

Utility Relief Grants Scheme (mains and non-mains)

Guidelines for utility retailers and
community organisations

December 2019

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Message from the Minister

Victoria has one of the most comprehensive concessions programs in Australia. In 2018 the Utility Relief Grant Scheme was reviewed and from the learnings we have made key changes to align the scheme's eligibility criteria and guidelines with the Essential Services Commission's new Payment Difficulty Framework (effective 1 January 2019).

The Utility Relief Grant Scheme (mains) and Utility Relief Grant Scheme (Non-mains) assists low income Victorians in financial difficulty remain connected to the supply of electricity, gas and water.

The Utility Relief Grant Scheme (mains) aids eligible low-income households in Victoria unable to pay an overdue mains electricity, gas or water bill due to a temporary financial crisis.

The Utility Relief Grant Scheme (non-mains) program enables low-income households in Victoria unable to pay a non-mains energy or water bill, such as carted water and heating oil due to a temporary financial crisis.

I am very pleased that we can assist low income Victorians by ensuring that the scheme is easily accessible, and applicants can apply for a grant multiple times across two years. From 1 July 2018, the Andrews Government has provided funding to increase the Utility Relief Grant cap from \$500 to \$650.

In addition, the Utility Relief Grant Scheme now assists eligible Victorians experiencing hardship due to family violence as a separate eligibility criterion.

The Utility Relief Grant is an important part of range of programs operated by the Victorian Government to assist low-income households experiencing financial hardship to meet the cost of energy bills.

Purpose

The purpose of the Utility Relief Grant Scheme (URGS) is to ensure that low income households experiencing temporary hardship can access financial support in a timely manner, assisting in reducing utility debt and building financial capability. There are two types of grants: mains and non-mains.

Utility Relief Grant Scheme (mains)

URGS (mains) provides help to low-income households in Victoria unable to pay an overdue mains electricity, gas or water bill due to a temporary financial crisis.

The amount of the grant is based on the amount owed at the time of the application. It is also based on the reasons a customer has provided on their application form.

Households can receive a maximum of \$650 on each utility type over a two-year period (or \$1,300 for households with a single source of energy (e.g. electricity only). Households can apply for separate grants for each utility type (electricity, gas and water).

Utility Relief Grant Scheme (non-mains)

URGS (non-mains) provides help to low-income households in Victoria unable to pay a non-mains energy or water bill that is overdue due to a temporary financial crisis.

Households may also be able to apply for non-mains URGS if they do not currently owe on a bill but will not be able to afford the next bill or purchase (i.e. if they are unable to afford their next purchase of LPG, carted water, firewood or another non-mains energy source).

This can include bills for:

- Liquefied petroleum gas (LPG).
- Diesel and petrol (for a generator).
- Heating oil.
- Firewood.
- Metered electricity from an embedded network.
- Carted water.
- Septic tank cleaning (for homeowners only).

Successful applicants will be provided with a grant to cover part or all of the current account. The grant is capped at \$650 per utility or LP gas, firewood, water, alternative fuel purchase or the cleaning of a septic tank. Applicants can apply multiple times over a two-year period, up to the cap of \$650 for each utility type or \$1,300 for single energy source households.

2018 URGS Review

In 2018 the Victorian Government reviewed the effectiveness of URGS to:

- ensure that the scheme was easily accessible to vulnerable Victorian households unable to pay their utility bills, and

- align the scheme’s eligibility criteria and guidelines with the Essential Services Commission’s (ESC) Payment Difficulty Framework (effective 1 January 2019).

The review combined the learnings from published research and evidence alongside consultation with retailers, customers and community organisations to identify the key issues, generate ideas for improvements and test solutions.

These Guidelines have been updated to reflect the key changes from the review, which took effect on 1 July 2019. The key changes include:

- Revised and simplified eligibility criteria.
- Establishing family violence as a separate eligibility criterion, with hardship evidence approved for two years once established.
- The ability for customers to apply multiple times over two years up to \$650 (single energy source households capped at \$1,300 over two years).
- Aligning changes made to URGS (mains) with NURGS (non-mains).
- Including septic tank cleaning as a claimable grant under NURGS (non-mains).
- Upgrading the URGS Information System (URGIS).
- Developing an online application form that can be sent by email or SMS, completed over the phone with a retailer or printed and sent by post.

These Guidelines may be updated and should be referred to regularly. Any updates to these Guidelines will be posted in the URGS Mailbox Portal.

Application process

Step 1: Support customers under existing financial hardship programs and policies

Utility retailers are required to have financial hardship policies in place and approved by the Essential Services Commission (ESC). The following instruments apply to utility retailer payment difficulty requirements and obligations:

- [Urban Water Customer Service Code](#) 2018 (section 5)
- [Rural Water Customer Service Code](#) 2018 (section 4)
- [Energy Retail Code](#) 2019 (version 13, Part 3)
- Electricity Industry Act 2000 (sections 43 to 43C)
- Gas Industry Act 2001 (sections 48G to 48K)

These should be applied in conjunction with ESC’s [Payment Difficulty Framework](#) and the Energy Compliance and Enforcement Policy: [Guidance note - payment difficulty and disconnection](#).

Retailers are obligated to provide standard and tailored assistance for residential customers anticipating or facing payment difficulties.

Standard forms of assistance help customers avoid getting into arrears with their retailer, while **tailored** forms of assistance make it easier for customers to pay for their ongoing energy

use, repay their arrears and lower their energy cost. Specific advice about any government and non-government assistance (including URGS and energy concessions) is only one form of tailored assistance under the Energy Retail Code that customers are entitled to. Energy and water retailers must provide a range of other standard and tailored forms of assistance to customers.

Retailers must also ensure customers are able to access these standards of flexible and practicable assistance before, during and after accessing URGS. This includes recognising family violence as a potential cause of payment difficulties and therefore as an eligibility criterion for access to retailer hardship programs.

Minimum tailored assistance consists of multiple measures, including but not limited to:

- Providing payment options, practical assistance to help a customer lower their energy costs.
- An initial period of at least 6 months during which repayment of the customer's arrears is put on hold and the customer pays less than the full cost of their ongoing energy use while working to lower that cost.
- Specific advice about any government and non-government assistance (including URGS) available to help a customer meet their energy costs. However, this does not replace a customer's entitlement to other forms of standard and tailored assistance from their utility retailer.

Payment difficulty obligations

Retailers must ensure they meet their obligations and ensure customers are provided options for their entitlements under payment difficulty frameworks. When assessing URGS applicants DHHS will consider the extent to which hardship assistance has been provided by retailers.

Step 2: Ensure the applicant understands URGS eligibility and the application process

It is the responsibility of the utility retailer to administer URGS on behalf of DHHS and must ensure that the applicant understands their eligibility for URGS and the application process.

Three questions to determine URGS eligibility

- Is the customer in arrears?
- Is the household on a low-income (either a concession card holder or under the [low-income](#) threshold)?
- Is the customer **also** experiencing temporary hardship (outlined in Attachment 1)?

If the answer is yes to all of the above, the customer may be eligible for URGS assistance. Refer to **Attachment 1: URGS eligibility criteria** for further information.

Step 3: Initiate and complete an application

URGS (mains)

URGS (mains) applications are initiated and supported by the retailer. An online application link is then sent by email or SMS or a paper application is posted to the customer for completion. Once completed, the customer will send the application to DHHS for assessment.

Community workers or other representatives can assist customers in financial difficulty to access and complete an URGs application.

Community workers/representatives can assist the customer with filling in an online application on their behalf as long as they have the customer's consent to do so.

For applicants applying under the family violence hardship category, the application process is as follows:

- When completing an online application, a tick box will be selected for family violence applicants.
- When an application link is sent via email or SMS, evidence of family violence will disappear from the application form (for privacy and safety).
- Both the retailer and DHHS will have visibility of the fully completed form within URGIS and the mailbox portal, showing the family violence status (also for privacy).
- Family violence evidence requirements are designed to reduce the burden of proof for victim-survivors of family violence. Family violence applicants are only required to provide evidence or a referral once (when they first apply) and not again over the two-year grant period.
- They do not have to meet low-income requirements.
- If a family violence applicant is **not registered** with a family violence agency, and/or does not have a **referral** or **documentation** stating experience of family violence, they may complete a **statutory declaration** to satisfy URGs evidence requirements under this category. Refer to Attachment 2: Types of evidence (family violence) for further information.
- A standard statutory declaration form will be available within the mailbox portal to download and provide to the customer (if required).

URGS (non-mains)

The process for URGs (non-mains) applications is as follows:

- Applicant calls DHHS directly and we assist with filling in the online application with the customer over the phone.
- DHHS obtain information regarding the supplier in order to contact them for paperwork.
- DHHS pay the suppliers directly (either by Corporate Card or EFT).

Step 4: Continue to provide support for customers and reassess payment difficulty options

Debt recovery action and threat of service disconnection must be suspended by the utility retailer while an URGs application is being processed.

While DHHS is processing an URG application, the utility retailer must also continue to support the customer through their financial assistance policy, and any hardship programs in place. This is particularly important as not all applications may meet the URGs eligibility criteria.

Experience of family violence – a new URGs hardship category

From 1 January 2020, energy retailers will be required by the ESC to provide other family violence assistance to their customers. They will need to have a family violence policy, and

meet minimum standards on training, account security, customer service, debt management practices, external support services and evidence of family violence.

From 1 January 2020, URGS eligibility criteria will also be extended to include applicants who are experiencing financial hardship due to family violence. Retailers must take all necessary action under their family violence, hardship and payment difficulty policies before referring customers to URGS.

For information about current URGS evidence requirements under this hardship category, refer to **Attachment 2: Types of evidence (family violence)**.

What is family violence?

Section 5 of the *Family Violence Protection Act 2008* defines “family violence” as behaviour towards a family member that is physically, emotionally, sexually, economically or psychologically abusive. It includes behaviour that is threatening, coercive, controlling, or dominating.

How do I ask for evidence of family violence?

- The ESC provides the [Better practice guide in responding to family violence](#). This provides better practice examples of approaching the evidence topic with customers.
- Where appropriate, retailers should refer customers experiencing family violence, or suspected of experiencing family violence, to staff with in-depth training on complex issues surrounding family violence. This may take the form of transferring a customer on the phone to a specialist customer support team with an understanding of both the URGS application process and family violence training.¹

DHHS has removed the requirement for people applying under the family violence category to provide evidence of financial hardship. However, basic evidence of experience of family violence is required.

Multiple forms of evidence can be submitted by the applicant including any documents issued by a court, family violence support service or registered health practitioner. A referral from a community organisation will also be accepted with the name of the agency and support person/ recorded in the comments section of the URGS mailbox portal.

To enable an URG to be provided to victims of family violence who are not yet connected into a support service DHHS will also accept a statutory declaration including a general statement regarding the experience of family violence. Further details regarding family violence evidence requirements are provided in Attachment 2.

¹ *At a minimum, gas and electricity retailers must ensure its representatives are trained in how to engage appropriately and effectively with affected customers (106F, Energy Retail Code).*

At a minimum, water businesses must train staff to deal appropriately with affected customers (Clause 14 (a) of the Urban Water Business Customer Service Code and clause 11(a) of the Rural Water Business Customer Service Code).

Retailers, and DHHS where applicable, should work with family violence victims/survivors to determine the most suitable options of providing evidence in a way that avoids additional trauma or stress.

It is recommended these URGS Guidelines are accessed in combination with better practice resources on approaches to family violence.

DHHS assessment

Basis of assessments

On receipt of the application DHHS will assess the form within four weeks. The first URGS application must demonstrate the reason/s why the household is currently unable to meet utility costs including low income. These reason/s must be consistent with URGS eligibility criteria.

Evidence provided by customers to DHHS is valid for 3 months from the date of an approved application. This allows applicants to apply multiple times for grant assistance without having to resupply income documentation or proof of hardship if a subsequent application is submitted within the same 3-month period. The only exception to the 3-month period is the family violence category. If applying under the family violence category, applicants do not have to provide further evidence of hardship within the two-year grant period.

DHHS assesses the following:

- Whether or not the reason/s for requiring assistance aligns with the purpose of the URGS program and the URGS Guidelines.
- Supporting comments and/or documents, i.e. bank statements / pay slips etc.
- The applicant's income and savings.

The application may be unsuccessful if:

- The customer has a billing issue which can be resolved through participation in the retailer's hardship program.
- The retailer/customer has not attempted to work with the customer/retailer to reduce their utility debt.
- The total household income is above the income threshold.
- Household savings can cover the utility debt.
- The reason for the application does not fit the eligibility criteria for assistance.
- The applicant does not reside at the utility service address.
- The utility usage has not been continuous.

Case by case assessment

If an application does not meet the requirements or examples set out in **Attachment 1: URGS eligibility criteria**, DHHS will review applications on a case by case basis and may request further evidence where required. In circumstances where the retailer has exhausted all

payment options and has established that the customer's circumstances are extreme, they may refer the customer to DHHS to discuss eligibility at that point to determine whether an application can then be initiated. If it results in an application, DHHS will direct the retailer to proceed.

Review of decisions

If an applicant is not satisfied with an URGS decision, they or their representative, may contact DHHS by telephone (1800 658 521) to have the decision reviewed within four weeks of the date of the notification of the original decision.

Additional information which supports their case may be required. If not satisfied with the outcome, the applicant's case may be referred to a Senior Officer in the Hardship Payments Team for further review. If the applicant is still not satisfied with the outcome, they will be advised to present in writing any additional information which supports their case for a review to the Team Leader, Hardship Payments, Customer Support Branch, Corporate Services Division, DHHS.

Attachments

- Attachment 1: URGS eligibility criteria
- Attachment 2: Types of evidence (family violence)
- Attachment 3: URGS low income thresholds

Resources

URGS (mains and non-mains) – General

- URGS application forms are available in the URGS Mailbox Portal
- [URGS webpage](#)
- [URGS \(non-mains\) webpage](#)
- URGS Review – Factsheet September 2018

Family violence – best practice resources

- [ESC: Better practice in responding to family violence](#)
- [ESC: Family violence resources for businesses](#)

URGIS – IT support

- urgis.applications@dhhs.vic.gov.au

Contact details

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Attachment 1: Utility Relief Grant Scheme (URGS) Eligibility Criteria

URGS eligibility is made up of three components:

- Is the customer in [arrears](#)?
- Is the household on a low-income (either a concession card holder or under the [low-income](#) threshold)?
- Is the customer **also** experiencing [temporary hardship](#)?

If the answer is yes to all of the above, the customer may be eligible for URGS assistance. Check the arrears, low income requirements and the financial hardship categories below for further information.

Arrears and low income

Requirement	Threshold	Evidence
<p>Arrears</p> <p><i>Customer is in arrears</i></p>	<p>There is no minimum amount of arrears required to apply for URGS.</p> <p>Customers in arrears are also entitled to other forms of standard and tailored assistance.</p>	<p>Billing details uploaded to URGIS by retailer.</p>
<p>Low income</p> <p><i>Customer has a low income or is part of a low-income household</i></p>	<p>To meet low income requirements, customers must not have access to savings to cover the utility arrears, and:</p> <ul style="list-style-type: none"> • Hold an eligible concession card, or • Have no Concession card and must be on a low income in line with Centrelink benefits as determined by DHHS in accordance with the standard Centrelink payments. These income thresholds change in line with Centrelink increases. <p>Refer to Maximum Income Thresholds (Attachment 3).</p> <p>An eligible concession card is a Commonwealth issued:</p>	<p>Concession card: verified by DHHS, Centrelink Confirmation eServices and/or Veteran’s Affairs verification of details.</p> <p>Low income: pay slips or bank statements from the last 3 months.</p>

Requirement	Threshold	Evidence
	<ul style="list-style-type: none"> • Pensioner Concession Card. • Health Care Card. • Veterans' Affairs Gold Card. 	

Temporary hardship

As well as the **low-income** and **arrears** requirements, applicants must meet **at least one** of the below **hardship** categories. Applicants must have experienced one of the below criteria within the last 12 months when applying for a grant.

Hardship category	What may be considered under this category?	What may not be considered under this category?	Evidence	Length of time evidence is valid for?	If applicant meets this criterion, are they exempt from the low-income requirement?
1. Unexpected decrease in household income	<ul style="list-style-type: none"> • Loss of employment. • Family separation. • Death of a family member. • Substantial decrease or termination of regular maintenance payments. 	<ul style="list-style-type: none"> • Loss or decrease of income that started over 12 months ago. • Centrelink payments that are decreased due to penalties. • Income not enough to live on • "In and out" of short-term casual or seasonal work as this is not an unexpected or unforeseen loss of a stable or regular income that the applicant has been 	Verification of income details such as bank statements / payslips / Centrelink income statement (DHHS access online)	Once a successful application has been received under this category, no further evidence is required for 3 months to apply for subsequent grants.	No.

Hardship category	What may be considered under this category?	What may not be considered under this category?	Evidence	Length of time evidence is valid for?	If applicant meets this criterion, are they exempt from the low-income requirement?
		reliant on for living expenses.			
2. Unexpected increase in expenses for essential goods or services	<ul style="list-style-type: none"> • Purchase or repairs to, essential household items such as a hot water service, refrigerator, fixed heater, washing machine. • Direct funeral expenses of an immediate family member. • Moving/relocation expenses including removal costs, i.e. hire of truck or trailer. • Vehicle repairs. • Replacement of an essential vehicle may be considered. • A substantial amount of unexpected medical expenses (not covered by Medicare). Can include optical and/or dental. 	<ul style="list-style-type: none"> • Rent • Bond assistance • Indirect costs related to funeral expenses • Standard or regular car servicing, registration or insurance costs. • Veterinary bills. • Gifting money to relatives or friends. • Other usual household expenses such as rates, insurance or telephone bills. • Usual schooling expenses. • Costs relating to religious festivals or weddings. • Bankruptcy (all outstanding utility bills should be included in the bankruptcy). 	Applicants may be asked to verify expenses with receipts.	Once a successful application has been received under this category, no further evidence is required for 3 months to apply for subsequent grants.	

Hardship category	What may be considered under this category?	What may not be considered under this category?	Evidence	Length of time evidence is valid for?	If applicant meets this criterion, are they exempt from the low-income requirement?
	<ul style="list-style-type: none"> Costs associated with an illness, such as traveling to and from hospital, accommodation whilst attending treatment, or non-PBS items (such as wound dressings). Additional unexpected expenses arising from the applicant or family member/s suffering from a serious chronic illness. 				
3. Cost of shelter is 30% or more of household income	<ul style="list-style-type: none"> Assistance may be provided if the cost of shelter (private rental or mortgage repayments) is 30% or more of the household income. 	<ul style="list-style-type: none"> Office of Housing applicants do not meet this criterion as their rent is normally capped at around 25% of the household income. 	Verification of income details such as bank statements / payslips / Centrelink income statement (DHHS access online)	Once a successful application has been received under this category, no further evidence is required for 3 months to apply for subsequent grants.	No.
4. Experience of family violence	<ul style="list-style-type: none"> Family violence circumstances that affect a customer's ability to pay their bills. 	<ul style="list-style-type: none"> Applicants are not required to provide details about family violence circumstances. This 	Refer to Attachment 2: Types of evidence	Once a successful application has been processed under this category, no	Yes. Due to the link between experiences of family violence and

Hardship category	What may be considered under this category?	What may not be considered under this category?	Evidence	Length of time evidence is valid for?	If applicant meets this criterion, are they exempt from the low-income requirement?
	<ul style="list-style-type: none"> Family violence can take many forms, including financial/economic abuse. Retailers should be aware some customers experiencing family violence may not use the terms family or domestic violence. 	is to prevent and protect the safety and wellbeing of the customer and retailer and DHHS staff.	(family violence).	further evidence of family violence is required over the two-year grant period to apply for subsequent grants.	financial hardship, this hardship category is not income tested and may include applicants who do not hold a concession card and those who earn above the URGS low income threshold.

Attachment 2: Types of evidence (family violence)

To access URGS (mains and non-mains) under the family violence criterion, a person must show they are experiencing financial hardship due to family violence. Successful family violence applicants provide evidence only once within in the two-year grant period.

Examples of accepted evidence:

- Documents issued by:
 - a court (e.g. a Family Violence Intervention Order or Family Violence Safety Notice),
 - a family violence or other support service (e.g. specialist family violence service, financial counsellor, housing or mental health service),
 - a registered health practitioner (including maternal and child health nurses),
 - a lawyer or the police service.
- A signed statutory declaration. Customers are not required to provide details regarding hardship on the statutory declaration. For example, the statement "*experience of financial hardship due to family violence*" may be used.
- Registration with a family violence support agency.
- A referral.

Evidence can take many forms and flexibility should be provided for customers applying under this criterion. Retailers, and DHHS where applicable, will work with family violence victims/survivors to determine the most suitable options of providing evidence in a way that avoids additional trauma or stress.

If choosing to provide a statutory declaration, this should be a general statement only and **avoid providing details** about specific situations or circumstances. It is important retailers check regularly for updates to URGS Guidelines and apply the most recent URGS Guidelines to their practices. Eligibility and evidence requirements may be updated by DHHS to reflect better practice approaches to family violence.

Referrals

Referrals from community organisations are another type of accepted evidence. A referral (such as a form, phone call or email) from a community organisation, family violence agency or other support service (e.g. specialist family violence service, financial counsellor, housing or mental health service). Retailers can enter a referral note through the comments section on the URGS Mailbox Portal which should include the details of the referral and contact information of the relevant case manager.