

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 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%, and

Non-profits who are registered with the national charities regulator and have experienced a decline of at least 15% are also eligible.

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 has established a Working for Victoria Fund in consultation with the Victorian Council of Social Services, the Victorian Trades Hall Council and Sidekicker.

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.

The partnership with the Sidekicker app assists in matching available workers to jobs that suit them.

Individuals can apply 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.

JobsHub

While many businesses have been adversely affected by COVID-19 and are reducing their workforces, there are some areas of the economy which have an increased demand for workers.

This includes jobs in health and care sectors, transport and logistics, some areas of retail, mining and mining services, manufacturing, agriculture and government sectors, among others.

JobsHub is an Australian Government initiative for the recently unemployed. Available jobs can be accessed [here](#).

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

If you are sick with COVID-19

If you are sick with COVID-19, going to work is a violation of health and safety obligations that apply to both you and your employer. Consequently, employers can direct employees who are sick with COVID-19 not to come to work, based on the Australian Government's health and quarantine guidelines.

Otherwise, your normal workplace rights and responsibilities pertaining to paid leave and protection from dismissal still apply.

[If your work has been affected by COVID-19 suppression measures](#)

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](#)

Three awards covering many employers and employees affected by the COVID-19 pandemic have been varied. The purpose is to provide additional flexibility for employers and employees to respond to the changed business conditions. The award changes are summarised below. Visit the [FairWork Ombudsman's website](#) for more information. Restaurant Award – new provisions in relation to:

- an employer can direct staff to perform tasks they have the competency for, even though the tasks are not within their normal classification;

- an employer can reduce the hours or work of employees after consultation;
- an employer can direct an employee to take annual leave. The employer must give 24 hours' notice. The employee can take the leave at half pay for double the period.

Hospitality Award – new provisions in relation to:

- the range of duties employees can be required to perform;
- reduction of ordinary hours of work for full-time and part-time employees;
- employees being directed to take annual leave; and
- employees by agreement taking twice the amount of annual leave at half pay.

Clerks-Private Sector Award – new provisions in relation to:

- the range of duties employees can be required to perform;
- the minimum engagement for part-time and casual employees working from home;
- the spread of ordinary hours of work of day workers working from home;
- temporary reduction of ordinary hours by agreement;
- employees being directed to take annual leave;
- employees by agreement taking up to twice the amount of annual leave at a proportionately reduced pay rate; and
- a reduced notice period for close-down.

[If your employer has accessed the JobKeeper scheme](#)

New provisions within the *Fair Work Act 2009* apply to employers who have qualified for the JobKeeper scheme and their eligible employees. Once an employer has qualified for the JobKeeper scheme, the new provisions enable employers to:

- make temporary and partial stand downs in certain circumstances. Employers can only give employees JobKeeper stand down directions if the employee can't be usefully employed for their normal days or hours because of changes to business attributable to the coronavirus pandemic, or government initiatives to slow its transmission.
- temporarily alter employees' usual duties and locations of work in certain circumstances. Employers need to ensure modified duties are within the employee's skill and competency and are safe. A new location must be within reasonable travelling distance. A direction can include working from home.
- make agreements with employees on altering an employee's days and times of work and use of annual leave in certain circumstances.
- When an employee is on a JobKeeper stand down direction, the employer must pay the employee for any hours that they perform work. The payment must be either the JobKeeper payment or the employee's usual pay, whichever is the higher.

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://coronavirus.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

Insurance payments

A number of insurance companies are offering relief options for customers experiencing financial hardship as a result of the impact of COVID-19 in relation to their home or vehicle insurance policies.

It is recommended that you make contact with your insurer to discuss hardship relief options if you are experiencing a difficulty in making payments associated with your insurance.

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. The MoneySmart website offers a useful resource for individuals 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

If you cannot afford to pay your rent because of a change in your financial circumstances, changes are being made to help you.

If you want to break the lease early, fees for breaking the lease will not apply and your landlord will not be able to blacklist you on residential tenancy databases if you wish to break your lease because you are unable to pay rent.

If you want to stay, the landlord cannot evict you or apply to terminate your lease, except in specific circumstances, such as property damage, serious violence, criminal activity or where you are able to pay rent but refuse to. Also, your landlord cannot serve you with a notice to vacate on or after 29 March 2020.

You should then contact your landlord to negotiate a temporary rent reduction. It's important that you do keep paying rent, as not paying rent would breach your tenancy arrangement. Whatever agreement you reach, make sure that it's in writing.

If you cannot come to an agreement for rent reduction with your landlord, you must engage in a dispute resolution process with your landlord through Consumer Affairs Victoria, which will act as a referee.

You may also be eligible to apply to receive rent support of up to \$2,000. To find out more about eligibility for the grants program, visit [Housing Victoria](#).

These laws will be in effect until 26 September 2020. For more information, visit the [Consumer Affairs Victoria](#) website.