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| Municipal Rates Concession |
| Information for concession card holders |
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### 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:

* Pensioner Concession Card
* Veterans’ Affairs Gold Card (given for TPI, War Widow, EDA or POW).

### How much is the concession?

50 per cent deduction on council rates up to a yearly maximum of $266.00 for 2025-26.

### How do I apply for the concession?

**Pensioners and holders of Veterans’ Affairs Gold Cards given for TPI or War Widow**

Phone your local council for an application form. Complete the form and send it to your local council.

Your local council will check your concession card details with Centrelink and apply the concession to your bill.

**Holders of Veterans’ Affairs Gold Cards given for EDA or POW**

You can apply for this concession online in the [Victorian Concessions and Allowances portal](https://services.dffh.vic.gov.au/victorian-concessions-allowances-portal) services.dffh.vic.gov.au/victorian-concessions-allowances-portal.

You can also download an application form from [Municipal Rates Concession](https://services.dffh.vic.gov.au/municipal-rates-concession) services.dffh.vic.gov.au/municipal-rates-concession, or request one be sent to you by emailing concessions@dffh.vic.gov.au or phoning 1800 658 521 (toll free).

We will check your concession card details with Centrelink and pay the concession into your bank account.

### More information

Phone your council or the Concessions Information Line on 1800 658 521.

## Further information

### Calculation examples

The concession is calculated at 50 per cent of the municipal rates and charges up to a maximum amount each financial year. In 2025-26, the maximum is $266.00.

#### Example 1:

2025-26 municipal rates and charges = $400.

50 per cent of rate amount = $200, therefore the concession amount is $200.

#### Example 2:

2025-26 municipal rates and charges = $800.

50 per cent of rate amount = $400, which is above the maximum amount, therefore the concession is the maximum of $266.00.

### Why do holders of Veterans’ Affairs Gold Cards for EDA and POW have to apply separately?

The legislation relating to the Municipal Rates Concession does not allow councils to give concessions to holders of these cards.

The Victorian Government provides this concession directly to these cardholders, so that they do not miss out.

### Why isn’t this concession available to Health Care Card holders?

The rates concession provides financial support to pensioners who want to continue to live in their family home. Pensioners often find it difficult to afford rates bills because they generally rely on government income payments for a much longer period than the recipients of other payment types.

### Is there a concession on the Fire Services Property Levy?

Yes. Property owners already receiving the Municipal Rates Concession from their councils will automatically receive a concession of $50 on their Fire Services Property Levy assessment.

Cardholders should check their rates notice and contact their local council with any queries.

For more information visit [Fires Services Property Levy](http://www.firelevy.vic.gov.au) www.firelevy.vic.gov.au.

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| To receive this document in another format, phone 1800 658 521 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) https://www.accesshub.gov.au/about-the-nrs, or call the NRS Helpdesk on 1800 555 660.Authorised and published by the Victorian Government, 1 Treasury Place, Melbourne.© State of Victoria, Australia, Department of Families, Fairness and Housing, July, 2025.Available at [Municipal Rates Concession](https://services.dffh.vic.gov.au/municipal-rates-concession) https://services.dffh.vic.gov.au/municipal-rates-concession |