

**HEALTH AND
HUMAN SERVICES
EMERGENCY
MANAGEMENT**

Personal Hardship Assistance Program

Implementation Guidelines – December 2012

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Introduction

Recovering from emergencies

The Victorian Government recognises that individuals are responsible for their own safety and for decisions regarding the amount of protection required for their assets (principally through insurance). However, the Victorian Government acknowledges the severe impact an emergency may have on individuals, households and communities and supports affected people by strengthening their capacity to recover. In the immediate aftermath of an emergency event, financial assistance, through the Personal Hardship Assistance Program (the PHAP) provides a tangible resource for affected individuals and households to address their immediate needs and to facilitate recovery.

The Victorian State Government provides a range of assistance to assist individuals and communities to recover from the effects of emergencies. The PHAP provides a timely 'helping hand' in the form of financial assistance to alleviate the personal hardship arising as a direct result of an emergency.

Assistance provided through the PHAP is not intended to replace insurance, and should not be considered as compensation for losses. Other forms of assistance (such as concessional loans, Commonwealth Government grants and assistance, material aid from charitable sources and grants from public appeals) may also be available to assist people affected by an emergency to re-establish themselves. The sum total of assistance made available by governments and other relief and recovery agencies should be recognised as only a helping hand and therefore not significant enough to remove incentives to insure household items and structures.

Personal Hardship Assistance Program (PHAP)

There are two categories of assistance under the PHAP:

- Emergency relief assistance - a set payment per household to meet immediate relief needs.
- Emergency re-establishment assistance - payment to assist in the re-establishment of a principal place of residence, once eligibility is established.

Role of the Personal Hardship Assistance Program Officer (PHAP Officer)

Authorised Department of Human Services and Department of Health PHAP Officers are responsible for the administration of the PHAP. This guideline provides detail on the processes to administer the program. Where PHAP Officers are unclear about any part of the process or an unusual problem arises, they should consult the regional incident manager or regional recovery manager in the first instance. The Health & Human Services Emergency Management Branch can be contacted where the region wishes to obtain advice or escalate the issue.

Operating from a relief or recovery centre

In large incidents, it is likely that PHAP Officers will assess applications for Emergency relief assistance from within a relief centre. In smaller events (for example single house fires), PHAP Officers may work directly with the affected household and may assess applications at the incident site or in a departmental office.

Completion of applications for emergency re-establishment assistance will usually be carried out in an interview with applicants in a Department of Human Services regional office or at a recovery centre. Depending on the unique needs of the affected community, however, provisions may be made for applications to be completed at events such as community gatherings or in local government offices.

For both categories of PHAP payments, the PHAP Officer will need to be flexible and consider the needs of the affected community at all times.

Principles and definitions

General principles and guidance

The following general principles and guidance apply when assessing applications for PHAP payments. They build on the PHAP Policy principles.

1. In most circumstances, people prefer to return to their home site as soon as possible. Financial assistance can be given for a range of measures to assist people to return to or remain on their properties.
2. Applications for emergency re-establishment assistance payments can only be accepted following advice of availability from the Health & Human Services Emergency Management Branch.
3. The role of the PHAP Officer is a *delegated role* under the *authorisation of employees to create financial obligations instrument* to an *employee of the Department of Human Services or the Department of Health* and **cannot be further delegated**. Therefore, emergency relief and re-establishment assistance payment applications forms must be completed and signed by authorised Department of Health or Human Services staff only. Local Government, Red Cross or other agencies cannot complete and sign PHAP forms.
4. All sections of the application are to be completed – this includes the Statement (Statutory Declaration and Authority to Release Information) that is required to be signed by the applicant.
5. Fact sheets about the purpose of the assistance payment should be provided to the applicant along with other relevant material to assist in their recovery.
6. Payment amounts **cannot** exceed the set amounts, nor can lesser amounts be paid.
7. Eligibility for one payment does not establish eligibility for any other payment - all applications are assessed and approved independently.
8. Applicants may be required to repay amounts if they are subsequently found not to meet eligibility criteria or where they subsequently receive insurance compensation.
9. The process of administering the PHAP is subject to internal auditing and requests for information under Freedom of Information legislation. Therefore, PHAP Officers must maintain records in line with departmental record keeping practices.
10. All applications (in draft, approved for payment and not approved for payment) must be entered into RIEMS. Applications are to be entered as soon as possible (within 3 working days).

Definitions

Household

A household is a person or group of people who normally reside in a premises. The premises at which they reside would usually have its own property title or rental agreement and would be metered for the supply of utility services. Households are considered separate households for the purpose of processing applications if they reside in different premises on the same property.

The composition of a household can vary from one adult to a mix of adults and children of different ages and dependencies.

For the purpose of calculating payments, a child will be regarded as an adult if they:

- are 18 years or older
- work full time and contribute to the household income regardless of age.

Hardship

Hardship is demonstrated when an applicant requires financial support to access accommodation and other essential items such as personal requisites, toiletries, clothing or to leave an affected area, and the need has not been met by other relief services.

“Likely to cause hardship”

Likelihood is a term used, in conjunction with *consequence* to assist in identifying and describing *risk*. *Likelihood* is defined as the ‘chance of something happening’ (AS/NZ ISO 31000:2009). For the purpose of the Policy, the determination of ‘likely to cause hardship’ is at the discretion of the assessing officer based on their judgement that hardship will occur.

Principal place of residence

The principal place of residence is where the household primarily resides. It is usually the address shown on the applicant’s driver’s licence and/or their electoral registration address.

Emergency relief assistance

Purpose

Emergency relief assistance is provided to alleviate personal hardship arising from the effects of an emergency by helping to meet immediate essential health, safety and wellbeing needs.

Availability

Emergency relief assistance is available to eligible applicants to assist a household **during the first seven days** after single house fires and the following natural emergency events:

Bushfire, flood, storm, storm surge, landslide, earthquake, meteorite strike, tornado and tsunami.

Availability of emergency relief assistance for single incidents, other than single house fires, is at the discretion of the Director, Health and Human Services Emergency Management.

Emergency relief assistance is not available for the following situations:

- Damage caused by construction or building works
- Non-natural emergencies, such as transport accidents and industrial accidents or bombings and shootings.
- Business losses of every type.
- Motor vehicle repairs or towing.
- Compensation for the loss of income.

Emergency relief assistance payments also do not cover:

- Insurance excess
- Power outages (unless it is a direct result of one of the emergency events listed above)
- Loss resulting from power outages

Eligibility

The eligibility for emergency relief assistance is established when providing for shelter, food, clothing, personal items or specific transport (i.e. to leave an affected area) has caused (or would likely cause) hardship for an individual or household affected by an emergency.

Hardship is demonstrated when an applicant:

- Is without accommodation
- Does not have access to personal requisites, toiletries
- Does not have access to clothing
- Does not have access to food
- Requires financial support to leave an affected area

Hardship is demonstrated if these needs cannot be met through the household's own resources or as part of other relief arrangements. A person or household does not necessarily have to be displaced to demonstrate hardship. When determining the hardship, it is important to consider the financial impact that the hardship is causing for the person and whether providing some financial assistance will alleviate the hardship and/or whether the relief needs are, or can be met by other programs.

Payment amount

Once need has been identified, the amount of emergency relief assistance to be paid is based on **fixed** amounts for each household member (adults and children) to the maximum household amount, based on a household with 2 adults and 1 child.

No emergency relief assistance payment may exceed the maximum amount for each member or the household and all emergency relief assistance payments are to be paid in full, not part thereof.

Refer to Appendix 1 for the current emergency relief assistance payment amounts.

Processing the application

The following points will assist with the processing of emergency relief assistance payments.

- Emergency relief assistance payments should be made immediately on application. Applications may be accepted up to seven days post the impact of the emergency, or longer at the discretion of the Director, Health & Human Services Emergency Management.
- All sections of the emergency relief assistance form must be completed. It should be completed with the applicant present and a copy provided to the applicant along with other information to support relief.
Note: As of December 2012, part 8b of the Relief form does not need to be completed.
- If identity cannot be established, payment should be made and a file note made to accompany the application.
- One person should be designated as the applicant. Applications should only be accepted from one person representing the household unit.

Refer to Appendix 4 for various scenarios which may assist you when assessing an application.

Primary payment method

Prepaid cards will be the primary method of payment of emergency relief assistance, enabling recipients to withdraw cash from Automatic Teller Machines or over the counter at any bank or credit union, and to make a purchase from merchants that accept VISA Prepaid. The prepaid card is not a credit card.

Prepaid cards provide immediate access to cash 24 hours a day, 7 days a week and offer greater security and convenience to cash or cheques. Prepaid cards allow the fastest access to payment to meet a range of emergency relief needs.

Prepaid cards have a cash value of the set payment amounts for the emergency relief assistance applicable to the household. Where payment is made with two or more cards, the total amount must equal the set amount for the household composition.

At the discretion of the PHAP Officer, after careful consideration of existing circumstances and conditions at the time, a cheque may be used to make payment if it will provide easier access to the payment, for example, where the applicant is elderly and unfamiliar with using debit cards.

For more information on the use of pre-paid cards and cheques, see Appendix 2.

Where to seek information

The first point of contact for all questions relating to the processing of emergency relief assistance payments is your PHAP Team Leader or Coordinator, or the Regional Recovery Manager/Regional Incident Manager. In single events you may be directed to contact your Regional Emergency Management Coordinator.

The Regional Recovery Manager may refer the question/issue to the Health & Human Services Emergency Management Branch or the State Emergency Management Centre, where operational.

Emergency re-establishment assistance

Purpose

Emergency re-establishment assistance is provided to help eligible people affected by an emergency re-establish in their homes where their own resources are inadequate and where their re-establishment needs are not met by insurance or other forms of assistance.

Availability

Emergency re-establishment assistance payments can only be made available after the approval of the Premier or the Minister for Police and Emergency Services and can only be provided for the emergency event for which approval is given.

The following are **not** covered:

- Business loss or damage
- Loss of income
- Insurance excess amounts.

Categories of re-establishment assistance

There are five categories of assistance payments to assist a household to re-establish their living arrangements, listed below. For all five categories, the household must have met the income test and their insurance must not be covering the item for which they are seeking assistance. **Payments under all categories must not exceed the maximum assistance available for the household, see Appendix 1.**

1. Alternative accommodation

Assistance may be provided for alternative accommodation to help ensure that the household has stable accommodation from which to begin recovering from the emergency. Assistance is provided to a maximum of 26 weeks and is designed to cover only the gap between what the household was spending on accommodation prior to the event and what they must spend after.

If the applicant enters into a rental agreement for a period up to the assistance amount then the payment may be made in full at the first payment.

For example, a household's rental amount before the emergency was \$400 per week. After the emergency the household moved into a property at \$500 per week. Therefore the gap is \$100 per week to a maximum of 26 weeks.

For property owners, the gap is effectively 100%, also to a maximum of 26 weeks.

2. Removal of debris

Often the household lacks the access to money in order to clean up the property following an emergency. Clean up may be required to reinhabit the home, prior to the installation of interim accommodation, such as a caravan on the property, or to clear debris in preparation for rebuilding. The household may apply for assistance to remove debris upon providing a quote or receipt. There is no sub-limit on this category.

3. Essential repairs

The aim of the essential repairs category is to assist with urgent repairs that can be made to allow the household to reoccupy the house. For example, if the roof is damaged over the kitchen, but can be repaired, the applicant can provide a quote from a builder to undertake the repair under this category. This does not preclude them from applying for additional structural repairs under category 4 below. There is no sub-limit on this category.

4. Demolition and rebuilding.

Where the residence is destroyed and requires demolition and then rebuilding, the applicant may apply for assistance under this category. There is no sub-limit on this category.

5. Essential household items

Where the emergency has caused structural damage or flooding above floorboard level, there is usually also damage to contents. Repair or replacement of essential household items is critical in returning a property to a liveable condition, therefore applicants may apply for assistance to repair or replace essential contents under this category.

The applicant should complete the checklist of essential items damaged or destroyed by the emergency and provide this with their application. Refer to Appendix 3 for the Essential Contents Checklist.

Although there is no sub-limit on this category, there are maximum payment amounts available based on the rooms where essential items need to be replaced. The maximum eligible claim for each room is listed in Table 2 below.

Table 2: Essential item room amounts

Room	Maximum allocation
Master bedroom	\$4000
Other bedroom(s)	\$2000
Kitchen	\$4000
Laundry	\$2000
Dining	\$3000
Lounge	\$4000
Bathroom	\$2000
Floor coverings	\$4000
Household equipment	\$1000

Eligibility and evidence

Applicants must meet three eligibility criteria to receive emergency re-establishment assistance:

1. An applicant's principal place of residence must have been rendered uninhabitable (unfit to live in) or made inaccessible for more than seven days as a consequence of the eligible emergency event.
2. An applicant must meet the income test (see below), and
3. An applicant's expenses and/or losses must not be covered by insurance.

An applicant is required to provide adequate evidence of identity, impact/damage, income and insurance at the time of applying for emergency re-establishment assistance.

Income test

Income assessments will be based on evidence of:

- Gross weekly family income for Pay As You Earn (PAYE) Taxpayers; or
- Gross weekly income, minus gross weekly expenditure, for the self-employed.

Household income will be calculated based on a maximum of three household members who earn an income and contribute to household operating costs. Household income may include the income of a child if the child is working full time and contributes to household income. If the assessment includes three household members, all income is added, divided by three and multiplied by two in order to calculate a two-adult household equivalent.

An application can be re-assessed if household income diminishes within three months of the emergency event and is attributed to the emergency event.

Income limits are reviewed annually to reflect changes in the allowable income to qualify for a Commonwealth Government Low Income Health Care Card and the Victorian Caregiver Reimbursement Rate for General Caregivers for children aged 13 years and older.

Refer to Appendix 1 for the current emergency re-establishment assistance income thresholds.

Insurance

Eligibility is established only where losses are **not** being met by insurance, compensation or other assistance measures.

Evidence

The evidence requested to support the application is summarised in the table below.

The applicant may not be able to provide all of this information in the first instance due to the losses they have experienced. The application may still be processed and an initial payment made if appropriate (see below under 'Payment amounts').

Note: The applicant must be advised to keep evidence of expenditure of an initial payment, where made, if they wish to apply for additional re-establishment assistance.

Table 3: Re-establishment Assistance – supporting material

Evidence required	Documentation to provide
Proof of Identity for all household members	Applicant: Drivers licence Household members: <ul style="list-style-type: none"> • Medicare Card listing family members • Centrelink card listing family members
The affected property is your principal place of residence	<ul style="list-style-type: none"> • Address on Drivers licence • Address on electoral role registration • Name and address of affected property on rates notice (owner/occupier) • Name and address of affected property on utilities bill (tenants)
Impact on your primary place of residence	<ul style="list-style-type: none"> • Photos • Report from local government (obtained by the PHAP Officer)
Gross weekly income (up to 3 household members)	<ul style="list-style-type: none"> • Payslips • Previous year tax assessment • Letter from accountant or employer (on letterhead) • Health care card, etc • Note – bank statement is not normally accepted as evidence as it shows net payments only
Evidence of Insurance	<ul style="list-style-type: none"> • Letter from insurance company stating insurance paid against loss/damage
Proof of expenditure of the initial payment	<ul style="list-style-type: none"> • Receipts • Log book (for additional travel)
Costs for agreed repair works	<ul style="list-style-type: none"> • Quotes, invoices, receipts

Verification of eligibility

PHAP Officers will verify, through best efforts, the eligibility of an applicant for emergency re-establishment assistance.

In addition, applicants will be asked to make a legally binding declaration that they have been adversely affected by an emergency and that they will use any payment provided to alleviate personal hardship related to meeting any of the following needs (based on the categories of assistance above):

- alternative accommodation
- removal of debris from residential properties
- essential repairs to housing to restore it to a habitable condition
- demolition or rebuilding to restore housing to a habitable condition
- repair or replacement of essential household items.

The applicant **must** sign the Statement on the form after the PHAP officer has explained the conditions of assistance in full and highlighted the consequences of making a false statement before approving payment.

Payment amounts

The maximum assistance amount available to the household is calculated based on the number of adults and children and the total household income.

Refer to Appendix 1 for the current emergency re-establishment assistance payment amounts.

Initial payment

In the initial period following an emergency, an applicant may demonstrate need for assistance but may not be able to provide **all** evidence to enable **full** verification of eligibility for re-establishment assistance.

Where this circumstance arises **in the first month** during which re-establishment assistance is available, an initial re-establishment payment up to the maximum initial payment amount can be paid.

Note: PHAP Officers should ask applicants to provide as much evidence as is available to support their application.

Where the applicant requests further assistance, all supporting evidence must be presented in order to process remainder of the re-establishment the application.

For example: A household is eligible for the maximum re-establishment assistance amount of \$30,350. This may be made up of an initial payment of \$3000 and the remaining \$27,350 as part of the further assistance. **The household is not eligible for \$3000 + \$30,350.**

Primary payment method

The primary payment method for emergency re-establishment assistance payments is a direct deposit into the bank account of the applicant.

Processing the application

The following points will assist with the processing of emergency re-establishment assistance payments.

- Applications may be accepted up to **180 days** after the impact of the emergency **but** applications for **initial assistance** without supporting material are limited to **1 month** after the emergency.
- Emergency re-establishment assistance payments should be made within 5-7 days of approval of application, via direct deposit to allow immediate access to funds.
- Verification that the residence was destroyed, rendered uninhabitable or made inaccessible for at least 7 days as a result of the emergency **must** be made. Evidence may be available from LGA reports, CFA or SES records or Rapid Impact Assessment data.
- All sections of the emergency re-establishment assistance form must be completed. It should be completed with the applicant present and a copy provided to the applicant along with other relevant material.

- The initial payment is designed to more quickly assist people with re-establishment where they may not be able to confirm identity or income. The applicant should be advised that if they are found to not be eligible, then they will be required to repay the assistance.
- The applicant should be advised to retain proof of expenditure if they are seeking further assistance.
- Income should be verified by wage slips, bank accounts or tax statements. If these have been destroyed, the applicant should ask their employer for duplicate wage slips. For small business operators and farmers who do not have a fixed regular income, tax statements and profit and loss accounts should be used to determine average gross weekly income.
- If household income is diminished within three months of the emergency event and is attributed to the emergency event, for example, the applicant's place of employment is damaged or affected, or the applicant has had to take extended sick leave and is not covered, this is grounds for re-assessment of the application.
- Emergency re-establishment assistance payments can cover costs already incurred.
- Alternative accommodation assistance can be used to enable the applicant to remain on the property by either making the residence liveable or enabling alternative accommodation to be utilised while repairs to the residence are undertaken. This can include hire of:
 - Caravans
 - Sheds
 - Portable toilets
 - Tarpaulins
 - Equipment for cooking, food storage, lighting, heating
 - Bedding (if unavailable from relief agencies)
 - Minor structural repairs
 - Water pumps and generators
 - Reconnection of essential services.

Refer to Appendix 4 for various scenarios which may assist you when assessing an application.

Where to seek information

The first point of contact for all questions relating to the processing of emergency relief assistance payments is the PHAP Team Leader or Coordinator, or the Regional Recovery Manager/Regional Incident Manager. In single events you may be directed to contact your Regional Emergency Management Coordinator.

The Regional Recovery Manager may refer the question/issue to the Health & Human Services Emergency Management Branch or the State Emergency Management Centre, where operational.

Appendix 1 – Income limit & assistance amounts as at 15 December 2012

Ready Reckoner table: emergency relief assistance

Household situation	Amount to be paid
Sole resident	\$480
1 principal resident + 1 dependent child	\$720
1 principal resident + 2 dependent children	\$960
2 principal residents	\$960
1 principal resident + 3 or more dependent children	\$1,200
2 principal residents + 1 or more dependent children	\$1,200
3 or more principal residents	\$1,200

Ready Reckoner table: emergency re-establishment assistance – Initial payment

Household Composition		Income limit
Adults	Children	
1	0	\$845
2	0	\$1,467
1	1	\$1,065
2	1	\$1,686
1	2	\$1,284
2	2	\$1,906
1	3	\$1,504
2	3	\$2,125
1	4 (or more)	\$1,723
2	4 (or more)	\$2,345
3 (or more)	0	\$2,345

An initial emergency re-establishment assistance payment may be provided to eligible applicants as an upfront amount where the applicant cannot provide all evidence. **This should only be used in the first month of availability of re-establishment assistance in exceptional circumstances where the need for immediate assistance is demonstrated.**

The amount paid to all eligible applicants is up to **\$3,000**.

If three adults are residing, use the below formula to calculate a two-adult household equivalent;

$$((\text{Income1} + \text{Income2} + \text{Income3}) \div 3 \times 2) = \text{Income}$$

Ready Reckoner table: emergency re-establishment assistance – Further payment

Household Composition		Income limit		Maximum REA		Income limit		Maximum REA	
Adults	Children	Income limit	Maximum REA	Income limit	Maximum REA	Income limit	Maximum REA	Income limit	Maximum REA
1	0	\$604	\$26,300	\$725	\$17,550	\$845	\$8,750	\$845	\$8,750
2	0	\$1,048	\$28,350	\$1,257	\$18,900	\$1,467	\$9,450	\$1,467	\$9,450
1	1	\$823	\$28,350	\$944	\$18,900	\$1,065	\$9,450	\$1,065	\$9,450
2	1	\$1,267	\$30,350	\$1,477	\$20,250	\$1,686	\$10,100	\$1,686	\$10,100
1	2	\$1,043	\$30,350	\$1,164	\$20,250	\$1,284	\$10,100	\$1,284	\$10,100
2	2	\$1,487	\$30,350	\$1,696	\$20,250	\$1,906	\$10,100	\$1,906	\$10,100
1	3	\$1,262	\$30,350	\$1,383	\$20,250	\$1,504	\$10,100	\$1,504	\$10,100
2	3	\$1,706	\$30,350	\$1,916	\$20,250	\$2,125	\$10,100	\$2,125	\$10,100
1	4 (or more)	\$1,482	\$30,350	\$1,603	\$20,250	\$1,723	\$10,100	\$1,723	\$10,100
2	4 (or more)	\$1,926	\$30,350	\$2,135	\$20,250	\$2,345	\$10,100	\$2,345	\$10,100
3 (or more)	0	\$1,926	\$30,350	\$2,135	\$20,250	\$2,345	\$10,100	\$2,345	\$10,100

All maximum re-establishment assistance (REA) figures in the above table **INCLUDE** the initial payment of up to \$3000

Next review date – 30 June 2013

Appendix 2 – Victorian Government pre-paid debit cards

Background

The Department of Human Services (DHS) has introduced the use of prepaid cards as a form of payment for personal hardship assistance payment to Victorians affected by an emergency. The prepaid cards were first used during the February 2009 bushfires. **Prepaid cards are now the primary method of payment for Emergency relief assistance payments.**

Prepaid cards are provided with a PIN and can be used by recipients to withdraw cash from ATM's or over the counter at any bank or credit union and to make a purchase from merchants that accept VISA Prepaid. It is not a credit card.

Prepaid cards provide immediate access to cash 24 hours a day, 7 days a week and offers greater security and convenience to cash or cheques.

Each card can have a cash value up to the maximum amounts for the emergency relief assistance Payments.

Administration of the payments is undertaken by departmental staff trained to assess and process applications.

At the discretion of the PHAP Officer, after careful consideration of existing circumstances and conditions at the time, a cheque may be used if it will provide easier access to the payment, for example, where the applicant is elderly and unfamiliar with using debit cards.

Types of prepaid cards

There are two types of prepaid cards:

Pre-activated cards

These are active and pre-loaded cards that contain dollar values and are ready for use. The dollar value for pre-loaded cards is based on the maximum amounts for Personal Hardship Assistance Program – emergency relief assistance.

PHAP Officers can immediately distribute pre-activated cards.

Inactive (or 'blank') cards

These are cards that have not been activated and do not have dollar values.

Nominated staff must activate the cards first before release or distribution of the prepaid cards. Inactive cards must be individually activated and loaded with a dollar value through the CardWiz system.

Training can be provided on how to activate prepaid cards by contacting Teresa Lau on 03-9096-5305 and the user guide is available on the Operational Toolkit.

Refer to the Fact Sheet: Victorian Government Personal Hardship Assistance - Prepaid Card (Annexure A) for more information.

Debit Card Control Framework

The control of debit cards is governed by the Central Finance unit. The responsibility for the control of cards at a regional level is shared by both the regional finance team and the emergency management team. In non-emergency times, the Emergency Management Manager will take the lead in ensuring compliance with the control framework. During emergencies, the Regional Recovery Manager must ensure that appropriate controls are followed in the distribution and reconciliation of cards and cheques.

Specific regional role statements for the roles related to PHAP have been developed and distributed to all regions including the role of *Regional PHAP Financial Coordinator*. The Regional Recovery Manager should ensure that the positions are active and the responsibilities are met.

Centrally, the Finance function in the Logistic Unit of the State Emergency Management Centre is responsible for ensuring the region has implemented the financial control framework and for undertaking routine reconciliation of RIEMS data and financial reporting. This responsibility has been written in to the SEMC Operational Arrangements document.

All supplementary material associated with prepaid cards should be accessed from the H&HSEM Operational Toolkit (Intranet) to ensure you have the latest material.

Appendix 3 – Essential contents checklist

Please use the below checklist to help determine the essential contents that have been damaged or destroyed.

Room	Item	Destroyed\Damaged (please tick ✓)	Room	Item	Destroyed\Damaged (please tick ✓)
Kitchen/dining	Cabinets / storage		Lounge	Couch / sofa	
	Refrigerator / freezer			Television	
	Microwave, toaster & kettle			Cabinets / storage	
	Oven / stove			Coffee / side tables	
	Pots & pans		Bathroom	Cabinets / storage	
	Crockery, cutlery & glassware			Mirrors	
	Dining table & chairs			Appliances	
Master bedroom	Bed / mattress			Towels	
	Bed linen / pillows		Laundry	Washing machine	
	Dresser / wardrobe / storage			Dryer / drying racks	
	Clothing			Storage / baskets	
	Bedside tables		Flooring	Carpet	
Other Bedroom(s)	Bed / mattress				Floorboards
	Bed linen / pillows			Other floor coverings	
	Dresser / wardrobe / storage		Household equipment	Heating	
	Clothing			Vacuum	
	Bedside tables			Cleaning products	

Appendix 4 - Examples

The following examples are provided to assist PHAP Officers in understanding the Personal Hardship Assistance Program and assessing applications;

It is assumed in all examples that the applicants are below the income limit and that the household has no insurance. It is also assumed that the re-establishment assistance program has been activated by the Minister, Police & Emergency Services.

1. A family of two adults and two children have arrived at an emergency relief centre. They have been told that they cannot return to their property owing to the bridge being damaged, but a temporary bridge will be installed tomorrow. The family must stay in the emergency relief centre overnight. The relief centre is providing for all of their immediate needs.

Emergency relief assistance: Since the family has no identifiable unmet needs causing hardship, emergency relief assistance would not be required.

Re-establishment Assistance: Since no ongoing hardship has been demonstrated, re-establishment assistance would not be applicable.

2. The home of a single parent with two children has lost power to their home during a heat wave. The property is undamaged and otherwise habitable. SP AusNet advises that it will take 48 hours to restore the power.

Emergency relief assistance: Although power-outage may cause some hardship, emergency relief assistance does not cover power outages.

Re-establishment Assistance: Re-establishment assistance would not be applicable in this case. Any loss of food or other damage to household electrical items may be able to be claimed from the power distributor.

3. A household with two adults and two children (an 18 year old son and a 13 year old daughter) has nowhere to stay owing to the home being destroyed by a severe storm. The adult son does not contribute to the household running costs. The household requires assistance with food and accommodation. They want to repair their house and move back in. The household wishes to stay together after the incident.

Emergency relief assistance: Hardship has been demonstrated since relief services would not be able to provide for household needs. Total assistance amount is based on two adults and two children (i.e. the maximum assistance amount available will be reached).

Re-establishment Assistance: Income will be based on the two contributing adults. The son would be counted as a child, so the income limit would correspond to the two adult, two children household in the ready-reckoner.

4. A shared household with four adults has nowhere to stay owing to the home being destroyed by a fire (non-bushfire). The household requires assistance with food and accommodation. All adults contribute to the running costs of the household. The household wishes to stay together after the incident.

Emergency relief assistance: Hardship has been demonstrated since relief services would not be able to provide for household needs. Total assistance is based on four adults (i.e. the maximum assistance available). However, in this case ¼ of the assistance maximum is paid to each member.

Re-establishment Assistance: Re-establishment assistance would not be applicable in this case as the program is not activated for single house fires.

5. A sixteen year old female is the applicant on behalf of her mother and younger sister after a flood destroyed their old home. The house is condemned by a building inspector. The female is working to support her mother and younger sister. The household wishes to stay together after the incident.

Emergency relief assistance: Hardship has been demonstrated since relief services would not be able to provide for all household needs. An application is processed based on two adults (the 16 year old female and her mother) and one child.

Re-establishment Assistance: Income will be based on the two contributing adults (the daughter and her mother). The income limit would correspond to the two adults, one child household in the ready-reckoner.

6. A family of two adults and two children apply for re-establishment assistance as their home has been flooded above floor-board level and they have significant damage. They are unable to provide all supporting evidence at the time of the application. The household income is \$1400. They are unable to return home and as such require temporary accommodation, have lost all basic essentials and have no insurance. They have quote on clean-up activities (pulling up carpets, hosing walls, removal of debris etc) to start to dry the house out. The quote is for \$1500.

Re-establishment Assistance: Referring to Appendix 1, the household is eligible for a maximum REA of \$30,350. The flood has caused the loss of some of the supporting evidence required for the complete maximum REA to be processed and as such, an initial payment of up to \$3000 is the maximum available at present.

In this case, it is clear that the family would be eligible for the maximum REA and they have immediate re-establishment needs and as such a payment of \$3000 would cover the clean-up activities, plus accommodation, food, clothing and basic needs.

The household would then be eligible for further assistance of up to \$27,350 subject to providing the remaining evidence required

Appendix 5 – Supplementary material

The following documents can be accessed from the H&HSEM [Operational Toolkit](#). Care should be taken to ensure that you are using the latest version of each document.

- Emergency relief assistance form
- Emergency Re-establishment form
- Personal Hardship Assistance Program Officer role statement
- Personal Hardship Assistance Payment Guidelines Prepaid Card Manual
- Fact sheet Personal Hardship Assistance Prepaid Card
- Emergency Relief Prepaid Cards Quick Reference
- Emergency Relief Prepaid Card Conditions of Use
- Emergency Re-establishment Application Checklist
- Schedule of Payments form
- Case notes form for file

Appendix 6 – Overpayment/fraud process

Background

Staff involved in the processing of Emergency Relief and Re-establishment payments should regularly monitor application forms and RIEMS records/ reports to identify possible overpayments, either unintentional or fraudulent.

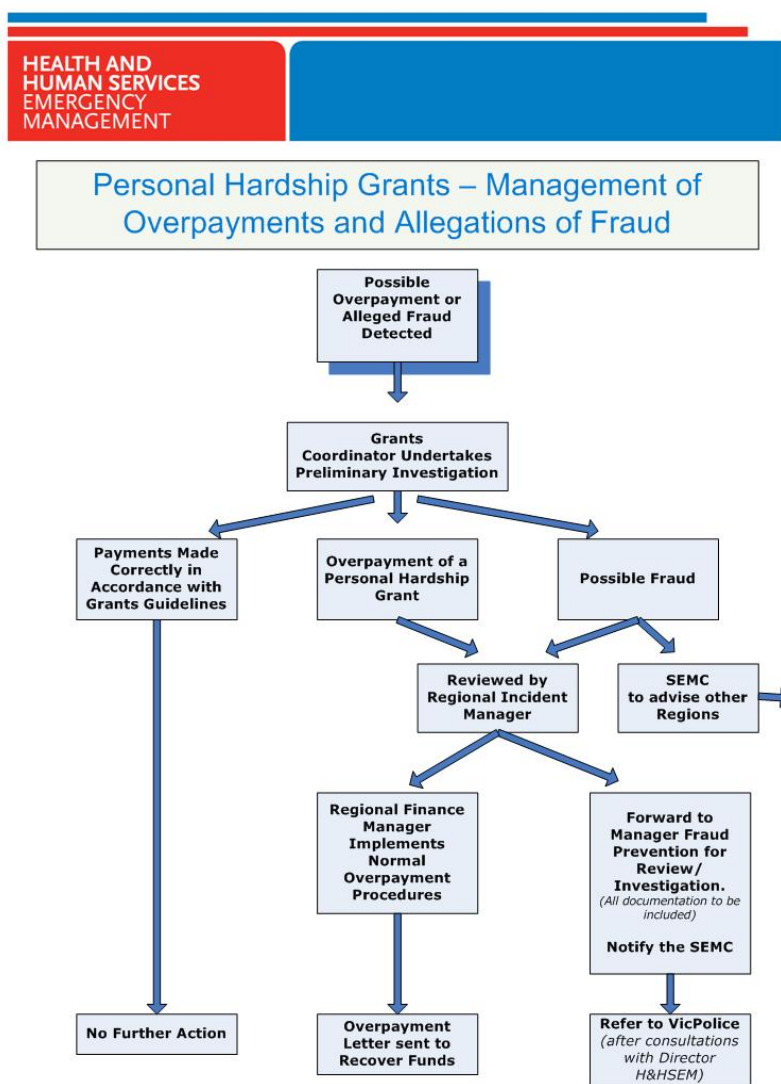
Overpayments may be administrative errors by departmental staff, genuine misunderstanding or misinterpretation of guidelines by the applicant or they may be deliberate action to defraud.

Key Issues

Irrespective of the type and amount of overpayment, regions are obliged to document all situations of overpayment. Documentation outlining the circumstances of the overpayment should be placed on an Overpayment file for the event and a copy placed on the applicant's file.

Discretion may be exercised by the Regional Finance Manager in deciding whether to pursue amounts less than \$50. If the overpayment is more than \$50 then recovery procedures should be instigated.

Contact the Health & Human Services Emergency Management for further information on instigating the recovery of overpaid assistance.



Last reviewed November 2011

Appendix 7 – Complaints\compliments & suggestions framework

Introduction

It is important that H&HSEM routinely reviews its processes and services and undertakes continuous improvement.

Purpose of the feedback and evaluation of PHAP payments

The policy governing PHAP payments is being modified based on a recent review of the PHAP. A Client Feedback survey, at a minimum, is recommended to evaluate efficiency and effectiveness of the PHAP payments, in the interest of continuous improvement. A broader scoped program evaluation may be considered, if budget and timeframes permit. The findings of the evaluation will inform future policy changes in relation to PHAP, if necessary, and if deemed appropriate.

As the two categories of PHAP payments are distinct in their purpose and scope, separate approaches to evaluation for each category will be considered. Subject to resourcing, there may also be evaluation of the administrative processes.

Feedback and evaluation of emergency relief assistance

Objective

As the emergency relief payment focuses on immediate needs, the main objective will be to seek recipient feedback on how efficiently payments are disbursed/declined.

Benchmark

The benchmark is **efficiency**, defined by timeliness of funds disbursement and client experience.

Methodology

The methodology may include:

- i. a survey four to eight weeks from the incident (an email with a link to an online survey with an option to provide feedback via telephone)
- ii. a follow-up telephone call as required.

Evaluation of emergency re-establishment assistance

Objective

The objective is to evaluate how **effective** the PHAP payments are at meeting the needs of affected households.

Benchmark

The benchmark is **effectiveness**, defined as the extent to which objectives are achieved (in this instance – hardship is ameliorated) and whether the PHAP payments produced the intended result (re-establishment of homes). This includes the extent to which assistance is suitable and responsive to the condition/situation of the client. Effectiveness is also measured by comparison with households that applied for re-establishment assistance but were declined.

Methodology

The methodology may include:

- iii. batches of surveys routinely sent (for example, every three months) to recipients whose cases have been finalised on RIEMS (an email with a link to an online survey with an option to provide feedback via telephone)
- i. a follow-up telephone call as required

- ii. client feedback through outreach activities, such as Photovoice or the most significant change methodology.

Evaluation of the administrative process

Subject to resourcing, it may be possible to broaden the scope of the evaluation to include debriefings with PHAP Officers, following the HHSEM Evaluation of Relief and Recovery Framework. This may include issues relating to the prevention of fraud. It should be noted, however, that 'hot' debriefings should always occur during and after an incident.

HEALTH AND HUMAN SERVICES EMERGENCY MANAGEMENT

Personal Hardship Assistance Program – Relief Assistance Survey

The Victorian Department of Human Services (the department) provides Relief Assistance payments to alleviate personal hardship arising from the effects of an emergency by helping to meet immediate essential health, safety and wellbeing needs. The Relief Assistance payment does not involve a needs assessment and the payment is determined by the number of principal residents and dependent children in each household.

The Relief Assistance payment is separate from the Re-establishment Assistance payment(s), which involves income assessments and helps people re-establish their principal place of residence. Letting us know what you think about your experience with the Relief Assistance payment will help us improve the service we provide to people affected by an emergency.

Privacy

The department is committed to protecting your privacy. Your responses are confidential and will only be used to improve our services. For more information on the department's privacy collection statement, please visit our website on www.dhs.vic.gov.au/privacy.

Please return the survey to:

Health and Human Services Emergency Management
Department of Human Services
50 Lonsdale St Melbourne 3000

Personal details (optional)

Title:	
First Name:	
Surname:	
Gender:	
Address:	
Telephone:	
Email:	

1. How did you find out about the Relief Payment? *(tick all that apply)*

- | | | |
|--|--|--|
| <input type="checkbox"/> Radio/TV | <input type="checkbox"/> Internet/social media | <input type="checkbox"/> Relief centre |
| <input type="checkbox"/> Word of mouth | <input type="checkbox"/> Notice board/brochure | <input type="checkbox"/> Relief Worker |
| <input type="checkbox"/> Other <i>(please specify)</i> | _____ | |

2. Was the Relief Payment available to you at the right time?

- 1
(On time)
- 2
- 3
- 4
- 5
(Not soon enough)

Comments/suggestions

3. How easy was the application process for the Relief Assistance?

- 1
(Very easy)
- 2
- 3
- 4
- 5
(Very difficult)

4. Were the eligibility criteria for the Relief Assistance made clear to you?

- 1
(Very clear)
- 2
- 3
- 4
- 5
(Not at all clear)

Comments / suggestions

5. How did you receive your Relief Assistance payment?

- Prepaid card
- Cheque
- Other (*please specify*) _____

6. If you received a prepaid card, was the prepaid card easy to use?

- 1
(Very easy)
- 2
- 3
- 4
- 5
(Not at all easy)

Comments / suggestions

7. If you received a cheque or other form of payment, was it easy to access the money you received?

- 1
(Very easy)
- 2
- 3
- 4
- 5
(Not at all easy)

Comments / suggestions

8. Did the Relief Payment help you with any of the following?

- Food
- Toiletries
- Accommodation
- Transport
- Other (*please specify*)

Comments / suggestions

9. Are there any other changes or suggestions you would like to make?

HEALTH AND HUMAN SERVICES EMERGENCY MANAGEMENT

Personal Hardship Assistance Program – Re-establishment Assistance Survey

The Victorian Department of Human Services provides Re-establishment Assistance payments to help people re-establish their principal place of residence after an emergency.

This payment is separate from the Relief Assistance payment, which does not involve income assessment and is designed to meet immediate essential health, safety and wellbeing needs. Letting us know what you think about your about Re-establishment Payment experience will help us improve the service we provide to people affected by an emergency.

Privacy

The department is committed to protecting your privacy. Your responses are confidential and will only be used to improve our services. For more information on the department's privacy collection statement, please visit our website on www.dhs.vic.gov.au/privacy.

Please return the survey to:

Health and Human Services Emergency Management
Department of Human Services
50 Lonsdale St Melbourne 3000

Personal details (optional)

Title:	
First Name:	
Surname:	
Gender:	
Address:	
Telephone:	
Email:	

1. How did you find out about the Re-establishment Payment(s)?

- Internet/social media
 At the relief centre
 Recovery Worker
 Word of mouth
 Notice board/printed brochure
 Other (*please specify*) _____

2. How long did you need temporary accommodation for?

- Not at all
- A week or less
- 2 months or less
- More than 2 months

3. Did you receive the upfront amount (up to \$3,000) and a further payment?

- Upfront amount only
- Upfront amount and further payment

3. Was the upfront amount (up to \$3,000) available at the right time?

- 1
(On time)
- 2
- 3
- 4
- 5
(Not soon enough)

Comments/suggestions

4. How easy was it to apply for the upfront amount? (include whether it was easy to obtain the relevant evidence).

- 1
(Very easy)
- 2
- 3
- 4
- 5
(Not at all easy)

Comments/suggestions

5. If you received a further payment, was the further payment available at the right time?

- 1
(On time)
- 2
- 3
- 4
- 5
(Not soon enough)

Comments/suggestions

6. If you received a further payment, was it easy to apply? *(include whether it was easy to obtain the relevant evidence).*

- 1 (Very easy)
 2
 3
 4
 5 (Not at all easy)

Comments/suggestions

7. Did the person who assessed your eligibility for the Re-establishment grant listen respectfully to your needs?

- 1 (Very respectfully)
 2
 3
 4
 5 (Not at all respectfully)

Comments/suggestions

8. Were the eligibility criteria for the Re-establishment grant made clear to you?

- 1 (Very clear)
 2
 3
 4
 5 (Not at all clear)

Comments/suggestions

10. Are there any other changes or suggestions you would like to make?

Appendix 8 – Appeals process

Introduction

As per all administrative decisions made by the Department of Human Services, the PHAP is subject to an appeal process.

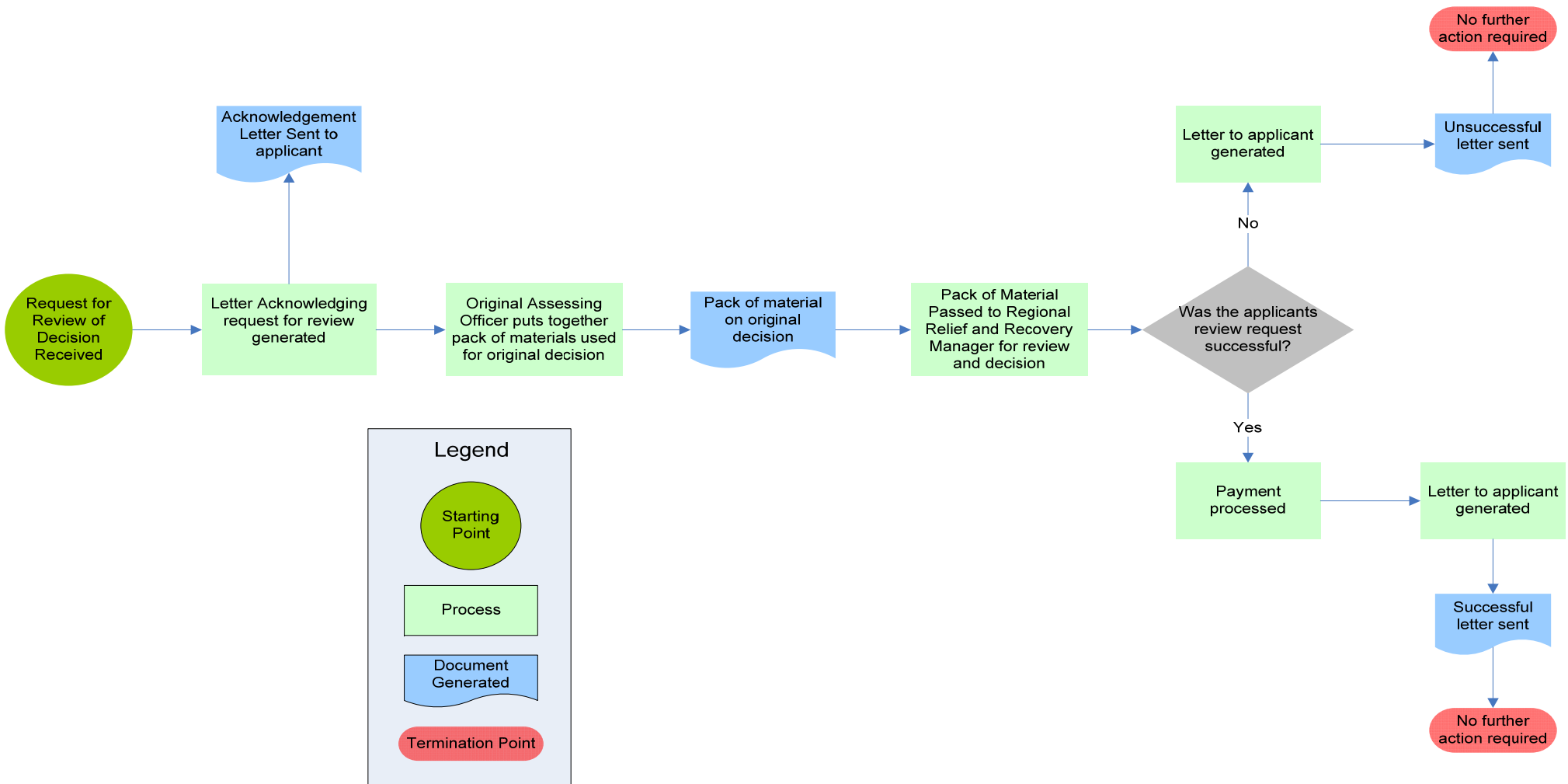
Should the applicant believe the decision which was made is incorrect or unfair, the applicant has the right to seek reconsideration and review of the original decision via an appeals process.

The application and supporting evidence **must** be re-assessed by an independent officer not part of the original assessment.

The outcome of the appeal must be determined within 28 days from the date the request for appeal was received and a formal notification as to the outcome of the appeal must be sent to the applicant.

Process

Personal Hardship Payment Review Process



Appendix 9 – Guidance note for assessing emergency relief payments

The following information (helpful hints and tips) is provided to assist health & human services officers with the payment of emergency relief assistance:

Eligibility	
Eligibility	<p>Emergency relief assistance is available to people who have been affected by an emergency.</p> <p>Eligibility is established when an <u>emergency causes (or is likely to cause) hardship</u> for an individual and/or household and the hardship cannot be mitigated through the provision of relief services.</p> <p>Hardship is demonstrated when an applicant:</p> <ul style="list-style-type: none"> • is without accommodation, • does not have access to personal requisites, toiletries, • does not have access to clothing, or • does not have access to food, or • requires financial support to leave an affected area. <p>Points to remember:</p> <ul style="list-style-type: none"> • Hardship is demonstrated if these needs cannot be met as part of the relief arrangements. • Displacement is not a requirement for eligibility. The applicant is required to demonstrate hardship. <ul style="list-style-type: none"> • A displaced person may not be able to demonstrate that they have experienced hardship • Someone who has not been displaced may have experienced hardship • Principal place of residence test <u>does not apply</u> for natural disasters. It does however apply for single house fires/incidents. • Covers immediate basic needs such as clothing, food, personal items, shelter and one-off transport costs, where hardship can be demonstrated. • Available up to seven days after the impact of the emergency event unless exceptional circumstances apply. • Does not cover insurance excess, power outages, loss resulting from power outages, motor vehicle repairs, compensation for loss of income. • PHAP payments <u>should not be considered as compensation for losses</u>, rather a 'helping hand' to alleviate hardship arising as a direct result of an emergency. • When assessing for eligibility ask yourself – "will providing some funds to the applicant alleviate the hardship?" If yes then person is most probably eligible. If no then person is most probably ineligible.

<p>Relief Assistance Payment Amounts (As at 1 December 2012)</p>	<p>Relief Assistance payments are fixed amounts for each individual, capped for each household. Do not make lower payments.</p> <ul style="list-style-type: none"> Per adult: \$480 Per child: \$240 Maximum payment (per household): \$1200 <p><u>Ready Reckoner</u> Sole resident - \$480 1 principal resident + 1 dependent child - \$720 1 principal resident + 2 dependent children - \$960 2 principal residents - \$960 1 principal resident + 3 or more dependent children - \$1200 2 principal residents + 1 or more dependent children - \$1200 3 or more principal residents - \$1200</p> <p>Tip: persons under the age of 18 years should be considered to be children, unless there is a clear indication that a child is earning income that contributes to supporting the family. In such circumstance the person should be considered to be an adult (refer examples 3 & 5 in appendix 4).</p>
<p>Verification requirements</p>	<ul style="list-style-type: none"> The applicant should provide identification for each member of the household, e.g. drivers licence, Medicare card, rates notice, etc. (This may not always be possible) In single house fires, verification is required to confirm that the residence has been affected by an emergency (and that it is the person's principal place of residence) before an emergency relief assistance payment is made. Note that for natural disasters, the principal place of residence test does not apply.
<p>Locations to process Needs Assessment and applications for assistance</p>	<p>Assessments and applications may take place in a number of different settings. The main thing to note is that the <u>intent of the program is to alleviate hardship experienced as the result of an emergency.</u></p> <p>Ensure OHS policies are adhered to, particularly when visiting private property and in isolated circumstances. Options include:</p> <ul style="list-style-type: none"> Attending the site of the incident (for example if household is still living at premises). Visiting the household at temporary accommodation (for example, at friends, family or a local motel). Assessing applicants at an emergency relief centre or recovery centre. An appointment at an office location (DHS or other). <p>Points to remember when arranging the appointment:</p> <ul style="list-style-type: none"> Ask the applicant to bring identification and supporting documentation to the appointment. This includes a Medicare card and other supporting documents for people claiming dependent children.
<p>Emergency relief assistance payment kits</p>	<p>Obtain an emergency relief assistance kit which contains the relief assistance payment forms and debit cards and cheque books required for payment of relief assistance.</p>
<p>Relief assistance needs and payment assessments</p>	<p>On meeting the applicant for assessment for relief assistance the following process should be followed:</p> <ul style="list-style-type: none"> Explain the purpose of the emergency relief assistance payment and provide the supporting fact sheet If possible, verify the applicant's identity and proof of residency, including damage to principal place of residence for single house fires. Allow the applicant to describe their situation. Assess their immediate needs around accommodation, clothing, food etc. Complete the emergency relief assistance payment form with the applicant.

	<ul style="list-style-type: none"> Calculate the assistance payment based on the number of adults and children in the household. No partial amounts. Refer applicant to the statement on the application form, and explain that it is a legal declaration that the information they have provided is true and accurate, and that the information may be shared with relief and recovery agencies Note: if emergency relief assistance payments have been extended beyond 7 days it is possible to pay an emergency relief payment and process an application for re-establishment payment at the same time, subject to meeting all eligibility criteria.
Debit card payments	Debit cards are the primary payment method. This supports the policy intent – to assist in alleviating the hardship in the shortest possible time. Complete all details on the assessment form. Refer to the Debit Card fact sheets and provide the fact sheet to the applicant with their debit card.
Cheque payments	<p>Cheques are a secondary payment method available when no debit cards are accessible or when the person would have difficulties with a debit card. Complete all details on the assessment form and note the following:</p> <ul style="list-style-type: none"> Ensure the cheque butt is filled in and the cheque number is recorded on relief assistance payment form Ensure you and the applicant sign the back of the cheque for bank purposes Advise that Westpac banks are able to cash the cheque. Alternatively applicants can deposit the cheque in their account however this may take up to 5 working days to clear.
Completing the process	<ul style="list-style-type: none"> Provide the applicant with the blue copy of the relief assistance payment form and debit card (or cheque) If a single incident enter the details on RIEMS.NET. In the case of a single incident, the system will generate an incident number which you then write on the top of the relief assistance payment form in the spaced provided. In a larger incident, enter the assistance under the incident number already created in RIEMS, and write this number on the top of the form (check with the EMC if unsure). * Enter within 24 hours of payment. In a larger event information will usually be entered onto the system by an officer located in the regional office Process the white copy of the form as per instructions from your EMC. Return kits to appropriate locations. <p>* RIEMS access is required for data entry. Access and training for RIEMS can be arranged through the Emergency Management Coordinator.</p>
Personal support fact sheets	<p>Additional support may be required for people dealing with the trauma of an emergency. The department has a number of personal support fact sheets available that can be printed and given out to people. Fact sheets can be found on the DHS website: http://www.dhs.vic.gov.au/for-individuals/crisis-and-emergency/emergency-assistance/bushfire-recovery/emotional-support</p> <p>The Better Health Channel also has fact sheets available at: http://www.betterhealth.vic.gov.au/bhcv2/bhcarticles.nsf/pages/Trauma_theme_page?open</p>
Emergency Management contacts	<p>Region Emergency Management contacts are:</p> <ul style="list-style-type: none"> REOC - (region to insert) Personal Hardship Assistance Program Hotline – region to insert if applicable

Appendix 10 – Guidance note for assessing emergency re-establishment payments

The following information (helpful hints and tips) is provided to assist PHAP officers with the payment of Emergency re-establishment assistance:

Note: The PHAP officer should advise the client that various documents are required to substantiate their applications and that they should bring them to their appointments or arrange for the client to post, fax or scan and email to the regional office.

	Overview	Tips for implementation and evidence examples	PHAP Guideline Page Ref
Activation	Emergency re-establishment assistance payments are activated on the approval of the Premier or the Minister for Police and Emergency services.	Approval is arranged through Health & Human Services Emergency Management in consultation with the Regional Recovery Manager	4
Availability	Emergency re-establishment assistance payments are available for certain types of emergencies including bushfires, floods, severe windstorms, earthquakes.	<p>Eligibility is established only where losses are not being met by insurance, compensation or other assistance measures</p> <p>Emergency re-establishment assistance payments are NOT available for:</p> <ul style="list-style-type: none"> • Business loss or damage • Loss of income • Covering insurance excess amounts <p>Approval to extend the timelines can be approved through Health & Human Services Emergency Management in consultation with the Regional Recovery Manager.</p> <p>Applications for assistance where the supporting material is not available may only be accepted up to 1 month after the impact of the emergency. All applications should be received within 180 days after the impact of the emergency.</p>	<p>10</p> <p>10</p> <p>12</p> <p>12</p>
Step 1 Needs Assessment	<p>On meeting the applicant, explain the process and allow them to describe their situation.</p> <p>Assess their overall needs that may not be the subject of the re-establishment application</p> <p>Complete all necessary sections of the form</p> <p>Explain that their</p>	<ul style="list-style-type: none"> • Record any urgent needs for immediate referral • Record any urgent needs that could require follow up (however the applicant should not be left with the impression that they will be contacted to follow up these needs, rather that they are recorded to inform information and services that might be required). • Provide fact sheets and information regarding services to the applicant where available, or refer to the recovery website. <p>Check with the REOC/Regional Recovery Manager for the region process and amend</p>	

	information will be stored on a departmental database.	above as required.	
Step 2	Identification of applicant and household members	Applicant: Drivers licence/passport/Proof of identification card Additional household members: Medicare card or Centrelink card listing family members/dependants	
Step 3	Establish principal place of residence	Principal place of residence - examples: <ul style="list-style-type: none"> • Address on drivers licence • Address on electoral role registration, and • Name and address of affected property on a rates notice (owner occupiers) or utility bill (tenants) 	
Step 4	Establish that the residence was destroyed, rendered uninhabitable (unfit to live in) or made inaccessible for more than 7 days as a result of an eligible emergency	Damage to home/property: Verification of reported damage by Local Government, emergency services organisation, outreach agency, Housing officer or department officer Inaccessible property (more than 7 days): Verification of reported inaccessibility by Local Government, emergency services organisations, outreach agency, Housing officer, department officer, road closure information from Local Government or Vicroads, area covered by an evacuation order/warning or a gazetted emergency area	12 12
Step 5	Establish household income - applicants must meet income test thresholds	Income: <u>Gross weekly income</u> - Up to 3 members of the household (add together, divide by 3 and multiply by 2 to get a 2 person household equivalent income) <ul style="list-style-type: none"> • Payslips, previous year's tax statements, letter from accountant or employer (should be on letterhead or a statutory declaration). Bank statements are not necessarily an adequate source, as they generally show net wages etc. • Self-employed – letter from accountant (should be on letterhead), profit/loss accounts • Health Care Card, DSP Card Note: evidence of diminished income as a direct result of the emergency can be considered during the assessment.	10 11
Step 6	Establish insurance status	Determine Insurance Status Verify if the applicant has insurance. The Insurance Council of Australia can advise if a household has insurance (speak to the Regional Recovery Manager first). Verification - letter from insurance company stating insurance paid against losses/damage claimed. Applicant is ineligible if insured and insurance covers all	11 9

		<p>losses.</p> <p>Under-insurance:</p> <p>Evidence of gaps in insurance payments for essential household items ONLY can be considered during the assessment.</p> <p>If it is unclear whether there are gaps in insurance cover note this on the form for further follow up</p>	
Step 7	Talk through the Statement with the applicant	Refer applicant to the statement on the application form, and explain that it is a legal declaration that the information they have provided is true and accurate, and that the information may be shared with relief and recovery agencies.	10
Step 8	Assess re-establishment needs	<p>There are five categories of assistance payments under which we may be able to assist the house to re-establish their living arrangements:</p> <ul style="list-style-type: none"> • Repair or replacement essential household Items <ul style="list-style-type: none"> ○ See essential contents checklist (Appendix 3) ○ See table for maximum room limits • Make <u>essential</u> repairs to housing to a habitable condition • Demolish or rebuild to restore housing to a habitable condition • Remove of debris from residential properties to enable access, make the property safe, or to enable repairs to proceed. • Source emergency and/or interim accommodation <ul style="list-style-type: none"> ○ Can include the hire of equipment, reconnection of services or minor repairs to enable the household to remain on an affected property <p>Evidence:</p> <ul style="list-style-type: none"> • Quotes for repairs/essential works (consider requesting at least two quotes, particularly for larger items) • Invoices/receipts for essential household contents (note maximums per room) • Note: payments can be made for costs already incurred, where evidence is provided 	<p>10</p> <p>12</p> <p>10</p>
Initial payment(s) without all supporting material – up to 1	Specific eligibility rules	At the time of processing an application for emergency re-establishment assistance, the applicant should be asked to provide documentation to support their application as above. However, the applicant may not be able to provide full evidence of identification, income,	9

<p>month after the impact of the emergency</p>		<p>impact/damage or insurance coverage.</p> <p>Processing of the application may proceed on the basis that the <u>stated</u> total household income does not exceed the income limit set and the household demonstrates need for financial assistance.</p> <ul style="list-style-type: none"> The applicant must sign the Statement on the form after the PHAP officer has explained the conditions of assistance in full and highlighted the consequences of making a false statement before approving payment. <p>Advise the applicant that:</p> <ul style="list-style-type: none"> They would be required to repay the assistance if found to be subsequently ineligible. They must keep proof of expenditure (such as receipts etc.) if they think they may require further assistance. <p>Maximum payment as per Appendix 1 Primary payment method: Direct Deposit</p>	
<p>Further payment(s) - up to 180 days after the impact of the emergency</p>	<p>Process as per all previous steps 1-7 – all documentation required</p> <p>The applicant must also provide evidence of proof of expenditure of the initial payment(s) (if applicable)</p>	<p>Note: You may wish to consider a statutory declaration in exceptional circumstances where the applicant does not have all evidence of initial expenditure however has clearly established eligibility for further assistance (i.e. House completely destroyed, income and insurance tests met etc.) – discuss with your PHAP Team Leader/Coordinator or Regional Recovery Manager.</p>	
<p>Step 8</p>	<p>Assess assistance amount</p>	<p>Three assistance limits (tiers) – dependent on household composition and income (Appendix 1)</p> <p>Maximum Assistance Amount: as per Appendix 1</p> <p>Payment method: direct deposit into a bank account</p>	<p>11</p> <p>13</p>
<p>Step 9</p>	<p>Complete the process</p>	<ul style="list-style-type: none"> Complete the payment details on the bottom of the Needs Assessment form and sign the form as the paying officer Provide the applicant with the carbon copy of the Needs Assessment form ❖ Enter the details on RIEMS.NET. An incident number will have been generated which is then written on the top of the Needs Assessment form in the spaced provided. ❖ Send the white copy of the PHAP form to the PHAP Team ❖ = Region to complete 	<p>4</p>

Appendix 11 – Supplementary material for assessing emergency re-establishment payments

The following material is provided to assist PHAP officers with the payment of emergency re-establishment assistance.

1. Re-establishment Assistance – Applicant checklist – documentation required for financial assistance.
2. Re-establishment Assistance – Additional information form.
3. Case notes sheet.
4. Re-establishment Assistance – Schedule of payments.
5. Re-establishment Assistance – Successful letter.
6. Re-establishment Assistance – Unsuccessful letter.
7. Re-establishment Assistance – Outcome of appeal letter.



Applicant Checklist – documentation required for financial assistance

Following an emergency event where your primary place of residence has been damaged you may be eligible to receive financial assistance under the Personal Hardship Assistance Program – emergency Re-establishment, to assist you to return to your home. In helping to determine your eligibility you will be asked to provide certain documents/ evidence. The following has been prepared to assist you.

Evidence required	Documentation to provide
Proof of Identity for all household members	Applicant: Drivers licence Household members: <ul style="list-style-type: none"> • Medicare Card • Centrelink card listing family members
The affected property is your principal place of residence	<ul style="list-style-type: none"> • Address on Drivers licence • Address on electoral role registration • Name and address of affected property on rates notice (owner/occupier) • Name and address of affected property on utilities bill (tenants)
Impact on your primary place of residence	<ul style="list-style-type: none"> • Photos • Report from local government
Gross weekly income (up to 3 household members)	<ul style="list-style-type: none"> • Payslips • Previous year tax assessment • Letter from accountant or employer (on letterhead) • Health care card, etc • Note – bank statement is not normally accepted as evidence
Evidence of Insurance	<ul style="list-style-type: none"> • Letter from insurance company stating insurance paid against loss/damage
Proof of expenditure of the initial payment	<ul style="list-style-type: none"> • Receipts • Log book (for additional travel)
Costs for agreed repair works	<ul style="list-style-type: none"> • quotes, invoices, receipts

Note: you may not be able to provide this information in the first instance due to the losses you may have experienced.

The Personal Hardship Assistance Program – emergency Re-establishment consist of two parts. An initial payment to help you to meet some of your immediate re-establishment needs and following discussion with the Department of Human Services officer you may also be eligible for further assistance. Should you be eligible for this you will be required to provide evidence as outlined in the table above together with some additional information.



Additional Information Form

This form is to be used to record additional information when completing the emergency re-establishment assistance Needs Assessment with an applicant.

RIEMS Ref Number Assessment number Relief form #

6. Damage assessment (how has the property been affected)

8a. Urgent needs assessment (what are the urgent needs of household members)

10. Emergency re-establishment assistance payment details

Other information



RIEMS Relief Assessment Number _____ ADF File Number: ADF/_____

RIEMS Re-establishment Assessment Number _____

PRIMARY CLIENT NAME: _____ **CONTACT**

NUMBER: _____

Date	Officer/Case Worker	Notes

**HEALTH AND
HUMAN SERVICES
EMERGENCY
MANAGEMENT**

Reestablishment Assistance Schedule of Payments

Applicants Name: _____

Bank BSB:

				--			
--	--	--	--	----	--	--	--

Account No:

--	--	--	--	--	--	--	--	--	--	--	--

Acc Name _____

Note: Payments cannot be credited to a Debit or Credit Card

Item	Confirmed <input checked="" type="checkbox"/>
Identity	
Principal Place of residence	
Income Limit	
Insurance Status	

Applicants Address: _____
(for correspondence)

Telephone No: _____

Oracle Vendor Number _____

Bank Account details are correct: Y N

RIEMS Ref Number		Assessment number	
------------------	--	-------------------	--

Emergency Re-establishment Payment - Initial

Household demonstrated need and is below income threshold?	<input type="checkbox"/> Y <input type="checkbox"/> N	Assistance Amount	\$
		Date Forwarded to Finance	
		Date Paid	

Emergency Re-establishment Payment - Further

Maximum further REA	\$					
Alternative accommodation (cost)	Removal of debris (Quote)	Essential repairs (Quote/Receipt)	Demolition/Rebuilding (Quote)	Essential household items (Declaration)	Total cost of reestablishment	
\$	\$	\$	\$	\$	\$	
Insurance pay out figure	\$					
					Total Assistance	\$
					Date Forwarded to Finance	
					Date Paid	

	__/__/2012		__/__/2012
PHAP Team Lead	Date	Payment Officer	Date

Entity - 9
Fund - 480
Activity - 19102
Account number - 84902
Identifier - _____

Re-establishment – Successful letter – Copy to DHS letterhead

OUR REF: ADF/1X/XXXX

ASSESSMENT REF: XXXXXX

xx/xx/xxxx

Name
Postal Address
SUBURB VIC POSTCODE

Dear xxxx,

We recently finalised assessing your application for an **emergency re-establishment assistance** payment that is designed to help Victorians affected by an emergency to return to and re-establish in their home where their own resources are inadequate, and where their re-establishment needs are not met by insurance or other assistance.

We are pleased to be able to advise that you will receive a payment of \$GRANTAMOUNT that will be deposited into your nominated bank account by EXPECTEDPAYMENTDATE.

If you have any queries, or do not receive the payment, please don't hesitate to contact the personal hardship assistance program team on (03) xxxx xxxx.

Kind Regards,

PHAP TEAM LEADER/COORDINATOR Name
Personal Hardship Assistance Program Team Leader/Coordinator
DIVISION

Re-establishment – Unsuccessful letter – Copy to DHS letterhead

OUR REF: ADF/1X/XXXX

ASSESSMENT REF: XXXXXX

xx/xx/xxxx

Name
Postal Address
SUBURB VIC POSTCODE

Dear xxxx,

We recently finalised assessing your application for an **emergency re-establishment assistance** payment that is designed to help Victorians affected by an emergency to return to and re-establish in their home where their own resources are inadequate, and where their re-establishment needs are not met by insurance or other assistance.

Based on the information you have provided and the eligibility criteria for the emergency re-establishment assistance, your application is unsuccessful.

Should you believe the decision which was made regarding your application is incorrect or unfair, you may seek a reconsideration and review of the original decision via an appeals process.

Your application and supporting evidence will be re-assessed by an independent officer not part of the original assessment.

The outcome of your appeal will be determined within 28 days from the date the request appeal was received.

If you wish to appeal the decision, please contact the Department of Human Services on 03 XXXX XXXX.

Kind Regards,

PHAP TEAM LEADER/COORDINATOR Name
Personal Hardship Assistance Program Team Leader/Coordinator
DIVISION

Re-establishment – Outcome of Appeal – Copy to DHS letterhead

OUR REF: ADF/1X/XXXX

ASSESSMENT REF: XXXXXX

xx/xx/xxxx

Name
Postal Address
SUBURB VIC POSTCODE

Dear xxxx,

On XX/XX/XX you requested a review of the decision made with regard to your application for an **emergency re-establishment assistance** payment that is designed to help Victorians affected by an emergency to return to and re-establish in their home where their own resources are inadequate, and where their re-establishment needs are not met by insurance or other assistance.

The review was conducted by XXXXX fulfilling the role of Manager, Regional Relief and Recovery.

Based on the information you have provided and the eligibility criteria for the emergency re-establishment assistance, your application is unsuccessful.

OR

We are pleased to be able to advise that you will receive a payment of \$GRANTAMOUNT that will be deposited into your nominated bank account by EXPECTEDPAYMENTDATE.

If you wish to appeal the decision, please contact the Department of Human Services on 03 XXXX XXXX.

Kind Regards,

Regional Recovery Manager NAME
XXXXX fulfilling the role of Regional Recovery Manager.
DIVISION