



fact sheet

phone: 1800 007 007

www.debtselphelp.org.au

Published 2013.

This document is for general information and is not legal advice.

Emergency assistance

Can you get any emergency assistance or special grants?

Some emergency assistance is available from government and from charities for people facing financial problems. There are also special grants for people in financial hardship to help with some payments. Interest free loans are also available in some circumstances.

What sort of emergency relief is available?

If you need help urgently with living expenses, there are charities that can help you with:

- Food, transport or chemist vouchers
- Rent or accommodation
- Part-payment of electricity, gas or water bills
- Food parcels or clothing
- Budgeting or referrals to other programs

The Emergency Relief program is funded by the government. There are over 1300 outlets for emergency relief across Australia run by charities and community organisations. If you don't know who to contact in your area, you can talk to a financial counsellor.

Can you get a mortgage relief payment?

Most states and territories have some form of mortgage relief scheme that can provide a grant or a loan to people having trouble keeping up with their mortgage payments. Different help is available in different parts of Australia.

These schemes are not suitable for everyone because of their eligibility requirements and the extra repayment obligations you may have if the scheme provides a loan. You can talk to a financial counsellor to see what is available in your area.

Are you eligible for a Utility Relief Grant?

There are a number of State, Territory or Federal-based utility relief schemes that are available to people who are struggling with paying their bills. While each scheme has its own eligibility requirements, they are generally only available to people who receive a Centrelink payment, or hold a Health Care or Concession Card. To find out what utility relief schemes you may be eligible for, check on the back of your utility account or with your utility supplier directly. You can also talk to a financial counsellor.



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Can you get a Centrelink advance payment?

If you receive an income support payment or Family Tax Benefit Part A and meet the qualification criteria, you may be eligible to receive part of your fortnightly payment in advance as a lump sum. The amount of Advance Payment you are able to receive depends on how much you are paid each fortnight and which payment you are receiving. If you receive an Advance Payment, a portion of your regular payment will be deducted each fortnight for 26 weeks until the Advance Payment has been repaid. For information about Advance Payments visit the [Centrelink website](#).