

Central Coast Council

Water and Sewer Concessions and Rebate Policy

Date Adopted: 26/08/2025
Revision: 1

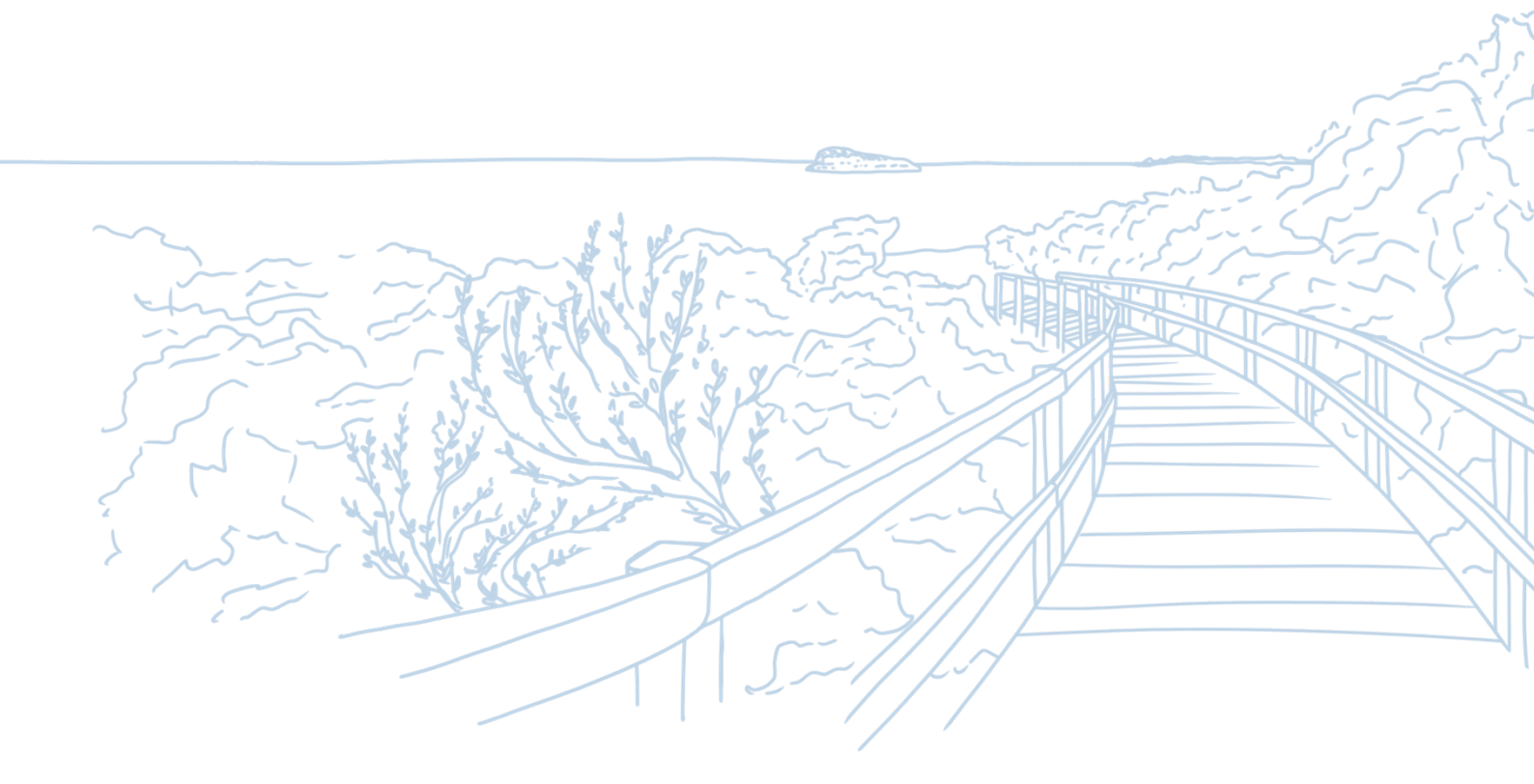


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1. Policy Objectives

- 1.1.** This policy establishes a framework for financial relief and rebates to eligible residential customers of Central Coast Council (Council) who are experiencing financial hardship due to essential water usage, connection costs, or concealed leaks. This policy is distinct from Council's Hardship and Debt Recovery Policy, as it focuses solely on water and sewer-related financial support (e.g. concealed leaks and sewerage connection costs). Broader hardship relating to rates and charges is handled separately under that policy.
 - 1.2.** This framework allows Council to provide a consistent and fair approach when assessing rebate applications and support financially vulnerable customers, whilst maintaining the sustainability of Council's water and sewer services.
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2. Policy Scope

- 2.1.** This policy applies to:
 - 2.1.1. Residential customers of Council who meet the criteria outlined in this policy.
 - 2.1.2. Customers using water for dialysis medical treatment.
 - 2.1.3. Property owners connecting to Council's sewerage system.
 - 2.1.4. Customers who experience excessive water bills due to concealed leaks.
 - 2.2.** This policy does not apply to:
 - 2.2.1. Commercial properties, with the exception of the circumstances outlined in this policy.
 - 2.2.2. Properties where water leaks result from negligence, faulty fixtures, irrigation systems, swimming pools, or appliances.
 - 2.2.3. Water or sewerage service charges.
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3. Policy Statement

- 3.1.** Council recognises that there are genuine cases of financial hardship where customers find it difficult to meet their commitments to pay rates, charges and other fees associated with water usage, and is committed to providing appropriate support to those customers.
- 3.2.** Council provides water and sewer services under the *Local Government Act 1993* (NSW) and relies on rates and charges to fund facilities and to ensure a continuous service to our community.
- 3.3.** Council recognises that payment options for connecting a property to the Council's water and sewerage system need to consider individual cases where genuine financial hardship may arise.

- 3.4. This policy establishes guidelines for the assessment of these applications, applying the principles of social justice, fairness, integrity, appropriate confidentiality, and compliance with statutory requirements.
 - 3.5. Council may conduct annual reviews to ensure ongoing compliance with the eligibility criteria outlined in this policy.
 - 3.6. Concessions provided under this policy will remain valid only for the period during which the eligibility conditions are met.
 - 3.7. Applications that do not fully comply with this policy or applications that request concessions beyond the provisions of this policy, may be reviewed by the Chief Financial Officer for consideration.
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4. Home Dialysis Concessions

- 4.1. Eligible customers undergoing home dialysis treatment may receive a concession for increased water usage.
 - 4.2. Concessions are linked to the meter assigned to the address of the customer. If the customer changes address during this time, it is the responsibility of the customer to update Council with the new address.
 - 4.3. Allowances are granted based on daily water usage limits.
 - 4.3.1. **Haemodialysis patients:** Up to 500 litres per day.
 - 4.3.2. **Nocturnal haemodialysis patients:** Up to 1000 litres per day.
 - 4.3.3. **Peritoneal dialysis patients:** Up to 1000 litres per day.
 - 4.4. Concessions will remain valid for the period during which the eligibility conditions are met and are subject to annual review.
 - 4.5. Council will only consider applications for concessions if the following criteria are met:
 - 4.5.1. Applications must be made in writing.
 - 4.5.2. Applications must be supported with a letter from the NSW Local Area Health Service, a renal physician, or a registered dialysis centre confirming that the patient is undergoing home haemodialysis or peritoneal dialysis treatment. The letter must include the patient's name and permanent address.
 - 4.6. The application may be submitted by the NSW Local Area Health Service, renal physician, or a registered dialysis centre. The letter must provide the same details.
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5. Financial Assistance for Sewerage Connection – payment by instalments.

- 5.1. Eligible customers may pay for a sewer connection by annual instalments. These are determined in accordance with clause 2 of Schedule 2 of IPART's determination titled "Maximum prices for connecting, or upgrading a connection, to a water supply, sewerage, or drainage system Sydney Water, Hunter Water and Central Coast Council" (October 2018), or any determination by IPART which replaces that determination.
- 5.2. The instalments will be calculated on the basis of a 20-year payment period.
- 5.3. If an applicant fails to make payments in accordance with the agreed repayment schedule, Council reserves the right to terminate assistance under this program. Upon termination, the full outstanding balance will become immediately due and payable.
- 5.4. In accordance with s.566 of the Local Government Act 1993 (NSW) Council charges interest on all rates and charges which remain unpaid after they become due and payable.
- 5.5. The outstanding amount remains a charge on the land to which the connection is provided, in accordance with section 550 of the Local Government Act 1993 (NSW). This charge will be noted on any certificate issued under section 603 of the same Act. The debt is secured against the property, meaning that if the property is sold, any outstanding balance must be paid in full at settlement—regardless of whether the purchaser is eligible for assistance under this policy.
- 5.6. To be eligible for assistance the person/persons must be:
 - 5.6.1. The owner/owners of an unconnected property subject to the residential sewage charge; **and**.
 - 5.6.2. Be a pensioner/pensioners holding a valid concession card; **or**.
 - 5.6.3. Be assessed by Council as experiencing financial hardship which warrants Council's assistance; **or**.
 - 5.6.4. Have received a Final Notice to Connect from Council.

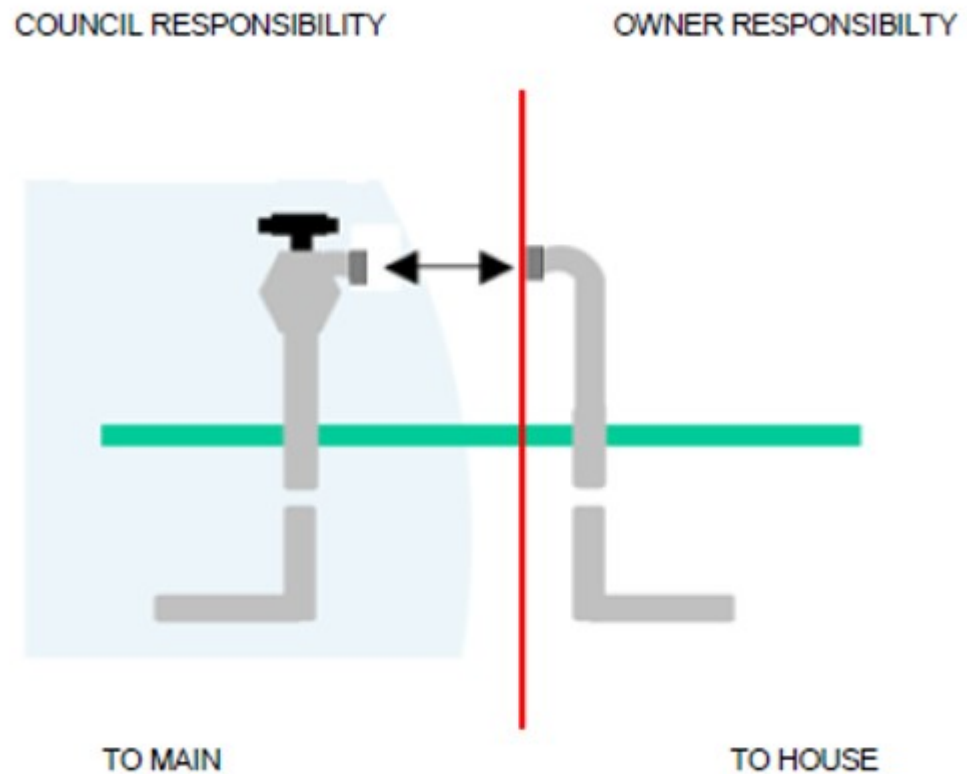
Final Notice to Connect and/or Individuals Experiencing Financial Hardship

- 5.7. A person requesting financial assistance due to hardship must submit an application for an agreement to pay to connect to the sewer by instalments. The application must include a minimum of two recent quotations from licensed plumbers detailing the cost of connection.
- 5.8. Financial hardship must be confirmed by a letter from a recognised financial counsellor, including an affordability assessment to support the proposed instalment terms.
- 5.9. If you are in receipt of a Final Notice to Connect to the sewer, please ensure it is included with your financial hardship documentation.

- 5.10.** If deemed eligible, the designated Council officer will discuss the instalment payment terms with the applicant.
 - 5.11.** The designated Council officer will create an instalment payment schedule, which will be attached to a legal agreement. This agreement will also provide that the outstanding amount is a charge on the land to which the connection is provided under s.550 of the *Local Government Act 1993*. This agreement must be signed by the applicant, their witness, and the designated Council officer. The agreement will be registered as a legal document, with a copy provided to the applicant.
 - 5.12.** The debtor register will be updated, and the information will be linked to the change/rate file.
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6. Concealed Leak Financial Assistance – Water Usage Charges

- 6.1.** A concealed leak is a water leak on private property that is:
 - 6.1.1. Hidden from view, typically underground.
 - 6.1.2. Not detectable by visual inspection, with no obvious signs of water leaking.
 - 6.1.3. Not detectable by audible water rushing through pipes when water is not in use.
- 6.2.** A leak is not considered concealed if:
 - 6.2.1. Water is visible, such as coming from the ground or under a driveway.
 - 6.2.2. A plumber has difficulty locating the exact site of a leak.
 - 6.2.3. It occurs in paddocks, yards, or gardens where signs such as lush grass or boggy ground indicate a leak.
 - 6.2.4. The customer has not noticed the leak simply because they have not checked for it.
 - 6.2.5. There is water loss from faulty fixtures (e.g. hot water services, taps, toilet cisterns, or appliances such as dishwashers).
- 6.3.** Customers with metered water supplies are responsible for managing the water supply on their property, starting from the property side of the water meter. This includes maintaining and repairing all water services within the property.



- 6.4. Council has no obligation to provide financial assistance to customers impacted by leaks on their property. Property owners must take all reasonable steps to maintain their water infrastructure.
- 6.5. If a customer is negligent in failing to take action to repair a leak, no adjustment will be made for water lost due to this inaction.
- 6.6. Financial assistance for high water usage charges caused by a concealed leak will **not** be provided for:
 - 6.6.1. Commercial premises, with the exception of the circumstances outlined further in this section.
 - 6.6.2. Premises not occupied by their occupants for more than three days.
 - 6.6.3. Holiday homes
 - 6.6.4. Tenanted properties
 - 6.6.5. Vacant land or unoccupied properties
 - 6.6.6. Leak due to neglect or obvious defect in private water service.
 - 6.6.7. Failure of water service due to a failure of fittings, e.g. leaking tap, or toilet.
 - 6.6.8. Failure of rainwater tanks, valves or the pipe work supplying them.
 - 6.6.9. Water tanks that are plumbed to the potable water supply.
 - 6.6.10. Sprinklers and irrigation systems
 - 6.6.11. Swimming pools, spas and other water features and fittings or the pipe work supplying them.

- 6.6.12. Hoses, hose pipes, external taps, and fittings
- 6.6.13. Solar panels or the pipe work supplying them.
- 6.6.14. Private Offline Mains (OLM).
- 6.7.** Council may refund up to 50% of the additional water usage charges (to a maximum of \$1000) where an eligible concealed leak has been established in accordance with this policy in respect of charges for additional water usage that the Council determines have been raised since the eligible concealed leak commenced. Only one refund will be made in respect of a property while the property remains in the same ownership.
- 6.8.** The property must be the applicant's residence or be a not-for-profit organisation occupying the premises at least five days per week who is responsible for water use charges.

Concealed Leak Criteria

- 6.9.** Customers seeking assistance will be required to submit an application for financial assistance within 30 days of the water account issue date, that identifies higher than average water usage. The application must include:
 - 6.9.1. Statutory declaration from the customer confirming that they live permanently at their home, and circumstances regarding the concealed leak not being identified.
 - 6.9.2. A report from a licensed plumber including the following information:
 - The plumber's current license number and contact details.
 - Certifying that the leak was concealed from view and could not be located by visual inspection.
 - Certifying that the plumbing was not faulty.
 - Detailing how the plumber located the leak.
 - Details regarding the plumbing repairs.
 - A water meter read at the time the plumber repaired the leak.
- 6.10.** Commercial properties are not eligible for financial assistance for excess water usage charges due to a concealed leak, however, they may submit an application for reimbursement of sewer wastewater charges if a concealed leak is proven to have occurred at the property.
- 6.11.** Commercial property owners must meet the same criteria in clause 6.9.2 to prove a concealed leak has occurred.
- 6.12.** Commercial property owners must also submit an application for reimbursement of sewer wastewater charges within 30 days of the water account issue date that identifies the higher-than-average water usage.
- 6.13.** Council may refund up to 50% of the additional sewer wastewater charges (to a maximum of \$1000) where an eligible concealed leak has been established in accordance with this policy in respect of charges for additional sewer

wastewater charges that the Council determines have been raised since the eligible concealed leak commenced. Only one rebate will be made in respect of a property while the property remains in the same ownership.

6.14. Council will not accept applications for reimbursement for:

- 6.14.1. Loss of time, or
- 6.14.2. Plumber's costs, or
- 6.14.3. Water usage charges for faulty stopcock taps on Council's side of the meter. If a customer wishes to isolate the flow of water to their property they should install, at their own cost and by a licensed plumber, a stopcock tap on the residential side of the water meter.

7. Responsibilities

Compliance, monitoring and review

- 7.1.** The policy must align with relevant legislation, Council policies, and financial sustainability principles.
- 7.2.** The Water and Sewer Directorate is responsible for implementing, monitoring, and reviewing this policy.
- 7.3.** Reviews will ensure the policy remains effective and relevant.

Reporting

- 7.4.** This will become part of this and future IPART submissions.

Records management

- 7.5.** Staff must maintain all records relevant to administering this protocol in accordance with Council's [Information and Records Management Policy](#).

8. Policy Definitions

Act	means the <i>Local Government Act 1993</i> (NSW)
Concealed Leak	means water leaking from plumbing on private property, which is hidden from view.
Council	means Central Coast Council
Daily Average Usage	means the volume of water supplied over a meter reading period, divided by the number of days in that period.
Hardship	means any situation where an individual is having difficulty paying legally owed debt. This can result from life changes (for example,

	because of illness, unemployment or changed financial circumstances) restricting the short-term capacity to pay.
Meter Reading Period	means the period of time between readings of a water meter.
Pensioner Concession Card	means a card issued by the Australian Government to eligible Pensioners.
Medical Treatment	Haemodialysis and Peritoneal dialysis

9. Policy Administration

Business Group	Water and Sewer
Responsible Officer	Unit Manager Business Strategy and Performance
Policy Review Date	Four years from date of adoption unless legislated otherwise.
File Number / Document Number	D16821513
Relevant Legislation (reference specific sections)	Section 8A, Local Government Act 1993 (NSW)
Link to Community Strategic Plan	<p>Theme 4: Responsible</p> <p>Goal G: Good governance and great partnerships</p> <p>R-G2: Engage and communicate openly and honestly with the community to build a relationship based on trust, transparency, respect and use community participation and feedback to inform decision making.</p>
Related Policies / Protocols / Procedures / Documents (reference document numbers)	<ul style="list-style-type: none"> ▪ Information and Records Management Policy ▪ Central Coast Council Code of Conduct ▪ Hardship and Debt Recovery Policy

10. Policy Authorisations

No.	Authorised Function	Authorised Business Unit / Role(s)
N/A	N/A	N/A

11. Policy History

Revision	Date Approved / Authority	Description Of Changes
1	26 August 2025 Ordinary Council Meeting Minute No. 764/25	New policy created