

Cost of Living Tips & Resources

Imagined
Futures

Where is
the door



- Reach out early!
- You may be eligible for more than you think
- Free and low cost supports available for all community members

FINANCIAL WELLBEING COLLECTIVE

48 336 West Australians
helped in 2025!

Find out if this could be you

One stop shop for financial support:

- Emergency Relief
- Financial Counselling & more

Eligibility: Free for all community members

- individuals / families
- couch surfing / renters / mortgage holders
- employed / unemployed
- small business owners

Visit: www.thefwc.org.au

FINANCIAL COUNSELLING

Free and confidential
advice for everyone

- help with cost of living, manage debt, and create a better budget
- deal with banks, utility providers
- assist individuals who have been victims of scams

- face-to-face, online or phone appointments
- non-judgmental advice
- **Visit:** www.thefwc.org.au and complete the online enquiry form to find a financial counsellor near you

- call National Debt helpline for immediate advice 1800 007 007 and information www.ndh.org.au

ENERGY AHEAD

Reduce Energy Costs and
Save Money

- understand and manage energy usage
- make appliances more energy efficient

Free support available:

- Home energy assessment
- Phone coaching
- Community workshops

Eligibility: need to have a Synergy account and self- identify as being in financial hardship

Visit: www.thefwc.org.au/energyahead

EMERGENCY RELIEF

Money for food and
immediate needs

- Contact Emergency Relief Food Access Service - 1800 979 777
- could also include transport or emergency accommodation assistance
- can refer to Foodbank for food relief
- can help to apply for Hardship Utility Grants Scheme (HUGS) through your utility provider, for support with utility bills

Eligibility: current health care card

Visit: www.thefwc.org.au/emergency-relief

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TENANCY SUPPORT

WA Rent Relief extended until June 2027

- for tenants in rental stress or at risk of eviction
- up to \$5000 to support rent for up to 3 months
- access through Emergency Relief Food Access Service (1800 979 777)

Eligibility - private tenants in WA that meet eligibility criteria, visit: www.warentrelief.org.au/

Anglicare WA Private Tenancy Support

- rectify rent arrears, advocacy
- help to stabilise tenancy

Eligibility: private tenants in South West Metro region, at risk of homelessness

Visit: www.anglicarewa.org.au/get-help/housing-and-homelessness/private-tenancy-support

FREMANTLE COMMUNITY LEGAL CENTRE

Tenancy and Legal support

- help people know their rights and maintain their tenancy
- work with people facing eviction and in unsafe housing
- provide legal advice and some court representation

Eligibility: can help anyone in South West Metro region, more support for disadvantaged

Visit: www.fremantle.wa.gov.au/services-and-support/fremantle-community-legal-centre/

FOODBANK

Distribute food to over 300 services in WA

- 52 Mobile Foodbank locations
- provide food and grocery relief
- breakfast clubs in schools
- nutrition education and cooking through NOM's program

Eligibility: contact Emergency Relief & Food Access Service (1800 979 777) to be connected with a charity partner for a referral

HUGS

Hardship Utility Grants Scheme

- help to pay utility bills (electricity, gas, water) for those in financial hardship
- work directly with utility providers to develop payment arrangements to avoid disconnection
- may be eligible for financial assistance

Eligibility: assessed through utility providers

Visit: <https://www.wa.gov.au/service/community-services/grants-and-subsidies/hardship-utility-grant-scheme>

For more free and low cost supports available in Cockburn, Fremantle and Melville, visit whereisthedoor.org.au

For an overview of state government initiatives see
[Cost of Living Support in WA](#)