

Disaster Relief Grants

for household contents and structural repairs – Fact sheet

October 2012

The Ministry for Police and Emergency Services can provide financial assistance under the NSW Disaster Relief Scheme to people affected by a disaster who are experiencing financial hardship and who are unable to meet the cost of repairs for essential household contents and/or structural repairs to their homes.

To be eligible for assistance you must:

- be a low-income earner and meet an income and assets test
- demonstrate that the affected home is your principal place of residence
- not be covered by insurance
- be able to demonstrate that the damage was caused by the disaster
- lodge the application within four months of the disaster occurring.

Financial assistance is a contribution towards the cost of essential household items and restoring the home to a safe and habitable condition.

Financial assistance under this grant does not replace insurance or act as compensation for losses. Assistance cannot be provided to cover insurance excess.

Grants toward replacing essential household contents

Essential household items are those required for normal daily life, such as bedding and essential electrical items (e.g. refrigerator or washing machine).

Grants toward essential structural repairs

Assistance may be provided to make essential structural repairs to your principal place of residence. Your principal place of residence is the home where you live most of the time. Assistance is not provided for repairs to other areas of your property, such as damage to fences, pools, sheds or garages.

Eligibility criteria for financial assistance

To be eligible for a disaster relief grant you must meet an income and asset test. We will assess your disposable income, which is the amount of money you have left each week after you pay your minimum rent or home mortgage.

As a guide, the weekly disposable income amount (after mortgage or rental payments) is approximately the same amount as the Age Pension paid by Centrelink. We will also take into account the number of dependent children you may have living with you. Your eligibility will be assessed on the income that you were receiving at the time of the disaster.

Applying for a disaster relief grant

To apply for financial assistance call Disaster Welfare Services on **1800 018 444**. A Disaster Welfare Officer will assist you and provide you with a disaster relief application form if you appear eligible. Applications should be submitted as soon as possible after the disaster. Applications will be accepted up to four months after the date the disaster damaged your home.

You must complete all sections of the application form and provide all of the documentation requested. This information will help to determine your eligibility for financial assistance.

Information you provide will be checked and we will contact the agencies that you have nominated, such as Centrelink, financial institutions and insurance companies. When you sign the application form you are giving us permission to check that information.

Statement of Income

If you are a wage earner you should provide evidence of the income you were receiving at the time of the disaster. You should attach the relevant pay slip to your application.

If you receive Centrelink payments or a superannuation pension you should attach your latest advice letter. If your income included pension payments from another country an advice letter showing details should also be attached.

If you are self-employed you should provide evidence of your taxable income (such as your tax returns).

Rent or home loan repayments

You will need to provide us with information about your rental or mortgage commitments. If you are renting your home please attach your last normal weekly rent receipt. A copy of your lease agreement and the inventory of furniture and other contents included in the lease should also be provided.

If you are paying off your home you should provide a statement from your lending authority which sets out the minimum rate of repayment and the balance owing on your mortgage.

Assets

We also consider other financial resources you may have, assets such as savings in the bank, shares, or a second property. If you meet the income criteria but have assets above \$10,000 (single person) or \$20,000 (couple), these will be included in the assessment of your eligibility for assistance under this scheme.

You will need to disclose all assets owned by you and your spouse or partner. You will be required to supply documentary evidence such as current bank statements, or council rate notices for verification of property ownership.

Home visits

If you apply for a disaster relief grant, a Disaster Welfare Officer will need to visit your home to inspect the damage. All visits and contacts with you will be recorded by the Disaster Welfare Officer.

If you have had to leave your home because of the disaster, you need to provide your temporary address and contact number so we can follow up with you. We will still need to visit the home affected by the disaster.

The appeal process

You will be advised in writing of the outcome of your application for financial assistance. An appeal can be lodged if you are not satisfied with the outcome of your application and/or there is additional information which supports your application.

You must lodge your appeal within one month of the date on the letter that advised you of the outcome of your application. Appeals can be sent to:

**Attention: Director, Disaster Welfare Services,
Ministry for Police & Emergency Services
PO Box 6976 Silverwater NSW 2128**

Disaster Relief Grant – checklist

The following is needed when applying for a disaster relief grant:

Proof of income (one of the following):

- Centrelink advice letter
- Statement of income from employer
- Evidence of taxable income
(e.g. taxation advice) for self employed

Insurance details

- Policy numbers
- Insurance company correspondence

Verification of home loan repayments or rent

- Your last normal weekly rent receipt
- A statement from your lending authority

Proof of assets

- Bank statements
- Proof of investments
- Council rate notice