

*Submission in Response to
Queensland's water sector: a 30-year
Strategy Discussion paper: Shaping
our water future*

March 2013

National Seniors

Australia

About National Seniors Australia (National Seniors)

With over 200 000 members Australia-wide (**including over 80 000 in Queensland**), National Seniors is the consumer lobby for the over-50s. It is the fourth largest organisation of its type in the world.

We give our members a voice – we listen and represent our members’ views to governments, business and the community on the issues of concern to the over 50s.

We keep our members informed – by providing news and information to our members through our Australia-wide branch network, comprehensive website, forums and meetings, bi-monthly lifestyle magazine and weekly e-newsletter.

We provide a world of opportunity – we offer members the chance to use their expertise, skills and life experience to make a difference by volunteering and making a difference to the lives of others.

We support those in need – as a not-for-profit organisation, we raise funds and redirect monies received to older Australians who are most in need.

We help our members save – we offer member rewards with discounts from over 7000 businesses across Australia, we offer discount travel and tours designed for the over 50s, and we provide older Australians with affordable, quality insurance to suit their needs.

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National Seniors Recommendations

Recommendation 1: That the government maintain the current level of regulations and applicable penalties.

Recommendation 2: That the government regulate all issues which have the potential to have a detrimental effect on the health, safety of the water supply and the natural environment; and to reduce consumer protection.

Recommendation 3: That the government only consider allowing self-regulation to be applied to issues which do not impact on safety of the water supply and the natural environment or consumer protection.

Recommendation 4: That the government conducts an investigation into the possible consolidation of responsibility for water and sewerage services within government departments while recognising the need for some separation of responsibilities. This could involve machine of government changes.

Recommendation 5: That the government create an oversight board to consider issues in a collaborative forum which includes key Ministers, representatives from consumer groups, industry and local and federal governments.

Recommendation 6: That the government conducts a trial of a water provider alliance which shares resources similar to the Queensland Water Regional Alliance Program.

Recommendation 7: That the government conducts an investigation into the creation of a Queensland Water Academy in partnership with industry and which includes professional recognition.

Recommendation 8: That the government promotes an industry led award for innovation and promotes individual innovations that are developed by industry.

Recommendation 9: That the government creates a marketing campaign to promote water as a shared resource that requires long term integrated planning and management not limited by artificial boundaries. Community, industry and Government representation should ensure transparency around planning and pricing decisions.

Recommendation 10: That the water providers and government proactively release information regarding water planning, service delivery and pricing to the public in a user-friendly and timely manner.

Recommendation 11: That the water providers provide more detailed water usage information and bill more frequently, if requested.

Recommendation 12: That the government ensure that consumers are not pressured to use online services, including reading their own meters and submitting their usage.

Recommendation 13: That the government ensure that adequate consumer protection including complaints mechanisms and dispute resolution processes are in place for all consumers.

Recommendation 13 A: That the government assist consumers in dealing with service providers by expanding the role of the Energy and Water Ombudsman to include the ability to provide general advice on water supply billing issues or considering the establishment of a new body for that purpose .

Recommendation 14: That water providers and owners of multi-unit residential complexes, retirement villages and similar living settings make individual billing for water and sewerage services available for all tenants. This will ensure their access to rebates and concessions.

Recommendation 15: That the government ensures that all water rebates and concession are available to all Queenslanders regardless of their billing arrangements.

Recommendation 16: That the government ensures that all water and sewerage rebates and subsidies are adjusted in-line with the increases in the utility charges to ensure that the level of compensation remains at levels originally intended.

Recommendation 17: That the government extends eligibility of all the water and sewerage concessions to all pensioners and Queensland senior card holders who also hold a Commonwealth seniors health card throughout the State.

Recommendation 18: That the government investigate implementing a State wide application of a user pay model with a fixed service charge and a volumetric charge for all water users similar to the Townsville City Council – Water Watchers Choice.

Recommendation 19: That the government continues to promote water conservation as an objective for all Queenslanders.

Recommendation 20: That the government ensures that all water providers accept Centrepay payments.

Recommendation 21: That the government investigate the development of a hardship gateway data base incorporating links to all utility providers, subject to consumer approval.

Recommendation 22: That the government ensures that no interest charges are applied on overdue accounts of concession cards holders, the unemployed and consumers who are identified as in hardship

Recommendation 22 A: That the government requires water providers to apply for approval of the Energy and Water Ombudsman Queensland before any legal action is taken against household customers for overdue accounts

Recommendation 23: That the government investigates the creation of a consistent hardship policy and dispute resolution process.

Introduction

National Seniors Australia welcomes the opportunity to respond to the discussion paper; *Queensland water sector: a thirty year strategy: shaping our future*.

National Seniors believes that the supply of clean water to the community is a fundamental responsibility of the government. The supply of water for personal use, irrigation, sanitation and environmental services must be affordable for all members of the community.

National Seniors is concerned by the rising costs of water and the impact these pricing increases is having on older Queenslanders and other low income members of the community. Nationally from June 2006 to June 2011 water and sewerage costs has increased at four times the level of the Consumer Price Index (CPI).¹

The trend for above CPI price increases is continuing within Queensland with a 2013-2014 3.9 percent increase for water and sewerage prices² well above the Brisbane headline annual CPI of 2.2 percent.³ The final 2013-2014 price rise is expected to be larger, because the increases to the State Bulk Water Charges are yet to be released and these average 30 percent of the total water bill.

Older Queenslanders spend proportionally more of their budget on basics including water and sewerage than other segments of the population. Therefore seniors suffer a loss of purchasing power as a result of the recent and expected price rises.

National Seniors is supportive of a long term approach to water planning and believes that water affordability will continue to be a major challenge over the next 30 years. National Seniors is committed to working with government and all stakeholders to ensure that water is sustainably managed to secure a supply of affordable water for future generations of Queenslanders.

¹ National Seniors Australia Productive Ageing Centre (2011), *Are older Australians Being Short Changed? An Analysis of Household Living Costs*, National Seniors Australia.

² Queensland Urban Utilities (2013), *Queensland Urban Utilities released proposed 2013/14 prices*, Media Statement Queensland Urban Utilities.

³ Queensland Treasury and Trade (2013) *Consumer Price Index, December Quarter 2012* Queensland Government.

Our Position

Transition to the Future: Light Handed Regulation

What needs to be done to create a light handed regulatory model?

How can we maintain the integrity of the regulatory framework (eg drinking water quality, environmental protection, public health) while reducing the regulatory burden?

Recommendation 1: That the government maintain the current level of regulations and applicable penalties.

Nationals Seniors believes that the current level of regulations and applicable penalties are appropriate given the risks associated with failure in any water safety and security.

For example the potential two years imprisonment if a drinking water service provider supplies drinking water that the provider knows, or reasonably ought to know, is unsafe is stipulated in Section 57E of the Queensland Public Health Act 2005.⁴ National Seniors believes any light handed approach and/or reduction in regulation would endanger older Queenslanders and the public in general.

Further, National Seniors preference is for specific regulations to be developed (with input from consumers) to mandate key performance indicators for deliverables such as connection timeframes and complaints resolutions similar to what is currently contained within the Customer Water and Wastewater Code.⁵

Water providers within Queensland operate as monopolies and therefore National Seniors believes that business based performance reporting would be ineffective given that there is no competition to pressure the water providers to achieve best practice.

What needs to be regulated?

Recommendation 2: That the government regulate all issues which have the potential to have a detrimental effect on the health, safety of the water supply and the natural environment; and to reduce consumer protection.

With the growth in new mining opportunities such as coal seam gas and the potential for the re-development of uranium mining, water regulations must

⁴ Queensland Public Health Act 2005.

⁵ Queensland Water Commission (2012) *Customer Water and Wastewater Code- South East Queensland*, Queensland Government.

continue to be expanded and updated to ensure that the water supply is adequately protected for the benefit of all Queenslanders.

An example is the Queensland Government's recent reassessment of the potential for developing the former Mary Kathleen mine site which is reported to still be leaking radioactive water 30 years after uranium production stopped.⁶

What can move towards self-regulation?

Recommendation 3: That the government only consider allowing self-regulation to be applied to issues which do not impact on safety of the water supply and the natural environment or consumer protection.

National Seniors believes that any leniency or reduction in regulation would increase the risks of negative outcomes occurring. National Seniors does not believe that the current regulating framework dramatically contributes to cost of water delivery or restricts collaboration and innovation between neighbouring governments.

A number of government departments regulate or have an interest in water and sewerage services. In what ways could this be better streamlined?

Recommendation 4: That the government conducts an investigation into the possible consolidation of responsibility for water and sewerage services within government departments while recognising the need for some separation of responsibilities. This could involve machine of government changes.

National Seniors believes that it is essential for more than one Minister to be responsible and publicly accountable for the different facets of water and sewerage services. For example the Health Minister must retain responsibility of the health and safety aspects of water and sewerage, while the Environment Minister must also retain the role of caretaking the environmental impact. Each role is equally valid and its independence must be protected. If a single Minister has responsibility for all water and sewerage related issues they would be unable to make effective decisions as they would have conflicting objectives.

Recommendation 5: That the government create an oversight board to consider issues in a collaborative forum which includes key Ministers, representatives from consumer groups, industry and local and federal governments.

While the responsibility and public accountability would be retained by Queensland Ministers, an oversight board may be a useful structure to discuss the issues in a productive and open forum. It is envisioned that this forum would

⁶ Nuclear Australia (2013) *Continuing radioactive water pollution from Queensland's disused Mary Kathleen Uranium Mine.*

lead to innovative and mutually beneficial solutions to common water and sewerage problems which would then be recommended to government. Establishment of an oversight board with a focus on consultation and collaboration would also resolve consumers' concerns that government departments make decisions on water and sewage issues in isolation of other stakeholders.

Water Business Sustainability

How do we facilitate the sustainability of services providers, particularly those who already have difficulties with revenue, resources and/or skills to maintain networks and deliver water supply and sewerage connections?

Recommendation 6: That the government conducts a trial of a water provider alliance which shares resources similar to the Queensland Water Regional Alliance Program.

National Seniors acknowledges the need for any business to deliver their product, water and sanitation commercially and profitably, however affordability must also be a top priority regardless of the resources of water providers.

Fundamentally, National Seniors believes it is the role of the Queensland government to ensure that all Queenslanders have access to safe, reliable and affordable water for both household and commercial use.

The Queensland government should support regional water providers by establishing and financially supporting trials of alliances of water providers. The alliances would enable small water providers to share resources, expertise and experience in regulatory compliance, infrastructure support and staff attraction and retention. A water provider mentoring system could also be investigated as a component of the trials where large water providers mentor smaller providers.

Professional Recognition

Recommendation 7: That the government conducts an investigation into the creation of a Queensland Water Academy in partnership with industry and which includes professional recognition.

What other options exist for creating a professional, resilient and well-respected water sector?

Professional development should be ongoing in all industries. However, whether there needs to be a separate award to cover workers in the water industry is doubtful.

It would be more beneficial for the government to encourage industry working parties and conferences within the sector to generate discussion of the key issues and share professional experiences and generate ideas. From these working parties and conferences an industry led peer-based recognition system could be developed. An industry driven recognition system is more appropriate than an external government initiative.

Further, the government should consider partnering with industry to promote careers within the water sector, including developing scholarships and provide educational opportunities similar to the Queensland Minerals and Energy Academy model.⁷

Innovation

How do we encourage and reward innovation?

<p>Recommendation 8: That the government promotes an industry led award for innovation and promotes individual innovations that are developed by industry.</p>

National Seniors considers that encouraging innovation is the role of the industry. Innovation usually results in reductions in costs and other efficiencies which assist companies to develop a competitive advantage and become more profitable.

Traditionally governments are not very effective in generating innovation and the current tight fiscal climate does not support government investing resources into such endeavours.⁸ However, the government should promote an industry led award for innovation and promote any innovations that are developed by industry.

⁷ Queensland Minerals and Energy Academy (2013) *The Right Direction*. Queensland Government.

⁸ Ted Roach CEO. Sydney Business & Technology Centre (2005). Submission to Productivity Commission Review of Public Support for Science and Innovation.

Integrated Planning

Do our future needs work together or do they conflict?

National Seniors believes that the future needs and demands on Queensland water can work together and do not necessary have to conflict.

Services such as energy, water, sewerage, and transport are essential for the development of both new and established suburbs. Maintenance of water and sewerage infrastructures is not mentioned within the discussion regarding integrated planning; it is important that they should be considered in planning.

The future needs of water and sewerage services can be considered with astute planning which involves consultation with all stakeholders, government, water and sanitation, electricity and gas, retailers and consumers.

The Bridgewater Creek Wetlands project demonstrated that security of future water needs and continued development can be delivered by such projects.

How do we encourage integrated catchments based services and better long term planning?

Recommendation 9: That the government creates a marketing campaign to promote water as a shared resource that requires long term integrated planning and management not limited by artificial boundaries. Community, industry and Government representation should ensure transparency around planning and pricing decisions.

For many years all governments have neglected maintenance of the water and sewerage pipelines. Building new infrastructure has been at the cost of maintaining the old. Commitment for maintenance is complicated by the fact that pipes for water and sewerage transverse through catchment areas other than local council boundaries.

National Seniors believes a useful approach would be for the government to create a marketing campaign to clearly articulate to all segments of the Queensland community that water is a shared resource that must be carefully managed. The campaign should also communicate that (long term) integrated planning and management is the only approach that will provide the mutual benefits for all stakeholders including household consumers, the environment and industry.

It may also be beneficial for the government to developed local forums and reference groups (for each catchment area) including representatives from all levels of government, the local community and other stakeholder groups. These forums would discuss the water planning issues and promote the benefits of long

term planning and the costs associated with the current isolated short term planning.

In general the government should encourage greater transparency over how and why decisions affecting water are made; this may include greater disclosure on governmental web sites, communication in the media and in public forums.

Empowering Customers

How can service providers improve their engagement with their customers?

Recommendation 10: That the water providers and government proactively release information regarding water planning, service delivery and pricing to the public in a user-friendly and timely manner.

The empowerment of customers does not occur if they are not informed about plans for new development service standards and pricings. Openness and transparency therefore become essential if customers are to be supportive of new developments.

The government and water providers must be aware that different segments of the Queensland community have different preferences for communication mediums. Older Queenslanders have a preference for face-to-face communications and benefit from the opportunity to discuss changes with real individuals.

Recommendation 11: That the water providers provide more detailed water usage information and bill more frequently, if requested.

More frequent billing and detailed information regarding water usage empower customers to make informed decisions regarding their water usage habits and allow consumers to adjust their usage to match constraints on their budgets.

The use of online billing and using the internet to provide more detailed water use information and self-services options (including self-submission of meter readings) should be promoted. However, other non-online options must be available for older Queenslanders so they too can benefit from the increased amount of available information and more frequent billing and water meter readings.

Recommendation 12: That the government ensure that consumers are not pressured to use online services, including reading their own meters and submitting their usage.

Many older Queenslanders may not be able to read their metres due to fragility, cognitive disorders, disability and illiteracy, lack of computer skills and the inability to afford the purchase of a computer. Consumers should not be pressured to read their own meter and there should be no additional charges for this service.

National Seniors also suggests that the self-reading of water meters may be open to abuse by some consumers.

Recommendation 13: That the government ensure that adequate consumer protection including complaints mechanisms and dispute resolution processes are in place for all consumers.

Recommendation 13 A: That the government assist consumers in dealing with service providers by expanding the role of the Energy and Water Ombudsman to include the ability to provide general advice on water supply billing issues or considering the establishment of a new body for that purpose.

When customers have an issue they need to be confident that they can take their complaint to someone who will listen and try to correct any errors. The complaints mechanism should be clearly understood and accessible.

The Energy and Water Ombudsman Queensland (EWOQ) is an effective complaint resolver however, the EWOQ is seen as a last resort by seniors and can only provide assistance once the consumer has attempted to resolve the problem with their water providers.⁹

Older Queenslanders would benefit from having the ability to talk through their issues / complaint with an unbiased third party before formally raising their complaint. Currently the EWOQ will not discuss any issues prior to attempts to resolve the consumer's issues with the water providers. This is extremely stressful for older Queenslanders who may not feel they have the understanding or resources to undertake advocacy on their own behalf.

Recommendation 14: That water providers and owners of multi-unit residential complexes, retirement villages and similar living settings make individual billing for water and sewerage services available for all tenants. This will ensure their access to rebates and concessions.

Individual bills allow for the easy application of water and sewerage rebates. Currently some Queensland rebates are unavailable to residents of retirement villages and other multi-unit complexes¹⁰ if the individual unit owner does not have a separate bill with the water provider but is charged separately by the complex manager. Many seniors who are under financial pressure are inequitably excluded from the current water rebates.

⁹ The Energy and Water Ombudsman Queensland (2013) *Making a complaint*. Queensland Government.

¹⁰ Department of Child Safety and Disability Services (2013) *Water Subsidies* Queensland Government.

The government should work with Local Governments to ensure the developmental approval process of proposed multi-unit residential complexes ensures that an equitable application of utility costs is possible for all the residents. This will ensure their access to any available rebates and concessions.

Recommendation 15: That the government ensures that all water rebates and concession are available to all Queenslanders regardless of their billing arrangements.

Queensland tenants can be charged for the State Bulk Water Charge and the Water Usage Charge component of the household water bill.¹¹ There is also discussion regarding removing the requirement for a water efficient premises and allowing the Fixed Water Access Charges to also be charged to the tenant¹². It is unjust to allow the tenant to be charged for water use if they cannot also be eligible to receive the water rebates and concessions for which they are eligible.

Pricing

In what way can water and sewerage access charges be structured to be more 'cost reflective' and encourage behaviour change in consumers and improved decision making of service providers?

Recommendation 16: That the government ensures that all water and sewerage rebates and subsidies are adjusted in-line with the increases in the utility charges to ensure that the level of compensation remains at levels originally intended.

Water and sewerage costs experienced increases above CPI therefore it is essential for all rebates and concessions to also be increased above simple indexing to offset the real increase to cost of living associated with utility charges.

Recommendation 17: That the government extends eligibility of all the water and sewerage concessions to all pensioners and Queensland senior card holders who also hold a Commonwealth seniors health card throughout the State.

All Queenslanders are suffering the effects of increasing water prices. The Queensland Government acknowledged this with the application of the one-off \$80 Queensland Government Bulk Water Rebate to all South East Queensland

¹¹ Residential Tenancies Authority (2013) *Water Charging Fact Sheet* Queensland Government.

¹² Department of Housing and Public Works Housing Services (2013) *Review of the Residential Tenancies and Rooming Accommodation Act 2008* Queensland Government.

householders including those residing in multi-unit complexes and retirement villages.¹³

Older Queenslanders are struggling to cover the growing cost of living including water and sewage charges. Seniors are often restricted to a fixed income with limited opportunity to reduce their water usage.

Other States and Territories have set precedent to provide all seniors with rebates on water charges acknowledging the real financial burden that the increasing cost of living is having on the older community who have little opportunity to increase their earnings.

The Western Australia Government provide seniors with a 25 percent rebate on annual water service charges for holders of the West Australian senior card¹⁴ . The Northern Territory Government also provides a water rate concession for all Northern Territory seniors card holders.¹⁵

The eligibility criteria of water and sewerage rebates and concessions should be extended to include older Queenslanders who hold a Commonwealth Senior Health Card. All older Queenslanders are struggling to meet the ever increasing cost of living therefore government should provide support for all older Queenslanders not solely pensioners. This extension of Queensland's rebates and concession to Commonwealth Seniors Health Card holders is still more restrictive and less costly for government than the water concessions available in the leading jurisdictions of the Northern Territory and Western Australia.

Recommendation 18: That the government investigate implementing a State wide application of a user pay model with a fixed service charge and a volumetric charge for all water users similar to the Townsville City Council – Water Watchers Choice.

Older Queenslanders would benefit from a volumetric charge as this would provide all consumers the ability to reduce their water bill by limiting their water use. The current two tiered approach applied by most regional councils does not reward efficient water users as they have to pay for a base level of water which they may not use.

Recommendation 19: That the government continues to promote water conservation as an objective for all Queenslanders.

The recent water saving and conservation habits which were established under drought conditions should continue to be promoted and encouraged. There is

¹³ Department of Energy and Waters Supply (2012) *Queensland Government Bulk Water Rebate* Queensland Government.

¹⁴ Department for Communities (2013) *Senior Card- Water* Government of Western Australia.

¹⁵ Department of Health (2013) *Northern Territory Pensioner and Carer Concession Scheme/Seniors Concession Scheme* Northern Territory Government.

now a risk that Queenslanders are forgetting their water saving habits¹⁶. If water conservation and low water usage can be sustained it would reduce the demand for additional water infrastructure thereby contributing to lower water bills.

Hardship Concessions

What improvements can be made to current hardship assistance programs to make them more uniform or consistent?

Recommendation 20: That the government ensures all water providers accept Centrepay payments.

National Seniors believe Centrepay is an effective mechanism which allows low income earners including many older Queenslanders to manage the increased cost of living. Centrepay is a voluntary bill-paying service for customers receiving Centrelink payments, it allows at risk consumers to pay a variety of bills in easy instalments.¹⁷ Currently, South East Queensland's largest water providers Queensland Urban Utilities, Unitywater and Gold Coast Water do not allow Centrepay payments.

The government could alleviate pressure on low income users to meet quarterly bills and potentially reduce default on payment of bills by ensuring providers allow clients to utilise Centrepay instalments.

The government could initially work with water providers to voluntarily register with the Centrepay system. If water providers are resistant to registering with Centrepay the government could amend the Customer Water and Wastewater Code to compel water providers to accept Centrepay payments. If required the government could establish this requirement within legislation by amending the South East Queensland Water (Distribution and Retail Restructuring) Act 2009, the Water Supply (Safety and Reliability) Act 2008; and the Local Government Act 2009.

Are there opportunities to streamline the hardship application process across the different utilities (e.g. water, electricity, telephone)?

Recommendation 21: That the government investigate the development of a hardship gateway data base incorporating links to all utility providers, subject to consumer approval.

National Seniors supports the development of a utility hardship gateway. It self-evident that if a person is seeking hardship concessions from one utility

¹⁶ Tony Moore (2013) Are Queenslanders Forgetting Their Water Saving Habits? Brisbane Times.

¹⁷ Department of Human Services (2013) *Centrepay* Australian Government

company such as water and sewerage, then it is more than likely they will be having problems in meeting their other utility costs.

It is envisioned that when an individual identifies or is identified as a customer who is experiencing financial hardship by any utility providers their details could automatically be updated on all other utilities providers' data bases as a consumer in financial hardship automatically stopping any interest charges or disconnect procedures.

It is essential that the customer has a choice if they wish for their details to be provided to other utilities providers, therefore the automatic update would only be activated if the customer opts-in to informing all other providers.

Recommendation 22: That the government ensures that no interest charges are applied on overdue accounts of concession cards holders, the unemployed and consumers who are identified as in hardship.

Recommendation 22 A: That the government requires water providers to apply for approval of the Energy and Water Ombudsman Queensland before any legal action is taken against household customers for overdue accounts.

It is unproductive to apply interest to an account which is outstanding due to the customer's inability to repay the existing debt. Financial Hardship is usually defined as a customer who is willing but unable to meet their financial commitments.¹⁸ The addition of interest will further reduce the customer's ability to repay the debt.

The Victorian Government has banned water suppliers from levying interest on those in financial hardship and holders of concession cards, including pensioners.¹⁹

Recommendation 23: That the government investigates the creation of a consistent hardship policy and dispute resolution process.

The creation of the proposed hardship gateway would require the cooperation of many private companies and government entities. It would also be beneficial that a consistent and streamlined hardship policy and dispute resolution process be developed concurrently with the hardship gateway.

A consistent hardship policy and dispute resolution process would encourage more consumers to identify as experiencing financial hardship which would allow the underlying problem to be addressed sooner removing the unnecessary costs that can be incurred before financial hardship is identified by the provider.

¹⁸ Queensland Urban Utilities (2013) *Financial Hardship Policy*.

¹⁹ Essential Service Commission Victoria (2012) *Urban Water Customer Service Code*.

Conclusion

National Seniors Australia is grateful for the opportunity to respond to the discussion paper; *Queensland water sector: a thirty year strategy shaping our future*.

Considerable effort and changes are required by all stakeholders to ensure that throughout the next 30 years Queensland has sufficient water supplies available for all Queenslanders. If the current rates of price increases continue there will be a large segment of the Queensland population who are unable to afford a fundamental necessity of life.

The current water and sewerage rebates and subsidies are not keeping pace with the increased price of these essential utilities. Subsequently older Queenslanders are experiencing difficulties in paying their utilities bills. To address this issue the level of water and sewerage rebates and concessions must be increased to match the real pricing increases above indexation.

The eligibility criteria of water and sewerage rebates and concessions should be extended to include older Queenslanders who hold a Commonwealth Senior Health Card in recognition of the fact that all older Queenslanders are struggling to meet the ever increasing cost of living.

Accordingly, with the number of older Queenslanders experiencing difficulties in paying their bills the process for declaring financial hardship should be streamlined and simplified.

National Seniors looks forward to continue to work with the Queensland Government to develop and implement the 30 year water strategy.

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