



## What can I do if I can't pay my utility bills?

If you are on a low income and have overdue gas, water or electricity bills, the Victorian Government may assist with payment through the Utility Relief Grant Scheme (also called URGS).

### How it works

- o The grant is paid directly to your electricity, gas or water retailer. Your retailer will credit the grant against your outstanding debt
- o You can receive a maximum of \$650 for each utility (gas, water and electricity) over a two-year period
- o If your household uses a single source of energy (gas or electricity) you can receive a maximum of \$1300 for that single energy utility
- o Visa restrictions do not apply.

### To apply you must -

- o Be the account holder named on the utility account
- o Be living in Victoria and applying for your current address (primary place of residence)
- o Be applying to your current retailer (water, gas or electricity)
- o Have an amount owing on the account that you are unable to pay
- o Hold a current concession card (Pensioner Concession Card, Health Care Card or Veteran Gold Card) or be a low-income household (you will need to provide evidence of this, such as pay slips or bank statements).

### And meet one of the following criteria -

- o You have had high unexpected costs for essential items (e.g. purchase or repairs of essential household items like washing machines or hot water services, unexpected medical costs, funeral expenses, moving expenses or vehicle repairs)
- o You have had a recent decrease in income (e.g. lost your job or separated)
- o Your cost of housing is more than 30% of the gross household income (rent or mortgage)
- o You or someone in your house has experienced family violence.



## How to apply for the Utility Relief Grant

- o Have your recent unpaid gas, electricity or water bill in front of you
- o Call the retailer named on the unpaid bill and ask to apply for a Utility Relief Grant
- o The retailer must support you to complete the application. This may include asking you some preliminary questions to confirm your eligibility, before completing the form with you over the phone
- o If you prefer, you can apply online or ask your retailer to send you a form in the post
- o It takes about 4 to 6 weeks for each application to be processed
- o While your application is being processed, your retailer will not proceed with further action, including disconnection and debt collection.

## Help is available

For further assistance, please get in touch with a financial counsellor

**National Debt Helpline:** 1800 007 007 9.30am to 4.30pm

**Online chat:** <https://ndh.org.au> 9.00am to 8.00pm

Interpreters are available and there are no visa restrictions

Financial counselling is a free and confidential service offered by not-for-profit community organisations



**Hear this Quick Guide in your language**

[fcvic.org.au/quick-guides](https://fcvic.org.au/quick-guides)

