

Personal Hardship Assistance Program

[Contact](#)[Print](#)

The Personal Hardship Assistance Program provides assistance to people experiencing financial hardship because of a single house fire or a natural disaster related emergency such as bushfire, flood, severe storm or earthquake.

If you have been affected by a natural disaster or single house fire and you are experiencing financial hardship, you may be eligible for an emergency relief and/or emergency re-establishment payments.

For information about support for non-natural disaster emergencies, please visit [Families and Children](#) or [Housing](#) for more information about available support services.

Emergency relief assistance

Emergency relief assistance may be available for up to 7 days after the emergency event. A one-off payment is provided to help meet immediate needs, including emergency food, shelter, clothing, medication and accommodation.

A needs assessment is carried out by a Personal Hardship Assistance Officer to determine eligibility.

Relief payments are not available:

- To cover the costs of cleaning up fallen trees or branches on properties

- To cover the cost of repairing or replacing fences. If a tree has fallen on your house, please call the SES or your local council for more information
- For loses or impacts associated with power outages. Contact your energy distributor if you have any questions
- To cover business losses or compensate for lost income
- Motor vehicle repairs or towing
- Paying insurance excess.

How do we pay emergency relief payments?

Financial assistance payments are paid to recipients by prepaid debit card.

What your prepaid card can be used for?

A prepaid card can be used to:

- Make purchases at stores that accept EFTPOS
- Withdraw cash from an ATM.

Cash withdrawals and EFTPOS purchases are limited to \$1000 per day.

Funds on the card expire on the expiry date printed on the back of the card.

Are there fees to use the prepaid card?

Individual ATM providers may impose their own cash withdrawal limits and fees. Cardholder fees (where applicable) are subtracted from the card balance at the time of the transaction. Refer to the product disclosure statement provided with your pre-paid card for further details.

Emergency re-establishment assistance

Following some natural disasters, emergency re-establishment assistance payments may be available in addition to emergency relief payments. This payment will support eligible recipients to re-establish their homes as quickly as possible after a natural disaster.

Emergency re-establishment assistance can be used to pay for:

- Alternative accommodation
- Removal of debris
- Home repairs
- Reconnection of essential services
- Rebuilding and replacement of essential household contents.

Who is eligible for emergency re-establishment assistance?

To be eligible for emergency re-establishment assistance:

- Your home must be uninhabitable or inaccessible for more than 7 days because of a natural disaster.

- You must meet income-tests
- Your losses or damage must not be covered in part or in whole by insurance.

The total maximum emergency re-establishment payment is \$42,250 per household (as at December 2019).

Other forms of assistance

In some circumstances, the Victorian or Australian Governments may offer other personal hardship assistance or support. Information will be available at relief centres.

Further information

If you are or you know someone who is in immediate danger, call the Police on triple zero (000).

Additional information about the Personal Hardship Assistance Program is available through your major departmental offices emergency management teams or via the attached documents in related resources.

Getting emergency financial assistance

[Getting emergency financial assistance transcript \(word\)](#)

Related resources

[Emergency relief assistance payment brochure \(pdf\)](#)

[Product disclosure statement - eftpos emergency relief single load prepaid card \(PDF\)](#)

[Supplementary product disclosure statement - Single load prepaid card \(PDF\)](#)

Was this content helpful to you?

Yes

No

Financial crisis support

Personal Hardship Assistance Program

Last updated on 24/04/2020