

Help with bills

Information for people affected by cancer

Electricity, gas, water and phone bills can cause financial difficulty. This fact sheet explains options to help you pay your utility bills.

If you are having trouble paying your electricity, gas, water or telephone bills, you have several options:

- Contact your provider immediately to discuss your situation
- Check whether you are eligible to claim a rebate or concession
- Find out if you are eligible to receive a voucher or grant to assist with the cost of utility bills
- Try to lower future costs by reducing your usage.

Payment arrangements

Most electricity, gas and water providers are legally obliged to help you if you are having difficulty paying your bills by offering flexible payment arrangements. These are called hardship programs.

To register, tell your provider that you are having trouble paying. They will try to help you by deferring the payment or agreeing that you can pay by instalments.

Once you are registered and actively participating in a hardship program (that is, making payments), your electricity and gas supply cannot be disconnected.

Each company operates its own hardship program. Contact your electricity, gas or water provider for more information.

Rebates, discounts and concessions

Rebates, discounts and concessions can help reduce the amount you pay on your utility bills.

You can apply for the following rebates:

- **Low Income Household Rebate** – To be eligible, you must be a NSW resident, be named on the electricity account at your principal place of residence, and have a Pensioner Concession Card, Health Care Card, or Department of Veterans' Affairs (DVA) Gold Card. The amount is \$235 per year, or \$258 if you are a long-term resident of a residential community (caravan or mobile home park) or retirement village which receives electricity bills from its community operator. The amount is rebated in instalments on your electricity bill.
- **Family Energy Rebate** – You may be eligible if you receive or are eligible for Family Tax Benefit A or B. The amount is \$150 per year, or \$15 if you also receive the Low Income Household Rebate (a total payment of \$250).
- **Medical Energy Rebate** – This is available if you are eligible for the Low Income Household Rebate and you are medically unable to regulate your body temperature. It is an extra \$235 per year, or \$258.50 per year for eligible long-term residents of caravan and mobile home parks who receive electricity bills from park operators. You can receive this rebate in addition to other assistance, such as the Low Income Household Rebate and Life Support Rebate.
- **Life Support Rebate** – If you need certain medical equipment in your home to sustain your life, such as a respirator or dialysis machine, you may be eligible for the Life Support Rebate. It is an additional \$20–\$600 per year (depending on the equipment and its usage), credited in quarterly amounts on electricity bills.



Don't wait until you are disconnected, as you will then incur disconnection and connection fees.

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- **Telstra Pensioner Discount** – If you receive a Centrelink or DVA pension, you may be eligible for a discount on connection charges and a monthly call discount on certain Telstra plans. Call Telstra to discuss your options.

To find out more or to apply for a rebate, discount or concession on your electricity or telephone bill, contact your provider or call Service NSW on 13 77 88.

Vouchers and grants

Customers in financial hardship can apply for payment vouchers or grants to put towards their utility bills. These are available through community welfare organisations, such as St Vincent de Paul Society, The Salvation Army, The Smith Family, Anglicare, some migrant centres, community centres, Indigenous services, or directly from government departments. For further information about which organisations may be able to help, call Cancer Council 13 11 20 or Service NSW on 13 77 88.

Types of vouchers you can apply for include:

- **Energy Accounts Payment Assistance (EAPA) vouchers** – These vouchers are distributed by community welfare organisations to customers in financial hardship. Each organisation assesses the customer's individual circumstances to decide whether a voucher will be issued. The vouchers cannot be used for non-usage related fees and charges (such as disconnection or dishonour fees). If you have made an appointment with a community welfare organisation to discuss your eligibility for a voucher, you should notify your energy provider immediately to prevent disconnection.
- **Water Payment Assistance Scheme (PAS) vouchers** – These vouchers are offered by community welfare organisations to Sydney Water, Shoalhaven Water and Hunter Water customers who are in financial hardship. Customers must own and occupy their own home or be private tenants who are responsible for paying for their water use. These vouchers are issued based on government guidelines.
- **Telstra Bill Assistance Certificates** – Community welfare agencies issue certificates for a fixed amount, which can be put towards your Telstra bill. Each community organisation will use its own guidelines to decide whether a voucher will be issued.

Reduce your usage

To help reduce your utility bills, you can lower your usage or switch to a free or low-cost service.

The following program may help:

- **Telstra InContact** – People who hold a Pensioner Concession Card, Health Care Card or Department of Veterans' Affairs Concession Card may be eligible for a limited free home phone service for up to 12 months. This can be used to receive incoming calls (except reverse charge calls) and to call some emergency service numbers.

Make a complaint

If you have contacted your utility provider and they won't help you, you can complain to one of the following ombudsman schemes:

- Energy and Water Ombudsman, 1800 246 545
- Telecommunications Industry Ombudsman, 1800 062 058.

Note to reader

This fact sheet provides general information relevant to NSW only and is not a substitute for legal advice. You should talk to a lawyer about your specific situation.

Cancer Council NSW

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For information and support on cancer-related issues, call Cancer Council **13 11 20**. This is a confidential service.