Emergency Relief Guidelines

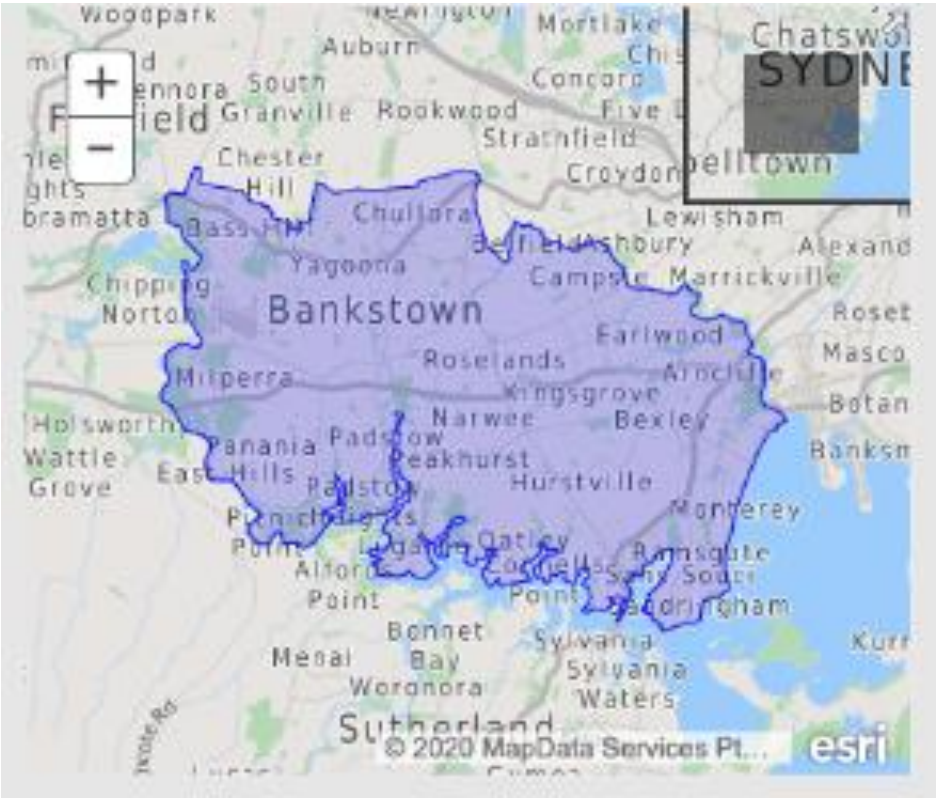
What is Emergency Relief?

Emergency Relief is a service Life Care provides with funding support from the Australian Government Department of Social Services. We can provide supermarket vouchers or help subsidise eligible household bills for people experiencing financial hardship.

All assistance is subject to eligibility, assessment and available funding.

Who can apply?

You must live within Life Care's service area and be experiencing financial hardship. We assess accessible funds available, your household's income, essential expenses and current circumstances to understand your need for assistance.



What expenses can Life Care help with?

We may provide supermarket vouchers or contribute towards eligible household and medical bills.

The assistance offered depends on your circumstances, supporting evidence and available funding.

What expenses are not covered and why?

Life Care does not pay electricity bills, gas bills or vehicle green slips, unless the provision of the support for these bills has been exhausted.

Other assistance programs may be available to help with these expenses. To maximise the impact of our limited funding, Life Care will help clients identify and apply for suitable support.

For example, the NSW Government's Energy Accounts Payment Assistance (EAPA) scheme helps eligible households experiencing short-term financial hardship, crisis or emergency with electricity and natural gas bills. NILS Loans can also be accessed for a number of essential expenses.

Our team can help you understand your options and assist with the application process.

Find out more about EAPA through Service NSW

How much assistance can I receive?

Type of assistance	Maximum amount
Eligible bills	$400
Supermarket vouchers — single person	$50
Supermarket vouchers — couple	$100
Supermarket vouchers — family	$150

These are maximum amounts, rather than guaranteed payments. Life Care has limited funding, which must be shared fairly across people and families needing support.

Can the 400 dollar bill limit be extended?

Extending bills limit if requested will be brought to the case worker team for wider assessment where serious medical or wellbeing issues are the basis of request. Supporting evidence is required and available funds for the month are also factored.

If your request relates to a life-threatening situation, supporting evidence is required.

What if my bill is more than Life Care's agreed contribution?

Life Care can only contribute up to the amount approved for your application. You are responsible for the remaining balance, called the gap amount.

Life Care can pay the full bill on your behalf only after you have deposited the gap amount into Life Care's Emergency Relief bank account OR the gap has been paid on the bill directly and

the payment confirmed by biller. Our team will confirm the approved contribution, the gap amount and the deposit details with you.

For example, if your bill is $500 and Life Care approves a $400 contribution, you must deposit the remaining $100 before Life Care can pay the full $500 bill on your behalf.

How often can I access Emergency Relief?

You can access the service once every three months. Each application is assessed separately, and previous assistance does not guarantee future support.

For repeat assistance, you must also meet the financial counselling requirement outlined below.

What documents do I need to provide?

Please bring:

- Bank statements covering the past three months.
- A current Centrelink income statement or the two most recent payslips from your employer or evidence of wages paid into your account.
- Rental information showing your housing costs
- Identification showing the same residential address as your supporting documents.
- Copies of the bills you are seeking assistance with, including the amount owing.

If your identification shows a different address, or you cannot provide a required document, please speak with our team to discuss your circumstances.

How is my application assessed?

Our team reviews your circumstances against Life Care's eligibility criteria. This includes:

- Whether you live within our service area.
- Your household income, essential expenses and financial position.
- The expense you are requesting help with and the supporting evidence.
- When you last received Emergency Relief.
- Whether you have met the financial counselling requirement for repeat assistance.
- Whether funding is available.

Submitting an application does not guarantee approval.

Will I need to attend financial counselling?

Financial counselling is a requirement for clients seeking subsequent Emergency Relief appointments. Life Care will arrange financial counselling for you and explain the next steps or you can self-refer to a financial counsellor. To enable financial support again with the service, LC requires you to work in consultation with your financial counsellor's advice and recommendations. This will only occur with your permission.

Financial counselling can help you understand your financial position, manage bills and explore options for longer-term support from our service.

How are decisions made fairly?

Life Care's decisions are guided by our eligibility criteria, policies, procedures and governance arrangements. Our policies and procedures are reviewed annually to support fair, consistent and accountable decisions.

Our team must consider both your circumstances and the funding available to support others in our community.

What if I am unhappy with the service or want to make a complaint?

We welcome your feedback and take complaints seriously. If you are unhappy with the service you have received, please speak with our team or use our feedback and complaints process to share your concerns.

Make a complaint