



SUMMER 2019/20

BUSHFIRES RECOVERY INFORMATION

FOR BERMAGUI BUSINESSES

This document has been prepared by the Executive Committee of the Bermagui Area Chamber of Commerce & Tourism (BACCT) and includes support measures that are available for all small business owners in Bermagui following the natural disaster in the Bega Valley.

We realise the document is quite lengthy, however we urge you take 10 minutes to read it. Did you know that you can access quite substantial tax free funds to clean infiltration by smoke and ash to the inside of your home – walls, ceilings, floors, carpets/rugs, window coverings?

In addition to the distribution of printed copies throughout the town, this document will be emailed to BACCT members and uploaded to BACCT's website (bermaguichamber.org.au). Please share the information and if you are aware of other resources that can be included please let us know.

BACCT is available to help you recover and has already commenced preliminary work on a marketing campaign for our town.

Everybody is suffering as a result of the bushfires and we encourage you to interact with fellow Bermagui business owners to help deal with this traumatic situation.

Remember, we are here to help in whatever way we can.

MORE INFORMATION AND ASSISTANCE

John Singleton – BACCT President, Proprietor Bermagui Motor Inn
Phone 0418 280 880 – Email bookings@bermaguimotorinn.com.au

Janette Neilson – BACCT Secretary
Phone 0448 015 558 – Email janetteneilson@dragnet.com.au

Christine Bimson – Bermagui Visitor Information Centre Co-ordinator
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NSW Bushfires – Disaster Recovery Payment

<https://www.humanservices.gov.au/individuals/services/centrelink/nsw-bushfires-september-2019-australian-government-disaster-recovery-payment>

Australian Government Department of Human Services – support for eligible people adversely affected by the bushfires in NSW in August 2019 through to January 2020.

Summary:

- You have until 5 July 2020 to make a claim for the Bega Valley Local Government Area.
- One-off non-taxable payment to help if a declared disaster significantly affects you. Covers damage to the inside of your home – such as smoke and ash infiltration that requires cleaning of walls, ceilings, floors, carpets/rugs, window coverings, etc. It's not for minor damage or inconvenience.
- If eligible, you will get \$1,000 per adult and \$400 for each child younger than 16.
- Recommended and fastest way to claim is over the phone – call 180 22 66. Phone lines open 8am to 8pm (local time) Monday to Friday and 8am to 5pm (local time) Saturday and Sunday. Follow the link above for other ways to claim.
- You may need to provide evidence to show you can get the payment by providing approved documents that add up to the value of 50 points – driver's licence (40 points), bank card/statement (40 points), Medicare card (20 points).

NSW Bushfires – Disaster Recovery Allowance

<https://www.humanservices.gov.au/individuals/services/centrelink/nsw-bushfires-september-2019-disaster-recovery-allowance>

Australian Government Department of Human Services – support for people who can show they lost income as a direct result of the bushfires in NSW in August 2019 through to January 2020.

Summary:

- You have until 1 July 2020 to make a claim for the Bega Valley Local Government Area.
- A short term payment to help if a declared disaster directly affects your income.
- You can get the allowance for a maximum of 13 weeks from the date you lose income as a direct result of the NSW bushfires in August 2019 through to January 2020.
- If you get this allowance you may be able to access Beneficiary Tax Offset which reduces the amount of tax.
- If you're a member of a couple, both can receive the payment. Separate claim forms to be completed.
- Recommended and fastest way to claim is over the phone – call 180 22 66. Phone lines open 8am to 8pm (local time) Monday to Friday and 8am to 5pm (local time) Saturday and Sunday. Follow link above for other ways to claim.
- Follow link above for eligibility, how much you can get, required documents and other ways to claim.

Disaster Recovery Grants

<https://www.raa.nsw.gov.au/grants/disaster-recovery-grants/bushfires>

Disaster recovery grants of up to \$15,000 are now available to small businesses, primary producers and not for profit organisations in Local Government Areas affected by the NSW bushfires that have occurred from 31 August 2019. Closing date for applications is 3 July 2020. Applications can be made to the Rural Assistance Authority on 1800 678 593 or follow the link above.

If a Bermagui business owner wishes to apply for a grant, BACCT would offer assistance by preparing the application from information provided. BACCT would also arrange for the application to be reviewed by an experienced grant writer.

Natural Disaster Relief Loans

<https://www.raa.nsw.gov.au/disaster-assistance/disaster-recovery-loans/small-business>

Small businesses who have been directly affected by a declared natural disaster including floods, fires or storm damage, may be eligible for low interest loans of up to \$130,000.

This low interest rate loan can help a small business:

- return to its normal level of trading or until the next major income is received within 12 months from the date of disaster
- replace and repair damage caused to your small business and associated improvements not covered by insurance

Applications must be lodged within six months of declaration of a natural disaster.

For loan term, eligibility, fees and charges and more information follow the link above.

Small Business Recovery Tool Kit

The NSW Small Business Commission has developed a range of resources to help small business owners recover from disasters, including:

- Get Back to Business – A Guide to Recovering from Disaster which can be downloaded at <https://www.smallbusiness.nsw.gov.au/resources/get-back-business-guide-recovering-disaster>
 - Insurance Claims for Small Business Guide which can be downloaded at <https://www.smallbusiness.nsw.gov.au/get-help/advocacy/quick-guide-making-insurance-claims>
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Mobile Phone Service & Internet

Telstra

Free interim services for NSW, ACT and Victoria customers and small businesses – phone 132 203 for full details. Some services include:

- Free use of Telstra public pay phones and pay phone hot spots in affected areas.
- Free call diversion to a mobile or fixed line number of your choice.
- Free local and STD calls on mobiles at fixed line rates in line with your plan.
- Telstra mobile customers who don't have a Telstra home phone can receive a one-off credit up to the value of \$100.
- December 2019 and January 2020 mobile charges waived.

Optus

Customers affected by bushfires can call the 24/7 phone number 1300 301 671. Mobile service costs for volunteer fire fighters will be waived between December and January. They may also offer:

- Extended time frames for bill payments
- Bill waivers in the case of extreme financial hardship related to the bushfires
- Free suspension, cancellation or relocation of a fixed service
- Free prepaid credit which can be organised at a local Optus store
- Free call diversions from an Optus fixed home phone to any mobile or fixed number

Vodaphone

Waiving mobile service costs for volunteer fire fighters between December 2019 and January 2020 – arrange by calling 1300 650 410. Vodaphone's hardship policy can also assist those who have been directly impacted by the fires – contact the financial hardship team on 1300 650 405.

Southern Phone

The following services are available for customers impacted by the fires – phone 131 464:

- Free call diversion to a mobile or fixed line number
- Payment extension to those suffering financial hardship
- Fee waiver for late fees, break of contract fees and other fees that result from property destruction. Activation and re-connection fees may also be waived.

Aussie Broadband

Offering disaster support for those affected by the bushfires:

- Discounts and services valued up to \$250 for any customer who has lost their home or been significantly impacted by disaster
- Discounts and services valued at up to \$80 for any volunteer working for extended periods to tackle the bushfires

NBN Australia

Has made available free wifi services at a number of public locations listed here <https://www.nbnco.com.au/blog/the-nbn-project/bushfire-recovery-and-support-updates>

Your Suppliers

Get in touch with your suppliers. Your business is as important to them as the supply of their products/service is to you. Open a dialogue to discuss how you can work together to help you recover.

Business Connect

<https://business-connect-register.industry.nsw.gov.au/>

A free mobile advisory service available to small businesses.

A trusted local business advisor can meet you at your business premises or another convenient location and discuss your business needs. Advice is offered about managing cash flow, planning the next steps, accessing financial support schemes and connecting to additional support.

Register at the link above or call 1300 134 359 to book a session with a local advisor.

Utility Payments Hardship Support

If you are experiencing any form of long term or temporary hardship with management of utility accounts, contact your retail provider to discuss payment options as soon as possible.

Energy Australia can assist people affected by bushfires – call 1800 120 084 or go to their website <https://www.energyaustralia.com.au/blog/community/helping-those-affected-bushfires>

Energy & Water Ombudsman NSW provides a free, fair and independent dispute resolution service for all electricity and gas customers in NSW, and some water customers. Call 1800 246 545 or go to <https://www.ewon.com.au/>

Tax Assistance

Australian Taxation Office

The ATO is offering support to businesses affected by the bushfires and can waive interest charged, set up payment plans with interest free periods and give you more time to pay. Call 1800 806 218 to discuss your situation or visit the ATO website at <https://www.ato.gov.au/Individuals/Dealing-with-disasters/In-detail/Specific-disasters/Bushfires-2019-20/>

Revenue NSW

For businesses affected by natural disasters, Revenue NSW can help with payroll tax. Call 1300 139 815 or go to <https://www.revenue.nsw.gov.au/news-media-releases/help-for-bushfire-affected-customers>

Service NSW

<https://www.service.nsw.gov.au/assistance-bushfire-affected-communities>

Service NSW will replace certificates and driver's licences at no cost for those affected by natural disasters. Call 137 788 or follow the link above.

Note: BACCT is in the process of arranging a visit by a Service NSW representative who will detail how they are helping bushfire affected communities. Notification of the meeting when it is set will be advised by email to BACCT members.

Safe Work NSW

<https://www.safework.nsw.gov.au/>

Safe Work NSW will replace NSW licences at no cost to those affected by natural disasters.

Call 131 050 or follow the link above.

Australian Securities and Investments Commission (ASIC)

<https://asic.gov.au/for-business/payments-fees-and-invoices/bushfire-relief/>

ASIC is offering assistance to small businesses that are facing disruption or severe hardship due to the bushfires, including reviewing fees or considering payment options.

Call 1300 300 630 or follow the link above for more information.

Credit and Mortgage Hardship – Financial Institution Phone Contacts

ANZ Bank	1800 149 549
Commonwealth Bank business customers	132 607
National Australia Bank Care	1800 701 599
Westpac Assist	1800 079 866
ING	133 464
Horizon Bank	1300 366 565
Bendigo Bank	1300 652 146
St George Bank Assist	1800 629 795
Newcastle Permanent	131 987
Regional Australia Bank Hardship	132 067
Southern Cross Credit Union	1300 360 744

Revenue NSW

<https://www.revenue.nsw.gov.au/news-media-releases/help-for-bushfire-affected-customers>

There is a range of options available for bushfire affected customers. Phone 1300 138 118 or follow the link above.

Fines and Fees

- Place a hold on all fines and debt for people in a bushfire affected area
- Extend your payment deadlines
- Contact Revenue NSW to lift driving sanctions
- Contact Work & Development Order sponsors to place WDOs on hold if necessary

Taxes, Duties, Grants and Royalties

- Give more time to lodge any documents or returns
- Extend payment deadlines
- Agree not to charge interest
- Arrange to pay any debts in instalments
- If a vehicle was written off in a declared natural disaster, you may be able to apply for a refund of motor vehicle duty you pay on a replacement vehicle.

Payroll Tax

Wages paid or payable to an employee for bushfire fighting activities or emergency operations are exempt from payroll tax. A letter outlining their period of involvement with Rural Fire Services NSW or SES will suffice to substantiate this exemption. To identify the exempt amount, record the payments as 'emergency services leave'.

Objections

- Put objections on hold if further information is required
- Extend the discretion to accept out of time objections

NSW Business Chamber

<https://www.nswbusinesschamber.com.au/Media-Centre/Resources/January-2020/tesxt>

Through BACCT's alliance with Bega Valley Shire Business Forum, BACCT's members are able to access information and support materials issued by the NSW Business Chamber.

There is a range of assistance measures available to support you throughout the response and recovery period. Follow the link above or call 132 696.

Financial Advice

Financial Counselling Australia provides free, independent and confidential support to people in financial difficulty. Call 1800 007 007 or visit their website at this link <https://www.financialcounsellingaustralia.org.au/>

Financial Rights Legal Centre provides advice and advocacy for consumers in financial distress. Call 1300 663 464 or go to <https://financialrights.org.au/>

Lease Support

<https://www.smallbusiness.nsw.gov.au/get-help/small-business-bushfire-support-january-2020>

Contact the NSW Small Business Commission to speak with an expert about your obligations under retail or commercial leases and advice on dealing with any landlord and tenant issues. Phone 1300 795 534 or follow the link above.

Insurance Support

<https://www.insurancecouncil.com.au/>

Insurance Council of Australia has developed an Insurance Claims for Small Business Guide to help small business owners in the recovery phase, guiding them through the often complicated insurance claims process and providing advice if they encounter issues with providers. Follow the link above, click on Forms & Resources and then Guides. ICA can also assist policy holders determine which insurer they are with as well as general enquiries about the claims process.

Call 1300 728 228 or follow the link above.

Legal Support

Legal Aid NSW is currently providing free, practical legal assistance to help people impacted by the bushfires recover and rebuild. Contact the Law Access NSW Disaster Response Hotline on 1800 801 529 or go to Legal Aid's website at <https://www.legalaid.nsw.gov.au/>

Service NSW has information about other sources of legal support. Go to Service NSW's website at <https://www.service.nsw.gov.au/assistance-bushfire-affected-communities#insurance-and-legal-support>

Solving Problems and Dispute Resolution Service

<https://www.smallbusiness.nsw.gov.au/what-we-do/mediation>

Access is available to a confidential and free dispute resolution service which helps small business needing assistance to work through problems with other businesses or government. It will help parties talk about their problems and work towards a solution through negotiation and communication. Can also assist small businesses with issues in relation to insurance and regulatory concerns. Mediation fees waived for small business owners who have been affected by bushfire.

Call 1300 795 534 or follow the link above.

Help with Damaged Property

<https://blazeaid.com.au/>

BlazeAid is a volunteer-based organisation that works with families and individuals in rural Australia after natural disasters such as fires and floods. Working alongside the rural families, their volunteers help to rebuild fences and other structures that have been damaged or destroyed. For more information follow the link above.

Mental Health

Listed below are free services available 24 hours a day, seven days a week.

- Mental Health Line 1800 011 511
- Lifeline 131 114
- Mensline 1300 789 978
- Kids Helpline 1800 551 800
- Beyond Blue 1300 224 636

If you or someone you know is in immediate danger call 000.
