

Overview

This fact sheet provides information regarding the support available to individuals in response to the disruption caused by COVID-19. It is organised into the following sections:

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Section 1. Income supplements

For those self-isolating and unable to work. If you already receive an income support payment – one of the three working-age payments below or another payment – and you are in severe financial hardship, you may be eligible to receive the Crisis Payment. Having to self-isolate as a result of coronavirus may be considered a ‘crisis’ for the purposes of this payment. Learn more [here](#).

For those affected by workplace closures and unemployment. If you are:

- a permanent employee who has been stood down or lost your job;
- a sole trader, self-employed, a casual or contract worker whose income has reduced; or
- caring for someone who’s affected by coronavirus

due to coronavirus (COVID-19) you may be able to claim one of these payments, subject to meeting income tests. The assets test and the ordinary three month waiting period has been waived. Click on the headings to learn more about these payments.

Youth Allowance for job seekers Financial help if you’re between the ages of 16 & 21	JobSeeker Payment Financial help if you’re between 22 and Age Pension age	Parenting Payment The main income support payment while you’re a young child’s main carer.
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Each of these payments has a standard fortnightly rate, and receiving them may also trigger eligibility for other standard payments from the government.

- [Rent assistance](#) – for those renting in the private market

- [Family Tax Benefit](#) parts A and B – for parents only
- [Energy Supplement](#) – to assist with the costs of energy
- [Health Care card](#) – to assist with the cost of health services and medicines

This list is not exhaustive. You can use the [Payment and Service finder](#) to estimate what you may be eligible for. You may not claim these sorts of payments if you are also claiming paid leave benefits from your job or receiving payment from income protection insurance.

Under the current circumstances additional supplements are also available if you are eligible for other payments.

- A temporary fortnightly \$550 Coronavirus Supplement after 27 April 2020
- A \$750 Economic Support Payment from 31 March 2020 if you're getting a core payment on any day from 12 March to 13 April 2020
- A second \$750 Economic Support Payment from 13 July 2020 if you're getting a core payment on 10 July 2020

Example

Craig lost his job. He has no other work so made his intent to claim via MyGov. He's not eligible for other welfare.

The Government processed his claim on April 13. His first three payments are (figures are approximate):

April 13: \$1,610 made up of:

- Jobseeker Payment and Energy Supplement (covering 21 days backdated to March 23) — \$860
- Stimulus payment — \$750

April 27: \$575 made up of:

- Jobseeker Payment and Energy Supplement — \$575

May 11, then every two weeks: **\$1,125** made up of:

- Jobseeker Payment and Energy Supplement — \$575
- Coronavirus Supplement — \$550

Source: Jack Snape, ["The coronavirus supplement isn't due for a month. Here's why, plus all the dates your budget needs"](#), *ABC News*, 26/03/2020

For those who have not claimed Centrelink benefits before, [these instructions](#) will help.

[JobKeeper Payment](#)

The JobKeeper payment will ensure eligible employers and employees stay connected while some businesses move into hibernation.

[Who](#)

Businesses and non-profits who have:

- A turnover up to \$1 billion and can declare a loss in turnover of at least 30%, or
- A turnover above \$1 billion and can declare a loss in turnover of at least 50%

If you were on the payroll as of 1 March for an entity that meets one of the above criteria, your employer – whether you were stood down or retrenched – is able to register the business for the Job Keeper assistance package via the ATO.

Businesses are able to claim the Job Keeper assistance package on behalf of:

- Full and part time workers
- Sole traders
- Casuals who've been with their employer for over 12 months

What

This \$1,500 a fortnight payment is a flat rate paid to the employer to pay the employee through the business's regular payroll system. It applies for workers who have not been stood down, as well as to those who have been stood down or retrenched. Payments from your employer will be backdated to 30th March.

If you ordinarily receive less than \$1,500 in income per fortnight before tax, your employer must pay you, at a minimum, \$1,500 per fortnight, before tax.

How

This payment is made to you through your employer, and your employer must register their interest with the ATO. Your employer must also inform you if they intend to claim the payment on your behalf.

In the majority of cases, you cannot get both JobSeeker and JobKeeper. If you have applied to the JobSeeker program, you should get in touch with your employer to find out whether they are registering for JobKeeper assistance.

For more information on JobKeeper Assistance as an employee, read [the Federal Government's factsheet](#) here.

Section 2. Job opportunities

Working for Victoria Fund

The Victorian Government is establishing a Working for Victoria Fund in consultation with the Victorian Council of Social Services and Victorian Trades Hall Council.

The fund is to help workers who have lost their jobs to find new opportunities, including work cleaning public infrastructure or delivering food – providing vital contributions to our state's response to the pandemic and affording those Victorians security when it's needed most.

Individuals can register interest in the applying for work under the Working for Victoria Fund at: <https://www.vic.gov.au/workingforvictoria>

Job matching services

The Victorian Government has indicated that it will facilitate job matching to help Victorians find short-term or casual roles. More information on this service should be forthcoming.

Transition support network

A transition support network made up of representatives from the Department of Education, Skills and Employment's national, state and territory offices and Employment Facilitators, is available to assist retrenched workers to find a new job as soon as possible.

Retrenched workers or employers who would like information about the support available can call the Employment Services Information Line on [1800 805 260](tel:1800805260).

Jobactive

Jobactive is a network of providers across Australia helping jobseekers find and keep a job, and employers find staff. Employment opportunities available through Jobactive can be accessed online at <https://jobsearch.gov.au/>

Jobs Victoria

The Victorian government also offers some services to jobseekers, including [Skills and Job Centres](#) located at every TAFE institute in Victoria. Jobs Victoria also has a [page](#) dedicated to helping jobseekers find work.

Section 3. Your rights as a worker

General

The [FairWork Ombudsman](#) has information available related to your rights as a worker during the outbreak of coronavirus. There are specific circumstances relating to coronavirus business impacts that must be met for an employer to have the option to stand down employees. Employers should exercise this option cautiously. Your employer must be able to demonstrate that:

- there is a stoppage of work
- the employees to be stood down cannot be usefully employed (which is not limited to the work an employee usually performs)
- the cause of the stoppage must also be one that the employer cannot reasonably be held responsible for.

Your employer cannot generally stand down employees simply because of a deterioration of business conditions or because an employee has coronavirus.

Some examples of when your employer may be able to stand down employees include:

- if there was an enforceable government direction requiring the business to close (which means there is no work at all for the employees to do, even from another location)
- if a large proportion of the workforce was required to self-quarantine with the result that the remaining employees/workforce cannot usefully be employed
- if there was a stoppage of work due to lack of supply for which the employer could not be held responsible.

This is not an exhaustive list.

Enterprise agreements and employment contracts can have different or extra rules about when an employer can stand down an employee without pay, for example, a requirement to notify or consult. Employers should consider whether their obligations are impacted by any applicable enterprise agreement, award, employees' employment contracts or workplace policies.

For more information, see the [FairWork Ombudsman's coronavirus advice](#).

Industry-specific

The **hospitality award** has been altered to meet employer needs for flexibility in current circumstances and market conditions. There are two main areas where your role as a worker in the hospitality industry may change: number of hours and type of work. For permanent full-time staff, hours can be reduced to between 22.8 and 38 ordinary hours each week. For permanent part-time staff, guaranteed hours can be reduced by between 60% and 100% per week or over the roster cycle. Your employer must discuss these changes with you and provide as much notice as possible.

Your employer can also direct you to complete work that may be at a different grade to the job you are employed under. For example, someone employed as a waiter may be asked to do delivery work. You must be qualified to do that work. You will be paid at the same award or a higher award if your new work is of a higher classification.

Your employer can also direct you to take paid annual leave. Find out more [here](#).

Section 4. Further Assistance

Problems paying bills

If you can't pay your electricity, gas, phone or water bill, contact your service provider straight away. They will explain your options, such as:

- an extension to pay
- paying in instalments
- Centrelink deductions (Centrepay)
- applying for a utility rebate or voucher

Care Packs

Victorians in mandatory self-isolation running short on food and unable to have any dropped-off by friends are now eligible for a "food and personal care package", with a two-weeks supply of items like long-life milk, pasta, canned fruit, cereal and sugar, as well as some personal care items.

People wishing to request a pack should call Victoria's dedicated coronavirus hotline on 1800 675 398.

Housing

If your housing needs become acute, visit [Housing Victoria](#).

Mental health support

While it is reasonable for people to be concerned about the outbreak of coronavirus, try to remember that medical, scientific and public health experts around the world are working hard to contain the virus, treat those affected and develop a vaccine as quickly as possible.

Your mental health critical during this period of significant disruption by coronavirus, and support is available.

Head to Health is a Commonwealth Government digital mental health portal which provides guidance on how to maintain good mental health during the coronavirus pandemic and in self-isolation, how to support children and loved ones, and how to access further mental health services and care. <https://headtohealth.gov.au>.

Beyond Blue has coronavirus resources to help at <https://www.beyondblue.org.au>

Lifeline is a national charity open to all Australians in personal crisis. They have 24-hour crisis support and suicide prevention services. <http://www.lifeline.org.au/>

Headspace is the national youth mental health foundation. They can help young people aged 12-25 who are going through a tough time. <http://www.headspace.org.au/>

Assistance from financial institutions

Mortgages

Australian banks including the ANZ, Commonwealth Bank, NAB, Westpac and Bendigo Bank have announced that they will pause loan repayments for individuals in financial difficulty as a result of the impact of COVID-19.

Customers should contact banks directly on the numbers below to discuss their individual circumstances and access support.

ANZ: 1800 351 548

Commonwealth Bank: 132 607

NAB: 1300 769 650

Westpac: 132 142

Bendigo Bank: 1300 236 344

Financial difficulty and hardship assistance

Financial difficulty and hardship assistance may also be available from your bank to assist in the event of personal circumstances changing as the result of job loss. Customers should contact their banks directly to discuss what options may be available.

Financial counselling service

A range of professional advice is available to help individuals who are struggling to find a way to meet their financial obligations during COVID-19 to make important decisions about their financial situation.

- The [National Debt Helpline](#) provides a free financial counselling services is offered by the on 1800 007 007. The service is available on weekdays between 9.30am to 4.30pm.
- [MoneyHelp](#) is a non-profit service providing free, confidential and independent financial counselling and debt advice.
- [MoneySmart](#) is an initiative of the Australian Securities Investments Commission that offers tips and tools to help you with topics such as managing your money, credits, insurance, superannuation and investing. Their website offers a useful resource for individuals who facing financial difficulty and hardship as a result of [COVID-19](#)

No Interest Loans Scheme

[No Interest Loans Scheme](#) (NILS) provides individuals and families on low incomes with access to safe, fair and affordable credit.

Loans are available for essential goods and services such as fridges, washing machines, car repairs and medical procedures for up to \$1,500. Repayments are set at an affordable amount over 12 to 18 months.

NILS is offered by 170 local community organisations in over [600 locations across Australia](#).

Access to superannuation

Some people may be employed but experiencing a reduced income stream due to COVID-19, such as:

- Sole traders
- Part-time or casual workers who have had their shifts cut
- Full-time workers who have had hours cut to part-time

People who can show they are otherwise employed but currently experiencing reduced income due to the nature of their work have the option of applying for partial early access to superannuation. Up to \$20,000 may be claimed from their superannuation accounts over two years. Applications are made to the ATO. This is only optional, not compulsory, and income support payments may better suit an individual's needs. For more information, please see this [Fact Sheet from the Federal Government](#).

Section 5. Changes to tenancy arrangements

National Cabinet has agreed to measures to assist renters in residential tenancies.

State and territory governments, including Victoria, will be moving to put a moratorium on evictions of persons if they are unable to meet their financial commitments (i.e. payment of rent) as a result of financial distress caused by Coronavirus. This moratorium on evictions will be in place for approximately the next six months.

Further details on these arrangements are expected from the Victorian Government in coming days.