

FirstTech



Government Assistance for the 2010/2011 floods

18 January 2011

Assistance provided by Commonwealth Government

Assistance name	Brief summary of assistance provided	How to claim and more information
	INDIVIDUALS AND FAMILIES	
The Australian Government Disaster Recovery Payment (QLD, Northern NSW & Clarence Valley Local Government Area)	<p>The Australian Government Disaster Recovery Payment (AGDRP) of \$1,000 per eligible adult and \$400 per child will be provided to eligible people adversely affected by recent flooding and severe weather. Currently this payment is available for people in affected disaster areas in Queensland, Northern NSW and the Clarence Valley Local Government Area. This grant may extend to those in other states; please check the Centrelink website regularly for updates.</p> <p>A person will be eligible for this payment if he or she:</p> <ul style="list-style-type: none">• was seriously injured, or• is the immediate family member of an Australian killed as a direct result of the disaster, or	<p>Centrelink Contact number: 180 22 66 Website: http://www.centrelink.gov.au/internet/internet.nsf/emergency/qld_flooding_dec10_agdrp.htm link to the list of area that is eligible for this payment: http://www.centrelink.gov.au/internet/internet.nsf/emergency/qld_flooding_dec10_areas.htm</p>

	<ul style="list-style-type: none"> • their principal place of residence has been destroyed, or • their principal place of residence has sustained major damage, or • is unable to gain access to their principal place of residence for a period of 24 hours or more, or • is stranded in their principal place of residence for a period of 24 hours or more, or • their principal place of residence was without electricity, water, gas, sewerage services or another essential service for at least 48 hours (a utility failure) and the utility failure was caused by damage to public or private infrastructure, or • is a principal carer of a dependent child who has experienced any of the above. <p>Claims for this assistance can be lodged at Centrelink until 4 July 2011 as application for the payment is available for a period of up to six months. This payment is not taxable to the recipient.</p>	
<p>Disaster Income Recovery Subsidy (QLD, NSW, VIC, SA, WA)</p>	<p>Disaster Income Recovery Subsidy consists of ex-gratia payments of \$469.70 per fortnight for single people and \$424.00 per fortnight each for a couple (equivalent to the maximum rate of Newstart Allowance). This payment is currently available to affected areas in QLD, NSW, VIC, SA and WA; please refer to the Centrelink website for full list.</p> <p>This payment is not means tested, however eligibility criteria include:</p> <ul style="list-style-type: none"> • must be living in or deriving income from an eligible area affected by the disaster • have experienced a loss of income as a direct result of the disaster and can <u>show evidence supporting this within 28 days of claiming</u> , and • not currently receiving another Centrelink payment. <p>To receive this subsidy, claims must be lodged by 28 February 2011 to a Centrelink Customer Service Centre, Medicare office or local Evacuation/Recovery Centre, or online through the Centrelink website or via fax.</p>	<p>Centrelink Contact number: 180 22 66 Website: http://www.centrelink.gov.au/internet/internet.nsf/emergency/severe_weather_dec10_dirs.htm</p>
<p>Special arrangements for lodgement of Centrelink forms</p>	<p>Centrelink has put in place special arrangements for customers in some regions who usually lodge their forms in person. They can do so over the phone, online or by post if they cannot attend their local Centrelink Customer Service Centre or Agent due to flooding.</p>	<p>Centrelink Contact number: 180 22 66</p> <p>Link to the list of areas that are affected:</p>

<p>for people in flood affected areas</p>		<p>http://www.centrelink.gov.au/internet/internet.nsf/emergency/special_arrangements_dec10.htm</p>
<p>Taxation Assistance</p>	<p>The ATO can offer the following assistance for individuals, small businesses and primary produces who suffer financial hardship as a result of a natural disaster:</p> <ul style="list-style-type: none"> • can fast track refund of tax return • re-issue tax documents such as tax returns, activity statements, notice of assessments for those who have their records or documents lost or destroyed • help to reconstruct tax records where documents have been destroyed • taxpayers, including volunteers, may apply to the ATO for an extension of time to pay their tax debts or lodge documents and the ATO may waive General Interest Charge • the ATO may consider request from a self-managed superannuation fund seeking additional time to meet its reporting obligations • for businesses in one of the flood affected postcodes, the ATO will automatically defer the lodgement and payment dates for December monthly activity statements to 21 February 2011. 	<p>Australian Taxation Office Contact number: 1800 806 218 Website: http://www.ato.gov.au/corporate/content.asp?doc=/content/00179960.htm</p>

Assistance provided by state governments

Queensland

INDIVIDUALS AND FAMILIES		
Personal Hardship Assistance Grant	<p>This grant is a non-means tested one-off payment of \$170 per person, up to a maximum of \$850 for a family of five or more. Personal Hardship Assistance may be available to individuals and families who do not have the capacity to meet immediate, unexpected basic costs for food, clothing, medical supplies or accommodation caused by the disaster. To be eligible for this grant the person will need to establish that they have experienced, or will experience, personal hardship as a result of the disaster.</p>	<p>Queensland Community Services Contact number: 1800 173 349 Website: http://www.communityservices.qld.gov.au/community/community-recovery/support-assistance/support-assistance.html</p>
Structural Assistance Grant	<p>This grant is a means tested one-off payment of up to \$10,500 per individual, and up to \$14,200 for a couple/family, less amounts paid under certain other grants.</p> <p>This grant may be available to property owners whose home has been damaged by the disaster. The home must be uninsured for this disaster event, owned by the applicant and their sole place of residence at the time of the disaster. The grant provides a contribution towards repair of the residence to a habitable and secure condition.</p>	<p>Queensland Community Services Contact number: 1800 173 349 Website: http://www.communityservices.qld.gov.au/community/community-recovery/support-assistance/support-assistance.html</p>
Essential Household Contents Grant	<p>This grant is a means tested one-off payment of up to \$1,705 per adult, up to a maximum of \$5,120 for a couple/family. This grant may be available to people who own essential household contents that have been lost or damaged in the disaster and who do not have contents insurance. The application will be assessed on a case by case basis.</p> <p>The Income and asset tests are as follows:</p> <p>Upper income limits: Individual: \$704/week + \$51 for each dependent Couple: \$930/week + \$51 for each dependent</p> <p>Upper asset limits: Pensioners: \$25,101 Others: \$6,135</p>	<p>Queensland Community Services Contact number: 1800 173 349 Website: http://www.communityservices.qld.gov.au/community/community-recovery/support-assistance/support-assistance.html</p>

	SMALL BUSINESSES AND PRIMARY PRODUCERS	
Clean up grant	<p>Grants of up to \$25,000 are available for primary producers and small businesses to pay for costs arising out of damage caused by the Queensland flood crisis.</p> <ul style="list-style-type: none"> initial claim: up to \$5,000 to assist with immediate early recovery (subject to future QRAA audit) subsequent claim: up to \$20,000 to recover costs paid in order to repair direct flood damage. 	<p>Queensland Rural Adjustment Authority Contact number: 1800 623 946 Website: http://www.qraa.qld.gov.au/index.php?option=com_content&view=article&id=202:flood-assistance-novemberdecember-2010&catid=4:our-products&Itemid=177</p>
Low interest rate loan	<p>Concessional interest rate loan of up to \$250,000 may be granted to primary producers and small business operators.</p>	<p>Queensland Rural Adjustment Authority Contact number: 1800 623 946 http://www.qraa.qld.gov.au/index.php?option=com_content&view=article&id=202:flood-assistance-novemberdecember-2010&catid=4:our-products&Itemid=177</p>
Freight subsidies	<p>Primary producers may be eligible for freight subsidies, which will pay 50% of the freight cost, up to a maximum of \$5,000, for the movement of foodstuffs, building/fencing materials, fodder, machinery/equipment, fuel, restocking of livestock as a result of the disaster.</p>	<p>Department of Employment, Economic Development and Innovation Contact number: 13 25 23 Website: http://www.business.qld.gov.au/risk-management/flood-farm-subsidies.html</p>

Western Australia

INDIVIDUALS AND FAMILIES		
Personal Hardship and Distress Grant	<p>Potential measures include emergency food, accommodation, clothing, temporary living expenses, replacement of essential household contents and housing repairs to return housing to a habitable, safe and secure condition. Note – some of these measures are subject to income and means testing.</p> <p>The following assistance is available to individuals in affected areas:</p> <ul style="list-style-type: none"> - Up to \$5,000 to assist with the reconnection of electricity. - Up to \$10,000 for the replacement of white goods and floors coverings. 	<p>Department for Child Protection Contact number: 08 9223 1111 or 1800 199 008 Website: http://www.fesa.wa.gov.au/internet/uplod/537078181/docs/WANDRRA_((Web))_Notification_for_Monsoonal_Low_and_Associated_Flooding_(December_2010)v4.pdf</p>
SMALL BUSINESSES AND PRIMARY PRODUCERS		
Clean up & recovery grants	<p>Grants of up to \$25,000 are available for primary producers and small businesses to pay for costs arising out of damage caused by the December/January 2011 flood:</p> <p>The grants are in two tiers and will consist of:</p> <ul style="list-style-type: none"> • Category C Tier 1 clean-up and recovery grants of up to \$ 5,000, not requiring proof of damage and expenditure; and • Category C Tier 2 grants of up to \$ 20,000 for both primary producers and small businesses, including those in agricultural and pastoral industries, requiring proof of damage and expenditure. <p>The cut-off date for lodgement of claim is 30 June 2011.</p> <p>Eligible Areas:</p> <ul style="list-style-type: none"> • Shire of Ashburton • Shire of Exmouth • Shire of Carnarvon • Share of Upper Gascoyne • Shire of Shark Bay • Shire of Murchison • Shire of Northampton 	<p>Department of Agriculture and Food Contact number: 1800 198 231 Website: http://www.fesa.wa.gov.au/internet/uplod/537078181/docs/WANDRRA_((Web))_Notification_for_Monsoonal_Low_and_Associated_Flooding_(December_2010)v4.pdf</p>

New South Wales

INDIVIDUALS AND FAMILIES		
Disaster relief grant	<p>Individuals may be able to apply for financial assistance under the NSW Disaster Relief Scheme for the cost of replacing essential household contents required by normal daily life e.g. bedding, essential electrical items etc. Grant may also be available to help meet the cost of repair or replacement of essential household contents or essential structural repairs to their homes.</p>	<p>Disaster Welfare Services Contact number: 1800 018 444 Website: http://www.community.nsw.gov.au/parents_carers_and_families/disaster_recovery/financial_assistance.html</p>
Duties assistance	<p>The State Revenue Office (OSR) may be able to offer the following assistance to people affected by the flood:</p> <ul style="list-style-type: none"> • Stamp duty relief for replacing motor vehicles written off by the floods. • Providing extensions of time to lodge documents or returns with OSR • Providing extensions of time for amounts to be paid without interest being charged • Arranging for debts to be paid in instalments. 	<p>NSW State Revenue Office (OSR) Contact number: 1300 139 816 Website: http://www.osr.nsw.gov.au/taxes/motor/flood/</p>
SMALL BUSINESSES AND PRIMARY PRODUCERS		
Transport subsidies	<p>Eligible primary producers are able to apply for transport freight subsidies of up to 50% on the carriage of livestock and fodder up to maximum of \$15,000.</p>	<p>Investment NSW - Primary Industries office Contact number: 1800 814 647 Website: http://www.emergency.nsw.gov.au/content.php/501.html</p>
Loan to small business operators and primary producers	<p>Loans of up to \$130,000 are available (subject to certain eligibility criteria), at a concessional interest rate of 2.77%, for those in urgent need. These loans may be used to meet carry-on requirements and the replacement and repair of damage not covered by insurance. These loans have a 2 year period where no interest or principal repayment is required.</p>	<p>NSW Rural Assistance Authority Contact number: 1800 678 593 Website: http://www.raa.nsw.gov.au/assistance/natural-disaster-relief/loans</p>

Victoria

INDIVIDUALS AND FAMILIES		
<p>Personal Hardship Grant: Emergency Grant</p>	<p>Immediate grants up to \$427 per adult, and \$213 per child, to a total of \$1,067 per household is available to individuals and families affected by the flood. This grant is not means-tested and is designed to provide immediate assistance to people in urgent need of food, clothing, and shelter.</p>	<p>Department of Human Services Contact numbers (Metropolitan): Eastern Region 9843 6000 North & West Region 1300 664 977 Southern Region 9213 2111 (Country): Barwon – South West 5226 4540 Gippsland 5177 2500 Grampians 5333 6669 Hume 5722 0555 Loddon-Mallee 5434 5555 Website: http://www.dhs.vic.gov.au/_data/assets/pdf_file/0008/69686/emergency_grant_revised_july_07.pdf</p>
<p>Temporary living expense</p>	<p>Temporary living expenses of up to \$865 per week per household for a maximum of 10 weeks for people whose principal residence is destroyed or inaccessible for more than one week and who do not have insurance. This grant is income-tested and is determined through an interview, it is designed to cover expenses for temporary accommodation, household equipment and transport</p>	<p>Department of Human Services Contact numbers (Metropolitan): Eastern Region 9843 6000 North & West Region 1300 664 977 Southern Region 9213 2111 (Country): Barwon – South West 5226 4540 Gippsland 5177 2500 Grampians 5333 6669 Hume 5722 0555 Loddon-Mallee 5434 5555 Website: http://www.dhs.vic.gov.au/_data/assets/pdf_file/0011/69626/temp_living_grant_july_07.pdf</p>

Re-establishment grant	<p>The re-establishment grant is income tested and has two components:</p> <ul style="list-style-type: none"> • Up to \$8,650 may be available for repairs to structural damage to a principal residence, and • Up to \$8,650 may be available to replace essential household contents that are not insured such as furnishings and electrical goods. 	<p>Department of Human Services Contact numbers (Metropolitan): Eastern Region 9843 6000 North & West Region 1300 664 977 Southern Region 9213 2111 (Country): Barwon – South West 5226 4540 Gippsland 5177 2500 Grampians 5333 6669 Hume 5722 0555 Loddon-Mallee 5434 5555 Website: http://www.dhs.vic.gov.au/_data/assets/pdf_file/0011/69626/temp_living_grant_july_07.pdf</p>
SMALL BUSINESSES AND PRIMARY PRODUCERS		
Flood/hail damage assistance loan	<p>Loans of up to \$200,000 are available to eligible primary producers and small businesses whose properties have suffered direct damage as a result of the floods. Each case will be assessed on merit. Interest rate will be 2.8% p.a. for an initial period not exceeding five years.</p>	<p>Rural Finance Contact number: (03) 5448 2600 Website: http://www.ruralfinance.com.au/context/Library/image.aspx?assetid=RDM40521.4342602431&versionno=4</p>
Flood/hail damage assistance grant	<p>A one-off grant of up to \$15,000 may be available to small business owners and primary producers who have suffered direct physical damage for clean-up, removal of debris and business restoration. This grant is not income tested however, it is a discretionary payment and subject to eligibility criteria. Note - application must be made by 31 May 2011.</p>	<p>Rural Finance Contact number: (03) 5448 2600 Website: http://www.ruralfinance.com.au/context/Library/image.aspx?assetid=RDM40451.4061461227&versionno=10</p>

The information contained in this document is based on the understanding Colonial First State Investments Limited ABN 98 002 348 352 has of the relevant assistance measures announced by the Federal and State Governments as at 18 January 2011. While all care has been taken in the preparation of this document (using sources believed to be reliable and accurate), no person, including Colonial First State or any member of the Commonwealth Bank group of companies, accepts responsibility for any loss suffered by any person arising from reliance on this information. This document is not financial product advice and does not take into account any individual's objectives, financial situation or needs. This document has been prepared for the sole use of advisers, is not financial product advice and does not take into account any individual's objectives, financial situation or needs.

Colonial First State Investments Limited is not a tax agent. If anyone intends to rely on advice you give to satisfy liabilities or obligations or claim entitlements that arise, or could arise, under a taxation law – they should request advice from a registered tax agent.