

LOCK-DOWN PERSONAL FINANCIAL SUPPORT

A guide to the support available for individuals affected by the Queensland lock-down.

ADVICE. CLARITY. DIRECTION.
That's how we help you.



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The Peak Partnership
BUSINESS ADVISERS

If you can't work because you or someone in your household is impacted by COVID-19, support is available.

There are three types of payments accessible to individuals who have lost work because of the pandemic:

- the [COVID-19 Disaster Payment](#);
- ['Top up' payments](#) for those on income support; and
- the [Pandemic Leave Disaster Payment](#).

How to apply for support

You can apply for the COVID-19 Disaster Payment or the top-up income support payment through your [MyGov](#) account if you have created and linked a Centrelink account. Generally, once your application has been accepted, you will not need to reapply for the payment while your area remains a hotspot unless your circumstances change.

Apply for the Pandemic Leave Payment by phoning Services Australia on 180 22 66.

COVID-19 Disaster Payments

The COVID-19 Disaster Payment is a weekly payment available to eligible workers who can't attend work or who have lost income because of a lockdown and don't have access to paid pandemic leave entitlements. If you are a couple, both people can separately claim the payment. Sole traders may apply for COVID-19 Disaster Payment if you are unable to operate your business from home. However, you will not be eligible if you are also receiving a State or Territory business grant.

The Disaster Payment is tax-free and the ATO has confirmed that it doesn't need to be included in your tax return.

Timing of the payment

The disaster payment is generally accessible when the Chief Medical Officer declares a region a hotspot (you can find the [listing here](#)).

From 02 August 2021, payments will apply from day one of the lockdown and will be paid in arrears once claims open (previously, the hotspot had to last 7 days or more and the payment only applied from day 8 of a lockdown).

Area	Date of declaration	Disaster payment accessible from
QLD City of Brisbane, Moreton Bay Region, Redland City, Logan City, City of Ipswich, Shire of Noosa, City of Gold Coast, Lockyer Valley Region, Scenic Rim Region, Somerset Region and Sunshine Coast Region	01 August 2021	07 August 2021*
QLD Regional Council of Cairns and Shire of Yarrabah Qld	08 August 2021	16 August 2021*

**Payment paid in arrears from date of declaration (Day One of the lockdown).*

How much is the payment?

The COVID-19 disaster payment amount available depends on how many hours of work you have lost in the week:

Hours of work lost	Disaster payment amounts*
Between 8 and 20 (or a full day of work)	\$450
20 or more	\$750

* From 02 August 2021

The payment applies to each week of lockdown you are eligible.

Eligibility

The COVID-19 disaster payment is emergency relief. It is available if you:

- live or work in an area that is subject to a state or territory public health order that imposes restriction on movement and is declared a Commonwealth COVID-19 hotspot, or
- have visited an area that is a Commonwealth COVID-19 hotspot and you are subsequently subject to a restricted movement order when you return to other parts of the impacted region or interstate,

and you:

- are an Australian citizen, permanent resident or temporary visa holder who has the right to work in Australia, and
- are aged 17 years or over, and
- have lost 8 hours or more of work or a full day of your usual work as a result of the restrictions - losing work includes being stood down by your employer, not being assigned any shifts for the week of restrictions and being unable to work from home. Losing a full day of what you were scheduled to work but could not work because of a restricted movement order includes not being able to attend a full-time, part-time or casual shift of less than 8 hours, and
- don't have paid pandemic-related leave available through your employer (annual or personal leave is not taken into account), and

- are not receiving income support payments, a state or territory pandemic payment, Pandemic Leave Disaster Payment or state small business payment for the same period. See '*Top up' payments for those on income support* below. Income support payments include Age Pension, Austudy, Carer Payment, Disability Support Pension, Farm Household Allowance, JobSeeker Payment, Parenting Payment, Partner Allowance, Special Benefit, Widow Allowance, Youth Allowance and Income Support Supplement, Service Pension or Veteran Pension from the Department of Veterans' Affairs.

'Top up' payments for those on income support

A special \$200 a week 'top-up' payment is available to those who are ineligible for the COVID-19 disaster payment because they receive an income support payment through social security, ABSTUDY Living Allowance, Dad and Partner Pay or Parental Leave Pay. The top-up payment is in addition to your existing income support payment, if you can demonstrate:

- you have lost more than 8 hours of work and
- reported employment income to Centrelink at least once on or after 29 April 2021 or had ongoing employment income on or after 29 April 2021, and
- you meet the other eligibility requirements for the COVID-19 Disaster Payment.

If you are a member of a couple, you can both apply for this payment.

Pandemic Leave Disaster Payment

The Pandemic Leave Disaster Payment is for those who have been advised by their relevant health authority to self-isolate or quarantine because they:

- test positive to COVID-19;
- have been identified as a close contact of a confirmed COVID-19 case;

- care for a child, 16 years or under, who has COVID-19; or
- care for a child, 16 years or under, who has been identified as a close contact of a confirmed COVID-19 case; or
- care for a person who has tested positive to COVID-19.

How much is the payment?

The payment is \$1,500 for each 14 day period you are advised to self-isolate or quarantine. If you are a couple, you both can claim this payment if you meet the eligibility criteria.

Eligibility

The Pandemic Leave Disaster Payment is available if you:

- are an Australian citizen, permanent resident or temporary visa holder who has the right to work in Australia; and
- are aged 17 years or over; and
- are unable to go to work and earn an income; and
- do not have appropriate leave entitlements, including pandemic sick leave, personal leave or carers leave; and
- are not getting any income support payment, ABSTUDY Living Allowance, Paid parental leave or Dad and Partner Pay. Income support payments include Age Pension, Austudy, Carer Payment, Disability Support Pension, Farm Household Allowance, JobSeeker Payment, Parenting Payment, Partner Allowance, Special Benefit, Widow Allowance, Youth Allowance and Income Support Supplement, Service Pension or Veteran Pension from the Department of Veterans' Affairs.

The payment is taxable and you will need to declare it in your income tax return. You will also need to include the Pandemic Leave Disaster Payment in your Family Tax Benefits, Child Care Subsidy, or Child Support income assessment.

If you are uncertain of your eligibility, talk to [Services Australia](#).

If you are concerned about the impact of disaster relief payments on you, talk to us.

How to contact us

We're available to assist you if you need support. Here's how you can contact us:

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The Peak Partnership
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email@peakpartnership.com.au

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The material and contents provided in this publication are informative in nature only. It is not intended to be advice and you should not act specifically on the basis of this information. If expert assistance is required, professional advice should be obtained.

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