

## Financial Help and Hardship After a Disaster

### Australian Government:

If you have been affected by a natural disaster you may be eligible for Australian Government support and payments. To check your eligibility and for more information see the myGov website here: [www.gov.au](http://www.gov.au) or call 132 307.

### Centrelink:

Centrelink provides payment to eligible persons. The website is here: [www.centrelink.gov.au](http://www.centrelink.gov.au) or call 180 22 66.

### Service NSW:

Service NSW has financial support available for individuals and businesses after a disaster. The website is here: [Home | Service NSW](#) or call 13 77 88.

### Services Australia:

Disaster relief payments and grants are available for people affected. The website is here: [www.servicesaustralia.gov.au](http://www.servicesaustralia.gov.au) or call 132 850.

### Insurance:

You should apply to your insurer for financial hardship. If eligible, the insurer can arrange for:

- Your claim to be expedited,
- Emergency money to be deposited into your account (this will be deducted from your final claim amount), and
- Your excess to be paid out of any final claim amount.

### Fines:

Revenue NSW can help eligible customers in affected areas who have outstanding fines. Fine related actions may be temporarily deferred or the timeframes to make payments extended. The website is here: [Revenue NSW | Revenue NSW](#) or call **1300 655 805**.

### Government Grants:

If you have been affected by a declared natural disaster you may be eligible for a grant. You can check the disaster grants available to you on the Service NSW website: [Home | Service NSW](#)

### If you owe a debt to someone else's insurer:

You can apply for financial hardship with another person's insurer if you owe a debt to them. They can organise a payment plan or release of debt in extenuating circumstances.

### Financial help if you are not eligible for government support:

You may be eligible for Emergency Relief Support with the Australian Red Cross if you are ineligible for government support. Apply online via their website here: [www.redcross.org.au](http://www.redcross.org.au).

### If you owe a debt to some else or they owe you a debt:

**Contact the Northern Rivers Community Legal Centre for free legal advice relating to debt between individuals.**

**Call 02 6621 1000 or 1800 689 889**