

# Cost of Living Services Guide

Updated  
November 2025



# Money in your pocket

## Services Australia

Services Australia provides government help with money, families, health, aged care, disability and emergencies. Centrelink is the part of Services Australia that handles income support. They have two locations in Banyule:



### Greensborough

16-20 Grimshaw Street, Greensborough  
8.30am-4.30pm - Mon-Fri

### Heidelberg

21 Yarra Street, Heidelberg  
8.30am-4.30pm - Mon-Fri

Services Australia have dedicated phone numbers for different supports – these can be found on their website. The main switchboard numbers are:

Services Australia



1800 685 682

Multilingual phone service



03 9450 2000

## If you disagree with a Centrelink decision

You can ask for a review by a Centrelink Authorised Review Officer.

If you're still unhappy, you can take it to the Administrative Appeals Tribunal (AAT).

Social Security Rights Victoria (SSRV) is a free service that gives advice and help with Centrelink problems.



03 9481 0355



[ssrv.org.au](http://ssrv.org.au)

## Reconnect

If you need help to get back into education, training, or work, the Victorian Government's Reconnect program can provide support and guidance. The program is delivered at several locations:

### Diamond Valley Learning Centre

1 Diamond Creek Road, Greensborough



03 9435 9060

### PRACE

35 Sturdee Street, Reservoir



03 9462 6077

## Free TAFE

If you want to study without paying tuition fees, the Victorian Government's Free TAFE program can help you access eligible courses.



131 823



[vic.gov.au/free-tafe](http://vic.gov.au/free-tafe)

# Manage your money

## Financial Counsellors

A financial counsellor is a trained professional who provides free advice and support if you're having trouble with money, bills, or debt. They can also help you negotiate with service providers and create a plan to manage your finances.

Banyule residents can access a financial counsellor through the following organisations.

Uniting	☎ 1800 685 682
Holstep Health	☎ 03 9450 2000
Anglicare	☎ 1800 244 323



## MoneySmart

If you want help managing your money, the MoneySmart website from the Australian Securities and Investments Commission (ASIC) offers practical tips, budgeting tools, calculators, and advice on saving, spending, borrowing, and planning for the future.

🌐 [moneysmart.gov.au](https://moneysmart.gov.au)

## National Debt Helpline

If you prefer free, confidential support over the phone, the National Debt Helpline can connect you with trained financial counsellors who can help manage debts, talk to service providers, and set up payment plans.

☎ 1800 007 007

## Gamblers Help

If you need help with gambling, you can access free support through Holstep Health's Gamblers Help programs, which offer counselling, practical advice, and strategies to manage gambling-related issues.

☎ 1300 133 445    ✉ [ghnintake@bchs.org.au](mailto:ghnintake@bchs.org.au)

## Mortgage Stress Victoria

If you need help with your mortgage, Mortgage Stress Victoria offers free advice and support from specialist lawyers, financial counsellors, and social workers. You can get help at any stage – whether your payments are up to date or your home is at risk – and the earlier you reach out, the more options you'll have.

☎ 1800 572 292    🌐 [mortgagestress.org.au](https://mortgagestress.org.au)

# Reduce your costs

## Concessions

Concessions are discounts or rebates that help with everyday costs like electricity, gas, water, transport, health care and education. To get most concessions, you need to hold a valid card.



**Health Care Card / Pensioner Concession Card** → issued by Centrelink

**Veterans' cards** → issued by Veterans' Affairs

**Seniors Card** → issued by Victorian Government

Once you have one of these cards, you can check what you're eligible for and apply for concessions.

### What are you eligible for?

The Department of Families, Fairness and Housing (DFFH) website explains the different concessions available and how to check what you're eligible for.

🌐 [services.dffh.vic.gov.au/concessions-and-benefits](https://services.dffh.vic.gov.au/concessions-and-benefits)

## Rental Costs

If you're having trouble with rent, you may be able to get Rent Assistance through Centrelink if you receive certain payments. There are also free tools and services that can help:

Dear Landlord is a tool that can guide you through writing to your landlord if you've fallen behind on rent.

🌐 [justiceconnect.org.au/help/dear-landlord](https://justiceconnect.org.au/help/dear-landlord)

Tenants Victoria provides free legal advice and information on renters' rights, including what to do if your rent is increased.

☎ 03 9416 2577 🌐 [tenantsvic.org.au](https://tenantsvic.org.au)

Residential Tenancies Dispute Resolution Victoria (RDRV) helps resolve disputes between renters and landlords without going to court.

☎ 1300 017 378 🌐 [rdrv.vic.gov.au](https://rdrv.vic.gov.au)

## Banyule Rates Assistance

Banyule Council Rates Assistance Program offers support to residents experiencing financial hardship. Help may include payment plans, interest-free periods, waiving of fees or partial rates waivers. If residents have worked with a financial counsellor, a recent support letter may assist their application. Additional rebates may also be available to pension card holders.

☎ 9490 4222



# Food and emergency relief

## Emergency relief providers

Banyule is served by 2 major emergency relief agencies.  
Access to them depends on the postcode you live in.

**Postcodes: 3079, 3081, 3084, 3085**

### **BANSIC - Banyule Support and Information Centre**

BANSIC provides emergency relief, advocacy, financial counselling and information to those experiencing hardship. They also operate the BANSIC Foodhub.

Shop 48, The Harmony Centre, The Mall,  
Heidelberg West

 **03 9459 5959**

## Additional supports

### **Holstep Health - Social Work Support and Emergency Relief**

Holstep Health Social Work Support and Emergency Reliefs helps with food vouchers, housing issues, family violence referrals, Centrelink assistance and advocacy. Banyule residents can book limited emergency relief appointments, available every 8 weeks. Call weekdays from 8am to book a limited same day appointment to arrange.

21 Alamein Road, Heidelberg West

 **03 9450 2000**

**Postcodes: 3083, 3087, 3088,  
3091, 3093, 3094**

### **Diamond Valley Community Support (DVCS)**

DVCS provides emergency relief, information and referrals, financial counselling, tax help, legal advice, education assistance and more to those experiencing hardship.

Greensborough Plaza, Shop 378a, Level 3,  
25 Main Street, Greensborough

 **03 9435 8282**

### **St Vincent De Paul - Home Visitation**

The Vinnies Home Visitation program is at the heart of St Vincent de Paul's work, with local volunteers visiting people in their homes to provide personalised support. Along with being a supportive listener, they can assist with food, clothing, furniture, school costs, utility bills, budgeting, information, and advocacy, helping people feel supported and connected during difficult times.

 **1800 305 330**



# Children and young people



## Child care

If you need help with child care costs, you can apply for the Child Care Subsidy (CCS), which helps cover fees at approved child care services. You may also be eligible for the Additional Child Care Subsidy (ACCS) for extra support in certain situations.

To access these payments, make a claim through your Centrelink online account via myGov or the Express Plus Centrelink app before your child starts care. You'll need to confirm your child's enrolment and keep your details up to date so you receive the right subsidy.

**Services Australia**

☎ **1800 685 682**

**Multilingual phone service**

☎ **03 9450 2000**

## Help with school costs

If you're having trouble with school costs, start by talking to your child's school. They can help with payment plans and let you know about support programs like State Schools' Relief, which provides uniforms, shoes, stationery, and other essential school items, or the Camps, Sports and Excursions Fund, which helps cover costs for school activities and excursions.

You can discuss your needs with the principal, assistant principal, or student wellbeing staff, who can apply for support on your behalf.

## Young people

Banyule Youth Services offers free and inclusive programs and activities for young people aged 12–25. These include workshops, creative arts, school holiday activities, social and cultural programs, and skill-building opportunities. Youth workers also provide support and connections to help young people engage with their community.



**banyuleyouth.com**

## Jets Studios

Banyule Youth Services operates Jets Studio which offers free access to music and multimedia equipment, weekly programs, and community events, helping young people get creative and involved.



**03 9457 9855**



**banyuleyouth@banyule.vic.gov.au**



**2/24 The Concord, Bundoora**

# Health and wellbeing

## Community health

A community health centre is a local service where you can access a range of health and wellbeing support, often at low or no cost.

In Banyule, Holstep Health (formerly Banyule Community Health) provides services including GPs, dental care, occupational therapy, counselling, gambling support, alcohol and other drug (AOD) services, allied health, chronic disease management, and family and carer programs to help you and your family stay healthy and connected.

 **03 9450 2000**  **holstephealth.org.au**  
**21 Alamein Road, West Heidelberg**  
**3/25-33 Grimshaw Street, Greensborough**




## Leisure centres

Leisure centres give you access to gyms, pools, fitness classes, and sports facilities at a competitive price. They're a great way to stay active, try new activities, and enjoy health and recreation without spending a lot. In Banyule there are 2 Council-managed leisure centres, 2 externally-managed leisure centres, and 1 free seniors exercise park.

### Ivanhoe Aquatic

170 Waterdale Road, Ivanhoe  
 **03 9490 7111**


### Olympic Leisure Centre

15 Alamein Road, Heidelberg West  
 **03 9459 1193**

### Nets Stadium Banyule

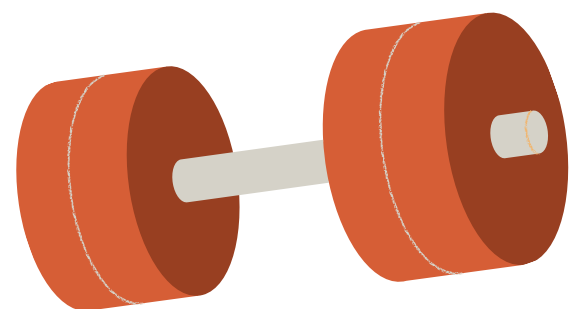
2 Somers Ave, Macleod  
 **03 9455 8888**

### WaterMarc Banyule

1 Flintoff Street, Greensborough  
 **03 9422 6111**

### Ivanhoe Seniors Exercise Park

Lower Heidelberg Road &  
Wamba Road, Ivanhoe East



## Free pads and tampons

The Free Pads and Tampons program provides free menstrual products in public schools and many community locations across Victoria to make sure cost is never a barrier to managing periods. To find your closest location visit the website.

 **betterhealth.vic.gov.au/free-pads-and-tampons**

# Free activities and services



## Neighbourhood Houses and Learning Centres

Neighbourhood Houses are welcoming local centres where people can join free or low-cost activities, learn new skills, and connect with their community.

### Contact Community Centre

20 Noorong Avenue, Bundoora

☎ 03 9467 6305

### Diamond Valley Learning Centre

1 Diamond Creek Road, Greensborough

☎ 03 9435 9060

### Greenhills Neighbourhood House

Building 2, Community Drive, Greensborough

☎ 03 9435 9287

### Livingstone Community Centre

1 Livingstone Street, Ivanhoe

☎ 03 9497 2014

### Olympic Neighbourhood House

155 Oriel Road, Heidelberg West

☎ 03 9087 1155

### Rosanna Fire Station Community House

232 Lower Plenty Road, Rosanna

☎ 03 9458 1935

### Watsonia Neighbourhood House

47 Lambourne Road, Watsonia

☎ 03 9434 6717

### Wellington St Neighbourhood House

7 Wellington Street, Montmorency

☎ 0493 432 877

## Banyule Carer support program

The Banyule Carer Support Program helps people who provide regular, unpaid care for someone with a disability, chronic health condition, or age-related needs. It offers advice, wellbeing support, free activities and events, and opportunities to connect with other carers, as well as access to aquatic and group fitness passes.

☎ 9422 8396 🌐 [banyule.vic.gov.au/Community-services/Carer-support-program](https://banyule.vic.gov.au/Community-services/Carer-support-program)

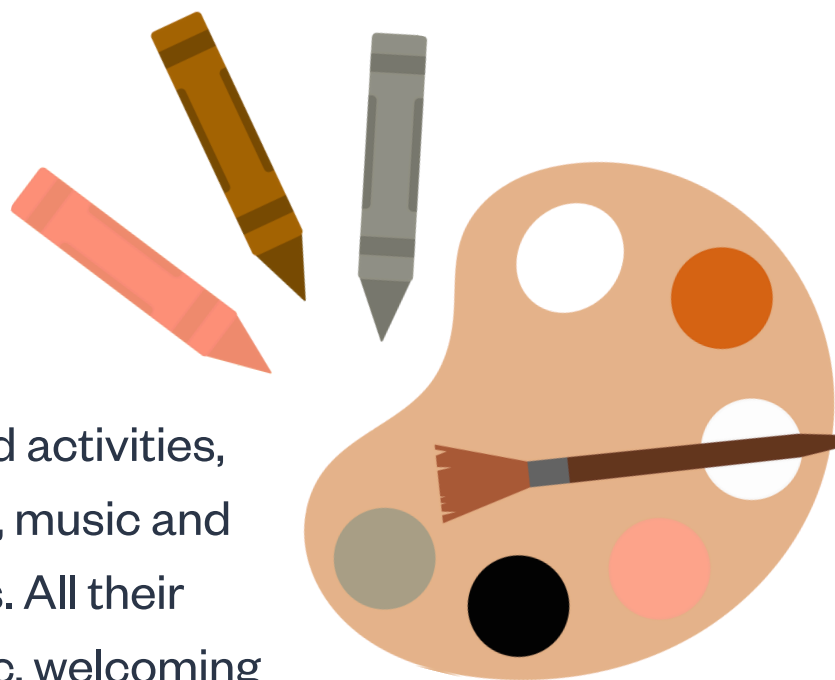
## Cat desexing program

You can access a free monthly cat desexing program in Banyule, run in partnership with the Cat Protection Society of Victoria. Desexing helps your cat live a longer, healthier life, reduces unwanted litters, and lowers nuisance behaviours. You can book up to 2 cats per household, and help with transport is available if needed.

🌐 [banyule.vic.gov.au/Events-activities/Whats-on/Council-events/Cat-desexing-program](https://banyule.vic.gov.au/Events-activities/Whats-on/Council-events/Cat-desexing-program)



# Free activities and services



## Arts and cultural events

Banyule Arts runs a wide program of free events and activities, including festivals, performances, artist residencies, music and film events, cultural experiences, and art exhibitions. All their programs and events are free and open to the public, welcoming people of all ages to participate and enjoy.

 [banyule.vic.gov.au/Events-activities/Arts-culture](https://banyule.vic.gov.au/Events-activities/Arts-culture)

## Libraries

Libraries offer free access to books, computers, Wi-Fi, audiobooks, ebooks, online streaming services, maker spaces, and a wide range of social programs and events like story times, tech help, and arts and crafts programs. In Banyule, Yarra Plenty Regional Library (YPRL) runs three branches and a mobile library, where free membership opens up all these services and more. YPRL is a fine free library.

### Bellfield Community Hub

#### Click & Collect Service

15 Daphne Crescent, Bellfield

 03 9497 5780

### Rosanna Library Pop-up

56 Beetham Parade, Rosanna

 03 9459 6171

### Ivanhoe Library

275 Upper Heidelberg Road, Ivanhoe

 03 9087 1155

### Watsonia Library

4-6 Ibbottson Street, Watsonia

 03 9435 2397

## Other activities

For other free or low-cost activities, including leisure centres, older adults programs, walking circuits, sporting clubs, older adult programs, parks and reserves, visit the Banyule website.

 [banyule.vic.gov.au](https://banyule.vic.gov.au)

For activities catered to people living with disability, contact [Brotherhood of St Laurence](#).

 1300 275 634    [BSL@ndis.gov.au](mailto:BSL@ndis.gov.au)

65 Main Street, Greensborough

For activities catered to over 65s, contact [My Aged Care](#).

 1800 200 422

# Buy or rent?

## Library of Things

A Library of Things is a place where you can borrow useful items—like tools, appliances, or games—instead of buying them. This helps you save money, reduce waste, and meet new people in your community.



### Yarra Plenty Regional Libraries

Yarra Plenty Regional Libraries (YPRL) have a range of items that you can borrow for free with a library membership. Items include sewing machines and materials, thermal cameras, DVD drives, tool kits, Wi-Fi hotspots, and more. You can place a hold on the item on YPRL's catalogue to be picked up from a library branch of your choice.

 [ypri.vic.gov.au/explore/collection](https://ypri.vic.gov.au/explore/collection)

### Sustainable Macleod Tool Library

At the Sustainable Macleod Tool Library, you can borrow a wide variety of garden and DIY tools for one week at a time as part of your \$30 annual membership. Borrowing is free, though most tools have a small maintenance fee.

 [sustainablemacleod.org.au](https://sustainablemacleod.org.au)

Somers Avenue, Macleod

### Greenhills Neighborhood House Tool Library

At Greenhills Neighbourhood House, you can borrow hand tools, power tools, and safety gear from their new tool library to help with your hobbies and projects.

 03 9435 9287

Building 2, Community Drive, Greensborough

## Toy Libraries

At a toy library, you can borrow a wide range of toys and games for your children, saving money and giving them new experiences without having to buy everything.

### Banyule Toy Library

19 Interlaken Parade, Rosanna

 [banyuletoylibrary.org.au](https://banyuletoylibrary.org.au)

### Eltham Toy Library

1 Panther Place, Eltham

 [elthamtoylibrary.org.au](https://elthamtoylibrary.org.au)

## Party Kit Network

With the Party Kit Network, you can borrow reusable tableware and decorations for your celebrations, helping you host parties without generating unnecessary waste. You can find a network member near you, book a date, enjoy your party, and return the kit for others to use.

 [partykitnetwork.org](https://partykitnetwork.org)

# New or pre-loved?

## Op Shops

Did you know there are at least 16 op shops right here in Banyule?

At an op shop, you can buy second-hand clothes, furniture, books, and household items at low prices, helping you save money while supporting local charities. Shopping second-hand also reduces waste and gives items a new life.

To find one near you, search online (for example Google Maps), check your local shopping strip, or enquire with our Service Navigation team.

 **03 9457 9800**

 **[service.navigation@banyule.vic.gov.au](mailto:service.navigation@banyule.vic.gov.au)**



## Garage sales

A garage sale is a local event—often held at a home, community space, or school—where people sell pre-loved items, letting you find bargains, declutter, and give items a second life.

The Garage Sale Trail is a national weekend of coordinated garage sales across Australia, helping you shop second-hand, save money, and reduce waste by reusing items. Find out more on their website.

 **[garagesaletrail.com.au](http://garagesaletrail.com.au)**



## Repair cafés

A repair café is a community event where you can bring along broken household items—like clothes, appliances, or bikes—and get help from skilled volunteers to fix them for free. It saves you money, reduces waste, and helps you learn handy repair skills along the way. Find your local repair café below.

 **[repaircafe.org/en/](http://repaircafe.org/en/)**



# Where to next?

## Banyule Service Navigation

Banyule Service Navigation can provide Banyule residents with free personalised help and information to navigate and access local services including:

- aged services
- housing and homelessness
- mental health
- disability support
- hardship and emergency relief
- social supports
- and other community services

☎ 03 9457 9800

✉ [service.navigation@banyule.vic.gov.au](mailto:service.navigation@banyule.vic.gov.au)



### Find local help

You can also find support through our Find local help webpage.

Scan the QR code to explore services relating to hardship and emergency relief, housing and homelessness, mental health, family violence, alcohol and other drugs and more.

### Help with forms

PRACE, in partnership with La Trobe University, offer a free form filling and advocacy service to Banyule residents. Contact 03 9462 6077 to book an appointment.

## How to contact your Council

For all enquiries or information about any Council services:

☎ 03 9490 4222

✉ [enquiries@banyule.vic.gov.au](mailto:enquiries@banyule.vic.gov.au)

🌐 [banyule.vic.gov.au](http://banyule.vic.gov.au)

If your hearing or speech is impaired, you can call us through the National Relay Service on 133 677 (TTY) or 1300 555 727 (ordinary handset) and ask for 9490 4222.

Postal Address:

PO Box 94, Greensborough 3088

If you need an interpreter, please contact TIS National on 131 450 and ask to be connected to Banyule Council on 9490 4222.