



# National Bushfire Assistance Programs

**National Bushfire Emergency**

January 2020



# Introduction

The recent bushfires that have caused wide spread devastation across Australia have had a significant impact on individuals, communities, small businesses and primary producers.

Federal and State Government and business responses to the crisis includes a wide range of immediate relief and ongoing funding initiatives to compliment already existing programs.

We have compiled a guide detailing major funding programs that are available to those affected by the bushfires. For information on schemes being offered by local councils, please contact your council directly.

The guide also refers to some of the existing disaster relief funding programs.

For more detail on your eligibility for any of the schemes or to make an application, please contact the relevant department or program provider, whose details we have included in the tables starting on page five in this booklet.

# Key Information for bushfire relief grant applications

## Eligibility of Applicant

Many of the available grants will require some evidence of eligibility. Key documents typically required are:

- Proof of residence at bushfire affected areas, for example bank statements, drivers license with address, etc.
- Proof of loss of residence, possessions or income, for example pay slips from your employer.
- Be 16 years or older at the time of the fire and not a dependent child.

## Insurance Status of Applicant

Private and government grants will have varied requirements regarding insurance.

If you have insurance that will cover your losses you may not be eligible for a grant or payment.

However, there are grants available that will cover the gap between insurance and costs, or will be a one-off payment to help in your time of distress.

Specific grants that will **not** cover you should you be insured are:

- CommBank Bushfire Recovery Grants
- NSW Government Disaster Relief Grants
- South Australian Re-establishment Grants

## Other Programs

Other privately funded programs (such as those listed as being provided by the banks above) may also be available to you. Enquire at your financial institution for available assistance packages.

Additionally, if government grant programmes do not meet your specific needs, discretionary funding approaches may be made to Local, State or Federal Members of Parliament for circumstances that warrant funding on their own merit.

## Applying for a Grant

Online forms or over the phone is the most common way to apply for grant assistance.

Some grants may even pay out with minimal evidence requirements, however requests for assistance need to be provided within a specified timeframe.

Note that while the majority of the grant programs listed are for individuals, grant assistance is also available to companies and local councils.

## Timing

Many grants also have a deadline of which it is important to be aware. Typically applications need to be made by June or July 2020, however the application timing may be sooner or later depending on the program. **Please pay particular attention to these deadlines.**

## Federal Government Assistance

The Federal Government has announced \$2 billion towards the bushfire relief. Many of these funds will be distributed to states and individuals via the programs listed. Some of the state government administered programs listed are funded by this \$2 billion assistance package.

# Example excerpt of a grant application

Below is an excerpt from the *National Disaster Recovery Allowance* program with example responses.

<p><b>54</b> Which one of the following reasons best describes why you have suffered a loss of income?</p> <p>Workplace damaged or destroyed <input type="checkbox"/></p> <p>I am unable to get to my usual workplace <input checked="" type="checkbox"/></p> <p>Cancelled bookings/orders <input type="checkbox"/></p> <p>Cancellation of planned tourism events <input type="checkbox"/></p> <p>Loss and/or damage to stock <input type="checkbox"/></p> <p>Injury suffered <input type="checkbox"/></p> <p>Loss and/or damage of machinery/tools <input type="checkbox"/></p> <p>Loss of necessary utilities <input type="checkbox"/></p> <p>Lack of staff/workers/contractors <input type="checkbox"/></p> <p>Unable to import/export products <input type="checkbox"/></p> <p>Other <input type="text"/></p>	<p><b>56</b> Provide details of your usual place of employment</p> <p>Provide your employer's details below.</p> <p>Employer's name, business name <input type="text"/> Example Co Pty Ltd</p> <p>Australian Business Number (ABN) <input type="text"/> 1 1 - 1 1 1 - 1 1 1 - 1 1 1</p> <p>Address <input type="text"/> 1 Example Rd</p> <p><input type="text"/> Example Suburb      <input type="text"/> Example State      <input type="text"/> Postcode 1111</p> <p>Phone number <input type="text"/> ( 61 ) 411 111 111</p> <p>What industry are you employed in?</p> <p>For example:</p> <ul style="list-style-type: none"><li>• a person working in the banana industry should write: Agriculture – banana industry</li><li>• a clothes shop assistant should write: Retail – clothes.</li></ul> <p><input type="text"/> Food - Wine</p> <p>Is this work Full-time <input checked="" type="checkbox"/> Part-time <input type="checkbox"/> Casual <input type="checkbox"/></p> <p>Was your income from this employer impacted as a result of the disaster? No <input type="checkbox"/> Yes <input checked="" type="checkbox"/></p> <p>If you have more than one employer, provide a separate sheet with details.</p>
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# National Bushfire Assistance Programs

Grant Provider	Grant Name	Contact Number	Amount Available	Key Eligibility Criteria	Additional Information
National					
FedGov	<a href="#">National Bushfire Recovery Fund</a>		\$2 billion package to provide cash payments to individuals, small businesses and councils.	Further details on how to access this funding will be announced in due course.	See further information below.
FedGov	<a href="#">Disaster Recovery Allowance</a>		\$970-\$1,061 for adults > 22 years old, \$583-\$1,007 for 16-21 years old per fortnight.	Similar program available to New Zealanders with a Special Category visa who have been affected by declared disasters.	This covers loss of income for a maximum of 13 weeks. Application deadline is 1 July 2020.
FedGov	<a href="#">Disaster Recovery Payment</a>		\$1000 for adults, \$400 for children younger than 16 years old.	Similar program available to New Zealanders with a Special Category visa who have been affected by declared disasters.	This is a one-off payment to help significantly affected victims of a declared disaster. The application deadline is 5 July 2020.
FedGov	<a href="#">Free counselling</a>		10 free counselling sessions in addition to 10 covered by a Mental Health Care plan.	Available for affected individuals.	These are available until 31 December 2021.
RedCross	<a href="#">Bushfire Emergency Grants</a>	1800 733 276	\$10,000 is available per household.	Available for affected individuals.	The application deadline is 30 April 2020.
NAB	<a href="#">NAB Disaster Relief fund</a>	1300 683 106	\$2,000 per customer.	Must be a NAB customer affected by the bushfire.	NAB has extended its contribution to bushfire recovery efforts to \$5 million, to provide immediate relief to business and agriculture customers and support longer-term recovery and rebuilding efforts in communities across Australia. Customer grants are available to help cover costs such as temporary accommodation, food and clothing. Or to help restart or reopen and cover the cost of damaged property, equipment, fencing – and for loss of stock or livestock.
Westpac	<a href="#">Westpac Bushfire Fund</a>	1800 067 497	\$2,000 per customer.	Must be a Westpac customer affected by the bushfire.	Customer grants are available to help cover temporary accommodation, food and clothing.
Westpac	<a href="#">Disaster Relief Package</a>	1800 067 497	Up to \$1,200 per month of the customer's mortgage repayments for one year.	Must be a Westpac customer affected by the bushfire.	Westpac Group has established a \$1.5 million Bushfire Fund. This Fund will support the rural fire services, our customers and a number of organisations assisting with the recovery process.
Westpac	<a href="#">Bushfire Recovery Support Package</a>	1800 067 497	Interest free home loans.	Must be a Westpac customer affected by the bushfire.	This is designed to cover the gap between insurance payouts and rebuilding costs, approved subject to Westpac credit criteria (\$250 million allocation).
Westpac	<a href="#">Bushfire Recovery Support Package</a>	1800 067 497	\$15,000	Must be a Westpac business customer affected by the bushfire.	To assist small businesses with the cost of refurbishing premises that have been destroyed during the bushfires.
Westpac	<a href="#">Bushfire Recovery Support Package</a>	1800 067 497	2.83% three-year variable rate, low-interest rebuilding loans.	Must be a Westpac business customer affected by the bushfire.	Up to \$1 million individual loans (\$1 billion allocation).
Commbank	<a href="#">CommBank Bushfire Recovery Grants</a>	1300 720 814	Up to \$50,000.	Be able to identify how repair or replacement of the facilities or property lost or damaged by bushfire will benefit the community and hold a bank account in its name.	This helps support local communities and replace facilities lost in the fires. Application deadline is 31 March 2020.
Commbank	<a href="#">Emergency Assistance Package</a>	1300 720 814	Customer dependent	Must be a Commbank customer affected by the bushfire or a Commbank customer who is a volunteer firefighter.	This includes loan restructuring and waiving of selected fees and charges.
Bendigo Bank	<a href="#">Financial Difficulty Assistance</a>	1300 652 146	Customer dependent	Must be a Bendigo Bank customer affected by the bushfire	This includes loan restructuring and waiving of selected fees and charges.
Minderoo Foundation	<a href="#">Response Phase Efforts</a>		Enquire directly with Minderoo Foundation	The Minderoo Fire Fund has committed \$10 million to covering travel and accommodation expenses for specialised volunteers – including firefighters, medics, tradespeople, mental health workers and ground clean up personnel.	Minderoo Foundation has also committed \$10 million to start a Recovery fund. This will help support communities rebuild and revitalise local economies in the aftermath of the bushfires.
Business Council of Australia	<a href="#">Australian Volunteer Support Trust</a>		Enquire directly with BCA	This is a \$25 million fund to assist the families of any volunteer in Australia who tragically loses their lives through their volunteer work.	If you have lost a relative, enquire directly with the BCA for support.
Business Council of Australia	<a href="#">Community Rebuilding Initiative</a>		N/A	The BCA have a Community Rebuilding Initiative and will work as an interface with federal and state authorities.	
Federal Department of Health	<a href="#">Business Improvement Fund for Residential Care</a>		Case by case basis	The fund supports providers who face severe financial difficulty. It focuses on those at greatest risk of service failure, where the impacts on residents would be highest.	Applications are expected to open at the <b>end of February 2020</b> .
Indigenous Land and Sea Corporation (ILSC)	<a href="#">2020 Bushfire Emergency Response Grant</a>		Up to \$20,000	This fund supports Indigenous corporations who have experienced the loss of or damage to property through the current bushfires.	Contact the ILSC on 1800 818 490 or EDOAdmin@ilcorp.gov.au.
FedGov	<a href="#">Disaster Recovery Fund</a>		\$50,000	Top up grants for eligible small business and non-profit organisations under the Disaster Recovery Funding Arrangements.	More details to come following this announcement.

# National Bushfire Assistance Programs cont.

Grant Provider	Grant Name	Contact Number	Amount Available	Key Eligibility Criteria	Additional Information
Victoria					
Rural Finance Victoria	<a href="#">Restoration Grants</a>	1800 260 425	\$75,000.00	This will be administered by Rural Finance. Applications must be submitted by 31 July 2020. Further details to be announced soon.	
Bushfire Recovery Victoria	<a href="#">Transport Support Program: Primary Producers</a>	1800 260 425	The program will cover up to 50% of total costs of transporting emergency fodder/stock for animal welfare, to a maximum of \$15,000 (excluding GST) per farm business.	Eligible primary producers (including apiculturists) can claim the subsidy for eligible transport costs that directly address immediate animal welfare and safety needs. The activities need to be undertaken before 30 June 2020. Applications together with supporting documentation must be submitted by 31 July 2020.	
Bushfire Recovery Victoria	<a href="#">Community Recovery and Resilience Grants</a>	1800 560 760	Other funding announced includes: Community and Emergency Services Health: \$10 million. Community Recovery Hubs (including mobile hubs): \$15 million. Community Recovery Committees: \$6 million. Community Recovery and Resilience Grants: \$35 million. Immediate Reconstruction and Rebuilding Program: \$20 million.	Further details on how to access this funding will be announced in due course.	
Bushfire Recovery Victoria	<a href="#">Victorian Bushfires Case Support Program</a>	1800 560 760	Support coordinators will be a single point of contact, working with local residents to link them directly with vital support, such as information and advice, mental health support or financial counselling.	People in fire-affected areas in Gippsland and North East Victoria are eligible.	
New South Wales					
NSW Government	<a href="#">Bushfire Infrastructure Fund</a>		\$1 billion package for rebuilding of infrastructure.	Further details on how to access this funding will be announced in due course.	
NSW Office of Emergency Management	<a href="#">NSW Government Disaster Relief Grants</a>	1800 018 444	Individual dependent.	Be a low-income earner and meet an income assets test. Application must be lodged within four months of the disaster occurring.	This covers homes and essential household contents have been damaged or destroyed by a natural disaster.
NSW Government	<a href="#">Natural Disaster Transport Subsidy</a>		Subsidies of up to 50% of the total freight costs to a maximum of \$15,000 per farm enterprise per financial year.	Farmers transporting stock may be able to access this grant.	This grant is only available to farms operating as businesses.
NSW Local Land Services	<a href="#">Primary Producers Special Disaster Grants - Bushfires</a>		\$75,000 per eligible primary producers	Available to eligible primary producers to contribute towards the costs of repairing damage and salvaging crops.	Available in the event of a declared natural disaster.
NSW Government	<a href="#">Volunteer Firefighter Payment</a>		Payments of up to \$300 per day, with a total cap of \$6000, will be available in the 2019–2020 financial year.	Eligible volunteer firefighters who are self-employed or employed by small and medium businesses, and have lost income	This grant is designed to help volunteer firefighters who have been called out for more than 10 days since 1 July 2019. If you need help, call 13 77 88. You can also apply in person at a Service NSW Centre.
NSW Rural Assistance Authority	<a href="#">Special Disaster Grant</a>		Up to \$75,000	Assistance for primary producers who have been directly impacted by bushfires in declared Local Government Areas to pay for immediate clean-up and repairs to infrastructure.	A total of \$75,000 is available for primary producers, this amount includes the \$15,000 Disaster Recovery Grant previously announced in November 2019. For further assistance, please contact 1800 678 593 or email <a href="mailto:rural.assist@raa.nsw.gov.au">rural.assist@raa.nsw.gov.au</a> .

# National Bushfire Assistance Programs cont.

Grant Provider	Grant Name	Contact Number	Amount Available	Key Eligibility Criteria	Additional Information
Western Australia					
WA Government	<a href="#">The Disaster Recovery Funding Arrangements</a>	(08) 93959341	Different categories of funding available.	<ul style="list-style-type: none"> <li>1) A coordinated, multi-agency response is required.</li> <li>2) The cost of emergency assistance to individuals and communities, or damage to essential public assets, is estimated to exceed \$240,000.</li> <li>3) It must be a terrorist event or one of 10 natural disasters, including: bushfire, earthquake, flood, storm, cyclone, storm surge, landslide, tsunami, meteorite strike, or tornado.</li> </ul>	Different funding categories provide different support including the restoration of essential public assets.
Queensland					
Queensland Government	<a href="#">Emergency hardship assistance</a>	1800 173 349	\$180 per person, up to \$900 for a family of five or more.	<ul style="list-style-type: none"> <li>1) Live or are stranded in the targeted activation zone.</li> <li>2) Have suffered hardship as a result of the event.</li> <li>3) Are unable to meet your immediate essential needs for food, clothing, medical supplies or temporary accommodation.</li> </ul>	This covers essential needs for food, clothing, medical supplies or temporary accommodation. Available to claim for 7 days following the activation of the grant in the respective area.
Queensland Government	<a href="#">Essential Services Hardship Grant</a>	1800 173 349	\$150 per person, up to \$750 for a family of five or more.	Available for affected individuals.	Evidence of hardship required.
Queensland Government	<a href="#">More available here</a>				
South Australia					
SA/Federal Governments	<a href="#">Re-establishment Grants</a>		Up to \$10,000	Available for affected individuals.	This covers repair of bushfire-damaged homes or replacement of essential household items.
SA/Federal Governments	<a href="#">More available here</a>				
Australian Capital Territory					
ACT residents would be eligible for the national programmes listed above. The Territory government may also make further announcements in due course.					