**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**

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| **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](http://www.emergency.vic.gov.au/relief) |

**Immediate Assistance**

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| **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](http://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](http://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**

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| **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](http://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](https://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](https://www.fairwork.gov.au/how-we-will-help/templates-and-guides/fact-sheets/rights-and-obligations/employment-conditions-during-natural-disasters-and-emergencies?fbclid=IwAR0Hmkq05mOGA5UEH8o5Xp6yeuVPqHjFOXok9Ib0h9oBfNNflZGvShwrXfw) |
| 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](http://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](http://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](http://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](http://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](http://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](http://www.business.vic.gov.au/tourism-industry-resources) |