company) and request to speak to the financial hardship team. Your energy company is required to tell you about what help is available – including payment options and whether you are being charged the most affordable rates for what you use.

Be clear about what you can regularly afford to pay on the amount you owe. If you have a payment plan, you can't be disconnected or receive debt collection while you're paying. You can use this [budgeting tool](#) to help work out what you can afford.

### If you have less than \$55 owing on your bill, you can set up:

- an extension of the due date
- a payment plan – with regular/irregular instalments
- payment before the bill is due.

### If you have \$55 or more owing on your bill, the following payment options become available to you:

- You can repay the amount owed over two years (on top of what you are also paying for usage).
- The amount owed can be put on hold for at least six months, while you pay less than you use (while trying to lower the energy usage at the house).
- You can apply for the Utility Relief Grant Scheme if you are a concession card holder or part of a low income household, and have experienced one or more of the following:
  - a recent drop in household income
  - high unexpected costs for essential items
  - the cost of your rent or mortgage is more than 30 per cent of your household income

### Ask about a Utility Relief Grant

The Utility Relief Grant Scheme (URGS) provides help to pay electricity, gas or water that is overdue because of a temporary financial crisis caused by one or more of the above events, resulting in a hard-to-pay utility bill and/or risk of disconnection. The grant is available to renters and homeowners, and is a maximum of \$650 on each utility in a two year period. The Department of Human Services decides the amount of the grant you receive based on the amount you owe and the reasons given for applying on your application form. URGS can be applied for both mains and non mains utilities. More information can be found here: <https://services.dhhs.vic.gov.au/utility-relief-grant-scheme>