

# Cost of Living Tips & Tricks

Imagined  
Futures  
Where is  
the door



This information was collected from a Cost of Living forum for frontline workers to better understand supports in the South West Metro region (in May 2025).

## FINANCIAL WELLBEING COLLECTIVE

**48 000 West Australians  
helped in 2024!**

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

Visit: [www.thefwc.org.au](http://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](http://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](http://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](http://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](http://www.thefwc.org.au/emergency-relief)

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### TENANCY SUPPORT WA Rent Relief - has supported 7000 people!

Rent relief extended until June 2026

- 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/](http://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](http://www.anglicarewa.org.au/get-help/housing-and-homelessness/private-tenancy-support)

### ST PAT'S COMMUNITY STORE

#### Low-cost Op shop

- All clothing items \$5 plus a further 25% discount every day for Centrelink Concession Card Holders.
- support for people moving into housing with furniture and household items.
- provide service packs - for setting up kitchen, bathroom, laundry
- Rely on donations from the community

#### Eligibility:

- Op shop is for all community members
- Agencies can refer clients for additional support
- contact St Pats for more information

**Visit:** [www.stpats.com.au/community-store/](http://www.stpats.com.au/community-store/)

### FOODBANK

#### Distribute food to over 300 services in WA

- 27 metro and 18 regional 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>

### FREMANTLE COMMUNITY LEGAL CENTRE

#### Tenancy and other 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/](http://www.fremantle.wa.gov.au/services-and-support/fremantle-community-legal-centre/)