

# Policy

## Concealed Leak Policy

### 1. Purpose

Urban Utilities recognises that the cost associated with a concealed leak is unexpected. This policy outlines the financial assistance that may be offered to a customer that has experienced a concealed leak on their property.

### 2. Applicability of the Policy

This is an operational policy which is for internal and external use and is effective for applications assessed by Urban Utilities from 2 August 2023.

This policy will be made available on the Urban Utilities' external website.

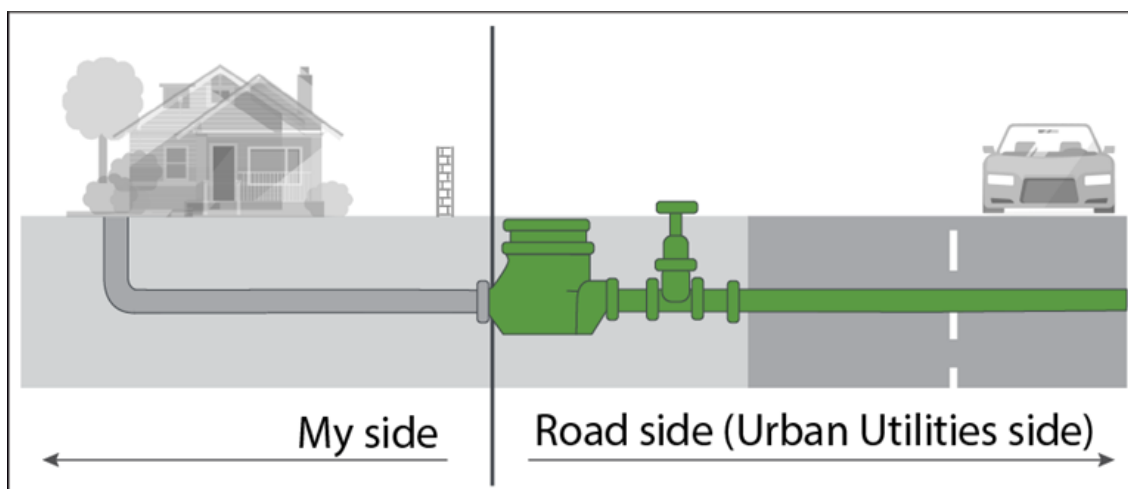
### 3. Scope

A concealed leak is an underground water leak in the private plumbing servicing your property. These leaks occur on your side of the water meter, up to and including where your pipes connect to the meter. These leaks are usually underground and hidden from view, such as within concrete or under lawns and driveways. There are often no visible signs of dampness or soaking where an occupant could reasonably be expected to know of the leak's existence.

High usage of water at a property may mean that there is a concealed leak at your property. If Urban Utilities' quarterly reading of your meter identifies that water usage at the property is higher than usual, wherever possible, we will notify you of the higher usage, most commonly via a letter.

For information on how to check for concealed leaks, please visit Urban Utilities' website:

<http://www.urbanutilities.com.au/%20faults-and-interruptions/%20plumbing-problems/leak-on-your-property>



## 4. Related Legislation

- *South-East Queensland Water (Distribution and Retail Restructuring) Act 2009* (Qld).
- *South East Queensland Customer Water and Wastewater Code* (2017).
- *Body Corporate and Community Management Act 1997* (Qld).

## 5. Policy Statement

### 5.1. Eligibility criteria and application for financial assistance

A customer **who may be eligible** for financial assistance towards the cost of water lost due to a concealed leak under this policy includes the following property owners:

- a residential owner-occupier;
- a residential owner-occupier who is also an eligible pensioner;
- a residential property owner who does not occupy the property (ie. landlords);
- a body corporate for a residential community title scheme where charges are billed to a body corporate account;

*Note – Where separate lots in a community titles scheme are not separately metered, pursuant to section 196 of the Body Corporate and Community Management Act 1997, the body corporate may enter an arrangement with Urban Utilities to take on the liability for supply charges on behalf of each lot owner.*

- a not-for-profit organisation or registered charity; and
- a sporting club or association.

All other property owners are not eligible to receive financial assistance towards the cost of water lost due to a concealed leak.

Where a non-residential customer is billed by Urban Utilities for sewage disposal charges or trade waste charges and these charges have increased due to a concealed leak, the following customers **may be eligible** for financial assistance towards trade waste charges (where applicable) and sewage disposal charges:

- a trade waste customer (subject to the exclusions in this policy);
- a non-residential customer;
- a body corporate containing non-residential customers that is billed by Urban Utilities for sewage disposal charges or trade waste charges.

**To be eligible** for financial assistance, a customer must meet the following criteria.

1. The concealed leak must be fixed/repaired by a customer's licensed plumber within **one (1) month**<sup>1</sup> of whichever comes first:
  - the customer finding/identifying a concealed leak at the property; or
  - being notified by Urban Utilities of higher than usual water usage at the property; or
  - being notified by Urban Utilities (or a representative of Urban Utilities) of the possibility of leak at the property.
2. The Customer must not have received financial assistance for a concealed leak for tiered water charges for the same property within a period of (3) years from the date that an adjustment was applied to the property owner's billing account due to a previous concealed leak. However, customers are able to apply for financial assistance towards trade waste charges and sewage disposal charges where a concealed leak has occurred more than once in three (3) years, where the other eligibility criteria have been met.
3. The customer must make an application via the online concealed leak application form or in writing to Urban Utilities within six (6) months of:
  - finding a concealed leak at the property; or
  - being notified by Urban Utilities of higher than usual water usage at the property; or
  - being notified by Urban Utilities (or a representative of Urban Utilities) of the possibility of a leak being present.
4. The customer must provide Urban Utilities with:
  - documented evidence showing that a licensed plumber has repaired the leak (i.e. a licensed plumber's invoice); or
  - a report from a suitably qualified plumber from a charitable organisation (e.g. Home Assist or ACRO).
5. Where a concealed leak has occurred within an eligible community title scheme, an application must be made by the body corporate on behalf of all residents and/or owners where:
  - the leak occurred on the common property; or
  - the leak cost has been billed to the body corporate account; or
  - the leak cost has been apportioned to multiple properties within the community title scheme who are directly billed a percentage of the overall water usage at the property by Urban Utilities.

*Note: An authorised representative may make an application for financial assistance on behalf of a customer.*

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<sup>1</sup> 6 October 2022: 3 March 2022 amendment to extend requirement to 60 days as a result of the 2022 South East Queensland flood event have been revoked.

## 5.2. Eligibility criteria and application for financial assistance

When assessing a customer's application made under section 5.1 of this policy and calculating the relevant financial assistance, Urban Utilities will:

- assess each application against the eligibility criteria and specific exclusions;
- consider up to two (2) consecutive billing periods, being the period in which the concealed leak was repaired and the previous billing period;
- compare the increased water consumption with how much water is normally used at the property (by assessing usage against a comparable billing period, average daily usage or other reasonable methodology as determined by Urban Utilities);
- apply the applicable financial assistance to your water and sewerage account; and
- offer an interest-free payment plan for any remaining charges on your account not covered by this policy.

If an application is made for a concealed leak within a community title scheme, any financial assistance provided to eligible customers will be applied to the Urban Utilities' billing account/s impacted by increased water charges, that is:

- to the body corporate account where the leak cost has been billed to the body corporate directly by Urban Utilities;
- to the property owner's account/s where the leak cost has been billed to individual property owners directly by Urban Utilities.

## 5.3. Financial assistance review

Approved customers that Urban Utilities determine meet the eligibility criteria will receive the relevant financial assistance outlined below for up to two consecutive billing periods only.

Approved Customer	Covered under policy	Financial assistance provided by the State Government	Financial assistance provided by Urban Utilities	
		State bulk water charges	Tiered water charges	Sewage disposal and trade waste charges
Eligible pensioner (Residential owner-occupied)	✓	100%	100%	Not applicable
Residential owner-occupied properties	✓	70%	100%	Not applicable
^Residential non-owner-occupied properties	✓	70%	100%	Not applicable
Registered charities and not-for-profit community organisations, sporting clubs or associations	✓	70%	100%	✓ ^
Non-residential and commercial properties	✗	✗	✗	✓ ^

^ Trade waste customers may be eligible for an adjustment of trade waste charges where the eligibility criteria have been met under Section 5.4 of this Policy.

Note: Water service charges and fixed price sewerage service charges are not impacted by a concealed leak so no financial assistance is applicable towards these charges.

#### 5.4. Non-residential, commercial and trade waste customers

Urban Utilities may also provide financial assistance by adjusting sewage disposal charges and trade waste charges (if applicable) where:

- the sewage disposal charge is calculated based on a percentage of water measured through the property's water meter; and
- sewage disposal charges increased as a result of increased water usage as a result of a concealed leak; and
- the trade waste charge is calculated based on a percentage of water measured through the property's water meter; and
- trade waste charges increased because water consumption volumes used to calculate the trade waste charge increased as a result of the concealed leak; and
- the water lost due to the concealed leak has not been discharged to the sewer (such as a leak that has occurred in the pipework between the water meter and the trade waste producing premises).

Urban Utilities will review applications on a case-by-case basis. Applications for financial assistance towards increased trade waste charges and sewer disposal charges as a result of a concealed leak are not subject to limitations on how often a customer may apply providing the eligibility criteria under this policy have been met.

No financial assistance will be provided to non-residential customers for water consumption charges, except for an eligible not-for-profit organisation, registered charity, sporting club or association.

## 5.5. Specific Exclusions

Urban Utilities will not provide financial assistance to a customer in the following situations:

Situations where financial assistance is not provided	
<b>✘</b>	If a leak (including a concealed leak) occurs at a property that does not meet the eligibility criteria of a customer as defined in section 5.1.
<b>✘</b>	If a leak (including a concealed leak) occurs within a dwelling or building on the property, including leaks from internal water fittings and appliances such as taps, toilets and other water fixtures.
<b>✘</b>	Leaks (including a concealed leak) from external water fittings including hoses, hose pipes, external taps and fittings, hot water systems, sprinklers or irrigation systems.
<b>✘</b>	Leaking solar panels or the pipework supplying them.
<b>✘</b>	Leaks in water tanks that are plumbed to the drinking water supply.
<b>✘</b>	Leaks in swimming pools, spas and other water features and the fittings or pipework supplying them.
<b>✘</b>	When the customer receives financial assistance for the cost of water lost due to the concealed leak under an insurance policy or any other benefit.
<b>✘</b>	If the water lost is due to vandalism, theft or carelessness (e.g. hose left running).
<b>✘</b>	If the leak (including a concealed leak) is caused by or could reasonably have been caused by, construction, excavation, building, landscaping, concreting, development, renovation or other similar activity on the property within the previous six (6) months.
<b>✘</b>	Leaks (including a concealed leak) in a private drinking water main.
<b>✘</b>	Where sewage disposal charges have increased due to a water leak that has discharged to the sewer such as from a running toilet or sink tap.

## 5.6. State Government Debt Relief

On 2 August 2023 the State Government announced once-off financial relief for customers experiencing financial impact associated with a previous concealed leak. Eligible customers will receive assistance up to the amount of the state bulk water remission, but not exceeding the amount of the outstanding debt on their account as of 2 August 2023.

### *Eligibility*

To be eligible for debt relief, a customer must:

1. have overdue charges on their water and sewerage account as of 2 August 2023 **and**
2. have previously received an Urban Utilities remission for water consumption charges related to a concealed leak which was eligible at the time of application **and**
3. have not previously received assistance with state bulk water charges equivalent to the state bulk water remission **and**
4. have not yet fully cleared water and sewerage charges that were payable as of:
  - the date the concealed leak charges were applied to the account **OR**
  - the date the concealed leak remission was applied to the account

calculated from whichever date is later.

Where a customer's account has been paid down to \$0 balance at any time after the relevant date in point 4 above, the customer will not be eligible for the State Government Debt Relief.

Where an eligible customer has previously received partial assistance with state bulk charges from Urban Utilities, any further assistance provided via debt relief will be reduced so as to not exceed the full amount of the state bulk remission (see section 5.3).

Urban Utilities will work towards retrospectively applying debt relief to eligible, ongoing customers' accounts by 30 September 2023. Where a customer otherwise eligible for debt relief has sold a property affected by a concealed leak after 2 August 2023, Urban Utilities would encourage the customer to contact us by 31 May 2024 to discuss a case-by-case assessment.

## 5.7. Complaints about the State Government Debt Relief

Where a customer complains about eligibility for assistance under section 5.6, Urban Utilities will attempt to resolve the customer's concerns at the first point of contact by providing relevant information. Where it is identified that the customer's account is clearly eligible but was inadvertently excluded from receiving the remission Urban Utilities will apply the relevant remission to the customer's account within 10 business days.

Where Urban Utilities advises the customer they are ineligible for assistance for debt relief, and the customer is dissatisfied with this response, Urban Utilities will encourage the customer to raise their concerns directly with the Department of Regional Development, Manufacturing and Water (DRDMW) via contacting 13 QGOV (13 74 68).

## 6. Definitions

<b>Approved customer</b>	means a customer that Urban Utilities has determined has met the eligibility criteria for receiving financial assistance.
<b>Authorised representative</b>	<ul style="list-style-type: none"> <li>a. is a person for whom Urban Utilities has received an authority to act on behalf of the property owner; or</li> <li>b. is a solicitor or property manager who has been engaged to act on behalf of a property owner.</li> </ul>
<b>BCCM Act</b>	means the <i>Body Corporate and Community Management Act 1997</i> .
<b>Body corporate</b>	has the same meaning as in the BCCM Act.
<b>Community title scheme</b>	has the same meaning as in the BCCM Act.
<b>Concealed leak</b>	has the same meaning identified in section 3 of this policy.
<b>Customer</b>	is a customer of Urban Utilities identified in section 5.1 of this policy (or their authorised representative) who is entitled to make an application for financial assistance (and where relevant includes a body corporate).
<b>Discharge factor</b>	is the percentage value identifying the proportion of water used at a property that is considered to be discharged back to the sewer network. This differs across property types and industry types based on the land use.
<b>Eligibility criteria</b>	is the criteria identified in section 5.1 of this policy.
<b>Eligible pensioner</b>	is a residential owner-occupied who is registered and approved (by Centrelink or the Department of Veteran’s Affairs) to receive the pensioner water subsidy on an Urban Utilities’ account for the property at the time the concealed leak occurred.
<b>Financial assistance</b>	is the financial assistance identified in section 5.3 of this policy which is provided to an approved customer (the assistance may or may not include the state bulk water charges).
<b>Non-residential</b>	means the non-residential and commercial rating and billing categories for properties where it has been determined by Urban Utilities that the land use is intended for use other than residential purposes.
<b>Non-residential customer</b>	means the owner or lessee of a property which has a non-residential designation and who is billed directly by Urban Utilities.
<b>Not-for-profit organisation or registered charity</b>	means an organisation or charity that does not earn profits for its owners or members and is:



- a. an incorporated or unincorporated not-for-profit organisation or charity; or
- b. a company limited by guarantee that has been endorsed by the Australian Taxation Office as a charity, tax-exempt fund or deductible gift recipient; or
- c. an organisation registered on the Australian Charities and Not-for-profits Commission Register as a charity and solely operating for a charitable purpose which:
  - i. does not earn money from a commercial activity or source;
  - ii. must be directly for public benefit.

<b>Pensioner water subsidy</b>	means a subsidy for water access and usage charges where an eligible pensioner who is a residential owner-occupier, has made application to Urban Utilities and has been approved by the State government to receive the subsidy at their property. Further information can be found on Urban Utilities' website.
<b>Private drinking water main</b>	means a privately-owned water main (not owned or maintained by Urban Utilities) that is constructed, owned and maintained by the owners of the properties that it services which may be located on another property or road to supply water to a property. These mains are sometimes called off-line mains or OLMs.
<b>Private plumbing</b>	means privately owned water infrastructure (not owned or maintained by Urban Utilities) connecting a property to Urban Utilities' network and includes the pipework leading up to the water meter and the connection to the meter but does not include the water meter itself.
<b>Property owner</b>	means the registered owner of a property where a concealed leak occurred.
<b>Residential</b>	means the residential rating and billing category for a property where it has been determined by Urban Utilities that the intended land use is for a residential purpose.
<b>Residential non-owner occupied</b>	is a privately-owned residential property where the concealed leak occurs (including untenanted properties and vacant residential land) that is not occupied by the property owner.
<b>Residential owner-occupier</b>	is a property owner who occupies a residential property where the concealed leak occurs and who is billed residential water charges by Urban Utilities.
<b>Residential property owner</b>	means the owner of a residential property where the concealed leak occurs.
<b>Sewage disposal charges</b>	means the amount billed for discharge to Urban Utilities' sewer based on the amount of potable water registered on the water meter multiplied by the applicable discharge factor for the activity performed at the property.
<b>Specific exclusions</b>	means the exclusions identified in section 5.5 of this policy.

<b>Sporting club or association</b>	means a community organisation that is incorporated or unincorporated as a not-for-profit organisation, club or association that exists for the purpose of providing sporting facilities and/or activities for its members.
<b>State bulk water charge</b>	means the charge that covers the cost of the treated water that Urban Utilities buys from the Queensland government to supply a customer's property charged per kilolitre (1kL = 1000 litres) of water used is identified on an account as the "State bulk water price".
<b>Tiered water charges</b>	means Urban Utilities' tiered charge that is billed to a customer per kilolitre (1kL = 1000 litres) of water usage which is identified on an account as the "Distributor-retailer charges".
<b>Trade waste</b>	means water-borne waste from a trade, business or manufacturing activity at a property, other than waste that is a prohibited substance (for example petrol, pesticide), domestic sewage (human waste) or stormwater.
<b>Trade waste charges</b>	means the charge that is billed to customers who hold a trade waste permit where there is a discharge of trade waste to Urban Utilities' sewer.
<b>Trade waste customer</b>	means a property owner or their tenant (who has the responsibility to pay for water usage) that has a permit to discharge trade waste into the Urban Utilities' sewerage system.

## 7. Review Date

This policy will be reviewed every 2 years or in accordance with changes to relevant legislation or business objectives.

## Authorising Officer

Urban Utilities Board