

Getting help with your finances and energy bills

There are several sources of assistance available if you are having trouble paying your energy bills or your finances in general. For more information call Service NSW on 137 788 or visit www.resourcesandenergy.nsw.gov.au/rebates

NSW Government Rebates			
	Who is it for?	How will it help?	How to apply?
Low Income Household Rebate	Electricity account holders who have one of these cards: <ul style="list-style-type: none"> ■ DHS or DVA Pensioner Concession Card ■ DHS Health Care Card; or ■ DVA Gold Card (marked with War Widow or War Widower Pension or Totally and Permanently Incapacitated or Disability Pension) 	\$235 a year, credited in quarterly amounts on electricity bills. On-supplied residents of retirement villages, residential communities and strata schemes receive the rebate as a single annual credit into their bank account.	Contact your electricity retailer. You will need to provide your concession card number. If you live in an on-supplied community ask for a form from your community operator, or call Service NSW on 137 788 and ask for a form to be posted out or download a form from our website at: www.resourcesandenergy.nsw.gov.au/rebates
Gas Rebate	Natural gas account holders or customers using LPG who have one of the following cards: <ul style="list-style-type: none"> ■ DHS or DVA Pensioner Concession Card ■ DHS Health Care Card; or ■ DVA Gold Card 	\$90 a year, credited in quarterly amounts on gas bills. On-supplied residents of retirement villages, residential communities and strata schemes receive the rebate as a single annual credit into their bank account.	For natural gas, contact your retailer. You will need to provide your concession card number. For LPG you can get an application form from our website or from Service NSW (see below) If you live in an on-supplied community ask for a form from your community operator, or call Service NSW on 137 788 and ask for a form to be posted out or download a form from our website.
Family Energy Rebate	NSW family households eligible for and in receipt of the Federal Government's Family Tax Benefit (FTB) A or B. The rebate applicant must be the FTB recipient and electricity account holder.	One annual credit on the electricity bill of \$150 or \$15 if the household also qualifies for the Low Income Household Rebate. On-supplied residents of retirement villages, residential communities and strata schemes receive the rebate as a single annual credit into their bank account.	Complete an online form or download a paper form from our website.
Life Support Rebate	People who use certain approved medical equipment at home which is necessary to sustain life (or have someone living in their house that uses this equipment) e.g. home dialysis.	Rates depend on the type of equipment and frequency of use and range from \$32 – \$1,120 a year, credited in quarterly amounts on electricity bills. On-supplied residents of retirement villages, residential communities and strata schemes receive the rebate as a single annual credit into their bank account.	Application forms can be obtained from your electricity retailer or by calling Service NSW on 137 788 or you can download a form from our website. Your doctor will also need to sign the application form.
Medical Energy Rebate	People who cannot self-regulate body temperature (a condition sometimes associated with Parkinson's disease, multiple sclerosis, spinal cord injury, etc.). The rebate applicant must hold one of the following cards: <ul style="list-style-type: none"> ■ DHS or DVA Pensioner Concession Card ■ DHS Health Care Card; or ■ DVA Gold Card 	\$235 a year, credited in quarterly amounts on electricity bills. On-supplied residents of retirement villages, residential communities and strata schemes receive the rebate as a single annual credit into their bank account.	Application forms can be obtained from your electricity retailer or by calling Service NSW on 137 788 or you can download a form from our website. The person with the diagnosis can be either the electricity account holder or a person living in the same house as the electricity account holder. Your doctor will also need to sign the application form.

For more information

- Visit our website: www.resourcesandenergy.nsw.gov.au/rebates (Copies of this fact sheet can be downloaded from the website)
- Contact Service NSW on 137 788

Revised: October 2016

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Emergency assistance			
	Who is it for?	How will it help?	How to apply?
NSW Energy Accounts Payment Assistance scheme (EAPA)	Households struggling to pay their energy bills due to a crisis or emergency situation.	EAPA vouchers provide part-payment of electricity and natural gas bills.	Make an appointment with a participating Community Welfare Organisation (CWO). The CWO will assess your situation for eligibility for EAPA vouchers. For information on your nearest CWO call Service NSW on 137 788.
Emergency Relief Program from the Federal Department of Social Services (DSS)	Funding is allocated to participating community and charitable organisations to provide to people in financial crisis.	It includes food, transport or chemist vouchers, part-payment of outstanding accounts (e.g. rent or utilities), budgeting assistance and referrals to services to help address underlying causes of financial crisis.	Visit the DSS website at www.dss.gov.au/ourresponsibilities/communities-andvulnerable-people/programsservices/emergency-relief

Budgeting, debt management and payment options

	Who is it for?	How will it help?	How to apply?
Financial counselling	People who are experiencing financial difficulties.	Financial counsellors provide free support and education to empower and assist people to gain control of their financial situation.	Contact the Financial Counsellors' Association of NSW (FCAN). <ul style="list-style-type: none"> ■ Phone: 1300 914 408 ■ www.fcan.com.au
Credit and Debt Hotline	Low income and disadvantaged consumers who are struggling with credit, banking and debt recovery issues.	Financial Rights Legal Centre is a community legal centre specialising in financial services, particularly matters and policy issues related to consumer credit, banking and debt recovery.	To contact the Financial Rights Legal Centre: <ul style="list-style-type: none"> ■ Phone: 1800 007 007 ■ www.financialrights.org.au
Flexible payment options	Households experiencing financial difficulties and having trouble paying their energy bills.	There are various options including extensions of time and payment plans.	Contact your energy retailer.
Centrepay	People who receive regular pension or income support payments from Centrelink.	Automates regular small payments from your Centrelink allowance to your energy account to keep you in control of your bills.	<ul style="list-style-type: none"> ■ Contact your energy retailer, or ■ www.humanservices.gov.au/customer/services/centrelink/centrepay

Upgrading appliances

	Who is it for?	How will it help?	How to apply?
No Interest Loans Scheme (NILS)	Households who need help to buy essential household services and goods, including whitegoods and medical appliances.	Loans can be used to purchase necessary household service, avoiding the trap of maintaining unreliable second-hand appliances. Loans are generally repaid over 12 to 18 months.	To contact the NILS Service Operator. <ul style="list-style-type: none"> ■ Phone: 1800 509 994 ■ www.nilsnswfindascheme.org.au
Home Energy Action Program (HEAP)	Households with an eligible low income concession card.	Help replace an old fridge or TV.	Apply online: www.environment.nsw.gov.au/households/appliance-replacement-offer.htm

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