

Victorian concessions

A guide to discounts and services for eligible households in Victoria



To receive this document in another format, phone Concessions on **1800 658 521** (toll free), or email **Concessions** concessions@dffh.vic.gov.au.

Help for people with hearing or speech communication difficulties, contact us through the National Relay Service (NRS). For more information about the NRS:

- visit **National Relay Service**
<https://www.accesshub.gov.au/about-the-nrs>
- call the NRS Helpdesk on **1800 555 660**.

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Except where otherwise indicated, the images in this document show models and illustrative settings only, and do not necessarily depict actual services, facilities or recipients of services. This document may contain images of deceased Aboriginal and Torres Strait Islander peoples.

In this document, 'Aboriginal' refers to both Aboriginal and Torres Strait Islander people. 'Indigenous' is retained when part of the title of a report, program or quotation.

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Minister's foreword

Victoria's concession program helps more than 900,000 Victorian households pay for everyday services.

Concession card holders can receive help with the costs of essential services like housing, water, energy, health, education and transport. This means more people can get the services they need to help balance their budget and improve their living standards.

Concessions on gas and electricity are a percentage discount. So when energy prices rise, so do concessions.

People in financial hardship can get extra help to pay water, gas or electricity bills through Utility Relief Grants.

This guide gives Victorians a quick way to find and apply for concessions that can help them meet the cost of rates, water, energy and gas.



Hon Lizzie Blandthorn MP

Deputy Leader of the Government in the Legislative Council

Minister for Children

Minister for Disability

Introduction

The Victorian Government offers concessions to make essential services – rates, water, electricity and gas – more affordable for low-income households and to help out with bills in times of hardship.

Concessions are also available on health, education, transport and other services.

This guide outlines:

- concessions that can help you pay your bills
- who is eligible for concessions
- how to apply for them
- who to contact for more information.



Energy concessions



Rates and property concessions



Water concessions



Hardship



Other concessions and services

Contacts

For more information about the concessions program, phone the Concessions Information Line on **1800 658 521** (toll free) or visit **Concessions and benefits** services.dffh.vic.gov.au/concessions-and-benefits.

Some definitions

Backdate – to apply a concession from a date in the past

Concession – discount or amount taken off your bill

Domestic – household, not business

Eligible – meet the requirements

Essential services – services essential to life – gas, electricity, water

Retailer – the company that sends you the bills



Interpreting services

For help in languages other than English, phone the Concessions Information Line on **1800 658 521 (toll free)** and ask for an interpreter.

عربي

للمساعدة في لغتك اتصل بخط المعلومات للخصومات على هاتف رقم **1800 658 521 (مجاني)** وأطلب مترجم.

Ελληνικά

Για βοήθεια στη γλώσσα σας τηλεφωνήστε στη Γραμμή Πληροφοριών Εκπτώσεων στο **1800 658 521 (χωρίς χρέωση)** και ζητήστε ένα διερμηνέα.

Русский

Если вам нужна помощь на вашем родном языке, позвоните на Информационную линию по вопросам льгот по номеру **1800 658 521 (бесплатный звонок)** и попросите, чтобы вас соединили с переводчиком.

普通话

如果需要用你的语言提供的帮助，请拨打福利优惠信息专线 **1800 658 521**（免费电话），并要求口译员协助。

廣東話

若需要使用你所說語言的幫助，請致電優惠資訊專線**1800 658 521**（免費電話），請求找口譯員。




Türkçe

Kendi dilinizde yardım için (**yerel telefon ücreti karşılığında**) **1800 658 521** numaralı telefondan Ucuzluklar Bilgilendirme Hattı'nı arayın ve bir tercüman isteyin.

Tiếng Việt

Để được hỗ trợ bằng ngôn ngữ của quý vị vui lòng gọi Đường dây Thông tin Chước giảm theo số **1800 658 521 (miễn phí)** và yêu cầu phiên dịch viên.

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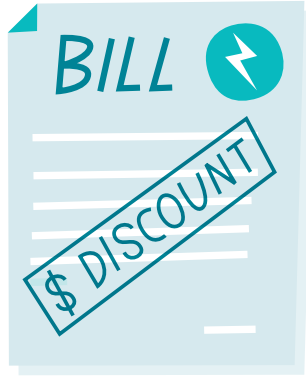
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General information about concessions

<p>What are concessions?</p>	<p>Concessions are discounts on services to help low-income Victorian households pay their bills.</p> <p>Concessions are available for essential services – electricity, gas, water and council rates – and for other services such as health, education and public transport.</p> <p>Concessions are given as a deduction on a bill or a discounted price.</p>
<p>Who is eligible for a concession?</p>	<p>Any person who holds an eligible concession card.</p> <p>For most concessions, you will need to have one of these cards:</p> <ul style="list-style-type: none">• Centrelink Health Care Card (cards issued in the name of a child are not eligible)• Centrelink Pensioner Concession Card• Veterans' Affairs Pensioner Concession Card• Veterans' Affairs Gold Card for all conditions. <p>See page 12 for pictures of concession cards.</p> <p>Check the details for each concession to see if your card allows you to get a concession.</p> <p>Usually to claim a concession you must be the account holder.</p>

<p>I have a Commonwealth Seniors Health Card; can I get concessions with this card?</p>	<p>No. This card is not eligible for concessions on electricity, gas, water or council rates.</p> <p>Commonwealth Seniors Health Card holders receive discounts on Pharmaceutical Benefits Scheme (PBS) prescription medicines and other benefits.</p>
<p>I have a Victorian Seniors Card; can I get concessions with this card?</p>	<p>No. The Victorian Seniors Card is not eligible for concessions on electricity, gas, water or council rates.</p> <p>Seniors Card holders get discounted public transport and a range of discounts from participating businesses.</p>
<p>How do I get a concession card?</p>	<p>Concession cards are issued by the Commonwealth Government.</p> <p>Contact Centrelink or the Department of Veterans' Affairs to apply. See the Contacts section (page 57).</p>
<p>How do I apply for a concession?</p>	<p>Most concessions are given to you as a deduction on your bill. Contact the company that bills you and provide your concession details.</p> <p>For some concessions you will need to complete an application form.</p> <p>Check the details for each concession to see how to apply.</p>



<p>I did not know I could apply for a concession. Can I receive a backdated concession?</p>	<p>Generally it is up to you to check if you can get a concession and apply for it.</p> <p>You may be able to receive up to 12 months of backdated concessions. Contact your electricity or gas retailer, council or water corporation to ask about backdating.</p>
<p>I don't live in Victoria – can I apply for these concessions?</p>	<p>No. The concessions in this booklet are for Victorian residents only.</p> <p>If you live in a different state, check with your state government to find out what concessions are available to you.</p>

Essential services concessions

This section describes the concessions available for essential services – electricity, gas, water and council rates.

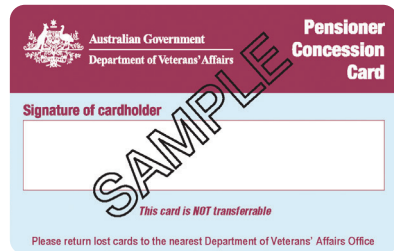
Eligible concession cards include:

Centrelink Health Care Card

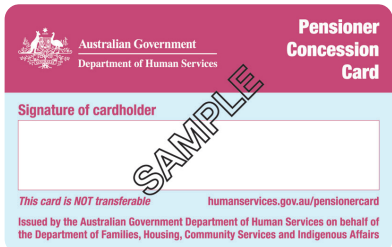
(holders of a Health Care Card for Carer Allowance and Foster Care issued in the name of a child are not eligible)



Veterans' Affairs Pensioner Concession Card



Centrelink Pensioner Concession Card



Veterans' Affairs Gold Card for all conditions



Please note that not all concessions are available for all cards. Please check the details below to see if you are eligible.

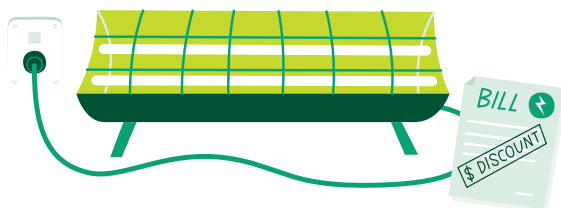


Energy concessions

The following describes the concessions available on electricity and gas bills.

Annual Electricity Concession

What does this concession apply to?	Domestic mains electricity usage and service costs. The concession is available year-round.
Who can apply for the concession?	An electricity account holder who has one of the following eligible concession cards: <ul style="list-style-type: none">• Pensioner Concession Card• Health Care Card• Veterans' Affairs Gold Card.
How much is the concession?	<p>17.5% of electricity usage and service costs.</p> <p>The concession is calculated after retailer discounts and solar credits have been deducted.</p> <p>The concession does not apply to the first \$171.60 of the annual bill. This is calculated as a daily rate on each bill.</p> <p>Households with very high electricity bills (over \$4,217.85 in the year, starting 1 December 2023) need to apply for the Excess Energy Concession to continue to receive a concession on their bill.</p>



Energy concessions

How do I apply for the concession?	<p>Phone your electricity retailer and give your concession card details over the phone.</p> <p>Your retailer will check your concession card details with Centrelink and apply the concession to your bill.</p>
More information	<p>Phone your electricity retailer or the Concessions Information Line on 1800 658 521.</p> <p>A factsheet about this concession, including calculations and examples, is available at Concessions and benefits services.dffh.vic.gov.au/concessions-and-benefits.</p>
See also	Excess Electricity Concession below.

Excess Electricity Concession

What does this concession apply to?	<p>Domestic mains electricity usage and service costs above \$4,217.85 for the annual period starting 1 December 2023. This amount is reviewed each year.</p>
Who can apply for the concession?	<p>An electricity account holder whose annual electricity costs are above \$4,217.85 and who holds one of the following eligible concession cards:</p> <ul style="list-style-type: none">• Pensioner Concession Card• Health Care Card• Veterans' Affairs Gold Card.

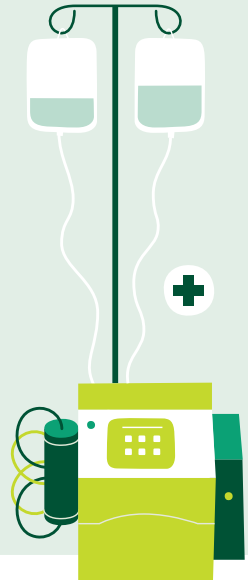




How much is the concession?	<p>17.5% of electricity usage and service costs.</p> <p>The concession is calculated after retailer discounts and solar credits have been deducted.</p>
How do I apply for the concession?	<p>Your electricity retailer will check if you need to apply for the Excess Electricity Concession and send you an application form.</p> <p>You must sign a declaration confirming that the electricity used at your address is for domestic purposes, that no commercial business is being conducted at the address, and that the electricity is not used for an illegal purpose.</p> <p>After you have signed and dated the form, send it to the address on the form.</p> <p>The department will check your eligibility and advise your retailer. Your retailer will apply the concession to your next bill.</p>
My bills are high due to medical needs – do I need to apply?	<p>If you receive the Life Support Concession (page 16), or the Medical Cooling Concession (page 18), you do not need to complete an application form. Your electricity retailer will apply the concession to your account.</p>
More information	<p>Phone your electricity retailer or the Concessions Information Line on 1800 658 521.</p> <p>A factsheet about this concession, including calculations and examples, is available at Concessions and benefits services.dffh.vic.gov.au/concessions-and-benefits.</p>

Life Support Concession

<p>What does this concession apply to?</p>	<ul style="list-style-type: none">• Mains domestic electricity accounts.• Mains water accounts (for haemodialysis machines only).
<p>Who can apply for the concession?</p>	<p>An electricity or water account holder who:</p> <ul style="list-style-type: none">• holds an eligible concession card (Pensioner Concession Card, Health Care Card, Veterans' Affairs Gold Card) and• uses an eligible life support machine or• has a household member who uses an eligible life support machine.
<p>What machines are eligible for the concession?</p>	<p>Approved machines are those that use at least 1,880 kilowatt hours of electricity annually. Machines already approved are:</p> <ul style="list-style-type: none">• intermittent peritoneal dialysis machines (electricity)• oxygen concentrators (electricity)• haemodialysis machines (electricity and water). <p>Applications for other machines must be approved by the Department of Families, Fairness and Housing.</p> <p>Most continuous positive airways pressure (CPAP) machines do not meet the 1,880 kilowatt hour threshold.</p>





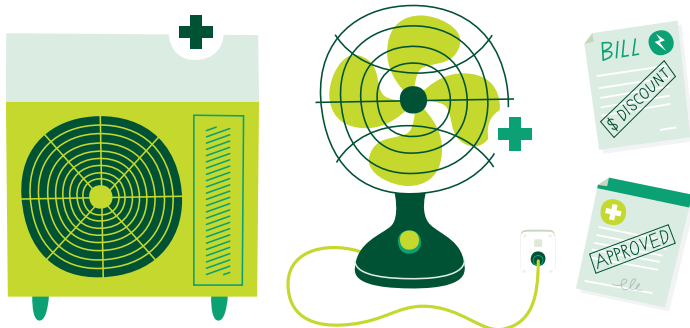
How much is the concession?	<p>The electricity discount is the cost of 1,880 kilowatt hours (470 kilowatt hours per quarter) of electricity each year, calculated using the general domestic tariff of your retailer.</p> <p>The water discount for haemodialysis users is the cost of 168 kilolitres (42 kilolitres per quarter) of water each year.</p>
How do I apply for the concession?	<p>For an application form phone:</p> <ul style="list-style-type: none">• your electricity retailer or water corporation or• the hospital supplying the life support machine or• the Concessions Information Line on 1800 658 521. <p>The application form needs to be completed and signed by your doctor, nurse or hospital social worker confirming your use of a life support machine. Once completed, send the form to your electricity retailer and/or water corporation.</p> <p>Your electricity retailer and/or water corporation will check your concession card details with Centrelink and apply the concession to your bill.</p>
More information	<p>Phone your electricity retailer or the Concessions Information Line on 1800 658 521.</p> <p>A factsheet about this concession is available at Concessions and benefits services.dffh.vic.gov.au/concessions-and-benefits.</p>
See also	Essential Medical Equipment Payment (page 47).

Medical Cooling Concession

What does this concession apply to?	Mains domestic electricity usage and service costs between 1 November and 30 April.
Who can apply for the concession?	An electricity account holder who holds an eligible concession card (Pensioner Concession Card, Health Care Card, Veterans' Affairs Gold Card) and : <ul style="list-style-type: none">• has a medical condition that affects their body's ability to self-regulate temperature or• has a household member with such a medical condition.
What medical conditions are eligible for the concession?	Pre-approved conditions are: <ul style="list-style-type: none">• multiple sclerosis• lymphoedema• Parkinson's disease• fibromyalgia• post-polio syndrome/poliomyelitis• motor neurone disease. Applications for other conditions must be approved by the Department of Families, Fairness and Housing.
How much is the concession?	17.5% of electricity usage and service costs between 1 November and 30 April. During this period the Medical Cooling Concession is given in addition to the Annual Electricity Concession (page 13).



<p>How do I apply for the concession?</p>	<p>For an application form phone your electricity retailer or the Concessions Information Line on 1800 658 521.</p> <p>The application form needs to be completed and signed by your doctor confirming your medical condition. If your condition is one of the pre-approved conditions, send the form to your retailer.</p> <p>For any other condition, send your form to the Department of Fairness, Families and Housing for assessment.</p> <p>Your retailer will check your concession card details with Centrelink and apply the concession to your bill.</p>
<p>More information</p>	<p>Phone your electricity retailer or the Concessions Information Line on 1800 658 521.</p> <p>A factsheet about this concession is available at Concessions and benefits services.dffh.vic.gov.au/concessions-and-benefits.</p>
<p>See also</p>	<p>Essential Medical Equipment Payment (page 47).</p>



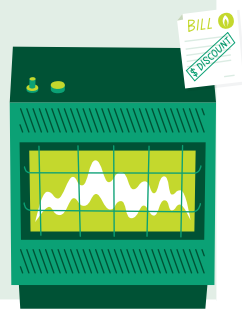
Winter Gas Concession

What does this concession apply to?	Domestic mains gas usage and service costs. The concession is available over the winter period of 1 May to 31 October each year.
Who can apply for the concession?	A gas account holder who holds one of the following eligible concession cards: <ul style="list-style-type: none">• Pensioner Concession Card• Health Care Card• Veterans' Affairs Gold Card.
How much is the concession?	17.5% of gas usage and service costs. The concession is calculated after retailer discounts are deducted. The concession does not apply to the first \$62.40 of the six-month winter period bills. This is calculated as a daily rate on each bill. Households with very high bills (over \$2,499.14 in the period from 1 May to 31 October 2024) will need to apply for the Excess Gas Concession referred to in this document, to continue to receive a concession on their bill.
How do I apply for the concession?	Phone your gas retailer and give your concession card details over the phone. Your retailer will check your concession card details with Centrelink and apply the concession to your bill.
More information	Phone your gas retailer or the Concessions Information Line on 1800 658 521 . A factsheet about this concession, including calculations and examples, is available Concessions and benefits services.dffh.vic.gov.au/concessions-and-benefits .
See also	Excess Gas Concession (page 21).



Excess Gas Concession

What does this concession apply to?	Domestic mains gas usage and service costs above \$2,499.14 in the period from 1 May to 31 October 2024.
Who can apply for the concession?	A gas account holder whose winter gas costs are above \$2,499.14 and who holds one of the following eligible concession cards: <ul style="list-style-type: none">• Pensioner Concession Card• Health Care Card• Veterans' Affairs Gold Card.
How much is the concession?	17.5% of gas usage and service costs. The concession is calculated after retailer discounts are deducted.
How do I apply for the concession?	<p>Your gas retailer will check if you need to apply for the Excess Gas Concession and send you an application form.</p> <p>You must sign a declaration confirming that the gas used at your address is for domestic purposes, that no commercial business is being conducted at the address, and that the gas is not used for an illegal purpose.</p> <p>After you have signed and dated the form, send it to the address on the form.</p> <p>The department will check your eligibility and advise your retailer. Your retailer will calculate the Excess Gas Concession and apply the concession to your next bill.</p>

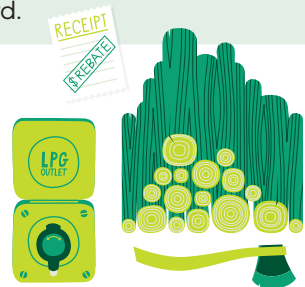


Energy concessions

<p>My bills are high due to my medical needs – do I need to apply?</p>	<p>If you receive the Life Support Concession (page 16), or the Medical Cooling Concession (page 18), you will be automatically eligible to receive the Excess Gas Concession after submitting a completed application form.</p>
<p>More information</p>	<p>Phone your gas retailer or the Concessions Information Line on 1800 658 521.</p> <p>A factsheet about this concession, including calculations and examples, is available at Concessions and benefits services.dffh.vic.gov.au/concessions-and-benefits.</p>

Non-Mains Energy Concession

<p>What does this concession apply to?</p>	<p>Non-mains sources of domestic energy:</p> <ul style="list-style-type: none">• liquefied petroleum gas (LPG)• firewood for domestic heating, cooking or hot water• heating oil• electricity accessed via an embedded network• generator fuel.
<p>Who can apply for the concession?</p>	<p>An account holder who holds one of the following eligible concession cards:</p> <ul style="list-style-type: none">• Pensioner Concession Card• Health Care Card• Veterans' Affairs Gold Card.





Are there other requirements for the concession?	Special conditions apply for firewood and generator fuel concessions. See the application form for more details.
How much is the concession?	<p>The concession is paid annually based on the amount paid for each energy type in that year.</p> <p>The rebate amounts for the 2024 calendar year are:</p> <ul style="list-style-type: none">• \$56 for spending from \$100 to \$326.99• \$172 for spending from \$327 to \$981.99• \$286 for spending from \$982 to \$1,633.99• \$408 for spending from \$1,634 to \$2,331.99• \$522 for spending from \$2,332 to \$2,983.99• \$634 for spending \$2984 and above. <p>A separate rebate is paid for each energy type used.</p>
How do I apply for the concession?	<p>Phone the Concessions Information Line on 1800 658 521 (toll free) or visit Non-Mains Energy Concession services.dffh.vic.gov.au/non-mains-energy-concession.</p> <p>Applications for each year close on 31 December of the following year.</p> <p>Applications must include copies of paid invoices or receipts.</p> <p>Department staff will check your concession card details and pay the concession to you.</p>
More information	<p>Phone the Concessions Information Line on 1800 658 521.</p> <p>A factsheet about this concession, including calculations and examples, is available at Concessions and benefits services.dffh.vic.gov.au/concessions-and-benefits.</p>





Rates and property concessions

The following describes the concessions available on bills related to property and council rates.

Municipal Rates Concession

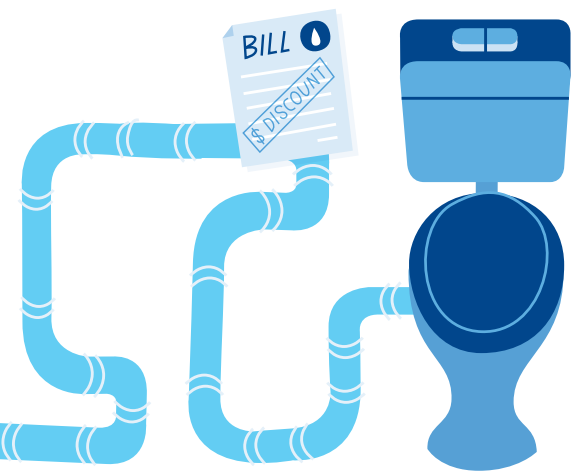
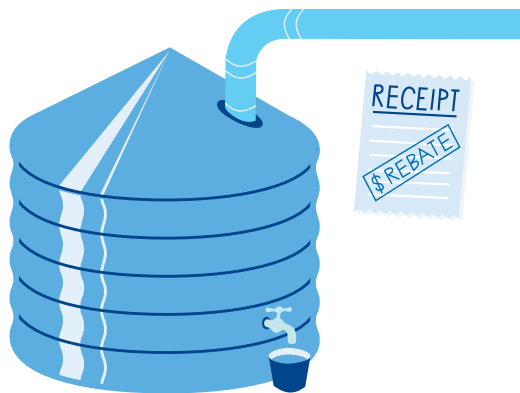
What does this concession apply to?	Council rates (on the cardholder's principal residence).
Who can apply for the concession?	A ratepayer who holds one of the following eligible concession cards: <ul style="list-style-type: none">• Pensioner Concession Card• Veterans' Affairs Gold Card (given for TPI, War Widow, EDA or POW).
How much is the concession?	50% deduction on council rates up to a yearly maximum of \$259.50 for 2024–25.

<p>How do I apply for the concession?</p>	<p>Pensioners and holders of Veterans' Affairs Gold Cards given for TPI or War Widow</p> <p>Phone your local council for an application form. Complete the form and send it to your local council.</p> <p>Your local council will check your concession card details and apply the concession to your bill.</p> <p>Holders of Veterans' Affairs Gold Cards given for EDA or POW</p> <p>Phone the Concessions Information Line on 1800 658 521 (toll free) or visit Municipal Rates Concession services.dffh.vic.gov.au/municipal-rates-concession</p> <p>The department will check your concession card details with Centrelink and provide the concession as a rebate.</p>
<p>More information</p>	<p>Phone your council or the Concessions Information Line on 1800 658 521.</p> <p>A factsheet about this concession is available at Concessions and benefits services.dffh.vic.gov.au/concessions-and-benefits.</p>



Fire Services Property Levy Concession

What does this concession apply to?	The Fire Services Property Levy on your residential council rates notice.
Who can apply for the concession?	A ratepayer who holds one of the following eligible concession cards: <ul style="list-style-type: none">• Pensioner Concession Card• Veterans' Affairs Gold Card (given for TPI, War Widow, EDA or POW).
How much is the concession?	\$50
How do I apply for the concession?	Property owners already receiving the Municipal Rates Concession will receive the concession automatically. Eligible cardholders should check their rates notice and contact their local council with any queries. A list of Victorian councils is available at Know Your Council knowyourcouncil.vic.gov.au/councils .
More information	For more information visit Fire Services Property levy www.sro.vic.gov.au/fire-services-property-levy .





Water concessions

The following describes the concessions available on water bills.

Water and Sewerage Concession

What does this concession apply to?	Domestic water and sewerage charges.
Who can apply for the concession?	A water account holder who holds one of the following eligible concession cards: <ul style="list-style-type: none">• Pensioner Concession Card• Health Care Card• Veterans' Affairs Gold Card.
How much is the concession?	50% deduction on water and sewerage charges up to a yearly maximum of \$363.00 for 2024–25. If you are only billed for a single service, for example, water only, you will receive 50% off water charges up to a maximum of \$181.50.
How do I apply for the concession?	Phone your water corporation to apply. Your water corporation will check your concession card details and apply the concession to your bill.
More information	Phone your water corporation or the Concessions Information Line on 1800 658 521 . A factsheet about this concession is available at Concessions and benefits services.dffh.vic.gov.au/concessions-and-benefits .

Non-Mains Water Concession

What does this concession apply to?	<p>Non-mains water purchased for domestic use, for example:</p> <ul style="list-style-type: none">• carted water for rainwater tanks• water bought via a billing agent or water cooperative• water bought via an embedded network.
Who can apply for the concession?	<p>An account holder who holds one of the following eligible concession cards:</p> <ul style="list-style-type: none">• Pensioner Concession Card• Health Care Card• Veterans' Affairs Gold Card.
How much is the concession?	<p>Rebate amounts for 2024–25 are:</p> <ul style="list-style-type: none">• \$138 for spending from \$195 to \$557.99• \$276 for spending from \$558 to \$1,116.99• \$414 for spending \$1,117 and above.
How do I apply for the concession?	<p>Application forms are available by phoning the Concessions Information Line on 1800 658 521, and may also be available from water carters.</p> <p>Applications for each year close on 30 June of the following year.</p> <p>Applications must include copies of paid invoices or receipts.</p> <p>Department staff will check your concession card details and provide the concession as a rebate.</p>
More information	<p>Phone the Concessions Information Line on 1800 658 521.</p> <p>A factsheet about this concession is available at Concessions and benefits services.dffh.vic.gov.au/concessions-and-benefits.</p>

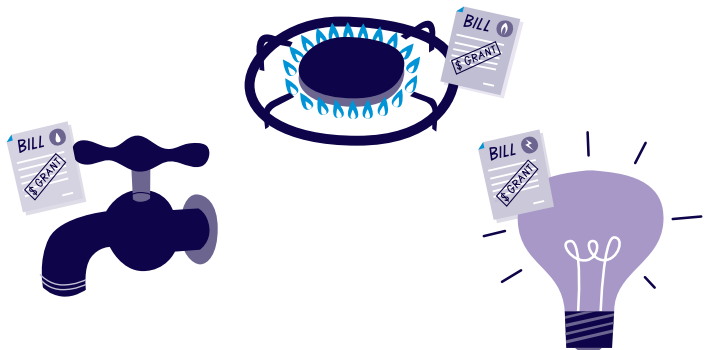


Hardship

The following describes programs available to people during times of financial difficulty.

Utility Relief Grant Scheme (Mains)

What is the grant?	The grant provides help to pay a mains electricity, gas or water bill that is overdue due to a temporary financial crisis.
Who can apply for the grant?	<p>An account holder who has one of the following eligible concession cards:</p> <ul style="list-style-type: none">• Pensioner Concession Card• Health Care Card• Veterans' Affairs Gold Card. <p>If you don't have one of these cards but are part of a low-income household, you may also be able to apply. Your retailer will ask you some questions to check if you are eligible before issuing a form.</p> <p>The grant is available to renters and homeowners.</p>

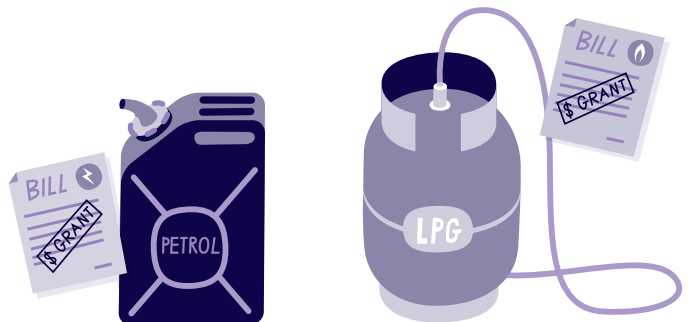


<p>What are the criteria for the grant?</p>	<p>You must show that you have no way of paying the account without help, and</p> <p>You must meet one of the following criteria:</p> <ul style="list-style-type: none">• You or someone in your house has experienced family violence.• You have had a recent decrease in income, for example, lost your job.• You have had high unexpected costs for essential items.• The cost of shelter is more than 30% of your household income.
<p>How much is the grant?</p>	<p>The amount of the grant is based on the amount you owe at the time of application. It is also based on the reasons you have given for applying in your application form.</p> <p>You can receive a maximum of \$650 on each utility type in a two-year period (or \$1,300 for households with a single source of energy (e.g. electricity only)).</p> <p>You can apply for separate grants for each utility (electricity, gas and water).</p>
<p>How do I apply for the grant?</p>	<p>Phone your electricity, gas or water retailer to request an application.</p> <p>Your retailer will ask you some preliminary questions before starting your application.</p> <p>You can complete the application online, or your retailer can post you a paper form. A friend, support worker or financial counsellor can help you complete the application.</p>
<p>More information</p>	<p>Phone your electricity, gas or water retailer or the Concessions Information Line on 1800 658 521.</p> <p>A factsheet about this grant is available at Concessions and benefits services.dffh.vic.gov.au/concessions-and-benefits.</p>



Utility Relief Grant Scheme (Non-Mains)

<p>What is the grant?</p>	<p>The grant provides help to pay a non-mains energy or water bill that is overdue due to a temporary financial crisis.</p> <p>This can include bills for:</p> <ul style="list-style-type: none">• liquefied petroleum gas (LPG)• diesel and petrol (for a generator)• firewood• metered electricity from an embedded network• carted water• septic tank cleaning (for homeowners only).
<p>Who can apply for the grant?</p>	<p>An account holder who holds one of the following eligible concession cards:</p> <ul style="list-style-type: none">• Pensioner Concession Card• Health Care Card• Veterans' Affairs Gold Card. <p>If you don't have one of these cards but you are on a very low income, you may also be able to apply. We will ask you some questions to check if you are eligible before issuing a form.</p> <p>The grant is available to renters and homeowners.</p>



Hardship

<p>What are the criteria for the grant?</p>	<p>You must show that you have no way of paying your energy or septic tank cleaning account without help, and</p> <p>You must meet one of the three following criteria:</p> <ul style="list-style-type: none">• You or someone in your house has experienced family violence.• You have had a recent decrease in income, for example, lost your job.• You have had high unexpected costs for essential items.• The cost of shelter is more than 30% of your household income.
<p>How much is the grant?</p>	<p>The amount of the grant is based on the amount you owe at the time of application. It is also based on the reasons you have given for applying in your application form.</p> <p>You can receive a maximum of \$650 on each utility type or septic tank cleaning service in a two-year period.</p> <p>You may also be able to apply if you do not currently owe on a bill but will not be able to afford your next bill.</p>
<p>How do I apply for the grant?</p>	<p>Phone the Concessions Information Line on 1800 658 521.</p>
<p>More information</p>	<p>Phone the Concessions Information Line on 1800 658 521.</p> <p>A factsheet about this grant is available at Concessions and benefits services.dffh.vic.gov.au/concessions-and-benefits.</p>



Water and Sewerage Connection Scheme

What is the Water and Sewerage Connection Scheme?	The grant pays for connection to a mains water and sewerage service when your water authority has instructed you to connect.
How much is the grant?	The grant covers the full cost of connection.
Who can apply for the grant?	Homeowners who: <ul style="list-style-type: none">• have received a 'notice to connect' compulsory order• hold an eligible concession card• have no savings to cover the cost of connection.



Hardship

What cards are eligible for the grant?	<ul style="list-style-type: none">• Pensioner Concession Card• Health Care Card• Veterans' Affairs Gold Card.
What are the criteria for the grant?	<p>You must show that you have no way of paying for the connection without help, and</p> <p>You must have received a 'notice to connect' compulsory order from your water corporation.</p>
How often can I claim a grant?	The grant can only be claimed once.
How do I apply for the grant?	Your water corporation will send you an application if they issue a 'notice to connect' compulsory order and you are a concession card holder.
More information	Phone the Concessions Information Line on 1800 658 521 .



Other concessions and services

This section provides information about other State and Commonwealth concessions and services available to eligible concession cardholders. For the full details of these programs, including how to apply, use the contact information provided.

Communication

Mail

Mail hold and redirection

Australia Post provides a reduced fee for redirecting mail to a new mailing address for up to 12 months for eligible cardholders.

Postage stamps

Australia Post provides concession stamps for mail within Australia.

For more information and to apply

- Go to your local Post Office.
- Phone Australia Post Customer Service on **13 13 18**.
- Visit **Australia Post** auspost.com.au.

Telephone allowance

The telephone allowance helps with the cost of having a phone and internet service in your home. Eligibility for the telephone allowance is considered when you apply for a Centrelink benefit and the allowance is included with your Centrelink payment.

For more information and to apply

- Phone Centrelink on **13 27 17**.
- Visit **Telephone Allowance** www.servicesaustralia.gov.au/telephone-allowance.

Education

Camps, Sports and Excursions Fund (CSEF)

This fund helps with paying for eligible students to attend school camps, sports and excursions.

For more information and to apply

- Phone the CSEF helpdesk on **1800 060 970** (toll free).
- Get an application form from the school or from **CSEF** www.vic.gov.au/camps-sports-and-excursions-fund.

Centre for Adult Education (CAE) fees

The CAE provides concessions on course fees to eligible cardholders. The level of the concession depends on the course.

For more information and to apply

- Phone the CAE on **03 9652 0611**.
- Visit **CAE** www.cae.edu.au.

Students with Disabilities Transport Program

This allowance helps eligible students at specialist schools with the cost of travel to school.

For more information and how to apply

- Contact your school office for details and an application form.
- Phone the Department of Education and Training on **1800 060 970**.
- Visit **Getting to and from school for students with a disability** www.vic.gov.au/getting-to-from-school-students-disability.



Kindergarten

Early Start Kindergarten

This grant gives eligible three-year-old children 15 hours a week at a funded kindergarten program free of charge or at minimal cost.

To be eligible, children must be three years old by 30 April in the year they start kindergarten and be:

- from a refugee or asylum seeker background **or**
- an Aboriginal and/or Torres Strait Islander person **or**
- from a family that has had contact with child protection.

Children who have used Early Start Kindergarten can get free or low cost four-year-old kindergarten as well.

For more information and to apply

- Contact your local kindergarten.
- Phone the Department of Education and Training on **1800 809 834**.
- Visit **Early Start Kindergarten**
www.vic.gov.au/early-start-kindergarten.

Kindergarten Fee Subsidy

This subsidy gives eligible children 15 hours a week at a funded kindergarten program for free or at low cost.

To be eligible, children must:

- be an Aboriginal and/or Torres Strait Islander person **or**
- hold, or have a parent or guardian who holds, an eligible concession card or humanitarian visa **or**
- be identified on their birth certificate as being a multiple birth child (triplets or more).

For more information and to apply

- Tell your education and care service that you are eligible when you enrol your child or at any time during the year.
- Visit **Cost of kindergarten** www.vic.gov.au/costs-kindergarten.

Technical and Further Education (TAFE) fees

TAFE institutes may offer concessions on enrolment fees for eligible cardholders and their dependent spouses. The level of the concession depends on the course.

For more information and to apply

- Phone the TAFE and Training Line on **13 18 23**.
- Visit **Make it TAFE** www.vic.gov.au/tafe.



Energy

Energy Supplement

The Energy Supplement is an extra payment to help energy costs.

Eligible pensioners and income support recipients will receive the supplement with their payment from Centrelink or Veterans' Affairs.

For more information and to apply

- Visit the **Energy Supplement webpage** www.servicesaustralia.gov.au/energy-supplement.
- If you are a member of the defence or veterans community, phone **1800 VETERAN (1800 838 372)** or visit **Household Assistance** www.dva.gov.au/financial-support/income-support/supplements/household-assistance.

Finance

National Debt Helpline

The National Debt Helpline provides free, confidential and independent information for Victorians experiencing financial difficulty. Their phone counselling service can provide advice about managing debts and expenses, handling debt collectors and negotiating with creditors, mortgages and tenants' rights, and loss of employment.

The website has online tools to help people organise their budgets, credit cards and superannuation. The helpline also gives referrals to other financial counselling services.

For more information and to apply

- Phone the National Debt Helpline on **1800 007 007**.
- Visit **National Debt Helpline** ndh.org.au.

Good Money financial services

Good Money offers safe, affordable and responsible financial services for people on low incomes.

Good Money Stores support customers to make responsible and sustainable financial decisions that lead to greater social inclusion and long-term financial self-management.

Stores can provide No Interest Loans (NILS) for essentials up to \$1,500 or No Interest Loans (NILS) for vehicles up to \$5,000, with no fees or interest. See the NILS section (page 44) for more information.

They can also provide insurance policies for people on low incomes, and referrals to services like financial counselling, Legal Aid and Centrelink.

Good Money is a partnership between Good Shepherd Microfinance, the Victorian Government and National Australia Bank (NAB).



Contact or apply:

Visit the **Good Money website** goodmoney.com.au

Geelong

104 Moorabool Street

Geelong, Victoria 3220

Phone: **1300 770 550**

Email: geelong@goodmoney.com.au

Collingwood

340 Smith Street

Collingwood, Victoria 3066

Phone: **1300 770 550**

Email: collingwood@goodmoney.com.au

Dandenong

250 Lonsdale Street

Dandenong, Victoria 3175

Phone: **1300 770 550**

Email: dandenong@goodmoney.com.au

Morwell

10 Tarwin St

Morwell, Victoria 3840

Phone: **1300 770 550**

Email: morwell@goodmoney.com.au

No-Interest Loan Scheme

Good Shepherd Microfinance offers affordable financial programs for people on low incomes, in partnership with local community organisations.

The No-Interest Loan Scheme (NILS) provides access to fair and safe credit (up to \$1,500) for the purchase of essential goods and services, or up to \$5,000.00 for vehicles.

To be eligible for a loan, you must:

- have a Health Care Card/ Pensioner Concession Card or be on a low income (take home income of \$45,000 per year for individuals and \$60,000 per year for joint applicants) and
- show a willingness and capacity to repay.

Note that the loans are not for cash. If your loan application is successful, Good Shepherd Microfinance will make a payment for the items (or services) for you.

For more information and to apply

- Phone **13 NILS (13 64 57)** or visit **NILS** nils.com.au.
- NILS is delivered through community organisations in 628 locations across Australia. Find your local provider at **Good Shepherd** <https://goodshep.org.au/nils-provider-finder/>.

NILS is supported by the Australian and Victorian Governments and NAB.



Health

Ambulance travel

Concession cardholders are eligible for free emergency and clinically necessary road and air ambulance services anywhere in Australia.

The following concession cards are eligible for free clinically necessary ambulance treatment and transport:

- Pensioner Concession Cards (including dependent children listed on the card but excluding spouses)
- Health Care Cards (including dependents and spouses listed on the card) (does not include Health Care Card for Carer Allowance or Foster Care issued in the name of the child)
- Child Disability Health Care Cards (payment type CD) or Foster Care Health Care Cards (payment type FO) held by a child (does not include their guardians/families as listed on the card).

Children who are child protection clients, some mental health clients, and some asylum seekers, are also covered.

Holders of Veterans' Affairs Gold or White Cards should check with Veterans' Affairs about their entitlements.

Please note that concession benefits only apply to **clinically necessary** transports.

For more information

- Phone Ambulance Victoria on **1800 648 484**.
- Visit **Ambulance Victoria** www.ambulance.vic.gov.au.

Where possible, please advise the ambulance paramedic of your concession card number. Your concession card must be valid on the date of services are received.

Dental services

Dental Health Services Victoria provides emergency and general dental care for adult concession cardholders through public dental clinics in community health centres, rural hospitals and The Royal Dental Hospital of Melbourne.

For most clients of the service, a small fee is payable at each visit, up to a set maximum. More advanced dental treatments may be provided at fees above the maximum. Some groups qualify for free treatment.

General, denture or specialist care through the public dental system is available to the following people:

- people aged 18 years and over who are Health Care or Pensioner Concession cardholders or dependants of concession cardholders
- children and young people:
 - all children aged 0–12 years
 - young people aged 13–17 years who are Health Care or Pensioner Concession cardholders or dependants of concession cardholders
 - all children and young people up to 18 years of age who are in out-of-home care provided by child protection services in the Department of Families, Fairness and Housing.
- all youth justice clients in custodial care
- all refugees and asylum seekers.

Some groups of people eligible for public dental services may also have priority access to public dental care, including children and young people, Aboriginal and Torres Strait Islander peoples, homeless people and people at risk of homelessness, pregnant women, refugees and asylum seekers and clients of mental health, disability services and special development schools (on recommendation of a case manager).

For more information and to apply

- For dental emergencies, phone Dental Health Services Victoria on **1300 360 054** or to locate your closest community dental clinic visit **Dental Health Services Victoria** www.dhsv.org.au/our-services/find-dental-clinics/clinic-search.
- For general enquires, phone **Dental Health Services Victoria** on **03 9341 1000** or **1800 833 039** (country callers).
- Visit **Dental Health Services** www.dhsv.org.au.



Essential Medical Equipment Payment

The Essential Medical Equipment Payment is an annual payment for Australians with higher-than-average energy costs because they rely on essential medical equipment in their home.

It is available to people (and their carers) who use essential medical equipment or who medically require heating/cooling at home to manage a disability or medical condition.

You can get this payment if you or the person you care for:

- need heating, cooling or certain equipment for your medical needs
- have a Commonwealth Concession Card
- pay for the energy running costs.

For more information and to apply

- Visit **Essential Medical Equipment Payment** www.servicesaustralia.gov.au/essential-medical-equipment-payment.
- If you are a member of the defence or veterans community, phone **1800 VETERAN (1800 838 372)** or visit **Household Assistance** www.dva.gov.au/financial-support/income-support/supplements/household-assistance.
- See also the **Life Support Concession** (page 16) and the **Medical Cooling Concession** (page 18) in this document.

Eye care and glasses

The Victorian Eyecare Service (VES) is a statewide service managed by the Australian College of Optometry for people experiencing disadvantage or barriers to accessing eye care services.

VES is available for residents of Victoria who have:

- a current Health Care Card they have held for at least six months
- a current Pensioner Concession Card
- an Aboriginal or Torres Strait Islander background
- child protection involvement for their care.

Other concessions and services

Aboriginal or Torres Strait Islander people may be eligible for further subsidies through the Victorian Aboriginal Spectacle Subsidy Scheme.

VES focuses on people who experience difficulty accessing services, including people from culturally and linguistically diverse (CALD) backgrounds, people in financial difficulty, people who are homeless or at risk of homelessness, people living in rural and remote areas, people living in public sector care, accommodation or youth justice facilities, and people with low levels of health literacy.

There is no restriction on access to VES based on residency status or visa type.

For more information and to apply

- Phone the Australian College of Optometry on **03 9349 7400**.
- Visit **Australian College of Optometry** www.aco.org.au.

Hearing services

Hearing services are available for people who hold a Pensioner Concession Card, Veterans' Affairs Gold Card or White Card (with hearing loss conditions) or who are receiving Sickness Allowance from Centrelink, and their dependents.

Free hearing services include a hearing assessment, information and support and, if needed, a hearing device.

For more information or to apply

- Phone the Australian Government Department of Health on **1800 500 726** or **1800 500 496** (TTY).
- Visit **Hearing Services** www.hearingservices.gov.au.



Multi-Purpose Taxi Program

This program gives a 50 per cent discount on taxi fares for permanently and severely disabled people. The discount has a maximum amount per trip and an annual limit.

To be eligible for the program, you must be a permanent Victorian resident and have a disability that affects your ability to use public transport independently. There is a small fee to receive your card.

For more information and to apply

- Phone Commercial Passenger Vehicles Victoria:
 - Phone **1800 638 802** (toll free) or **03 8683 0768**
 - TTY **1800 555 677**
 - Speak and listen **1800 555 727**.
- Visit **Commercial Passenger Vehicles Victoria** cpv.vic.gov.au.

Patient travel subsidies

The Victorian Patient Transport Assistance Scheme (VPTAS) subsidises the travel and accommodation of rural Victorians, and an approved escort, who have to travel a long distance to receive approved medical specialist services.

For more information and to apply

- For an application form, ask your local doctor or hospital social worker, or phone the VPTAS office on **1300 737 073**.
- Visit **VPTAS** www.betterhealth.vic.gov.au/health/serviceprofiles/victorian-patient-transport-assistance-scheme-service.

Pharmaceutical Benefits Scheme (PBS)

Eligible concession cardholders are entitled to a discount on most prescription medicines. Once you and your family reach the Safety Net threshold for the year (conditions apply), most medicines are free.

To receive the PBS medication at the discounted price, you must have one of these cards:

- Pensioner Concession Card
- Commonwealth Seniors Health Card
- Health Care Card
- Veterans' Affairs (DVA) Gold, Orange or White Card.

The co-payment amount (cost) of PBS medication is indexed on 1 January every year and information on the PBS co-payment amount is updated at **PBS** www.pbs.gov.au/pbs/home.

For more information and to apply

- Show your concession card at the pharmacy to receive the concessional rate.
- Phone **1800 020 613** or visit **Pharmaceutical Benefits Scheme** www.pbs.gov.au/pbs/home.

Income

Australian government assistance

The Australian Government provides a range of assistance payments for eligible households. To find out if you are eligible use **Centrelink's Payment Finder tool** www.servicessaustralia.gov.au.

For more information, phone **13 24 68** or visit **Centrelink** www.servicessaustralia.gov.au/individuals/centrelink.



Single Income Family Supplement

The Single Income Family Supplement is a payment of up to \$300 for eligible single income families with an eligible child where the main income earner has a taxable income of between \$68,000 and \$150,000. You must have been eligible on 30 June 2017 and have stayed eligible since.

For more information and to apply

- If you receive the Family Tax Benefit you do not need to apply for the Single income family supplement as the payment will be calculated based on circumstances known for family tax benefit purposes and will be included in your entitlement at the end of the year.
- If you don't receive family tax benefit, check if you are eligible at **Single Income Family Supplement** www.servicesaustralia.gov.au/individuals/services/centrelink/single-income-family-supplement.

Rates and property

Stamp Duty Concession

This concession provides an exemption or partial exemption from stamp duty for cardholders purchasing property, up to a maximum purchase price. The concession is available once in a lifetime.

For more information and to apply

- For an application form, phone the State Revenue Office on **13 21 61**.
- Visit **State Revenue Office** www.sro.vic.gov.au.

Recreation

Pet registration

Concessions are available on cat and dog registrations (concession availability and amount varies between councils).

Pensioner Concession cardholders are eligible for pet registration concessions and some councils also provide the concession to Health Care cardholders.

For more information and to apply

- Phone your local council. Find contact details at **Know Your Council** knowyourcouncil.vic.gov.au/councils.

Recreation facilities

Discounts are available to various recreation facilities such as the Zoo, National Gallery of Victoria, State galleries and Museum Victoria. Some private organisations such as cinemas and the Australian Football League (AFL) may also offer concessions on admission prices. Discounts are generally available to holders of Pensioner Concession and Health Care Cards and the Victorian Seniors Card.

For more information and to apply

Contact the recreation facility.



Recreational fishing licences

If you have one of the following concession cards, you do not have to buy a recreational fishing licence:

- Pensioner Concession Card (marked DSP, DSP Blind, AGE, AGE Blind, or CAR only)
- Veterans' Affairs Pensioner Concession Card
- Veterans' Affairs Gold Card (marked TPI)
- Victorian Seniors Card (or interstate equivalent).

You are also exempt if you are under the age of 18 or over the age of 70.

For more information and to apply

- Visit **Victorian Fisheries Authority** vfa.vic.gov.au/recreational-fishing/fishing-licence.

Transport

Motor vehicle registration fee

This concession provides a 50 per cent reduction on the motor vehicle registration fee component of your registration bill. The concession is available to holders of Pensioner Concession Cards, Health Care Cards and Veterans' Affairs Gold Cards. For holders of the Veterans' Affairs Gold Card given for TPI or EDA a 100 per cent reduction on the motor vehicle registration fee applies. The cardholder or their spouse must be the registered operator of the vehicle. There is a limit of one vehicle per concession card.

Eligible concession cardholders also have the option to pay for six months registration.

For more information and to apply

- Phone on **13 11 71**.
- Visit **VicRoads** www.vicroads.vic.gov.au and search 'registration concessions'.

Transport Accident Commission (TAC) insurance charge concession

This concession provides a 50 per cent reduction on the TAC charge in your registration bill. It is available to holders of Pensioner Concession Cards and Veterans' Affairs Gold Cards. There is a limit of one vehicle per concession card.

For more information and to apply

- Phone VicRoads on **13 11 71**.
- Visit **VicRoads** www.vicroads.vic.gov.au and search 'registration concessions'.

Public transport concessions

Many passengers may be eligible for concession fares on public transport. This includes eligible cardholders, children, asylum seekers and students. Those listed on a concession card as a dependant (including spouses) are not eligible for concession fares unless they have their own concession card or are under 17 years of age.

Concession fares are 50 per cent of the full fare.

For more information and to apply

For information about obtaining a concession myki for your concession type, contact Public Transport Victoria:

- Phone Public Transport Victoria on **1800 800 007**.
- Visit **Public Transport Victoria** www.ptv.vic.gov.au.



Victorian Pensioner Free Travel Voucher

Pensioner Concession Card holders are eligible for annual free travel vouchers. The travel vouchers can be used on trams, trains and buses, including V/Line trains and coaches.

Public Transport Victoria issues the free travel vouchers.

You'll need to register to receive your allocation of free travel vouchers.

For more information and to apply

For information about using the Free travel voucher:

- Visit **Public Transport Victoria** ptv.vic.gov.au
- Phone on **1800 800 007**.

Victorian Seniors Card travel savings

A Victorian Seniors Card gives you discounts on metropolitan transport and other travel services.

The Seniors Card is available to permanent residents of Australia, residing in Victoria aged 60 years or over who work less than 35 hours a week.

Cardholders can also access discounts on goods and services from participating businesses. Visit the Seniors Card Discount Directory to find discounts on travel, dining, entertainment and more.

Seniors Card holders receive the following discounts on public transport services:

- a free Seniors myki for accessing concession fares on public transport in Victoria at all times
- capped price travel anywhere in the state including V/Line train trips
- free travel within any two consecutive zones on Saturdays and Sundays
- free public transport travel vouchers to use in Victoria (opt-in required)
- free travel for eight days during the Victorian Seniors Festival across metropolitan and regional services.

For more information and to apply

To apply for the Victorian Seniors Card or find out more information:

- visit the Seniors card page at **Seniors Online**
www.seniorsonline.vic.gov.au
- phone the Seniors Card team on **1300 797 210**.

New Victorian Seniors Card applicants will be automatically sent a free Seniors myki.

For more information about public transport fares:

- Visit Public Transport Victoria, or
- Phone Public Transport Victoria on 1800 800 007.



Contacts

Victorian Government

Concessions Information Line services.dffh.vic.gov.au/concessions-and-benefits	1800 658 521
Department of Health www.vic.gov.au/department-health	1300 650 172 TTY users phone 133 677 then ask for 1300 650 172 Speak and listen users phone 1300 555 727 then ask for 1300 650 172
Department of Families, Fairness and Housing www.vic.gov.au/department-families-fairness-and-housing	1300 475 170 TTY users phone 133 677 then ask for 1300 475 170 Speak and listen users phone 1300 555 727 then ask for 1300 475 170
Housing www.housing.vic.gov.au	13 11 72
Victorian Carer Card www.carercard.vic.gov.au	1800 901 958
Victorian Seniors Card www.seniorsonline.vic.gov.au	1300 797 210

Commonwealth Government

Centrelink

www.servicesaustralia.gov.au/centrelink

ABSTUDY **1800 132 317**

Complaints and feedback **1800 132 468**

Disability, Sickness and Carers **13 27 17**

Employment Services **13 28 50**

Families **13 61 50**

Multilingual Service **13 12 02**

Older Australians **13 23 00**

Youth and Student Services **13 24 90**

Department of Veterans' Affairs

www.dva.gov.au **1800 VETERAN (1800 838 372)**



Emergency assistance

Emergency services (Police, Fire, Ambulance)	000
Beyond Blue Support Service	1300 224 636
Homelessness Crisis Line	1800 825 955
Lifeline Crisis Support	13 11 14
Safe Steps 24/7 family violence response services	1800 015 188
The St Vincent de Paul Society	13 18 12
The Salvation Army Crisis Service	1800 627 727
Victorian Bushfire Information Line	1800 240 667

Health

Ambulance Victoria (general queries)	1300 366 141
Dental Health Services Victoria	Melbourne Metro 03 9341 1000
	Outside Melbourne Metro 1800 833 039
Hearing Services	1800 500 726
Medicare	13 20 11
NDIS (National Disability Insurance Scheme)	1800 800 110
Pharmaceuticals Benefits Scheme Information Line	1800 020 613
Victorian Eyecare Service	03 9349 7400
Victorian Patient Transport Assistance Scheme	1300 737 073

Interpreter and translating services

Translating and Interpreting Services	13 14 50
National Relay Service	13 36 77
Speech-to-speech Relay Service	1300 555 727

Transport

Public Transport Victoria	1800 800 007
V/Line Information (Viclink)	1800 800 007
VicRoads	13 11 71



Energy retailers

1st Energy	1300 426 594
AGL	13 12 45
Alinta Energy	13 37 02
Amber Electric	1800 531 907
CovaU	1300 111 688
Diamond Energy	1300 838 009
Dodo Power and Gas	13 36 36
Electricityinabox	1300 933 039
EnergyAustralia	13 34 66
Energy Locals	1300 693 637
GloBird Energy	13 34 56
Lumo Energy	1300 115 866
Momentum Energy	1800 794 824
Origin Energy	13 24 61
OVO Energy	1300 937 686
Powershop	1800 462 668
ReAmped Energy	Online only
Red Energy	13 18 06
Simply Energy	13 88 08
Sumo Energy	13 88 60
Tango Energy	1800 010 648

Water corporations

Barwon Water	1300 656 007
Central Highlands Water	1800 061 514
Coliban Water	1300 363 200
East Gippsland Water	1800 671 841
Gippsland Water	1800 050 500
Goulburn Valley Water	1300 360 007
Greater Western Water	13 44 99
GWM (Grampians Wimmera Mallee) Water	1300 659 961
Lower Murray Water	03 5051 3400
North East Water	1300 361 633
South East Water	13 16 94
South Gippsland Water	1300 851 636
Wannon Water	1300 926 666
Westernport Water	1300 720 711
Yarra Valley Water	1300 304 688

Energy and Water Ombudsman

www.ewov.com.au	1800 500 509
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Energy Assistance Program



Free one-on-one support with your energy bills.

Having trouble paying your energy bill?

We can help.

Phone **1800 161 215** to speak to one of our energy advocates.



Scan to get help through the Energy Assistance Program



Energy, Environment and Climate Action