

COVID-19 INFORMATION SHEET

Please note that the information in this sheet was up to date at the time of writing (22/4/2020).

In response to the COVID-19 outbreak, Hope City Mission has put together this information sheet to assist those in financial distress. For some, you may never have been in this place before. You may not know where to begin to seek assistance and may find it difficult to reach out.

Hope City Mission is here to support those in financial distress in the following ways:

- Arrange an over the phone or online assessment with one of our assessors – call PH: 1800 865 299
- Food hampers – including pantry items, fresh fruit and vegetables, bread, hygiene products
- Fines Victoria – WDP fines relief (ability to work off your fines)
- Advocacy support – assistance in applying for utility assistance, rent relief (subject to eligibility), debt collectors, credit cards etc.
- Guidance on what Centrelink payments you may be eligible to apply for

The following topics are covered in this sheet:

- Centrelink
- Utilities
- No Interest Loans (NILS)
- Rent
- Fines
- Grants
- ATO

FURTHER ASSISTANCE

WEBSITE LINKS

If you need further assistance, the following websites may be helpful:

Assistance for Job Seekers - Australian Government Job Hub

<https://www.dese.gov.au/covid-19/jobs-hub>

Ask Lizzie

Ask Lizzie is a service directory that covers many topics, such as:

- Coronavirus (COVID-19) information and services
- Housing
- Food
- Legal
- Centrelink
- Money help (bills, etc)

www.asklizzie.org.au

CENTRELINK

NEW TO CENTRELINK?

For those who have never been on Centrelink benefits before, you may be eligible for concession discounts on the following:

- car registration
- gas
- electricity
- water
- phone bills

This will be subject to the benefits you are currently receiving.

You will need to contact your provider to notify them of the date you were approved for benefits. They may ask you for your Customer Reference Number (CRN).

Your provider should backdate discounts up until the date you were approved for Centrelink benefits.

UTILITIES RELIEF GRANT SCHEME (URGS)

The grant of up to \$650 (per utility) provides help to pay a mains electricity, gas or water bill that is overdue because of temporary financial crisis.

ELIGIBILITY

- Account holders with a Pensioner, Health Care of Veterans Affairs Gold Card
- Renters and homeowners

Please note: If you don't have one of these cards but are part of a low-income household, you may also be able to apply. Your retailer will ask you some questions to check if you are eligible before issuing a form. The grant is available to renters and homeowners.

You must meet one of the three following criteria:

- You have had a recent decrease in income, for example, lost your job
- You have had high unexpected costs for essential items
- The cost of shelter is more than 30% of your household income.

HOW MUCH IS THE GRANT FOR?

The amount of the grant is based on the amount you owe at the time of application. It is also based on the reasons you have given for applying in your application form.

You can receive a maximum of \$650 on each utility type in a two-year period (or \$1300 for households with a single source of energy (e.g. electricity only). You can apply for separate grants for each utility (electricity, gas and water).

Please note: Previously, you could only receive a single grant of up to \$650 (per utility) in a two-year period. Now, you may apply more frequently, but grants are still capped at \$650 in a two-year period.

UTILITIES RELIEF GRANT SCHEME (URGS)

HOW DO I APPLY?

Phone your electricity, gas or water retailer to request an application (if you are having difficulties in obtaining the form then request to speak to someone in the hardship department).

Your retailer will ask you some preliminary questions before starting your application.

The application may be able to be completed online, or your retailer will post you a paper form to complete. A friend, support worker or financial counsellor can help you complete the application.

FOR MORE INFORMATION

Phone your electricity, gas or water retailer or the Concessions Information Line on 1800 658 521.

<https://services.dhhs.vic.gov.au/utility-relief-grant-scheme>

NO INTEREST LOANS (NILS)

Good Shepherd - 1300 003 244 or 136 457

Hope City Mission - 1800 865 299

Eastern Access Community Housing (EACH)

Knox Info Link

No interest loans are valued up to \$1500, with affordable repayments set over 12-18 months.

ELIGIBILITY

- Health Care Care/Pension Card or earn less than \$45,000 a year after tax (60,000 for couples or people with dependants)
- Lived at current or previous address for at least 3 months
- I can that I have a capacity to repay the loan

WHAT CAN THE FUNDS BE USED FOR?

- Household items - i.e fridge, washing machine
- Medical procedures/dental services
- Education
- Car repairs or registration

Please note: For those adversely impacted by COVID-19, the **Coronavirus NILS Loan** will be available soon. These loans are from \$1500-\$3000 for bills and household items.

ARE THERE ANY FEES?

- No interest
- No fees
- No charges

HOW DO I APPLY?

Call Hope City Mission at 1800 865 299. You may also call 136 457 to arrange an appointment or visit <https://nils.com.au/find> and enter in your address to find the nearest provider.

THE QUEENS FUND

You can apply for up to \$350

ELIGIBILITY

- Single women and their children who are in crisis, distress or emergency situations
- Must be a resident in Victoria for at least 12 months
- Must not have received funding in the last 12 months

WHAT CAN THE FUNDS BE USED FOR?

- To assist with alleviating an immediate financial crisis with rent, medical or household expenses
- Educational expenses
- To assist with rebuilding your life and to nurture your children

WHAT PROGRAMS DOES THIS INCLUDE?

- Telstra Bill Assistance Program (page 4)
- Energy Debt Waiver Program (page 5)

HOW DO I APPLY?

The application must be assessed and referred by an accredited organisation. **Hope City Mission** is accredited to assist when applying to the Queens Fund.

<http://queensfund.org.au>

TELSTRA BILL ASSISTANCE PROGRAM (TBAP)

Telstra's Bill Assistance Program is Telstra's way of helping its customers who are experiencing financial crisis and are unable to pay their Telstra bill.

ELIGIBILITY

- You must meet the eligibility criteria of the Queens Fund (see page 7)
- Must genuinely be experiencing financial hardship and have difficulty paying your Telstra bill/s

LIMITATIONS

The Queen's Fund can only issue TBAP Certificates in multiples of \$50 (i.e \$50, \$100, \$150 etc) and up to a maximum of \$500.

TBAP certificates can only be issued to the customer whose name appears on the bill. These certificates cannot be applied to Telstra business accounts or FOXTEL from Telstra accounts.

WHAT IF I'M AT RISK OF DISCONNECTION?

Call Telstra on 13 2200 and say "I want a payment extension." Mention you have applied to The Queen's Fund for assistance under the Telstra Bill Assistance Program.

DO YOU SEND THE CERTIFICATES TO ME?

No. The TBAP Certificates will be directly sent to Telstra.

HOW DO I APPLY?

Application needs to be done using the Queens Fund online application form and the application must be assessed and referred by an accredited organisation.

Hope City Mission is accredited to assist applicants with applying to the Queens Fund.

ENERGY DEBT WAIVER PROGRAM

AGL, Energy Australia and Origin have partnered with The Queen's Fund to provide assistance to women in need through waivers towards their energy debt. The program is aimed at supporting women who are experiencing financial crisis and are unable to pay their energy debt and allows for customers with active energy accounts to be engaged and supported through the hardship program if needed.

ELIGIBILITY

- You must meet the eligibility criteria of the Queens Fund (see page 7)
- The debt must be with either **AGL, Energy Australia** or **Origin**
- You do not have the ability to repay the energy debt on your own

If the energy debt is not with one of the participating energy retailers, applications must be assessed and referred by an accredited organisation, such as **Hope City Mission**.

LIMITATIONS

The Energy Debt Waiver sits outside of the standard funds available to women through The Queen's Fund. It is at the Queens Fund's discretion to determine the amount provided for each application.

The Energy Debt Waiver can only be provided to the customer whose name appears on the energy bill.

HOW DO I APPLY?

Application needs to be done using the Queens Fund online application form and the application must be assessed and referred by an accredited organisation.

Hope City Mission is accredited to assist applicants with applying to The Queens Fund.

RENTAL ASSISTANCE - CORONAVIRUS

This is a Victorian Government rent relief payment of up to \$2000 for those experience rental hardship due to Covid-19.

ELIGIBILITY

There are no citizenship or permanent residency requirements for the applicants. To be eligible you need to:

- Have registered your revised rental agreement with Consumer Affairs Victoria or gone through mediation
- Have less than \$5000 in savings
- Still be paying at least 30% of your income in rent
- Household income must be less than \$1903 per week

HOW IS THE GRANT PAID?

The grant is directly paid to the tenants agent, lessor or landlord.

HOW LONG WILL IT TAKE TO RECEIVE THE PAYMENT?

Once your application has been approved, the payment will be processed in approximately two weeks.

HOW DO I APPLY?

If you are eligible, you can apply for a grant at any time, however your application can only be processed if you have reached a voluntary agreement for a rent reduction with your landlord and lodged this agreement with Consumer Affairs Victoria, or completed a mediation process through Consumer Affairs Victoria. If you have lodged your new rental agreement with Consumer Affairs Victoria, you can apply for a rent relief grant online.

<https://rentrelief.covid19.dhhs.vic.gov.au>

PRIVATE RENTAL REFERRAL ASSISTANCE PROGRAM

Hope City Mission can assist with the application process and refer those in financial hardship who have rent in arrears.

ELIGIBILITY

- Must be in a private rental
- Rent can NOT exceed more than 55% of income
- You have not accessed this referral program in the last 12 months

HOW MUCH CAN I APPLY FOR?

This amount varies and will depend on what funds are available at the time of application.

For further information, please call Hope City Mission Ph: 1800 865

WORK AND DEVELOPMENT PERMIT SCHEME - FINES

The WDP scheme provides vulnerable and disadvantaged people with a non-financial option to address their fine debt.

ELIGIBILITY

You may be eligible for a WDP if you:

- are experiencing homelessness
- are experiencing acute financial hardship
- are a victim of family violence
- have a mental disability, disorder, disease or illness
- have an intellectual disability, disorder, disease or illness
- have an addiction to drugs, alcohol or a volatile substance

WHAT TYPE OF FINES CAN I APPLY FOR?

You can apply for:

- Speeding
- Parking
- Court issued
- Tolls
- Council

HOW DO I WORK OFF MY FINE/S

WDP allows an eligible person to work off fine debt by participating in activities such as financial literacy/budget workshops, one on one sessions and in some cases, volunteering at Hope City Mission.

HOW DO I APPLY?

Email your interest (name and contact details including phone number) to info@hopecitymission.com

ATO DEBT

Any individual that owes tax debt can enter into a payment plan if they have sufficient available funds after their basic cost of living expenses (e.g housing, utilities, car cost, education cost, food, other debt repayments).

Call 1300466859 to discuss (please have income and expenses on hand and number of dependants)

IF YOU ARE IN SEVERE HARDSHIP

Should you be in severe hardship, the ATO will not enter into a payment arrangement if it is going to leave you short to cover basic cost of living. Call the HARDSHIP TEAM on 1300788347 to discuss what options may be available for you, so they can assess your situation and work out the best possible solution.

ATO DEBT

RELEASE OF DEBT

In certain circumstances, the ATO may remove some or all of an individual's tax debt. This is called 'release' from payment of particular tax liabilities.

The ATO can only assess releasing you from debt in circumstances where you are experiencing serious hardship.

You can apply for release if you are:

- an individual (including self-employed persons and sole traders who are no longer trading but have an eligible debt)
- the trustee of the estate of a deceased person, if payment of the debt would cause serious hardship for the dependants of the deceased estate.

If your company, trust or partnership has a tax debt and you are having difficulty paying, you can find information at '[Businesses with serious financial hardship](#)' or you can phone the ATO on 13 11 42 during operating hours to discuss your options.

ATO DEBT

WHICH TAX DEBTS MAY BE RELEASED?

The only tax debts that can be considered for release are:

- income tax
- pay as you go (PAYG) income tax instalment
- fringe benefits tax
- fringe benefits tax instalment
- Medicare levy
- Medicare levy surcharge
- withholding tax (section 128B of the Income Tax Assessment Act 1936)
- mining withholding tax
- penalties and interest charges associated with these debts.

If the ATO establishes that payment of your tax debt would cause you serious hardship, they'll look at other factors within your control that have contributed to your serious hardship.

These factors include:

- have you disposed of funds or assets without providing for tax debts?
- if you have other debts, and release from your tax debt will not reduce your hardship
- if hardship is temporary and your circumstances are likely to improve, another solution may be appropriate your compliance history
- if you can demonstrate that you have provided for future tax debts.