Pensioners and Seniors Concessions Scheme

Rates and Charges (Rebates and Deferments) Act 1992

As at 23 October 2026

This scheme provides concessions to help eligible pensioners and seniors manage the cost of essential property-related charges, including their local government rates charges, water service charges, emergency services levy and underground electricity connection charges.

Under this scheme, eligible pensioners and seniors may receive a rebate to reduce the amount they need to pay. Eligible pensioners may choose to defer payment of the full amount to a later date.

Eligibility to a concession

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

To receive a concession on water service charges, the person 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 by applying for a State Concession Card. For more information, or to apply, contact the Department of Communities on 1800 671 233 or StateConcessionCard@communities.wa.gov.au.

Ownership of the property

To *own* means the person must:

- be the registered owner or co-owner of the property on the Certificate of Title 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.

[1] *Beginning of the rating year* means 12.01am on 1 July. *Rating year* means 1 July to 30 June.

If the property is co-owned

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 and both reside in the home as their ordinary place of residence.

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

Other ownership interests should be discussed with Water Corporation or the local government.

Occupation of the property

To *occupy* means the property must be physically and actively occupied by the person as their ordinary place of residence.[2] To be considered their ordinary place of residence, occupation of the home must have a degree of permanence, continuity and regularity.

Factors considered in determining whether the property is the person's ordinary place of residence include, but are not limited to:

- where they sleep, eat meals, and entertain friends and family
- the amount of time they occupy the property and the pattern of occupation
- whether their 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 they use for official purposes such as on a licence or utilities bill and
- whether their purpose for occupying the property is other than as their home.

Owner not in actual occupation

If the person is no longer occupying the property due to ill-health, frailty or another reason not within their reasonable control,[3] their property may still be treated as their ordinary place of residence if:

- it was their ordinary place of residence immediately before they stopped living in it and
- the property is unoccupied or:
  - occupied by their dependant as that person's ordinary place of residence or
  - occupied by some other person with the owner's consent, but no income is derived from the arrangement and
- during that time, they don't have any other entitlement registered under the Rates and Charges (Rebates and Deferments) Act.

Concession entitlements

The person'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.

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2 Exceptions may apply. See 'Owner not in actual occupation'.

3 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.

For prescribed charges raised by the local government, the rebate or deferment is limited to a single property in any rating year. This must be the property owned and occupied on 1 July.

A partial (pro rata) rebate may apply to persons who own and occupy their home on 1 July and register their entitlement to a concession later during the rating year.

For prescribed charges raised by Water Corporation, the rebate or deferment applies to the property owned and occupied at the date of application.

Maximum rebate for each eligible concession card

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

May defer local government rates, emergency services levy, underground electricity connection or water service charges.

Charge type	Rebate amount
Local government rates	Up to 50%, limited (capped) to a maximum of $750
Emergency services levy	Up to 50%
Underground electricity connection charges	Up to 50% on charges raised by the local government
Water service charges	Up to 50%, limited (capped) to a maximum of $600

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

May defer local government rates, emergency services levy, underground electricity connection or water service charges.

Charge type	Rebate amount
Local government rates	Up to 50%, limited (capped) to a maximum of $750
Emergency services levy	Up to 50%
Underground electricity connection charges	Up to 50% on charges raised by the local government
Water service charges	Up to 50%, limited (capped) to a maximum of $600

WA Seniors Card

Cannot defer local government rates, emergency services levy, underground electricity connection or water service charges.

Charge type	Rebate amount
Local government rates	Up to 25%, limited (capped) to a maximum of $100
Emergency services levy	Up to 25%
Underground electricity connection charges	Up to 25%, limited (capped) to a maximum of $100 on charges raised by the local government for the first year or part thereof that the charge is or was to be made
Water service charges	Up to 25%, limited (capped) to a maximum of $100

When and how to register an entitlement

The person should register their entitlement as soon as they receive their eligible 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 or by contacting Water Corporation on 1300 659 951.

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

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

Change in circumstances

A person receiving a rebate or deferment must immediately advise either Water Corporation or their local government if they:

- are issued with a new card or their card is cancelled/expired or the entitlements change
- have changed any 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

Eligible pensioners may be entitled to either a rebate (discount) on their rates and charges or the option to defer payment to a later date. The rebate is usually applied upfront on the rates notice or water services bill. However, if a pensioner does not pay the required amount by the due date or elects to defer payment, they will not receive the discount.

Eligible seniors may be entitled to a rebate but cannot defer payment to a later date.

A rebate or deferment may still be available if rates or service charges are in arrears if the person enters a satisfactory payment arrangement with the local government or Water Corporation.

Rebate	For local government rates and charges, the required amount on the notice must be paid **by 30 June** of the current rating year. For water service charges, the required amount on the notice must be paid by the due date on the water service charges bill. Leaseholders in retirement villages, park homes, lifestyle villages or caravan parks must pay in accordance with the terms of their lease. If payments are received after the due date, eligible persons may lose the rebate for that rating year and must pay the full amount.

Deferment	If eligible, rates and service charges will be automatically deferred if not paid by 30 June, or the due date if different. Rates and charges will not be deferred if the property is: ▪ occupied under a right to reside or life tenancy under the terms of a Will of a deceased estate ▪ subject to co-ownership, other than spouse/de facto, where not all owners are eligible pensioners. This includes shared equity arrangements. ▪ subject to a long-term lease in a retirement village, park home, lifestyle village or caravan park or ▪ occupied by persons that hold a WA Seniors Card only. Deferred rates and charges: ▪ remain as a debt on the property until paid ▪ are not required to be paid until the entitlement to defer ceases (that is, the person moves out, sells the property, or passes away and leaves no surviving spouse/de facto) ▪ may be paid at any time, but a rebate cannot be claimed when they are paid and ▪ do not incur interest charges.

Pro-rata provisions

A person who becomes an eligible pensioner or senior during a rating year should register their entitlement with Water Corporation as soon as they receive their eligible concession card.

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 2025 and receives her pensioner concession card. She registers her eligible concession card with 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 2025 to 30 June 2026 because she was living in the property on 1 July 2025.
Joe becomes a pensioner on 12 December 2025 and receives his pensioner concession card. He purchases a home and moves from rented accommodation into his new house in January 2026. Joe registers his eligible concession card with Water Corporation on 2 February 2026. Joe is eligible to receive a rebate on his water service charges from 2 February 2026 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 2025. He will be eligible for the rates rebate for the 2026-27 year if he is still living in the property on 1 July 2026.

Multi-residential properties not strata titled

If a person 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 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, Water Corporation and/or the relevant local government will determine the extent of the entitlement to a rebate.

Underground power charges

To qualify for a concession under this scheme, underground electricity connection charges must be raised by the local government and form part of the rates notice. Privately installed underground electricity connection charges will not be entitled to a rebate or deferment through this scheme.

WA Seniors Card holders – First year concession entitlement

The rebate for WA Seniors Card holders applies only to the first year that underground power charges are raised by the local government.

A person who holds only a WA Seniors Card may claim a rebate in the first rating year, or part thereof, that the underground power charge is raised by the local government.

A person who becomes an eligible senior in the second or subsequent years of an underground power charge being raised is not entitled to a rebate unless they become an eligible pensioner and therefore eligible for the pensioner rebate.

Example - Charges raised over multiple years

Rose and Shane each own and occupy their own homes in Average City. Average City imposes an underground power charge and raises the charge evenly over 5 years, with the first rating year being 2024-25.

Rose had already registered her entitlement to a senior concession before the 2024-25 rating year commenced as she holds a WA Seniors Card. She claims a rebate of up to 25% for the 2024-25 rating year (capped at $100). She won't be entitled to a rebate on any subsequent years unless she becomes an eligible pensioner. If Rose obtains a Pensioner Concession Card, she will be able to register her pensioner entitlement and can then claim a rebate of up to 50% or choose to defer the payment to a later date.

Shane is not an eligible senior within the 2024-25 rating year. In the 2025-26 rating year, he obtains and registers his WA Seniors Card. He is not eligible for the first-year concession because he wasn't an eligible senior in the first year the underground power charges were raised. If Shane obtains a Pensioner Concession Card, he will be able to register his pensioner entitlement and can claim a rebate of up to 50% or choose to defer the payment to a later date.

Example - Charges raised in a single year

Franz and Carmen each own and occupy their own homes in Other City. Other City raises an underground power charge in a single year rather than across multiple years.

Franz had already registered his entitlement to a senior concession before the 2024-25 rating year commenced. He can claim a rebate of up to 25% (capped at $100) for the charges.

Carmen becomes an eligible senior during the 2024-25 rating year. She registers her entitlement as soon as she gets her WA Seniors Card. She can claim a pro-rata amount of the available rebate based on how much of that year she was an eligible senior.

Further information

For more information about eligibility for the Pensioners and Seniors Concessions Scheme, see watercorporation.com.au or phone 1300 659 951, or contact your local government.

Contact RevenueWA

Enquiry	www.osr.wa.gov.au/PensionerConcessions	**Website**	WA.gov.au
Office	200 St Georges Terrace, Perth	**Phone**	(08) 9262 1373
Postal	GPO Box T1600 Perth WA 6845		1300 368 364 (WA country landline callers)

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