

## Financial help after a natural disaster

Anyone can talk to a lawyer for free at Tasmania Legal Aid.

To get free legal information call 1300 366 611, drop into our Hobart or Launceston office (no appointment necessary) or use the Legal Talk chat function on our website. We are open Monday to Friday, 9am to 5pm.

A lawyer can listen to your story and help identify the next steps you can take.

If you are affected by a natural disaster you may qualify for financial help.

Watch the video for an overview or read below for more information.

## What financial help is available?

The Department of Human Services Special Assistance Schemes helps eligible Australian residents and others who are affected by a natural disaster.

This assistance is for health-related out-of-pocket costs not covered by Medicare services, other government programs, private travel or health insurance.

There are 2 main financial aids available to people who have been affected by a natural disaster. There are significant differences in the residence criteria for the two payments.

#### 1. Disaster Recover Allowance

This is available to Australian residents and to certain people all those who can demonstrate they have lost income as a result of the disaster. This is paid over 13 weeks.

#### 2. Australian Government Disaster Recovery payment (AGDRP)

This is only available to Australian residents and to certain people who are "covered by a determination made by a Minister". This is a once-off payment.

## What if I don't qualify for the main financial aid payments?

Other financial aid that may be available:

<u>Crisis Payment</u> is a one-off payment that helps those who have experienced extreme circumstances and are in severe financial hardship. This payment can help people who have had to leave their home because of a natural disaster that is not covered by a disaster relief payment.

Special Benefit is a payment that helps people who are in severe financial need because of reasons outside their control, who cannot receive any other Centrelink pension or benefit, are an Australian citizen or resident under the age of 16 and meet the income and assets test. Mobile Service Centres bring payments and services to people who live in rural or regional areas. They are particularly useful for people who do not have easy access to a DHS Service Centre.

You should call the emergency information line if you are affected by a natural disaster and need help to claim a payment, this number is 180 22 66. Natural disaster payment support is available Monday to Friday 8am to 5pm.

## What are the details for claiming Disaster Recovery Allowance?

Payments continue for 13 weeks and vary for employees, people who run a small business, and for farmers.

#### Eligibility

You will be eligible for the Disaster Recovery Allowance (DRA) if you derive an income from an area affected by the disaster or reside in an area affected by the disaster and you:

- are at least 16 years of age
- are either an Australian resident or the holder of an eligible visa and living in Australia for the period you are in receipt of the subsidy
- live in, or earn or receive income in an area that has been adversely affected by a declared major disaster
- have experienced a loss of income as a direct result of the disaster and can show evidence supporting this within 28 days, and
- earn less than the average weekly income in the weeks after you had this income

If you are a member of a couple, you must qualify in your own right.

#### Proof of identity

Before you can get paid, you (and your partner if he/she is also claiming) may need to show Centrelink one document showing:

- · proof of birth; or
- proof of arrival in Australia; or
- any other approved documents that add up to the value of 50 points, for example, driver licence (40 points), bank card/statement (40 points), Medicare card (20 points);
- if you cannot provide this immediately, you should lodge a claim without delay and provide the supporting documents to Centrelink within 28 days.

#### Supporting evidence

You will also need to provide evidence supporting the claimed loss of income within 28 days of claiming.

Evidence may include:

- pay slips from an employer
- bank statements showing previous bank deposits from an employer
- a letter from the employer
- BAS statements
- income tax returns
- other account documents identifying cash flow.

If you have difficulty obtaining this information, contact Centrelink on 132 850.

#### Claiming

Claim forms are available:

- online;
- at your local Centrelink (Customer Service Centre)
- at evacuation/disaster recovery centres.

You can submit a claim online or by calling 180 22 66.

When making a claim you need to complete and mail a 'self-declaration form', along with supporting documentation. Time limits claims must be completed and lodged by a certain date.

# What are the details for the Australian government disaster recovery payment (AGDRP)?

This is a one-off payment:

- \$1,000 per adult
- \$400 per child under 16 years.

#### Eligibility

You may be eligible for the Australian Government Disaster Recovery Payment (AGDRP) if you:

- are aged at least 16 years; and
- are adversely affected by a major disaster.

"Adversely affected" is about serious injury, harm or damage to property.

#### Residence criteria

You must be:

- an Australian resident: or
- an Australian citizen who is not an Australian resident and who is covered by a determination made by the Minister for Social Services; or
- the holder of a visa that is in a class of visa determined by the Minister for Social Services to be eligible.

#### Are New Zealanders eligible for financial aid?

Special Category Visa holders who are affected by declared major disasters are able to claim the AGDRP. You must have been working in Australia for the past year. AGDRP claim forms are available:

- online
- by phoning Centrelink's emergency hotline number 132 850
- by visiting your local disaster recovery centre (where you can lodge a claim)
- by visiting your nearest Centrelink customer Service Centre or agent.

#### Are there any time limits to apply?

Claims must be complete and lodged by a certain date. Check the Centrelink website at <a href="http://www.humanservices.gov.au/customer/themes/help-in-an-emergency">http://www.humanservices.gov.au/customer/themes/help-in-an-emergency</a>

#### Do I need to prove my identity?

Proof of identity is required. If you have lost the relevant documents because of the disaster, Centrelink will "help to work out another way of proving your identity".

## Where can I get more information?

Other assistance, such as a Low Income Health Care Card, may be available. Contact Centrelink on 132 850.

#### Did this answer your question?

This is written for people who live in or who are affected by the laws of Tasmania, Australia. The law changes all the time – this information is not legal advice. If you have a legal problem, you should talk to a lawyer before making a decision about what to do.