

As at 23 January 2020

# Assistance for Small Business Affected by the Bushfires

The Australian and state and territory governments are helping small businesses in bushfire affected communities get back up on their feet.

This includes support for small businesses to recover and rebuild, address cash flow pressures, and access financial counselling and tax support.

# **Recovery Grants**

The Australian and state and territory governments are providing recovery grants of up to \$50,000 to eligible small businesses and non-profit organisations, where they have suffered direct damage to their premises or equipment from the bushfires and intend to re-establish in the community.

The grants are available for clean-up and reinstatement activities, including replacement of goods and products.

For more information visit www.business.gov.au/news/bushfire-support

# **Concessional Loans**

The Australian and state and territory governments are providing concessional loans of up to \$500,000 to eligible small businesses (including primary producers) and non-profit organisations.

The loans are available for:

- restoration and replacement of assets damaged by the bushfires; and
- working capital expenses where a business has suffered a significant loss of income as a result of the bushfires.

Loans available for small businesses in eligible Local Government Areas whose assets have been significantly damaged or have suffered significant loss. Further information is available at <u>www.disasterassist.gov.au</u> and <u>www.business.gov.au/news/bushfire-support</u>

The above grants and loans for small businesses are funded under the Disaster Recovery Funding Arrangements. These are joint Federal Government-State cost sharing arrangements to alleviate the financial burden on the states responding to natural disasters and facilitate early provision of assistance to disaster affected communities.

# **Small Business Financial Support Line**

The Government is establishing a support line to provide advice and support for small businesses in bushfire affected communities. The support line will provide information on the



assistance that is available and access to specialist small business financial counselling services.

While the specialist Support Line is being established, businesses can visit <u>www.business.gov.au</u> or call 13 28 46.

# **Tax Support**

Businesses in identified bushfire-impacted postcodes are eligible for tax support and assistance through the Australian Taxation Office (ATO), including:

- deferring the due date for lodgement and payment of business activity statements, income tax returns and fringe benefits tax returns to 28 May 2020;
- allowing businesses that pay their Pay As You Go (PAYG) instalments quarterly to vary their instalments to nil for the December 2019 quarter without penalty, and also claim a credit for the instalment amount paid for the September 2019 quarter; and
- allowing businesses to opt in to monthly GST reporting from the start of a quarter (such as 1 April 2020), in order to get quicker access to GST refunds.

Taxpayers impacted by the bushfires can contact the ATO's Emergency Support Infoline on 1800 806 218 for help. This phone line is available for everyone, including those who are outside the identified impacted areas.

Further information is available on the ATO website: <u>www.ato.gov.au/Individuals/Dealing-</u><u>with-disasters/In-detail/Specific-disasters/Bushfires-2019-20/</u>

# **Tax Exemption for Disaster Relief Payments**

The Australian Government is taking action to ensure that disaster relief payments made to individuals and businesses impacted by the bushfires are tax exempt.

# **Disaster Recovery Payment**

People are entitled to a one-off payment during a bushfire if:

- you get injured
- > you lose an immediate family member
- > your home is significantly damaged or destroyed
- a major asset or assets you own located at your principal place of residence has or have been destroyed or suffered major damage from the fire.

Each eligible adult will receive \$1,000 and each eligible dependent will receive \$400. The Australian Government has also announced an additional \$400 (\$800 in total) for each eligible child to help families with education expenses.

To claim the payment, call Services Australia (Centrelink) on 180 22 66. You can call from 8am to 8pm Monday to Friday and 8am to 5pm on Saturday and Sunday.



# Bushfire Clean-up Program (VIC)

The program covers the demolition and disposal of all buildings destroyed or damaged beyond repair by this season's bushfires. This includes:

- residential homes
- sheds and other out-buildings
- commercial buildings
- public buildings

More information available at www.vic.gov.au/bushfire-clean-up-program

# Bushfire Clean-up Assistance (NSW)

The NSW Government has provided funding to help cover the cost of clean-up for both insured and uninsured properties. If you are uninsured, please contact Public Works Advisory on 1800 88 55 39.

#### Key assistance

Deferral of tax obligations

Recovery grants for small businesses in eligible local Government areas

Concessional loans for small businesses in eligible Local Government Areas who have suffered significant loss of income or assets that have been significantly damaged

\$75,000 in assistance to affected Primary Producers

Clean-up assistance for small businesses in Victoria and NSW

# **Rural Financial Counselling Service**

The Rural Financial Counselling Service provides free financial counselling to farmers, foresters, fishers and related small businesses who are facing financial hardship.

The Australian Government is providing an additional 60 counsellors to provide support to eligible bushfire affected primary producers.

Those seeking assistance can contact their nearest Rural Financial Counselling Service office by calling 1800 686 175.

#### Grants

If you are currently receiving a grant, payment milestones and reporting timeframes may be adjusted to reflect individual circumstances. If you have any concerns or queries, please contact your funding agreement manager.

# Key contacts

National	
Disaster recovery Payment and Allowance	18 22 66
Advance Payment and Additional Child Care Assistance	18 22 66
Business.gov.au	13 28 46
Primary Industries Grants Program National Hotline	1800 900 090
Primary Industries Grants NSW	1800 678 593
Primary Industries Grants QLD	1800 623 946
Primary Industries Grants SA	1800 931 314
Primary Industries Grants VIC	1800 260 425
Rural Financial Counselling Service	1800 686 175
Debt recovery	1800 076 072
ATO Emergency Support Infoline	1800 806 218
Cashless Debit Card	1800 252 604
Support for Carers	1800 052 222
	A/H 1800 059 059
National Debt Helpline	1800 007 007
Salvation Army Disasters Assistance	1300 662 217
St Vincent de Paul bushfire assistance team	13 18 12
Lifeline	13 11 14
Kids Helpline	1800 55 1800
NSW	
NSW Disaster Welfare Services Line	1800 018 444
Small Business Assistance	1800 678 593
NSW Concessional Loans	1800 678 593
NSW Bushfire Clean-Up Assistance	1800 885 539
NSW Rural Assistance Authority	1800 678 593
NSW Livestock Assistance	1800 814 647
VIC	
VIC Emergency Hotline	1800 226 226
Bushfire Clean-Up Program	1800 560 760
Victorian Bushfires Case Support Program	1800 560 760
VIC Concessional Loans	1800 260 425
SA	
SA recovery Hotline	1800 302 787
Small Business Bushfire Recovery Grant (SA)	(08) 8429 3242
WA	
Emergency <u>WA</u>	13 3337
ACT	
ACT Emergency Services Agency	132 281
QLD	
QLD disaster and Alerts	132 500
TAS	
TAS Alert	(03) 6232 7551