

## 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](http://www.resourcesandenergy.nsw.gov.au/rebates)

| <b>NSW Government Rebates</b>      |  |   |   |
|------------------------------------|--|---|---|
|                                    | <b>Who is it for?</b>  | <b>How will it help?</b>  | <b>How to apply?</b>  |
| <b>Low Income Household Rebate</b> | <p>Electricity account holders who have one of these cards:</p> <ul style="list-style-type: none"> <li>■ DHS or DVA Pensioner Concession Card</li> <li>■ DHS Health Care Card; or</li> <li>■ DVA Gold Card (marked with War Widow or War Widower Pension or Totally and Permanently Incapacitated or Disability Pension)</li> </ul>  | <p>\$285 a year, credited in quarterly amounts on electricity bills.</p> <p>On-supplied residents of retirement villages, residential communities and strata schemes receive the rebate as a single annual credit into their bank account.</p>  | <p>Contact your electricity retailer. You will need to provide your concession card number.</p> <p>If you live in an on-supplied community ask for a form from your community operator, <b>or</b> call Service NSW on 137 788 and ask for a form to be posted out <b>or</b> download a form from our website at:<br/><a href="http://www.resourcesandenergy.nsw.gov.au/rebates">www.resourcesandenergy.nsw.gov.au/rebates</a></p> |
| <b>Gas Rebate</b>                  | <p>Natural gas account holders or customers using LPG who have one of these cards:</p> <ul style="list-style-type: none"> <li>■ DHS or DVA Pensioner Concession Card</li> <li>■ DHS Health Care Card; or</li> <li>■ DVA Gold Card (marked with War Widow or War Widower Pension or Totally and Permanently Incapacitated or Disability Pension)</li> </ul>                                 | <p>\$110 a year, credited in quarterly amounts on gas bills.</p> <p>On-supplied residents of retirement villages, residential communities and strata schemes receive the rebate as a single annual credit into their bank account.</p>  | <p>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)</p> <p>If you live in an on-supplied community ask for a form from your community operator, <b>or</b> call Service NSW on 137 788 and ask for a form to be posted out <b>or</b> download a form from our website.</p>                   |
| <b>Family Energy Rebate</b>        | <p>NSW family households eligible for and in receipt of the Federal Government's Family Tax Benefit (FTB) A or B.</p> <p>The rebate applicant must be the FTB recipient and electricity account holder.</p>  | <p>One annual credit on the electricity bill of \$180 or \$20 if the household also qualifies for the Low Income Household Rebate.</p> <p>On-supplied residents of retirement villages, residential communities and strata schemes receive the rebate as a single annual credit into their bank account.</p>                      | <p>Complete an online form <b>or</b> download a paper form from our website.</p>  |
| <b>Life Support Rebate</b>         | <p>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.</p>   | <p>Rates depend on the type of equipment and frequency of use and range from \$40 – \$1,343 a year, credited in quarterly amounts on electricity bills.</p> <p>On-supplied residents of retirement villages, residential communities and strata schemes receive the rebate as a single annual credit into their bank account.</p> | <p>Application forms can be obtained from your electricity retailer <b>or</b> by calling Service NSW on 137 788 <b>or</b> you can download a form from our website.</p> <p>Your doctor will also need to sign the application form.</p>   |
| <b>Medical Energy Rebate</b>       | <p>People who cannot self-regulate body temperature (a condition sometimes associated with Parkinson's disease, multiple sclerosis, spinal cord injury, etc.).</p> <p>The rebate applicant must hold one of the following cards:</p> <ul style="list-style-type: none"> <li>■ DHS or DVA Pensioner Concession Card</li> <li>■ DHS Health Care Card; or</li> <li>■ DVA Gold Card</li> </ul> | <p>\$285 a year, credited in quarterly amounts on electricity bills.</p> <p>On-supplied residents of retirement villages, residential communities and strata schemes receive the rebate as a single annual credit into their bank account.</p>  | <p>Application forms can be obtained from your electricity retailer <b>or</b> by calling Service NSW on 137 788 <b>or</b> you can download a form from our website.</p> <p>The person with the diagnosis can be either the electricity account holder <b>or</b> a person living in the same house as the electricity account holder.</p> <p>Your doctor will also need to sign the application form.</p>                          |

### For more information

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

### Revised: September 2017

The NSW Department of Planning and Environment and the NSW Government do not warrant or represent that information in this fact sheet is complete, current, reliable and/or free of error. This fact sheet is not intended to be and should not be relied upon as the ultimate and complete source of information.

| <b>Emergency assistance</b>  |  |   |   |
|--|--|---|---|
|  | <b>Who is it for?</b>  | <b>How will it help?</b>  | <b>How to apply?</b>  |
| <b>NSW Energy Accounts Payment Assistance scheme (EAPA)</b>                          | 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.                                       |
| <b>Emergency Relief Program from the Federal Department of Social Services (DSS)</b> | 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 <a href="http://www.dss.gov.au/ourresponsibilities/communities-andvulnerable-people/programs/services/emergency-relief">www.dss.gov.au/ourresponsibilities/communities-andvulnerable-people/programs/services/emergency-relief</a> |

## **Budgeting, debt management and payment options**

|                                 | <b>Who is it for?</b>  | <b>How will it help?</b>  | <b>How to apply?</b>   |
|---------------------------------|--|---|--|
| <b>Financial counselling</b>    | 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).<br><ul style="list-style-type: none"> <li>■ Phone: 1300 914 408</li> <li>■ <a href="http://www.fcan.com.au">www.fcan.com.au</a></li> </ul>   |
| <b>Credit and Debt Hotline</b>  | 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:<br><ul style="list-style-type: none"> <li>■ Phone: 1800 007 007</li> <li>■ <a href="http://www.financialrights.org.au">www.financialrights.org.au</a></li> </ul>                                       |
| <b>Flexible payment options</b> | 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.  |
| <b>Centrepay</b>                | 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"> <li>■ Contact your energy retailer, or</li> <li>■ <a href="http://www.humanservices.gov.au/customer/services/centrelink/centrepay">www.humanservices.gov.au/customer/services/centrelink/centrepay</a></li> </ul> |

## **Upgrading appliances**

|  | <b>Who is it for?</b>   | <b>How will it help?</b>  | <b>How to apply?</b>   |
|--|---|---|--|
| <b>No Interest Loans Scheme (NILS)</b> | 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.<br><ul style="list-style-type: none"> <li>■ Phone: 1800 509 994</li> <li>■ <a href="http://www.nilsnswfindascheme.org.au">www.nilsnswfindascheme.org.au</a></li> </ul>                                       |
| <b>Appliance Replacement Offer</b>     | Households who hold either a: Centrelink Pensioner Concession Card, Health Care Card or Low Income Health Care Card; or, DVA Gold Card; and, own a fridge more than 5 years old or a plasma or cathode ray tube (CRT) television. | Get up to 50% on selected energy efficient fridges and TVs from our retail partner, The Good Guys. Have your new appliance delivered and old appliance removed and recycled. Save up to \$200 a year on your energy bill. | Check your eligibility and apply online in three easy steps:<br><ul style="list-style-type: none"> <li>■ <a href="http://www.environment.nsw.gov.au/households/applianceoffer">www.environment.nsw.gov.au/households/applianceoffer</a></li> </ul> |

**For further information and assistance call Service NSW on 137 788**

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