

QUICK REFERENCE GUIDE | VICTORIAN SEVERE FLOOD ASSISTANCE V1

19 October 2022

The storm and flood event has particularly impacted forty six (46) local government areas (LGAs) of: Alpine Shire, Benalla Rural City, Buloke Shire, Campaspe Shire Council, Central Goldfields Shire, City of Greater Bendigo, City of Greater Shepparton, Corangamite Shire, Gannawarra Shire, Hepburn Shire, Horsham Shire, Loddon Shire, Macedon Ranges Shire, Mansfield Shire, Maribyrnong City Council, Mitchell Shire Council, Moira Shire, Moonee Valley City, Murrindindi Shire, Northern Grampians, Pyrenees Shire, Rural City of Wangaratta, Strathbogie Shire, Ararat Rural City Council, Banyule City Council, Boroondara Council, Brimbank City Council, City of Ballarat, City of Greater Geelong, Colac Otway Shire Council, Glenelg Shire, Golden Plains Shire Council, Hume City Council, Indigo Shire Council, Manningham City Council, Melbourne City Council, Moorabool Shire Council, Mount Alexander Council, Moyne Shire, Swan Hill Rural City Council, Warrnambool City Council, Whittlesea Council, Wodonga Council, Wyndham City Council, Yarra Ranges Council and Yarriambiak Shire Council.

Victorians impacted by the October 2022 floods can call the Flood Recovery hotline on 1800 560 760

Anyone in Victoria can call this number for help with finding out what support is available and how to access it, clean-up programs, temporary accommodation, and mental health and wellbeing support.

The recovery hotline is open from 7:30am to 7:30pm every day. Need an interpreter? Call the hotline on 1800 560 760 and press 9.





Relates to Your Household









Relates to Small Business









Relates to Primary Producers

Relates to	Name of Assistance	Administered by	Type of Assistance	More information / how to apply
	Personal Hardship Assistance Program (PHAP) Emergency Relief Payment	 Families, Fairness and Housing	If your home has been affected by flooding, you may be eligible for a one-off emergency payment. This payment is for immediate relief, including food, shelter, clothing, medication and accommodation.	Apply for an emergency payment using the online form . If you are deemed eligible you will be paid via direct deposit within three (3) to five (5) business days. If you can't be paid

			<p>Visit the DFFH Personal Hardship Assistance Program webpage for more information or scan the QR code below.</p> 	<p>via direct deposit, please complete a call back form.</p>
	<p>Personal Hardship Assistance Program (PHAP) Emergency Re-establishment Assistance</p>		<p>You can get financial help to return home if you cannot live in your home because it is damaged or destroyed, OR you cannot access your home for more than 7 days because of flooding.</p> <p>This is called “re-establishment assistance” and is only available for your principal place of residence.</p> <p>Re-establishment assistance can help to pay for clean-up, emergency accommodation, repairs, rebuilding your home and replacing some damaged contents.</p> <p>This help is means tested. You can only get it if you do not have building (home) or contents insurance and are experiencing financial hardship.</p>	<p>For information and support on relief services that may be available to you or to inquire about an emergency re-establishment payment, please call the Flood Recovery Hotline on 1800 560 760.</p> <p>Call the Flood Recovery Hotline on 1800 560 760 to find out if you can get financial help to return home.</p> <p>For more information on the Personal Hardship Assistance Program, visit the DFFH Personal Hardship Assistance Program webpage.</p>
  	<p>Disaster Recovery Allowance (DRA)</p>	 	<p>The disaster recovery allowance (DRA) is for employees and sole traders who lose income because of a major disaster. You can get payments for up to 13 weeks after the disaster happens. These payments are taxable.</p> <p>The Australian Government is providing this allowance for 46 Victorian LGAs. More areas may be added depending on how they are affected by flooding.</p>	<p>Information about the payments and all eligible LGAs is available at: servicesaustralia.gov.au/disasterevents</p>

	<p>Australian Government Disaster Recovery Payment (AGDRP)</p>		<p>The Australian Government Disaster Recovery Payment is for people who have suffered a significant loss because of the floods.</p> <p>This includes if your home was severely damaged or destroyed, or if you suffered a serious injury.</p> <p>If you are eligible, adults can get \$1,000 and children can get \$400.</p> <p>This payment is currently available residents in 14 impacted Victorian LGAs. More areas may be added depending on how they are affected by flooding.</p> <p>Equivalent financial assistance will also be available to eligible New Zealand citizens ('non-protected' Special Category Visas, subclass 444 holders) affected by the floods.</p>	<p>Information about the payments and eligible LGAs is available at: servicessaustralia.gov.au/disasterevents</p>
	<p>Concessional loans</p>		<p>Eligible primary producers whose properties have been directly impacted can apply for concessional loans of up to \$250,000.</p> <p>These loans can help to pay for:</p> <ul style="list-style-type: none"> restoring or replacing damaged assets general expenses incurred while the clean-up is underway <p>The approved loan amount will be determined by Rural Bank (a division of Bendigo and Adelaide Bank) in accordance with estimated damage costs and the ability to repay the loan and provide adequate security. Applicants must satisfy Rural</p>	<p>If you are interested, applications will open soon with Rural Finance. To register your interest, please complete this form, or get it from the Rural Finance website www.ruralfinance.com.au</p> <p>The completed application form and any attachments can be forwarded to admin@ruralfinance.com.au or Rural Finance, PO Box 1313, Bendigo Central 3552.</p>

			<p>Bank lending policies, responsible lending standards and the Banking Code of Practice.</p> <p>The term of the concessional loan will be determined by Rural Bank and will be up to a maximum of five years (loans revert to a commercial rate of interest for any remaining loan term after the concessional period).</p>	<p>For more information visit the Rural Finance webpage.</p>
	Transport subsidy		<p>A transport subsidy of up to \$15,000 is available and will be paid for 50 per cent of the total eligible transport costs incurred per farm business.</p> <p>Eligible primary producers that are directly impact can claim for financial support for eligible transport costs that directly address immediate animal welfare and safety needs.</p> <p>These include:</p> <ul style="list-style-type: none"> • transporting emergency fodder for stock to flood-affected properties • transporting stock to agistment including returning stock • transporting stock to sale or slaughter • transporting emergency stock drinking water 	<p>If you are interested, applications will open soon with Rural Finance. To register your interest, please complete this form. Or get it from the Rural Finance website www.ruralfinance.com.au.</p> <p>You will need to provide evident of paid tax invoices from a registered carrier, or vehicle registration and logbook entries if you are an owner driver.</p> <p>The completed application form and any attachments can be forwarded to admin@ruralfinance.com.au or Rural Finance, PO Box 1313, Bendigo Central 3552.</p> <p>For more information visit the Rural Finance webpage.</p>
	Primary Producer Grant		<p>Eligible primary producers that are directly impacted can apply for a grant of \$10,000 to initiate immediate clean-up and relief actions</p> <p>The grants will help pay for activities including:</p>	<p>If you are interested, applications will open soon with Rural Finance. To register your interest, please complete this form.</p> <p>Or get it from the Rural Finance website www.ruralfinance.com.au.</p>

			<ul style="list-style-type: none"> • removal and disposal of debris and injured or dead livestock • replacing or repairing essential equipment • fixing and replacing fencing • buying fodder, water and water storage • salvaging damaged crops, grain or feed • hiring or purchasing materials to clean up a property or equipment 	<p>The completed application form and any attachments can be forwarded to admin@ruralfinance.com.au or Rural Finance, PO Box 1313, Bendigo Central 3552.</p> <p>For more information visit the Rural Finance webpage.</p>
	<p>Small Business Grant</p>		<p>If your small business has been directly impacted by flooding, you can get a one-off payment of \$5,000.</p> <p>This payment will support:</p> <ul style="list-style-type: none"> • clean-up • safety inspections • repairs • equipment hire and purchasing stock for your business 	<p>For more information, call the Business Victoria hotline on 13 22 15.</p>

For flood and storm information and support in NSW visit nsw.gov.au/floods