

EMERGENCY RELIEF THROUGHOUT VICTORIA 2022



A Guide to Relief available throughout Victoria

EMERGENCY RELIEF 2022

Produced by Lynda Horn of the David Williams Fund
51 Commercial Road South Yarra 3141

This directory is your 'One Stop Shop' booklet that can inform you on what assistance may be available throughout Victoria. If you're in financial hardship, please see a Free Financial Counsellor, they can be a great way of getting around a tight spot. There's no need to stick your head in the sand, there's always things you can do and now you know where to look. We hope that this guide can assist you along the way.

EMERGENCY RELIEF THROUGHOUT VICTORIA 2022

Contents:

'Ask Izzy' - Infoxchange Service Seeker Directory (ISS) https://askizzy.org.au/	3
Material & Financial Aid	3
Emergency Housing Assistance	5
Housing Financial Relief	6
Bond Loan Scheme	7
Housing Establishment Fund – (assistance with rent / temporary accommodation)	7
Tenancy Information	8
Mortgage relief – hardship variation	9
Utility Relief Grant Scheme	9
Utilities hardship program -	10
Mobile Phone Contracts	10
No interest loan scheme And Stepup loan – Good Shepherd	10
Health – Doctors / Hospitals	11
Optical	12
Dental	13
Dieticians	13
Medicare Safety Net	14
Counselling services low cost or free	14
Low cost computers	16
The Education Maintenance Allowance	16
Funding for university / TAFE	17
Family Violence Assistance	17
Taxation	18
Fines	18
Funerals and Bereavement assistance	19
Animals – low cost vets and shelter costs & Transport	20
Early release of Superannuation and super and insurance for people with disabilities (TPD)	20
Having difficulty paying loans / credit cards?	21
Other Useful numbers	21
Complaints and Ombudsmans	23

'ASK IZZY' - INFOCHANGE SERVICE SEEKER DIRECTORY (ISS) <https://askizzy.org.au/>

The database presently contains details on over 370,000 government and non-government services and agencies in Victoria alone.

The aim of this Directory is to provide people access to community and social services local to their area, including in housing, material aid, health and welfare, counselling, family violence and drug and alcohol support. A directory of this nature will help with the wellbeing of the community and empower people to make informed decisions that will assist them take control of the circumstances in which they find themselves.

MATERIAL & FINANCIAL AID

Material and financial aid is available for singles and families in financial distress. Aid includes food parcels, food vouchers, clothing, clothing vouchers, furniture, travel vouchers, Telstra vouchers. To receive assistance a Health Care Card must be produced. Always call the Organisation prior to visiting to check hours and availability of assistance. Make sure you ask what you need to bring in for assistance, i.e. HCC, bank statement, referral, proof of where you live (to make sure you fall in their catchment area) If they are unable to assist you, always ask where else you may be able to seek assistance from. Usually you would speak to a duty worker

Places to access material aid are (Large organisations):

Brotherhood of St Laurence - <https://www.bsl.org.au/services/>

Ph: 9483 1183 Service Centres: www.bsl.org.au/services/service-centres/

NDIS Assistance Ph: 1300 275 634

Can provide financial and material aid. Wide range of services also available to migrants, refugees and youth including energy assistance, material aid, health and family services, aged care, disability, assistance with Centrelink and work-ready training programs.

Centres in inner and regional Victoria including Fitzroy, Outer North, Carrum Downs, Frankston, Epping, Craigieburn.

Sacred heart mission - www.sacredheartmission.org

Ph: 9537 1166. Open 9am – 5pm. 87 Grey Street St Kilda.

Must be homeless or living in poverty. They offer meals (Breakfast and lunch are served for free, 365 days a year) along with some limited material aid assistance. However, this is only possible by assessment. They do not offer food vouchers. They have a health clinic – see under Health on page 8 of this booklet.

Salvation Army - www.salvationarmy.org.au

Ph: 8878 4500. Office hours 9am – 5pm.

Furniture and clothing vouchers, food vouchers and Myki cards. Each store services their own area that you must fall into. You must also present a current concession/healthcare card. Check

EMERGENCY RELIEF THROUGHOUT VICTORIA 2022

their website and look under emergency relief for details.

St Vincent de Paul – www.vinnies.org.au

Contact Assistance line – 1800 305 330 Or (03) 9895 5800 Open daily: 10am- 3pm

Can assist with furniture vouchers, food vouchers & utilities. Other things on a case by case basis.

Community information and support Victoria– www.cisvic.org.au Ph: 9672-2000

Check for your local citizens advice bureau in your area or to find out where your closest Citizens Advice Bureau is. If you are in crisis, many of our agencies can provide emergency relief with food, food vouchers, travel cards, petrol vouchers, assistance with bills, rent and medicines.

Your local agency can provide information, Tax help, NILS, advocacy, budgeting and financial and personal counselling. They may act on your behalf, for example to seek an extension for a utility bill or arranging a payment plan.

Prahran Mission - www.prahranmission.org.au

Ph: 9692 9500. Office locations/opening hours visit www.prahranmission.org.au/contact/

Clothing, household goods, furniture, food, Christmas gift service and free lunches for people on Health care cards) area include city of Stonnington, Glen Eira and Port Phillip

Anglicare - www.anglicarevic.org.au

Ph: (03) 9412 6133 For locations and services: www.anglicarevic.org.au/contact-us/locations/

Food parcels, financial assistance in paying household bills, no-interest loan schemes and crisis accommodation. Contact your closest Anglicare centre for assessment.

Red Cross - www.redcross.org.au/vicrelief

Providing emergency relief payments during COVID19 including for temporary visa holders.

Returned and Services League - www.rslvic.com.au

Ph: (03) 9655 5555 (for veterans only, financial assistance, food vouchers)

David Williams Fund (DWF) - www.thorneharbour.org/dwf

Emergency Relief Fund (HIV specific) – Ph: 9863 0444. Appointments available Wednesday and Thursday, Book at reception; 9863 0444 situated at the Positive Living Centre (PLC) – 51 Commercial Road South Yarra

Living Positive (formally PLWHA) – www.livingpositivevictoria.org.au

Ph: (03) 9863 8733 Fax: (03) 9863 8734. Address: Coventry House, Suite 1, 111 Coventry Street Southbank Victoria 3006. Funding for Studying / returning to work along with a distress fund is

EMERGENCY RELIEF THROUGHOUT VICTORIA 2022

available. Please note: You must become a member of Living Positive, hold a current Health Care Card along with other criteria. Call for more details

The Positive Living Centre (HIV specific)

Ph: 9863 0444 Open 11:30–3:30 Tuesday, Wednesday & Friday and Thursday's 11:30-7:30. Provides approximately \$80 worth of groceries for the cost of \$2. To access the pantry service that is available every second week you must be a member of the Positive Living Centre and hold a current Centrelink Card.

Local councils www.cisvic.org.au

Ph: (03) 9672 2000. Call to see if they can assist or refer you to the agencies in the area. Community Information Victoria Inc (CIVic) is an association of member agencies that provide community information and support services to their local communities throughout Victoria. Some local churches, police stations, community groups also assist with food parcels / vouchers and clothing.

EMERGENCY HOUSING ASSISTANCE

Service directory compiled by LGBTI Housing & Homelessness Projects

<http://www.lgbtihomeless.org.au/resources/for-lgbti-people/>

Family Access Network - www.fan.org.au

Provides support services for LGBTIQ young people aged 15-25, including support with homelessness and accessing private rental, and family violence.

Housing Crisis including Emergency Accommodation

Tollfree info line 1800 825 955 – 24 hour 7 days a week assistance

Call the free info line to speak with a housing and support worker. This number will direct your call to the Access Point closest to you, or if the call is outside business hours, it will be directed to Salvation Army Crisis Services.

Find a Victorian Housing Access Point

<https://www.vincentcare.org.au/our-services/find-victorian-housing-access-point/>

If you are experiencing homelessness or are at risk of becoming homeless and need help to find housing or support. Search your nearest Access Point based on your current address or the main place you have been staying. You will speak to an Initial Assessment and Planning worker to complete an assessment of your housing and support needs provide assistance. This may involve providing emergency accommodation or referrals to specialist homelessness services and other community services.

Thorne Harbour Health (THH) Housing Plus – (formally known as AHAG)

EMERGENCY RELIEF THROUGHOUT VICTORIA 2022

Phone: 9863 0444 or **email** housing@thorneharbour.org

We accept self-referrals and agency referrals from all around Victoria

Are you living with HIV and worried about housing?

THH Housing Plus helps people living with HIV to access suitable and stable accommodation

THH Housing Plus services: Housing advice and support, Intake and short-term case management, Transitional housing and support, Housing applications and referrals for medium and long-term housing, Referral to other THH services if required

Please note: THH Housing Plus is NOT a crisis service

If you are escaping family violence or dealing with homelessness ring 1800 825 955. This will connect you with the closest crisis service.

St Kilda Crisis Centre: 9536 7777 after hours support for homelessness.

National Homelessness Collective - Sisters in Safe Housing project

www.nhcollective.org.au/sisters-in-safe-housing

Loans available for rent and bond for women and families escaping family violence.

Melbourne Youth Support Service - Front Yard

Ph: (03) 9977 0078 (Monday to Friday 9am-8pm; Saturday, Sunday and public holidays 10am-6pm)

www.mcm.org.au/homelessness/frontyard/our-services/accommodation

A state-wide homelessness access point based at Frontyard (Melbourne CBD) for people aged 16 to 24. Information referral service for youth aged 12-25 who may be homeless, at risk of homelessness, or requiring accommodation support.

HOUSING FINANCIAL RELIEF

Household Relief - www.householdrelief.org.au

COVID Hardship Support Hotline: 1300 121 130 Open 9am-7pm, Monday-Friday

Administered by Good Shepherd. No interest loans up to \$3000 of up to 24 months for rent and utilities. Also open to people on temporary visas. You are eligible for Household Relief assistance if your household has been financially impacted in any way due to Covid-19 since 1st February 2020, are over 16 years old and are earning annually less than \$60,000 (single) or \$100,000 (with dependents). Loans are administered directly to your utility, rent or other services. Apply online or via Hotline.

Centrelink Rent Assistance - <https://www.housing.vic.gov.au/commonwealth-rent-assistance>

Centrelink JobSeeker Ph: 138250

If you are receiving a Centrelink payment and pay rent, you can apply for rent assistance online, phone or in a Centrelink Service Centre. Request a Rent Assistance Application Form or fill out your details online. The application must also be signed by your agent or landlord.

Check Eligibility:

<https://www.servicesaustralia.gov.au/individuals/services/centrelink/rent-assistance>

EMERGENCY RELIEF THROUGHOUT VICTORIA 2022



BOND LOAN SCHEME

Phone 1300 650 172 (DHS switchboard)

Email housing@dhs.vic.gov.au or visit <https://www.housing.vic.gov.au/rentassist-bond-loan>

The Bond Loan Scheme offers interest-free loans that can be used to cover the cost of the bond if renting privately. The full amount of the bond loan must be paid back at the end of the tenancy. To be eligible for the Bond Loan you must meet the Bond Loan income and asset eligibility limits. You must be a permanent resident of Australia, your share of the rent must not be more than 55% of your gross weekly income, you do not own or part-own a house, flat or unit. Bond assistance varies up to \$1,350 for a one bedroom and what your share is. A copy of the lease agreement or letter from the agent must be provided. Any previous Bond Loans must have been repaid, and all outstanding charges from previous or current public tenancies must have been paid in full.

Some exemptions to these criteria apply. For more information, contact your local Office of Housing.

HOUSING ESTABLISHMENT FUND – (ASSISTANCE WITH RENT / TEMPORARY ACCOMMODATION)

Services Victoria: <https://services.dhhs.vic.gov.au/getting-help>

Search for your local HEF Providers: <https://askizzy.org.au/>

Some community organisations provide rental assistance through the Housing Establishment Fund (HEF). This fund is a program that provides financial help to eligible people with housing-related hardship. HEF is jointly funded by the Victorian and Australian governments under the National Affordable Housing Agreement. You can apply for HEF through a community organisation.

Housing Choices - www.housingchoices.org.au

Ph: 1300 312 447 Address: Level 3, 350 Queen Street Melbourne, Vic 3000

Eligibility - People who are on a Disability Support Pensions only. Assistance with Housing establishment funds (HEF) towards rental arrears, rent in advance, removal cost, storage and crisis accommodation. HEF can provide up to \$300 per person once every 12 months.

TENANCY INFORMATION

Advice about tenancy matters such as eviction, excessive rent and repairs may be obtained from:

Housing For The Aged Action Group (HAAG) www.older tenants.org.au

Ph: 1300 765 178

Provides information, advice and practical support with housing for people over 50.

Renters And Housing Union Victoria - www.rahu.org.au

Email for appointment: organise@rahu.org.au

Peer-led renters organisation providing free tenancy assistance with a focus on renters in hardship, repairs, rent increases, arrears and eviction. Eligible for all renters and people in precarious housing across Victoria.

EMERGENCY RELIEF THROUGHOUT VICTORIA 2022

Study Melbourne - www.studymelbourne.vic.gov.au/contact-study-melbourne

Email to book a phone appointment (interpreters available): info@studymelbourne.vic.gov.au
Government organisation providing tenancy legal advice to international students in Melbourne.

Consumer Affairs Victoria - www.consumer.vic.gov.au/

Ph: 1300 558 181

Government Department organisation providing query based assistance for consumers, tenants, businesses and landlords on their rights, responsibilities and changes to the law. Additionally, it conciliates disputes between consumers and traders, and tenants and landlords.

Tenancy Assistance and Advice Program (TAAP)

Ph: 1300 558 181

www.consumer.vic.gov.au/clubs-and-fundraising/funded-services-and-grants/tenancy-and-consumer-program-2017-21/

Government service directory to help Victorians who have a private residential tenancy agreement and are experiencing financial disadvantage or family violence (regardless of financial circumstances).

Tenancy Plus Support Program

Ph: 1800 068 860 <https://www.housing.vic.gov.au/tenancy-plus-support-program>

Government organisation for tenants in public or community housing.

Having problems with your Social housing / community housing or ministry of housing worker?
If you need someone to support and advocate for repairs or other tenancy issues.

Search here for your local provider:

<http://www.housing.vic.gov.au/tenancy-plus-support-program#tenancy-plus-support-providers>

Tenants Victoria. - www.tenantsvic.org.au

Ph: 9416 2577 Hours: Monday - Friday 10am-2pm Closed Weekends & Public Holidays.

Government organisation providing free tenancy legal advice for private renters.

Peninsula Community Legal Centre – pclc.org.au/services/advice/tenancy-consumer

For those that live in the South East – 441 Nepean Highway Frankston Contact 9783 3600

Victorian Civil and Administrative Tribunal (VCAT) - www.vcat.vic.gov.au

Residential Tenancies List (formerly Residential Tenancies Tribunal).

55 King Street, Melbourne. Hours: 9am-4:30pm. Contact (03) 9628 9960 or 1800 133 055 (Country Callers).

MORTGAGE RELIEF – HARDSHIP VARIATION

If you're in financial hardship with your mortgage, there are things you can do. Firstly contact your bank and ask to speak to the hardship team and ask for a hardship variation.

Laws apply across Australia for credit transactions and define the responsibilities of parties to those transactions.

You may be entitled to have your mortgage repayments varied if you:

- You are experiencing financial difficulty because of either illness, unemployment or some other reasonable cause; and
- You are able to show that if the payments are varied you will be able to repay the home loan within a reasonable time
- Ask your lender to vary the terms of your contract so your mortgage payments are more affordable for you in your circumstances (if any payments are to be made at all), and ask them to stop charging you interest while a hardship variation is in place. Your lender may be willing to do this for a short time but is not obliged to stop charging interest.

If you are not so confident to do this on your own, see a free financial counsellor and they will act on your behalf. To find your nearest financial counsellor call 1800 007 007

Keep your lender informed if you cannot maintain a payment plan you've agreed to. If you don't do this and simply miss payments, your lender may commence legal action that may lead to repossession of your home.

If your lender refuses to negotiate, you may apply to the Financial Ombudsman Service - 1300 780 808 and they will act on your behalf for free.

UTILITY RELIEF GRANT SCHEME

The Utility Relief Grant Scheme, administered and funded by the State Government, provides assistance once every 2 years of up to \$650 on gas, \$650 on electricity and \$650 for water to domestic customers who are unable to pay their utility bills due to a temporary financial crisis.

Pensioner Concession Card, Health Care Card and Gold Card holders are eligible to apply to the scheme. Applicants must demonstrate that an unexpected hardship has left them seriously short of money so that they cannot pay their utility bill without assistance, and risk disconnection of supply. In addition, applicants must satisfy at least one of the following criteria:

- A significant increase in utility usage
- A recent decrease in income, such as loss of employment
- High, unexpected expenses on essential items
- The cost of shelter is more than 30% of the household income
- The cost of utility usage is more than 10% of the household income.

Application forms are available from electricity retailers, gas retailers and water authorities.

For further information, contact the utility company or the Concessions Unit on (03) 9096 5153 or toll free on 1800 658 521. More information is also available at

<https://services.dhhs.vic.gov.au/utility-relief-grant-scheme>

UTILITIES HARDSHIP PROGRAM -

New schemes have commenced with the utility companies offering hardship programs. This was enforced by the government. The hardship program varies from company to company. Some companies will enforce a direct debit (Centrepay / bill smoothing).

If you are having difficulty paying your gas, electricity or water bills, you should contact your utility company and ask for flexible payments and details of any other assistance programs to make payment more affordable for your current circumstances.

Providers of your gas, electricity and water supply services are required by law to offer:

- Processes for early response to payment difficulties; and
- Flexible bill payment options; and
- Audits of customer usage; and
- Flexible options for the purchase of replacement energy appliances.

To find out more on how to access your gas, electricity and water companies and the options available through their hardship programs by calling them and asking for assistance through their to the hardship department.

Energy & Financial Inclusion Advisor - Uniting Kildonan

Ph: 1800 545 366 <https://www.unitingkildonan.org.au/energy-visits/>

Assistance with utility bills including accessing financial relief and free energy efficient items, help to negotiate with providers, and understanding usage.

MOBILE PHONE CONTRACTS

Better Life communications Inc. – <https://www.betterlifemobile.com.au>

\$18 -33 per month which includes unlimited calls, sms & 1.5GB -9 GB of data. Call 03 9018 5349 or send an email to enquires@betterlifemobile.com.au to order your plan. They also offer a \$2 monthly discount to eligible concession card holders. Please visit their website for more plan options.

NO INTEREST LOAN SCHEME AND STEPUP LOAN – GOOD SHEPHERD

Financial assistance in the form of interest-free loans (NILS) is available for families and singles on low incomes. Most loans are for essential household items including beds, refrigerators, washing machines, freezers and clothes dryers, but may be available for other needs up to \$1,200.

StepUP provides low interest loans to people on low incomes through community providers across many parts of Australia. Loans of between \$800 and up to \$3000 for personal, domestic or household purposes such as: fridges, cars, computers, furniture, medical expenses and house repairs. Interest is charged at a fixed low rate, loans can be repaid over three years and no fees apply.

Contact Good Shepherd on (03) 9495 9600 www.goodshepherdmicrofinance.org.au or

David Williams Fund NILS on (03) 9863 0444

<https://thorneharbour.org/hiv-aids/hiv-positive-services/financial-david-williams-fund/>

HEALTH – DOCTORS / HOSPITALS

The Melbourne Sexual Health Centre (MSHC) www.mshc.org.au has doctors who specialise in HIV. They have nurses, pharmacist, and counsellors available at no cost if you are HIV positive. They also offer social workers, physiotherapists and dieticians, by referral to the Alfred. Most HIV medications that are prescribed from the centre are mostly free.

Contact – 03 9341-6200

The Centre Clinic <https://thorneharbour.org/lgbti-health/centre-clinic/> also has HIV specialist doctors and bulk bill. The Centre Clinic is a community health service for positive people and the Gay, Lesbian, Bisexual and Transgender community, but open to all.

To make an appointment please call 9525 5866, Rear of 77 Fitzroy Street, St Kilda Victoria 3182

Sacred Heart Mission Hands on Health Clinic www.sacredheartmission.org/Page.aspx?ID=67

Located at 1/99 Grey Street, St Kilda VIC 3182 T: 03 9536 8456. The Sacred Heart Mission clinic is for people living in unstable accommodation, who have a concession card and live in the City of Port Phillip. The types of services and therapies available include: massage, physiotherapy, myotherapy and acupuncture, podiatry, optometry and reflexology, dental checks, hairdressing, chiropractic service, counselling, etc. Appointments are required and can be arranged over the phone or at the clinic. Consultations are available Mon-Fri (times vary). A fee of \$2 is requested.

The Alfred hospital / Fairfield house (respite)

Seeking specialist medical advice? -Specialist Infectious Diseases medical advice, monitoring and investigations are available through the Outpatient Clinic. Contact Infectious Diseases Outpatient Clinic: 9076 6081

Needing respite? - Respite is also offered where you need a break from your home environment. Contact: Your social worker on: 9076 3026 or Fairfield House: 9076 2700

Needing extra support?

The Alfred Hospital offer a range of services including; counselling, exercise classes, relaxation classes, information about re-engaging in activity, info about HIV/AIDS, STI'S & Hepatitis. Contact: HIV Community Liaison Nurse to find out more on 9076 6548 – Vic HIV Mental Health Service

The Royal Melbourne Hospital

The Victorian Infectious Diseases Service (VIDS), at The Royal Melbourne Hospital, was created when Fairfield Hospital closed in 1996. They provide a full range of inpatient and outpatient infectious diseases services, with a special focus on HIV/AIDS. All HIV medications are free if on a Health care card, however other medications are not

The Royal Melbourne Hospital is situated on, the 9th Floor, Grattan Street, Parkville 3052 Melbourne.

Infectious disease unit: Ph: 9342 7212 Fax: 9342 7277 Email: vids@mh.org.au

EMERGENCY RELIEF THROUGHOUT VICTORIA 2022

The Prahran Market Clinic - www.prahranmarketclinic.com

Ph: (03) 9514 0888 Fax: (03) 9510-8885. Prahran Central, Mezzanine Floor, Corner Commercial Rd. & Chapel St, PRAHRAN VIC .

Services include, HIV medicine general practice, sexual health, pathology, HIV counselling, physiotherapy, podiatry and dieticians. All services are free to clients on a HCC.

OPTICAL

Millennium optical

Single vision lenses \$50, bifocals \$90, multifocal lenses \$140. 50% off designer lenses. Great service & great prices. Bulk billed eye testing.

Telephone: 9509 9933 Open M-F 9-6pm Sat: 10-5

60 Hawthorn Rd Caulfield North (Cnr. Hawthorn and Inkerman Rd)

Australian College of Optometry- www.vco.org.au

Corner Cardigan and Keppel Streets, Carlton Victoria 3053 Melways Map Ref: 2B F5

Telephone: 9349 7400 Appointments: 9349 7455

Smaller Clinics also are in Braybrook, Broadmeadows, Doveton, East Preston and Frankston.

CAL eyewear - www.caleyewear.com

155 Toorak Rd South Yarra (near South Yarra station) Ph: (03) 9866 8820

CAL eyewear do single lens glasses for \$180 and are made in half an hour. This includes the frames, the lenses and the case. Great designs and affordable. For bi focal, go to CAL, pick a frame as they are only \$110 and then go to the Victorian College of Optometry, get your eyes tested, and give them the frames for them to put the lenses in. (lenses from the college are only \$27 for bifocal and \$59.50 for progressive when you supply your own frame)

DENTAL

The Royal Dental Hospital of Melbourne (RDHM)

720 Swanston Street Carlton

Provides emergency, general and specialist care for concession cardholders and dependents.

General adult dental services are provided by DHSV adult dental clinics, the Dental Hospital and more than 60 community dental clinics across Victoria. To receive general dental care you need to contact a community dental clinic to have your name placed on a waiting list.

To find your closest community dental clinic call 1300 360 054

Who can use the service?

If you are over 18 years of age and hold a current health care or pensioner concession card you are eligible to go on a waiting list for general dental care at any of our community dental clinics.

What type of care is provided for adults?

Dental check-ups and advice, Dental sealants to prevent decay, Teeth cleaning, Fillings, Extractions and Denture services

How much does it cost?

A treatment fee of \$25.50 per visit, up to a maximum of \$300 Fees for a course of care per course of care however free if you are homeless, newly arrived refugees, Aboriginal or Torres Strait Islander. Acrylic dentures will generally cost from \$61.50 per denture and is capped at \$123 for a full upper and lower acrylic denture.

Dental Plus –

Contact for appointments: 9525 1300 Location: 240 Malvern Rd Prahran 3181

Dental Plus (+) Clinic provides dental care to people who are HIV positive or who have AIDS. Eligibility - People who are HIV+ or who have AIDS and have a current Health Care Card or Pensioners Concession Card. No Costs are associated including dentures. There is a waitlist.

DIETICIANS

The Alfred Hospital

To access a dietician from the Nutrition Department you must be under the care of a doctor at the Alfred. Contact the Infectious diseases Unit at the Hospital to make a doctor's appointment on 9076 6081 Nutrition department – 9076 3063

Melbourne Sexual Health Centre

A dietician is available by referral to the Alfred only. This service is a free service, but you must be seeing a doctor at the Melbourne Sexual Health Centre. (You can get lots of free vitamins using this service.)

Melbourne Sexual Health Centre is located at: 580 Swanston Street, Carlton. Victoria 3053

Reception Ph: 03 9341-6200 Fax: 03 9347 2230 Free call: 1800 032 017 -Toll free from outside Melbourne metropolitan area only HIV/AIDS Clinic (The Green Room): 03 9341 6214

The Centre Clinic, St Kilda

A dietician is available by appointment only. This service is a free service, but you must be seeing a doctor at the Centre Clinic. The centre Clinic is located at: The Rear of 77 Fitzroy Street, St

Kilda Victoria 3182 Ph: (03) 9525 5866 Fax: (03) 9525 3673

MEDICARE SAFETY NET

If you need to see a doctor or have tests regularly you could end up with high medical costs. The Medicare Safety Net is designed to help you when you need it most. It means that once you reach a safety net threshold, visits to your doctor or having tests may end up costing you less.

How do I register

Registration options include: Online, Over-the-phone by calling 132 011 or you can download a Medicare safety net registration form or pick one up from your local Medicare office. Completed forms can be placed in the drop box at most local Medicare offices or you can mail forms to GPO Box 9822 in your capital city.

What services count towards the safety net?

The Medicare safety net covers a range of doctor visits and tests that you receive out-of-hospital. Having surgery, seeing a doctor or having a test when you are in hospital is not covered.

Some examples of services where costs count towards the safety net are: GP and specialists consultations, ultrasounds, Pap smear, blood tests, CT scans, x-rays

COUNSELLING SERVICES LOW COST OR FREE

Some community centres offer free or low cost counselling sessions. Usually the rate will go on a sliding scale depending on your earnings. For example a person on a Health care card may only need to pay \$5 per session. Call your local community centre to find out if they offer this service or where you can go.

Other options are:

Thorne Harbour Health (THH)-

Contact the Duty Worker: Ph 9865 6700 or 1800 134 840 (free call for country callers) between 2pm - 4pm Mon – Fri. 615 St. Kilda Road, St Kilda

The counselling services at the THH have particular expertise in working with people who are living with or affected by HIV/AIDS, and in working with members of the LGBTQIA community. Costs are: The first session is an assessment and is free. Subsequent counselling sessions are calculated according to a sliding fee scale. Low-income earners are charged at a lower rate and Healthcare cardholders can be charged as little as a gold coin donation, which will be discussed at assessment or in-take. Also available AOD counselling and domestic violence counselling

Queerspace - www.queerspace.org.au

Ph: (03) 9663 6733

LGBTQIA+ Counselling Services

Switchboard - www.switchboard.org.au

Switchboard provide peer-driven support services for the lesbian, gay, bisexual, transgender and gender diverse, intersex, queer and asexual (LGBTIQA+) people, their families, allies and communities.

QLife - <https://www qlife.org.au/>

Ph: 1800 184 527

QLIFE is a national peer-to-peer free counselling service for the LGBTIQA+ community.

Bulk Billed Psychologists and Psychiatrists

Medicare Scheme allows for counselling with a medical basis (eg HIV) can be refunded or bulk-billed when services are provided by clinical psychologists (up to 10 sessions a year). This service is in addition to that already available from medically-trained psychiatrists. People need a GP Mental Healthcare Plan and a referral to an appropriately qualified professional. The plan also

allows GP to conduct counselling sessions and it also allows the GP to match a patient's needs with counsellor expertise. Contact your GP for more information.

Salvation Army counselling service

www.salvationarmy.org.au/melbourne-counselling-service

General Counselling, Specialist Problem Gambling Counselling (Gambler's Help)

Specialist Youth Sexual Assault Counselling Program (for youth aged 13 - 24 who live in the Melbourne CBD & western metro area) Financial Counselling (general and problem gambling)

Address: 69 Bourke Street Melbourne, VIC, 3000 Phone: (03) 9653 3250

24-Hour Telephone Counselling Service - Phone: 13 11 14

Hep C Infoline - www.hepcvic.org.au/ Tel: 1800 703 003 – Opening hours: 9:30am-6pm

Other low cost counselling services

- Mingary – low cost generalist counselling
- Direct Line – counselling and referrals regarding drug and alcohol
- Drummond Street Services – family counselling and support
- Relationships Australia Victoria – relationship counselling and support
- Lifeworks – relationship counselling and support
- Men's Referral Service – for men concerned about their anger or violence
- Better Outcomes Initiative – details regarding a GP Mental Health plan to access counselling through Medicare
- Community Health Centres

LOW COST COMPUTERS

The David Williams Fund (DWF) – the DWF may know of discount computer companies, but I have included other options as well

Computerbank Victoria - www.computerbank.org.au

Low cost recycled computers are available for people with a Commonwealth Concession Card.

Where: 1 Stawell St, North Melbourne, Victoria, 3051 Open Tues & Thurs 10am–3.30pm, Friday 10am-4pm & Saturdays 12-4pm Phone: (03) 9600 9161 –Email: info@computerbank.org.au

WorkVentures Connect IT - www.workventures.com.au/connectit

WorkVentures with leading companies and government departments to provide quality affordable personal computers (PCs) to low income households, schools and non-profit organisations across Australia from \$330. WorkVentures also do repairs. Phone: 1800 112 205 or order online.

THE EDUCATION MAINTENANCE ALLOWANCE

The education costs kit - : www.parentsvictoria.asn.au

EMERGENCY RELIEF THROUGHOUT VICTORIA 2022

Contact 'parent Victoria' for more info on: 9380 2158 or toll free on 1800 032 023 (Free call from outside Melbourne)

State Schools Relief - <http://ssr.net.au/schools/>

What's supplied?

All requests are treated sympathetically and in confidence. Assistance is in the form of clothing or footwear sent from our own supply and delivered to your school free of charge, or by authorisation to purchase from your school shop or supplier on a co-payment basis.

What's the process?

State Schools' Relief can only respond to assistance requests from principals, assistant principals and welfare coordinators. Teachers and principals can receive further information and clarification by contacting our office on 03 8769 8400.

Parents or carers who are struggling to provide their child's uniform may need to make an appointment with the school principal or assistant principal/welfare coordinator to discuss their situation.

Who's eligible?

Any student who is attending a Victorian government school is eligible for State Schools' Relief support. Schools can send an application to State Schools' Relief when they believe that there is need to support a student whose family is facing difficulty in providing the appropriate uniform and footwear for school.

Situations include, but are not limited to:

- Health issues resulting in serious financial difficulties
- House fires where school clothing is lost
- Independent living and/or homelessness
- Natural disasters
- Serious financial difficulty

The application will be processed within 24-48 hours and you will receive notification by email.

http://www.nwhn.net.au/news_details.aspx?newsID=4963&starting_record=0&category=Practice%20issues&year=%5bALL%5d - provides many options for children

FUNDING FOR UNIVERSITY / TAFE

All universities offer scholarships for fees, equity, low income, housing and high grades. If you're interested in going back to university, check out the universities website and search for available scholarships. Check each university you would like to enrol for, and then lodge them well before starting date. (They usually have a closing date)

To check the free TAFE courses offered: www.vic.gov.au/freetafe/free-tafe.html

FAMILY VIOLENCE ASSISTANCE

EMERGENCY RELIEF THROUGHOUT VICTORIA 2022

Safe Steps - www.safesteps.org.au

Ph: 1800 015 188

Victoria's 24/7 family violence response line (phone and web chat). Provides support with understanding family violence risks and support options, safety planning, crisis accommodation and referrals including to legal and counselling services.

Support and Safety Planning During Covid-19 - A Community Resource (by Undercurrent)

<https://www.undercurrentvic.com/support-services-and-resources-during-covid19>

inTouch - Multicultural Centre Against Family Violence - <https://intouch.org.au/>

Ph: 1800 755 988

Toll free number for if you are experiencing family violence and need support. State-wide service supporting women from migrant and refugee backgrounds, their families and their communities.

Elizabeth Morgan House Aboriginal Women's Service (EMHAWS)

<https://www.emhaws.org.au/>

EMHAWS provide culturally safe, holistic case management and support to Aboriginal people affected by family violence. We also support parents of Aboriginal children, as well as partners and ex-partners of Aboriginal people who have experienced family violence. They provide: Counselling, Outreach support, Court support, Housing support, Family violence refuge.

TAXATION

Free Tax returns - <https://www.ato.gov.au/individuals/lodging-your-tax-return/tax-help-program/>

Call the Tax Office on 13 28 61 for further details.

If you need to lodge your tax returns, there are several places that can assist you with this free of charge. More than 1700 volunteers trained by the Tax Office are now available at 1,000 community centres around Australia to help low income earners prepare their tax returns free of charge.

Community houses / neighbourhood centres -

https://services.unimelb.edu.au/data/assets/pdf_file/0006/872403/List_of_community_centres_that_run_the_Tax_Help_Program.pdf

Tax Help is available by appointment at community-based facilities such as senior citizen, Indigenous and ethnic community centres until the end of October. To find your closest centre click on the above link

Community Information & Support CIS - www.cisvic.org.au

(formally Citizens' Advice Bureau) They offer free tax returns to check for your local CIS in your area or phone 9672-2000.

Taxation Hardship -If you have a tax debt that you can't pay, you can call ATO hardship and discuss your debt. You may be able to negotiate something, especially if you are on a Health care card and have no savings. A release of your debt may be available.

<https://www.ato.gov.au/general/financial-hardship/>

FINES

The Work and Development Permit (WDP)

A new initiative to provide vulnerable and disadvantaged people with a non-financial option to address their fine debt. A WDP allows an eligible person to work off their fine debt by participating in certain activities and treatment. The WDP scheme commenced on 1 July 2017. A person must undertake a WDP under the supervision of a sponsor. A sponsor is an organisation or a health practitioner accredited by the Director, Fines Victoria to support the WDP scheme.

To participate in the WDP scheme a person must be engaged with a sponsor and must:

- have a mental or intellectual disability, disorder or illness
- have an addiction to drugs, alcohol or a volatile substance
- be experiencing homelessness
- be experiencing acute financial hardship, or
- be the victim of family violence.

The types of activities that a person can undertake as part of a WDP include:

- unpaid work
- treatment given by a doctor, nurse or psychologist
- courses, including educational, vocational or life skills courses
- counselling, including financial or other types of counselling
- drug and alcohol counselling, and
- mentoring (for a person under 25 years of age).

Sponsors include: Odyssey house, THH, Windana and Regen. Please call sponsors for more details

If you are homeless, drug dependant or have a mental illness, you may be able to have your fines revoked under 'special circumstances.' For more information about eligibility of "Special Circumstances", contact Legal Aid Victoria on 9269 0234 or 1800 677 402 (country callers) or a financial counsellor in your area (they are free).

FUNERALS AND BEREAVEMENT ASSISTANCE

Fuss Free Funerals - <http://www.fussfreefunerals.com/>

Can provide low cost funerals proving a dignified burial or cremation for people of a health care card. For information please call 1800 387 737.

Bereavement Assistance Limited - www.bereavementassistance.org.au

EMERGENCY RELIEF THROUGHOUT VICTORIA 2022

Can provide low cost funerals providing a dignified burial or cremation for people of a health care card. For information please call Ph: 9564 7778 Fax: 9564 7775 or email at info@bereavementassistance.org.au

David Williams Fund (HIV Specific) The DWF may be able to assist with up to \$750 towards funeral costs. The person needs to be a member of the Fund & have a current Health Care Card before he / she dies

Centrelink payments – Bereavement payment or Bereavement allowance

Ph: 132 300 www.humanservices.gov.au/customer/services/centrelink/bereavement-payment

Bereavement Payment: helps make it easier for you to adjust to changed financial circumstances after the death of someone you know, or cared for, if you are in receipt of an eligible pension, benefit or allowance.

Bereavement Allowance: If you are recently widowed, have no dependent children and have not been getting a payment from Centrelink, Bereavement Allowance helps give you an adequate level of income while you make funeral arrangements, settle financial affairs, look for work and find out whether you are eligible for a longer term payment from Centrelink.

www.humanservices.gov.au/customer/services/centrelink/bereavement-allowance

State trustees – may be able to assist with burials for those with insufficient means. They can assume responsibility for financing and arranging the plot and funeral of deceased persons reported to the coroner, who have assets of less than \$1000.

For more info call the state trustees on 9667 6444

ANIMALS – LOW COST VETS AND SHELTER COSTS & TRANSPORT

Lort Smith Animal Hospital - www.lortsmith.com

The Lort Smith Animal Hospital provides a wide range of services to help care for your pet. The basic charges for these services are outlined below; however there are many factors that can affect this pricing.

Normal consultations, vaccinations, de-sexing and surgical procedures all require appointments. Emergencies do not require an appointment, but it is a good idea to call us before you arrive so that we can attend to your animal as efficiently as possible.

Consultations range from \$52 - \$135 for Health Care Card Holders. Payment plans are also offered.

No discount is available on de-sexing, however please consult your local council – you may be able to get discounts.

Ph: 9328 3021 **Address:** 24 Villiers Street North Melbourne

Lort Smith Foster program – Emergency boarding program

This program needs a referral. If you need to go to hospital or respite or need to go away but have no-one to look after your animals and can't afford boarding costs call Kelly Hobbs on 9321 7264.

EMERGENCY RELIEF THROUGHOUT VICTORIA 2022

They may be able to look after your animals for up to 6 weeks and while your animal is in care they will give them any treatments they require free of charge. You must have a current HCC. This is a limited resource and should only be used in emergencies

Animal Aid - www.animalaid.org.au/

Animal aid may be able to look after your animals for up to 2 weeks for free and then at a low fee for HCC holders. For more information call 9739 0300, 35 Killard Rd Coldstream

The Australian Animal Protection Society - www.aaps.org.au/

They can provide emergency shelter for pets (for 2 weeks at a time). Pets must have been vaccinated and de-sexed. If they haven't been vaccinated or de-sexed, they can also arrange for this whilst the pet is in their care, free of charge if under financial hardship.

Ph: 9798 8044/9798 8415 **Address:** 10 Homeleigh Rd, Keysborough

RSPCA – Community Based Animal Welfare

Phone: (03) 9224 2222 Fax: 9224 2200
3 Burwood Highway Burwood East

EARLY RELEASE OF SUPERANNUATION AND SUPER AND INSURANCE FOR PEOPLE WITH DISABILITIES (TPD)

Administration of the early release of superannuation benefits on compassionate grounds has moved. Administration of claims for early release of superannuation benefits on **compassionate grounds** transferred to the **Department of Human Services (DHS)** on 1 November 2011.

DHS Phone: 1300 131 060 Website: <https://www.servicessaustralia.gov.au/individuals/centrelink>

Check with DHS for further information about the early release of superannuation benefits on compassionate grounds. There has not been any change to the grounds for the early release of superannuation.

Please **contact your superannuation fund directly** for information about accessing superannuation on grounds of: severe financial hardship, total and permanent disability, temporary incapacity, terminal illness or permanent departure from Australia.

Total and permanent disability and insurance – TPD

If you are looking to claim TPD (total and permanent disability) it's a good idea to get advice first.

Maurice Blackburn: Free advice line: 1800 810 812

Further information on TPD:

www.mauriceblackburn.com.au/legal-services/superannuation-and-insurance/insurance-claims/total-and-permanently-disabled-tpd-insurance/

There are other 'no win, no fee' legal services such as Berrill and Watson:

<https://www.berrillwatson.com.au/expertise/tpd-claims/>

EMERGENCY RELIEF THROUGHOUT VICTORIA 2022

HAVING DIFFICULTY PAYING LOANS / CREDIT CARDS?

If you cannot pay your loan because you have been ill, lost your job, or have some other good reason you may be able to apply for a hardship variation. You can ask your provider to reduce payments for a period of time, postpone payments to a later date or ask for your payments to be stopped for a period of time (i.e. 3 or 6 months) while you are suffering hardship. Ring your bank / provider or go in and ask for the paperwork to apply for a hardship variation. For more information contact Consumer Affairs Victoria 1800 803 800 to find a financial counsellor in your area.

You may also be eligible to have the debt waived under the debt recovery act if you are on a health care card, but you must see a financial counsellor to do this. Financial counsellors are free. Call Consumer Affairs Victoria 1800 803 800 to find a financial counsellor in your area.

OTHER USEFUL NUMBERS

National Debt Help line – <http://www.ndh.org.au/> www.moneyhelp.org.au/

Tools and advice to help you manage your money and debt.

Phone: 1800 007 007- 9.30am - 5pm. Monday to Friday

Budgeting / money website – Money Smart – www.moneysmart.gov.au

If you're interested about budgeting, knowing your rights and responsibilities, saving for that holiday, mortgage, debt, credit, finding lost superannuation, investing, setting goals and much more, then this website is for you.

Financial and Consumer Rights Council (FCRC)

Call **Toll Free:** 1800 134 139 **Local:** (03) 9663 2000

Assistance with referrals to appropriate services for financial and consumer issues.

Financial counselling referral line – phone: 1800 007 007

Consumer Action Law Centre – <https://consumeraction.org.au/>

Phone: 9629 6300 or 1300 881 020

Advice on any issue relating to consumer law, your rights, where to go for more information.

Community Legal Centres – contact the Federation of Community Legal Centres on Tel: (03) 9652 1500 to find your local community centre <https://www.fclc.org.au/>

LGBTIQ Legal Service - St Kilda Legal Service and Thorne Harbour health have partnered to offer an LGBTIQ lawyer outreach service at Thorne Harbour Health. The LGBTIQ Legal Service can provide legal information, advice and casework to members of the LGBTIQ community across many areas of law including fines and debt, tenancy, Centrelink, NDIS appeals, family violence, discrimination, employment issues, ID and name change issues, criminal law matters and more. We can assist LGBTIQ people across Victoria.

Phone: 0490 086 090 Email: sam@skls.org.au

Victorian Legal Aid - contact (03) 9269 0234 or 1800 677 402

EMERGENCY RELIEF THROUGHOUT VICTORIA 2022

Department of Human services – (The Concessions Unit Information Line)
Phone 1800 658 521

Consumer Affairs Victoria - (CAV) - 1800 803 800 for any consumer issues or to find a financial counsellor in your area. (Financial Counsellors are free, but may have waiting lists)

Social Security Rights Victoria – www.ssrv.org.au
Ph: 9481 0355 or 9416 1111 or toll free on 1800 094164 Hours: Mon and Wed 9:30am-12:30pm

Victoria Relief Committee - info@foodbankvictoria.org.au
Material Aid program: comprising food, home wares and bedding, assists emergency relief agencies to meet the demand for critical support within their local communities. You must go through a community organization like DWF /AHAG or a social worker to access this service.

Disability Discrimination Legal Service – <http://www.ddls.org.au/>
Hours: 9am-5pm, Mon-Fri For advice Phone: 03 9654 8644 or toll free 1300 882 872
The Disability Discrimination Legal Service Inc (DDLS) is a state-wide independent community legal centre that specializes in disability discrimination legal matters. They provide free legal services in several areas including information, referral, advice, casework assistance, community legal education, and policy and law reform.

Job watch – www.jobwatch.org.au/
Victorian Employment Rights Legal Centre – phone 9662 1933

Worksafe Victoria - www.worksafe.vic.gov.au/
Ph: 1800 136 089
Information on **your rights at work** and applications for workplace compensation claims.

First Nations Workers Alliance (FNWA) - www.fnwa.org.au
Ph: 1300 362 223

Workplace rights assistance to Indigenous and Torres Strait Islanders.

Thorne Harbour Country Bendigo – <https://thorneharbour.org/lgbti-health/thcountry/>
Email: thcountry@thorneharbour.org Ph: 03 4400 900 TH country provides information, education, support, referrals and advocacy to Victorian rural/regional communities regarding HIV/AIDS, Hepatitis C, other Blood Borne Viruses (BBVs) and Sexually Transmitted Infections (STIs).

Free travel on Public Transport Victoria services info
<https://www.ptv.vic.gov.au/tickets/myki/concessions-and-free-travel/free-travel-passes/>
For Victorian Seniors, Disability Support Pensioners & Carer recipients.

COMPLAINTS AND OMBUDSMANS

Got a complaint or problem with one of your essential services?

If you have a complaint or problem with a utility company, Phone Company, banking, credit or insurance call the ombudsman. See below for details and numbers

The Australian financial complaints Authority (AFCA) – <https://www.afca.org.au/>

Ph: 1800 931 678

Replacing the ombudsman service for complaints to do with banking, credit, insurance, financial planning, superannuation, investments and financial advice.

Telecommunications Industry Ombudsman (TIO) - www.tio.com.au/

Ph: 1800 062 058 Complaints about telecommunications companies

Energy and Water Ombudsman Victoria (EWOV) - www.ewov.com.au/

Ph: 1800 500 509 Complaints about utility companies

Credit reports – www.equifax.com.au

Ph: 138 332 or go to Equifax.com.au to obtain a free credit report.

Please note that if you have any recent debts that are outstanding, by obtaining your credit report you will alert them of your current address and phone number.

You will need to provide your Full name, Date of birth, Current address, Previous address, Day time phone number, Current or previous employer, A copy of your driver's license, passport, birth certificate or Proof of Age card, A document issued by an official body which includes your name and address (e.g. rates notice, utility bill or bank statement)