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## Pensioners and Seniors Concessions Scheme

*Rates and Charges (Rebates and Deferrals) Act 1992*

As at 26 February 2024

This scheme provides concessions to eligible pensioners and seniors in relation to their local government rates charges, water service charges, emergency services levy and underground electricity connection charges.

### Eligibility to a concession

To receive a concession on local government rates and charges, an applicant must own and occupy the property as their ordinary place of residence at the beginning of the rating year,<sup>1</sup> hold an eligible concession card and have registered their entitlement.

To receive a concession on water service charges, an applicant must own and occupy the property as their ordinary place of residence on the date of application, hold a valid concession card and have registered their entitlement.

### Eligible concession cards

- Pensioner Concession Card or
- State Concession Card or
- Commonwealth Seniors Health Card together with a WA Seniors Card or
- WA Seniors Card.

Holders of a Veteran Gold Card issued by the Department of Veterans' Affairs may be eligible for a State Concession Card. For more information, or to apply, contact the Department of Communities on 1800 671 233 (option 6) or [StateConcessionCard@communities.wa.gov.au](mailto:StateConcessionCard@communities.wa.gov.au).

### Ownership of the property

To *own* means an applicant must:

- be the registered owner or co-owner of the property on the Certificate of Title (a partial concession may apply if the property is co-owned) or
- have a right to reside or life tenancy at the property under the terms of a Will (probated) and be responsible for paying the rates and charges raised against the property or
- hold a long-term lease (greater than 5 years) in a retirement village, park home, lifestyle village or caravan park.

Other ownership interests may be eligible. Applicants should discuss their ownership circumstances with the Water Corporation or their local government authority.

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<sup>1</sup> *Beginning of the rating year* means 12.01am on 1 July. *Rating year* means 1 July to 30 June.

## Occupation of the property

To *occupy* means the property must be physically and actively occupied by the applicant as their ordinary place of residence.<sup>2</sup> To be considered the applicant's ordinary place of residence, occupation of the home must have a degree of permanence, continuity and regularity.

Factors that will be considered in determining whether the property is the applicant's ordinary place of residence includes, but is not limited to:

- where the applicant sleeps, eats meals, and entertains friends and family
- the amount of time a person occupies the property and the pattern of occupation
- whether the applicant's clothing, furniture and possessions are located at the property
- whether there are other occupants of the property, and their rights to and control over the property
- the address used by the applicant for official purposes such as on a licence or utilities bill
- whether the applicant's purpose for occupying the property is other than as their home.

### *Owner not in actual occupation*

An applicant's property may still be treated as their ordinary place of residence under certain circumstances, even if the applicant is no longer occupying the property.

If an applicant cannot live in the home as their ordinary place of residence due to ill-health, frailty or another reason not within their reasonable control,<sup>3</sup> they may remain eligible for a concession on local government rates and water service charges if:

- the property was the applicant's ordinary place of residence immediately before they stopped living in the home
- the applicant's furniture, household goods or personal effects remain in the property and
- the property is
  - unoccupied or
  - occupied by a dependant of the applicant as that person's ordinary place of residence or
  - with the consent of the applicant, occupied by some other person, but no income is derived from the arrangement and
  - during that time, the person in occupation does not have any other entitlement registered.

Applicants should discuss their circumstances with the Water Corporation or their local government authority.

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<sup>2</sup> Exceptions may apply. See 'Owner not in actual occupation'.

<sup>3</sup> For example, the property is destroyed or uninhabitable due to the effects of a natural disaster, arson, unprovoked/accidental destruction of property or damage caused by termites.

## Concession entitlements

An applicant's concession entitlements depend on:

- the type of concession card they hold
- the percentage of the property they own
- the percentage of the property they use as their ordinary place of residence and
- when they registered their entitlement.

These tables detail the entitlements and maximum rebate available for each eligible concession card.

### Pensioner Concession Card *or* State Concession Card

	Rebate amount
<b>Local government rates</b>	Up to 50%, limited (capped) to a maximum of \$750
<b>Emergency services levy</b>	Up to 50%
<b>Underground electricity connection charges</b>	Up to 50% on charges raised by the Local Government Authority
<b>Water service charges</b>	Up to 50%, limited (capped) to a maximum of \$600
May defer local government rates, emergency services levy, underground electricity connection or water service charges.	

### WA Seniors Card *and* Commonwealth Seniors Health Card (both cards must be held)

	Rebate amount
<b>Local government rates</b>	Up to 50%, limited (capped) to a maximum of \$750
<b>Emergency services levy</b>	Up to 50%
<b>Underground electricity connection charges</b>	Up to 50% on charges raised by the Local Government Authority
<b>Water service charges</b>	Up to 50%, limited (capped) to a maximum of \$600
May defer local government rates, emergency services levy, underground electricity connection or water service charges.	

### WA Seniors Card

	Rebate amount
<b>Local government rates</b>	Up to 25%, limited (capped) to a maximum of \$100
<b>Emergency services levy</b>	Up to 25%
<b>Underground electricity connection charges</b>	Up to 25%, limited (capped) to a maximum of \$100 on charges raised by the Local Government Authority for the first year or part thereof that the charge is or was to be made
<b>Water service charges</b>	Up to 25%, limited (capped) to a maximum of \$100
Cannot defer local government rates, emergency services levy, underground electricity connection or water service charges	

For local government rates and charges, partial (pro-rata) concessions may be available to applicants who own and occupy their property on 1 July and register their entitlement to a concession later during the rating year.

For married or de facto couples who co-own a property, entitlements will apply for the full ownership of the property if at least one partner is eligible.

For properties co-owned under other arrangements, for example shared equity arrangements, entitlements will be determined based on the eligible applicant's ownership percentage.

Applicants should discuss their entitlement with the Water Corporation or their local government authority.

### **When and how to register an entitlement**

An applicant should register their entitlement as soon as they receive their concession card.

We recommend that all holders of an eligible concession card living in the property as their ordinary place of residence register their entitlement. This may assist with continuity of entitlements if circumstances change.

An application form to register for concessions on local government rates and water service charges is available by following the link to 'Apply for concession' at [watercorporation.com.au](http://watercorporation.com.au) or by contacting the Water Corporation on 1300 659 951.

The Water Corporation will notify the relevant local government authority of the registration.

- An applicant can only claim a concession on their local government rates charges, emergency services levy and underground electricity charges on one property in any rating year. This must be the property owned and occupied on 1 July.
- An applicant can claim a concession on their water service charges on the property they own and occupy at the date of application.

Registration will take effect from the date the application is received by the Water Corporation.

### ***Change in circumstances***

Applicants must immediately advise either the Water Corporation or their local government authority if they:

- are issued with a new card or their card is cancelled/expired or the entitlements change
- have changed any of their details that were provided on the original registration
- sell or transfer an interest in all, or part, of the property or move to another address
- have a spouse or partner who stops living in the property
- if a WA Seniors Card holder - become an eligible pensioner or the holder of a Commonwealth Seniors Health Card or
- if a Pensioner Concession Card holder - cease to be eligible for pensioner entitlements and want to register their WA Seniors Card or State Concession Card.

## Rebate or deferment

<p><b>Rebate</b></p>	<p>For local government rates and charges, you must pay the required amount on the notice <b>by 30 June</b> of the current rating year.</p> <p>For water service charges, you must pay the required amount on the notice by the due date on your water service charges bill.</p> <p>Leaseholders in retirement villages, park homes, lifestyle villages or caravan parks must pay in accordance with the terms of their lease.</p> <p><i>If payments are received after the due date, you may lose the rebate for that rating year and must pay the full amount.</i></p>
<p><b>Deferment</b></p>	<p>If an applicant is eligible to defer, rates and service charges will be automatically deferred if the amount required to be paid on the rates and/or water service notice is not paid by 30 June of the rating year, or the due date on the water service charges bill.</p> <p>Rates and charges will not be deferred if the property is:</p> <ul style="list-style-type: none"> <li>▪ occupied under a right to reside or life tenancy under the terms of a Will of a deceased estate</li> <li>▪ subject to co-ownership, other than spouse/de facto, where not all owners are eligible pensioners. This includes shared equity arrangements.</li> <li>▪ subject to a long-term lease in a retirement village, park home, lifestyle village or caravan park or</li> <li>▪ occupied by applicants that hold a WA Seniors Card only.</li> </ul> <p>Deferred rates and charges:</p> <ul style="list-style-type: none"> <li>▪ remain as a debt on the property until paid</li> <li>▪ are not required to be paid until the entitlement to defer ceases (that is, the applicant moves out, sells the property, or passes away and leaves no surviving spouse/de facto)</li> <li>▪ may be paid at any time, but a rebate cannot be claimed when they are paid and</li> <li>▪ do not incur interest charges.</li> </ul>

If rates or service charges are in arrears, applicants may still be able to obtain a rebate or, if an eligible pensioner, defer payment of their rates and service charges if they enter into a satisfactory arrangement to pay the arrears.

## Pro-rata provisions

A person who becomes an eligible pensioner or senior during a rating year should register their entitlement with the Water Corporation as soon as possible.

For local government rates, a person who becomes an eligible pensioner or senior during a rating year will qualify for a pro-rata rebate if they owned and lived in the property on 1 July of that year. The rebate will be calculated on how many days of that year they were registered.

### Examples

Mary becomes a pensioner on 30 October 2019 and receives her pensioner concession card. She registers her eligible concession card with the Water Corporation on 1 November and confirms that she was living at the same address at the beginning of that rating year (on 1 July).

Mary is eligible to receive the rebate for her water service charges from 1 November because she was living in the property at the date of her application, and her local government rates for the period 1 November 2019 to 30 June 2020 because she was living in the property on 1 July 2019.

Joe becomes a pensioner on 12 December 2019 and receives his pensioner concession card. He purchases a home and moves from rented accommodation into his new house in January 2020. Joe registers his eligible concession card with the Water Corporation on 2 February 2020.

Joe is eligible to receive a rebate on his water service charges from 2 February 2020 because he was living in the property at the date of his application.

He is not eligible for a rebate on his local government rates as he did not own and live in the property on 1 July 2019. He will be eligible for the rates rebate for the 2020-21 year if he is still living in the property on 1 July 2020.

## Multi-residential properties not strata titled

If an applicant has land with multiple homes which have not been strata-titled (e.g. duplex properties, group housing complexes), rebates may be apportioned according to the ownership interests and the extent the owner uses the property for residential purposes (that is, the part of the land that is occupied by the pensioner and/or senior for their use).

## Commercial and farming properties occupied by pensioners and seniors

The concessional arrangements are intended to assist eligible pensioners and seniors who own and occupy residential property. If the property is owner-occupied by the applicant and is also partly used for commercial purposes, the rebate may be apportioned according to the ownership interests and the extent the property is used as a residence.

In these cases, the Water Corporation and/or the relevant local government authority will determine the extent of the entitlement to a rebate.

## Further information

For more information about the Pensioners and Seniors Concessions Scheme, see [watercorporation.com.au](http://watercorporation.com.au) or phone the Water Corporation on 1300 659 951, or contact your local government authority.

<b>Contact RevenueWA</b>			
<b>Enquiry</b>	<a href="http://www.osr.wa.gov.au/PensionerConcessions">www.osr.wa.gov.au/PensionerConcessions</a>	<b>Website</b>	<a href="http://WA.gov.au">WA.gov.au</a>
<b>Office</b>	200 St Georges Terrace Perth WA 6000	<b>Phone</b>	(08) 9262 1373 1300 368 364 (WA country landline callers)
<b>Postal</b>	GPO Box T1600 Perth WA 6845		

**Note:** The information contained in this fact sheet is issued for guidance purposes only.