

Immediate Assistance and Advice Guide

Assistance and information for individuals and businesses

Services that provide direct assistance relating to economic recovery for individuals or businesses immediately after a disaster are listed below under *Immediate Assistance*.

Resources that provide advice for individuals and businesses impacted by disaster are listed below under *Other Advice and Information*.

Victorian Government Relief and Recovery Advice and Information

Provider	Assistance Offered	Further Information
Emergency Relief and Recovery - Victoria	Provides information regarding State level support services and programs to assist families, businesses and farmers affected by emergencies across Victoria.	www.emergency.vic.gov.au/relief

Immediate Assistance

Provider	Assistance Offered	Further Information
Australian Securities & Investment Commission (ASIC)	Fee Relief – in the case of natural disaster, ASIC can review late lodgement and late payment fees incurred as a result of matters outside your control and waive them in some circumstances.	https://asic.gov.au/for-business/payments-fees-and-invoices/fee-waivers/
Australian Tax Office (ATO)	Dealing with disasters – an ATO portal linking to information regarding ways that individuals and businesses can manage tax obligations following a disaster.	www.ato.gov.au/Individuals/Dealing-with-disasters
Department of Health & Human Services (DHHS) - Victoria	Financial Crisis Support – provides links to immediate assistance for individuals, including accommodation, food and clothing as well as the Personal Hardship Assistance Program (PHAP).	https://services.dhhs.vic.gov.au/financial-crisis-support
Department of Human Services (DHS)/Centrelink - Commonwealth	Provides information on support and services that may be available if you are experiencing severe financial hardship, recovering from a disaster, or in need of special assistance.	www.humanservices.gov.au/customer/subjects/crisis-and-special-help
Major banks	Most major and some smaller banks provide assistance to address short term financial difficulties arising as a result of the impact of a disaster.	See bank websites for information on hardship and business needs.

Other Advice and Information

Provider	Assistance Offered	Further Information
Business Victoria website	An online resource to assist small businesses. Specific assistance following a disaster includes Workshops and the Small Business Bus. These services are often funded by Government following a disaster, but are available at any time for a fee.	www.business.vic.gov.au
Victorian Chamber of Commerce and Industry (VCCI)	VCCI provides information, business support and advice on workplace relations provisions for businesses and workers affected by natural disaster and emergencies and lost patronage.	www.victorianchamber.com.au
Fair Work Ombudsman (FWO)	Information on employment conditions during natural disaster and emergencies, including what happens if a business has to close temporarily and information about taking sick, carer or community service leave.	www.fairwork.gov.au/how-we-will-help/templates-and-guides/fact-sheets/rights-and-obligations/employment-conditions-during-natural-disasters-and-emergencies
CPA Australia	Disaster Recovery Toolkit – provides advice and a series of checklists for businesses impacted by disaster.	www.cpaaustralia.com.au/professional-resources/business-management/business-recovery/disaster-recovery-toolkit
Disaster Assist - Commonwealth	Commonwealth government site that provides up-to-date public information messages, relevant free call numbers, information on Australian Government assistance packages and links to other relevant websites.	www.disasterassist.gov.au
MoneySmart (run by ASIC)	Free, independent guidance to assist individuals to make the most of their money. Includes advice on 'Storms, Fires and Floods' and 'Urgent Money Help.'	www.moneysmart.gov.au
Rural Financial Counselling Service (RFCS)	Free, independent financial advice and support for farming families and small rural businesses.	www.ruralfinancialcounselling.org.au

Small Business Mentoring Service (SBMS)	Professional mentoring support for small businesses. This service is often funded by Government following a disaster, but government subsidised mentoring is available at any time for a fee.	www.sbms.org.au
Tourism industry resources	Crisis Resources – provides a series of downloadable resources to assist businesses and local and regional tourism organisations to plan for, respond to, and recover from crisis events.	www.business.vic.gov.au/tourism-industry-resources