**RCH social work tip sheet for COVID-19**

If you or a family member have had either a reduction in work or been made redundant following the COVID-19 pandemic you may be able to take the following steps as a support during this time.

Employment

* Ask your employer for a letter outlining your reduced hours/redundancy and the date this started, how long you were employed and in what capacity e.g. full time permanent, part time. This will assist you throughout the following steps.

Centrelink

* You should register your intent to claim as soon as possible- this will allow you to receive a back payment from that date and means you do not have to complete a full claim right now. Please be aware making a full claim takes time and patience as well as multiple documents and evidence of your current situation. You can register your intent to claim online through MyGov (MyGov accounts are commonly linked to ATO and Medicare-you can establish a MyGov account by linking your ATO/Medicare and then register your intent to claim with Centrelink)
* You may be eligible to apply for **JobSeeker** (previously NewStart) payment via Centrelink. This is a fortnightly payment which will vary depending on your situation e.g. dependants and partner. The asset test has been waived for the next six months for this payment. This is income tested still and as such you may be able to work part time, your partner’s income will reduce the amount you are entitled to- If your partner earns over $48,100 you will not be eligible for JobSeeker. You need to make an application in order to see if you are eligible and to see the exact amount you would receive each fortnight. If you have a CRN (Centrelink Registration Number) you can apply online immediately. If you have never had a payment from Centrelink it is unlikely you will have a CRN and you will need to call Centrelink to get one before you can apply online using MyGov. Please note there are significant waiting periods on the phone and in person.
* If you are eligible for or are currently receiving an eligible Centrelink payment (see list below) or hold a concession card you will automatically receive a payment of $750 into your bank account- this is expected in coming weeks (Age Pension, Disability Support Pension, Carer Payment, Parenting Payment, Wife Pension, Widow B Pension, ABSTUDY (Living Allowance), Austudy, Bereavement Allowance, Newstart Allowance, JobSeeker Payment, Youth Allowance, Partner Allowance, Sickness Allowance, Special Benefit, Widow Allowance, Family Tax Benefit, including Double Orphan Pension, Carer Allowance, Pensioner Concession Card (PCC) holders, Commonwealth Seniors Health Card holders, Veteran Service Pension; Veteran Income Support Supplement; Veteran Compensation payments, including lump sum payments; War Widow(er) Pension; and Veteran Payment, DVA PCC holders; DVA Education Scheme recipients; Disability Pensioners at the temporary special rate; DVA Income support pensioners at $0 rate, Veteran Gold Card holders, Farm Household Allowance)
* A second payment of $750 will be available to people who have an eligible Centrelink payment or concession card on 10th July- this will be paid automatically into your bank account you do not need to do anything further
* **The Coronavirus Supplement** is a new time limited payment which is $550 per fortnight- this will be available for six months to the following Centrelink recipients only (on top of their current fortnightly payment); JobSeeker, Youth Allowance Jobseeker, Parenting Payment; Farm Household Allowance, Special Benefit Recipients-if you already get one of these payments you don’t need to do anything further. If you are not a recipient of one of these payments you will need to make a claim and be approved before the Coronavirus Supplement will be applied. This payment will start from April 27th automatically if you qualify
* Call Centrelink on 132 490 (JobSeeker) or try their self service options if you already have an account <https://www.servicesaustralia.gov.au/individuals/subjects/self-service>
* For more information please visit the Centrelink website or the treasury website <https://treasury.gov.au/coronavirus>

Banks

* Banks can offer financial support to individuals and businesses who have been impacted by COVID-19. This may include; a mortgage repayment holiday up to six months; reduced home loan rate; amending terms of loans and borrowing including credit cards and loans. Speak to your individual bank to see what they can offer you at this time via their financial hardship teams.
* The following website has a list of most banks financial hardship contact numbers <https://www.ausbanking.org.au/wp-content/uploads/2020/01/ABA-Financial-Hardship-Teams-Contact-Details.pdf>
* If you bank won’t provide you with financial support you can make a formal complaint via Australian Financial Complain Authority <https://www.afca.org.au/news/significant-events/coronavirus-disease-covid19-outbreak-support-for-financial-issues/>

ATO/Superannuation

* You may be able to access up to $10,000 from your superannuation this financial year and then again for another $10,000 from July 2020-21. This payment is available to individuals who satisfy one or more of the following; Are unemployed; are eligible to receive the Jobseeker payment; Parenting payment; Special Benefit; Farm Household allowance; or on or after 1st January you were; made redundant, your working hours were reduced by 20% or more or if you are a sole trader and your business was suspended or reduced by 20% or more.
* The amount you can access is up to $10,000 for each financial year and will depend on how much superannuation you have available. Please contact your super fund for an up to date balance and to check your banking and personal details are up to date.
* You will be able to apply from Mid-April by using your ATO account via MyGov online- once approved your super fund will automatically pay into your bank account. This is untaxed and will not affect your Centrelink or Veterans’ Affairs payments

For students

* Some universities are offering their students financial aid if they were/are overseas and have expenses associated with getting home. More information available on each university website
* International students may be able to access financial support via Study Melbourne

Further financial assistance

* Emergency relief packages are available for vulnerable Victorians needing to self-quarantine due to COVID-19. These packages are made up of basic essential food staples and personal intensive, they are free of change and will be delivered to your home. If you are in urgent need and do not have a support network who can help you call the Coronavirus hotline on 1800 675 389
* Outside of these COVID-19 specific financial supports there are a number of organisations who can provide limited material support in cases of extreme financial stress. Please note a number of these services will now offer assessment and support via the phone instead of in person. In some cases they are able to deliver material support such as food packages to your home, please speak with each individual service for further information;
* State-wide Emergency Relief (food parcels)  <https://www.foodbank.org.au/?state=vic>
* St Vincent De Paul 1300 305 330 or 5995 0211
* The Salvation Army- contact local Salvos <https://www.salvationarmy.org.au/need-help/financial-assistance/>
* St Kilda Crisis Centre 03 9536 777
* Frontyard Youth Services 03 9977 0077
* Church of all nations 9347 7077
* Anglicare- for public housing renters or people with a healthcare card or experiencing homelessness 9486 0445 or 9419 3288
* Presbyterian and Scots Church joint mission 9376 3777
* Open house at St Peters and St Paul’s church 9690 5859
* Christ church mission community centre 9534 9250
* Dixon Health for locals <https://www.dixonhouse.org.au/>
* BayCiss for locals <https://bayciss.org.au/services/emergency-relief/>
* HOPE Prahran at St Matthew’s Anglican Church- for locals 95193326
* Parish of the Parks- for locals 9696 5116
* Asylum Seekers Resource Centre for asylum seekers and refugees who are members 9326 6066
* RISE refugees for refugees 9639 8623

General information on COVID-19

* RCH information including visitor access; frequently asked questions; what to do if you’re worried your child has symptoms and talking to your children about COVID-19- Please visit our RCH website which is routinely updated; <https://www.rch.org.au/rch/Coronavirus_(COVID-19)/>
* Further information and support is available online at; <https://kidshelpline.com.au/coronavirus>
* For adolescents/teenagers UNICEF have created an excellent online resource; <https://www.unicef.org/coronavirus/how-teenagers-can-protect-their-mental-health-during-coronavirus-covid-19>
* Regarding Family Court, Parenting Orders or Family Dispute Resolution please see media statement on website;  <http://www.familycourt.gov.au/wps/wcm/connect/fcoaweb/about/news/mr260320>
* Information on mental health and taking care of yourself and family during COVID-19 can be found on <https://www.phoenixaustralia.org/coronavirus-covid-19/>
* Information for pregnant women can be found on <https://ranzcog.edu.au/statements-guidelines/covid-19-statement>
* If you or someone in your family is experiencing family violence please speak with a social worker or someone in your child’s medical team. Family violence services in Victoria continue to operate including; Safe Steps 24hour phone lines [1800 015 188](https://www.google.com/search?q=safe+steps&rlz=1C1GCEA_enAU870AU870&oq=safe+steps+&aqs=chrome..69i57j0l7.1351j0j9&sourceid=chrome&ie=UTF-8) and 1800 RESPECT

**If you are concerned or have more questions please speak with your child’s RCH team member or social worker. You can contact the Social Work Department directly on 03 9345 6111 during business hours.**