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## Support in difficult times

How we can help if you're affected by a natural disaster, a crisis of any kind or in difficult times.

### Tax and super support in difficult times

How to get help to lodge and pay, reconstruct your tax records, or get early access to your money.

### Natural disaster support

Find support following a natural disaster event, such as bushfire, cyclone, drought, flood, and storm.

### Personal crisis support

Help during mental health and wellbeing struggles, family and domestic violence, hardship, or death.

### Support from other agencies

Access payments, grants and help from other agencies, and what to report in your tax return.

### Talk to us in difficult times

How to contact us during a disaster event, personal crisis, or

## COVID-19



Find the latest information and tailored support during COVID-19 (novel coronavirus).

## Support to lodge and pay



Help when unexpected life events make it hard to pay your tax and super.

## Verify or report a scam



What to do if you get a phone call, text message or email that you're not sure is genuine.

QC 57756

# Personal crisis support

Help during mental health and wellbeing struggles, family and domestic violence, hardship, or death.

**Last updated** 30 April 2025

## On this page

If you're having trouble

Mental health and wellbeing

Family and domestic violence

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## If you're having trouble

Anyone can experience a personal crisis. No matter what situation you find yourself in, if you are having trouble with your tax and super obligations, we can provide support in your circumstances. We encourage you to contact us about your situation as early as you can.

If you're facing a personal crisis that isn't listed below, phone our Individuals enquiries line on **13 28 61** during operating hours so we can help you.

## Mental health and wellbeing

Your mental health and wellbeing is important and we understand that it can affect your ability to manage your tax and super obligations.

If you're having difficulty paying your tax, see **Support to lodge and pay**. You should talk to us as early as possible so we can work with you, but it's never too late to ask for help.





For immediate mental health and wellbeing support, phone:

- Beyond Blue on **1300 224 636**
- Lifeline on **13 11 14**.








You can also contact the following organisations for further support.

## Mental health and wellbeing organisations

There are many specialised organisations that can provide information and support to help you with your mental health and wellbeing, including:

- [Ahead for Business](#)  – a website and app with information, programs and interventions to support small business owners with their mental health and wellbeing.
- [Beyond Blue](#)  – learn more about anxiety, depression and suicide prevention, or talk through your concerns with their support service.
- [Business in Mind](#)  – a program developed by the University of Tasmania focusing on mental health especially tailored to small and medium business owners.
- [Head to Health](#)  – links to government funded services and information that is either low cost or free. It contains hundreds of


useful websites, apps, online programs and community forums, as well as phone, chat and email services.

- [Heads Up](#)  – a Beyond Blue and Mentally Healthy Workplace Alliance initiative. It provides business owners with free tools and resources to look after their mental health at work and achieve a mentally healthy workplace.
- [Kids Helpline](#)  – a free, private and confidential phone and online counselling service for young people between age 5 and 25 years, available 24 hours a day, 7 days a week.
- [Lifeline Australia](#)  – a national charity providing Australians experiencing a personal crisis with access to 24-hour support and suicide prevention services.
- [Mates in Construction](#)  – a charitable organisation focused on reducing the high level of suicide among Australian construction workers.
- [NewAccess](#)  – a free mental health coaching program developed by Beyond Blue, offering flexible phone and video call support options for small business owners so they can manage stress and improve their mental wellbeing.
- [ReachOut](#)  – an online mental health organisation for young people and their parents.
- [Suicide Call Back Service](#)  – a service that provides free national telephone and online counselling for anyone affected by suicide.

## Family and domestic violence

We understand the importance of accessing confidential help and assistance for those experiencing family and domestic violence.

If you're in this situation, you may have difficulty providing all your documents to establish your identity. We can help you to **reconstruct lost or damaged records** or put a payment plan in place to help with any amount that may be owing. Talk to us about your options.

To speak with a counselling and support service, phone **1800 RESPECT** on **1800 737 732** or visit [White Ribbon Australia](#) .

If you're experiencing financial difficulties and you're finding it hard to lodge or pay your tax, visit [tax support for individuals](#).

## Serious financial hardship

We consider you to be in financial hardship if you're unable to provide necessities for yourself or your family. Necessities may include food, accommodation, clothing, education and medical treatment. You could find yourself in this situation due to:

- loss of employment
- housing crisis
- facing eviction or disconnection of essential services such as water, electricity or gas
- marriage or relationship breakdown severely affecting your financial circumstances.

If you're experiencing serious hardship, we can assist by:

- processing your tax return as a priority
- releasing you from some or all of your tax debt.

We may ask you to provide recent **evidence to support your claim of serious hardship**.

See [Tax support for individuals](#) for more information.

## Deceased estates

When a person dies, there are some important tax and superannuation issues for the legal personal representative and others dealing with the deceased person's tax affairs.

We may receive information from other government agencies notifying us that someone has died. We will use this information to update our records. However, it is a good idea to let us know if the deceased person:

- had a tax file number (TFN)
- has ever lodged a tax return
- should have lodged a tax return.

We cannot provide legal advice on deceased estate matters that do not involve taxation or superannuation.

See [deceased estates](#) for managing tax affairs following a death.

For the release of superannuation to beneficiaries, see [super death benefits](#) or [death of a member](#) for a self-managed super fund.

QC 67558

## Support from other agencies


Access payments, grants and help from other agencies, and what to report in your tax return.

**Last updated** 11 October 2022

## Emergency payments and help from other agencies

Other government agencies offer the following payments and support.

### Help in an emergency

Services Australia offers [help in an emergency](#)  for Australians recovering from major disaster or requiring emergency support for homelessness, family violence, financial hardship or bereavement.


### COVID-19


Services Australia offered a COVID-19 Disaster Payment for people affected by COVID-19.

State, territory or Australian Government grants, payments and stimulus were also available for businesses.


The COVID-19 Disaster Payment claiming period is now closed.

### Natural disasters support

The [National Emergency Management Agency](#)  helps Australians who have been affected by natural disasters, including floods, bushfires and drought.

[Disaster Assist](#)  offers disaster recovery funding arrangements. This includes the Disaster Recovery Payment (DRP) and Disaster Recovery Allowance (DRA).

## Rural support

The Department of Agriculture, Water and the Environment offers [drought and rural support](#)  for farmers and communities.

Services Australia offers a [Farm Household Allowance](#)  payment to farming families in financial hardship.

## Financial counselling

For free financial counselling support available for small business owners and sole traders, phone the Small Business Debt Helpline on **1800 413 828**.

The Australian Government supports this service.

Find out more about [reporting disaster payments and grants in your tax return](#).

### Reporting disaster payments and grants in your tax return



Find out if you need to report disaster payments and grants in your tax return and if you need to pay tax on them.

QC 67559

## Reporting disaster payments and grants in your tax return

Find out if you need to report disaster payments and grants in your tax return and if you need to pay tax on them.

**Last updated** 10 June 2025

### On this page

If you have been affected by a natural disaster

Government disaster recovery payments

Bushfire payments

Other assistance


## If you have been affected by a natural disaster

If you've been affected by a natural disaster, you may receive a relief payment from:

- a local, state or federal government agency
- a charity or community group
- your employer
- family or friends.

One-off assistance payments are generally taxable, however some may be tax free. You may still need to include these payments in your tax return.

Some payments are **non-assessable non-exempt (NANE) income**, which means you don't include it in your tax return and you do not pay tax on it.

If you use an assistance payment to purchase items for your business, remember you may be able to claim a [tax deduction](#) .

For more information on business support grants or payments, see [Disaster support grants and deductions for business](#).

## Government disaster recovery payments

If you receive a recovery payment from a local, state or federal government agency, you need to understand what type of payment it is and how it affects your tax.

You may need to report and pay tax on government grants, payments and stimulus that you receive from federal, state or territory, or local governments.

Regular Centrelink payments remain taxable, unless exempted by the government.



If your payment is treated as **exempt income**, this means you don't pay tax on it.




You may need to include the following payments in your tax return, although you may not pay tax on them.

## Australian Government Disaster Recovery Payment


If you receive an Australian Government Disaster Recovery Payment (DRP), it will be treated as exempt income. However, if you have carried forward losses from an earlier income year, you will need to reduce that amount by any exempt income.

## Disaster Recovery Allowance and Natural Disaster Relief and Recovery Arrangements

This short-term allowance from Service Australia supports you if you lose income as a direct result of a natural disaster.

[Disaster Recovery Allowance \(DRA\)](#) , [Natural Disaster Relief and Recovery Arrangements \(NDRRA\)](#)  and [New Zealand Disaster Recovery Allowance](#)  (a payment to support eligible New Zealand citizens residing in Australia who've lost income as a direct result of a natural disaster), payments are taxable and you need to report these in your tax return. Services Australia will either advise you by letter that the payment is taxable or include the taxable payment in your annual payment summary.

However, the government may declare that, for some natural disasters, DRA and NDRRA payments are exempt income. If you have carried forward losses from an earlier income year, you will need to reduce that amount by any exempt income.

Services Australia has more information about [help for people affected by a natural disaster event](#) .

## Reporting Disaster Recovery Allowance in your tax return

When completing your tax return, enter the Disaster Recovery Allowance you received at either:

- **Australian Government allowances and payments** if you lodge online using myTax
- **Question 5 Australian Government allowances and payments** if you lodge by paper

- **Question 5A Australian Government allowances and payments** if you're a registered tax professional.

If you received the Disaster Recovery Allowance, you may be eligible to receive the **beneficiary tax offset**. This may reduce the amount of tax you pay.


## **Reporting Disaster Recovery Allowance Top-up in your tax return**

The Disaster Recovery Allowance Top-up, New Zealand Disaster Recovery Allowance and New Zealand Disaster Recovery Allowance Top-up **will not** show on your payment summary from Services Australia. It also won't be prefilled in your tax return. You need to **manually include** these payments in your tax return.

When completing your tax return, enter the Disaster Recover Allowance Top-up and New Zealand Disaster Recovery Allowance you received at either:

- **Australian Government special payments** if you lodge online using myTax
- **Question 24 Other income** if you lodge by paper
- **Question 24V** or add the **Income Details schedule** at field **Australian government benefit taxable amount** (INCDTLS128), with field **Australian government benefit type** (INCDTLS126) set to **Special** if you're a registered tax professional.

## **New Zealand Ex-gratia recovery payments**

The [New Zealand ex-gratia Disaster Recovery Payment \(PDF, 243KB\)](#)  provides a one-off financial assistance to eligible New Zealand citizens residing in Australia who hold a 'non-protected' Special Category (subclass 444) visa who have been adversely affected by a major disaster.

## **Tax on New Zealand Ex-gratia recovery payment**

- The tax treatment of ex-gratia recovery payments, payments made by favour and not because of legal obligation, depends on the specific circumstances of the payments. In some recent cases the government has decided to exempt such payments from tax.

- The government decides on the tax status of each particular type of payment.
- Services Australia will send you a letter confirming the amount of Disaster Recovery Allowance you received.

## **Bushfire payments**

### **Bushfire relief recovery payments**

Any bushfire relief recovery or benefits are [NANE income](#) if they are provided by any level of government, including:

- Australian Government
- state
- territory
- a municipal corporation
- a local governing body.

### **Payments to volunteer firefighters**

You are not required to pay tax on government support payments you received as a volunteer firefighter.

You don't need to include these payments in your tax return.

## **Other assistance**

### **State and territory government assistance grants**

State and territory grants may be activated for certain localised events. To find out more information, refer to your state or territory government websites.

### **Assistance from charities and community groups**

If you receive assistance from a charitable organisation, the payment you receive is not taxable. These payments have no GST implications.

These payments are not taxable because:

- the organisations make these payments voluntarily to help you with the basic necessities of life
- you have no right or entitlement to the payment
- the payment is a gift to you from the organisation.


## Assistance from your employer

Emergency assistance from your employer – for example, one-off emergency relief payments where nothing is expected in return – is not taxable.

An employer is not required to withhold tax from a payment that is not taxable.

An employer that gives emergency assistance to an employee can claim a tax deduction as a business expense.

## Gifts from family or friends

If you receive emergency help in the form of [gifts](#)  from family and friends, you don't need to declare them or pay tax on them.

QC 67560

# Talk to us in difficult times

How to contact us during a disaster event, personal crisis, or other emergency.

**Last updated** 23 April 2025

### On this page

Natural disasters

Personal crisis


Other personal disasters

Other ways to keep in touch

You can contact us and select **Support in difficult times** and the **Find support** key for quick help, or use the options below.

## Natural disasters

If you want to speak to someone directly, phone our **Emergency Support Infoline** on **1800 806 218** during operating hours (8:00 am to 6:00 pm Monday to Friday and 10:00 am to 2:00 pm Saturday).

- If you prefer to speak in a language other than English, phone the Translating and Interpreting Service (TIS) on **13 14 50**. Tell the operator the language you speak and ask them to phone us on **1800 806218**.
- Aboriginal and Torres Strait Islander people can phone our Indigenous Helpline on **13 10 30**.
- If you have difficulty hearing or speaking to people over the phone, you can contact us through the [National Relay Service \(NRS\)](#) .

If you want someone else to speak to us on your behalf, you can:

- nominate an authorised contact online
- talk to your tax professional about your situation and support available.

## Personal crisis

If you're in difficult personal circumstances, you can phone our Individuals enquiries line on **13 28 61** during operating hours.

## Other personal disasters

If you've experienced a personal disaster such as a house fire or sewage leak, we can help.

You can discuss your circumstances with us by phoning our Lodge and pay line on **13 11 42** during operating hours.

Your registered tax or BAS agent can also apply for further help using Online services for agents.

## Other ways to keep in touch

Join our [ATO Community](#)  for interactive and peer support.

Go to our [Contact us](#) page for more ways to contact us and find information.

QC 67561

## **Our commitment to you**

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

If you feel that our information does not fully cover your circumstances, or you are unsure how it applies to you, contact us or seek professional advice.

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