

FACT SHEET

2026 Bushfire Relief and Recovery Resources



Current As At: 16/01/2026 (Update #2)

Information in relation to bushfire relief and recovery assistance continues to evolve and is being updated regularly. The details included in this fact sheet are current as of the date of issue.

Government updates can be found at:

https://emergency.vic.gov.au/relief/#january_2026_fires

This information has been collated to assist those navigating the various support options available and help them determine the most appropriate support for their needs.

It's normal to feel overwhelmed in a disaster. For tips to cope, call Lifeline's disaster support line on 134 357.

Commonwealth and State Emergency Relief Payments

You may be eligible for an emergency relief payment if you have unmet immediate relief needs and:

- your principal place of residence is damaged or destroyed by the January 2026 bushfires, and you can't live in it, or
- your principal place of residence was in an evacuation warning area, and you evacuated your property.

Under this payment, people can get:

- a one-off payment of \$680 per adult and \$340 per child
- up to a maximum of \$2,380 per eligible family.

The payment is to help cover the costs of essentials such as food, clothing, medication and accommodation. Payments are a fixed amount for each member of a household and are not calculated based on how much money you earn.

To apply for a payment: (These lines may be busy due to the number of calls)

The Department of Families, Fairness and Housing can help you apply for this payment.

- Call the VicEmergency Hotline 1800 226 226 (Press 0, then 1 to talk to someone)
- Visit an Emergency Relief Centre.

Have personal identification (ID) with you if you can. This could be a:

- driver's license
- Medicare card
- letter or bill with your name and address
- If you need help, please call the VicEmergency hotline on 1800 226 226. Press 9 for an interpreter.

Australian Government Disaster Recovery Payment:

The Australian Government Disaster Recovery Payment is a one off, non-means tested lump sum payment.

- It offers a payment of \$1,000 for eligible adults and \$400 for eligible children who've been adversely affected by a major disaster either in Australia or overseas.
- More information will be available at 2pm on Wednesday 14 January 2026 on the [Services Australia website](#).

Rural Financial Counselling Service (RFCS)

The Rural Financial Counselling Service (RFCS) is accessible for bushfire affected primary producers, and offers free, confidential wellbeing support alongside financial and business counselling support.

RFCS wellbeing counsellors can visit bushfire-affected producers at their property or talk over the phone to assist with mental health and wellbeing issues for individuals and their families.

To access the support of a wellbeing counsellor, call the Rural Financial Counselling Service on 1300 771 741.

Primary Producer Grants:

Primary Producer Grants of \$75,000 can help cover the costs of clean-up and getting back to business – including safety inspections, equipment and wages for clean-up, and removing debris, damaged goods and deceased livestock.

Grants will open as soon as possible following finalisation of program guidelines.

Information on how to apply will be made available on the Rural Finance Website. <https://www.ruralfinance.com.au/>

Concessional Loans for Primary Producers:

Concessional loans of up to \$250,000 will be available for primary producers who have seen significant damage to assets due to fires.

Loans of up to \$100,000 will also be available for those who have experienced a significant loss of income as a direct result of the fires.

The loans are intended to be used for restoring and replacing damaged assets, or for working capital expenses that cannot be met due to a loss of income.

This assistance will help cover essential costs such as repairing or replacing fire damaged equipment, rebuilding infrastructure, replacing livestock and meeting working capital expenses like wages, rent, and fodder.

To be eligible, primary producers must:

- be in a declared LGA and have an ABN
- derive at least 50 per cent of gross income from primary production in an average year OR derive over \$75,000 gross income from primary production.

The amount available is based on an assessment of the applicants' financial position, including any amount recoverable under an insurance policy and cannot be more than the amount reasonably required.

Applicants can only apply for a maximum loan amount of \$250,000.

The program will be administered by Rural Finance on behalf of the Victorian Government.

Applications for loans will open as soon as possible – information on how to apply will be made available on the Rural Finance Website. <https://www.ruralfinance.com.au/>

Fencing:

Eligible property owners may get support to repair fencing if:

- firefighting or disaster response teams brought about the damage, or
- The fence is on the boundary of National Parks, State Parks or State Forests.

To find out if the damage is eligible for support, you can contact DECCA on 136 186. In most cases, fences not on the boundary of parks or those covered by insurance won't qualify for support.

Livestock disposal:

On-farm and off-farm options exist for the disposal of animal carcasses, including knackeries and rendering facilities, licensed landfills, and on-farm burials.

Agriculture Victoria is available to support landholders disposing of livestock with guidance, information and technical advice.

Agriculture Victoria has established a Livestock Disposal Advisory service to assist landholders with advice to dispose of livestock

This service can be contacted on 0407 145 007 or livestock.disposal@agriculture.vic.gov.au

Uninsured Households

Assistance payments of up to \$52,250 have been announced to help uninsured households affected to "re-establish their principal place of residence", which will be available from Friday 16 January 2026, to help people who needed to get back into a home that had suffered serious damage.

The grants are means-tested and can be accessed by eligible homeowners and renters who:

- cannot afford to fix their home or replace contents damaged by the fires
- do not have building or contents insurance
- cannot return home because it is damaged or destroyed

For more information, phone the **VicEmergency Hotline on 1800 226 226** or visit emergency.vic.gov.au/relief

Current Relief Centers

Relief Centers provide support to communities affected by bushfire with things such as showers, toilets and wifi. (please note each relief center will have different facilities available)

- Mansfield Sporting Complex, 35 Highett Street, Mansfield
- Seymour Sports and Aquatics Centre (Chittick Park), Pollard Street, Seymour. There is disability access. Small pets including dogs and cats are welcome.
- Whittlesea Community Centre, 57-61 Laurel St, Whittlesea (Moved from City of Whittlesea Civic Centre)
- Wodonga Exhibition Centre at Wodonga Racecourse, Hamilton Smith Drive, Wodonga

Current Recovery Hubs

A recovery hub is a place where you can go to get important information and resources to support your recovery journey.

- **Castlemaine** – Castlemaine Town Hall 25 Lyttleton St, Castlemaine. Open 11am – 5pm Monday to Friday.
- **Cobram** – Moira Recovery Information Centre, 3/29 Station Street, Cobram. Open 10am – 2pm Monday to Sunday.
- **Natimuk** – Natimuk Community Centre – 62 Main Road Natimuk. Open 10am – 4pm Monday to Friday
- **Skipton** – Skipton Mechanics Hall, 5 Anderson Street Skipton. Open 10am – 4pm Monday to Friday.

Clean-up support for January 2026 fires

If your home has been damaged:

- Please don't go home until emergency services say you can.

Watch out for dangers such as:

- asbestos
- unstable trees and branches
- fallen powerlines
- damaged structures like chimneys
- gas bottles
- petrol and chemicals
- damaged septic tanks which could collapse.

Get a licensed tradesperson to check your home before using electricity, gas, or water. Always check tradespeople's ID to make sure they're legitimate.

[Clean-up support for the January 2026 bushfires | vic.gov.au](#) – Sign Up here for all updates on clean-up support.

Replacing Documents (including identification documents)

The Australian Registries of Births, Deaths and Marriages will replace certificates that were lost in the recent bushfires, free of charge. You can call the Department of Justice on **03 8684 000** and they will post the forms to you.

If you've been affected by the recent fires VicRoads can:

- refund your remaining registration without any admin fees for any fire damaged vehicles or,
- replace your licence/learner permit/marine licence card for free.

Visit the VicRoads website for more information: <https://www.vicroads.vic.gov.au/>

Bank Assistance

Banks and other financial institutions provide support to customers impacted by disasters by offering a range of adjustments to services like mortgages, hardship support and, in some instances, grants. Ask your bank what support they have available.

- NAB: <https://news.nab.com.au/tag/disaster-relief/nab-activates-disaster-relief-grants-for-victorian-bushfire-area>
- ANZ: <https://www.anz.com.au/newsroom/media/2025/december/Support-for-customers-impacted-by-Victorian-bushfires/>
- Westpac: <https://www.westpac.com.au/about-westpac/media/media-releases/2026/10-january/>
- Comm Bank: <https://www.commbank.com.au/articles/newsroom/2026/01/cba-emergency-assistance-for-bushfire-affected-areas-in-victoria.html>
- Bendigo Bank: <https://www.bendigobank.com.au/media/assistance-package-activated-for-fire-impacted-customers-in-victoria/>

Insurance

If you have property or contents insurance, you should contact your insurance company as soon as possible after the fire.

- Ask your insurer for advice on actions you should take
- Do not discard or throw away damaged items without first consulting your insurance company
- Make a list of items that have been damaged and take photographs if possible
- Keep receipts for any emergency repair work

Victorian Farmers Federation

VFF have activated their Disaster Relief Fund to provide immediate support to farmers affected by the fires.

<https://www.vff.org.au/media-release/vff-activates-disaster-relief-fund-to-help-devastated-bushfire-impacted-farmers/>

Emergency Fodder is being made available for farmers in fire-affected areas. To request fodder, please contact the Victorian Farmers Federation on 1300 882 833.

VFBV Welfare Fund

Volunteer Fire Brigades Victoria welfare Fund provides fast small grants to CFA volunteers, long serving former volunteers and their families, who are experiencing significant financial hardship. The Welfare Fund is run under Australian Tax Office rules, independently audited, and grant decisions are made by a committee of long serving CFA volunteers. This year, 93% of CFA Brigades have subscribed.



- Grants up to \$5,000
- Available to all volunteer members and long serving ex-members and their families of subscribing Brigades
- Contact your District VFBV State Councillor, Support Officer or the Welfare Fund Secretary on (03) 9886 1141 to discuss eligibility and application process.

South East Region	Colin Booth	0456 554 593	c.booth@vfbv.com.au
North West Region	Max Blackmore	0409 119 477	m.blackmore@vfbv.com.au
West Region	Jason Willis	0409 109 447	j.willis@vfbv.com.au
North East Region	Carly Ficheroux	0438 751 652	c.ficheroux@vfbv.com.au
South West Region	Michelle Taylor	0419 504 111	m.taylor@vfbv.com.au

VFBV Volunteer Support and Recovery Trust

Established after the 2009 Black Saturday Fires, this trust relies on public donations and supports members in fire affected communities.

The Trust works in conjunction with the Welfare Fund, but independently at times to provide fast grant payments to support members who have lost their homes. After suppression activities are complete, the Trust then supports broader initiatives to support impacted members in consultation with local VFBV District Councils as donation funding allows.

In the first phase, the Trust is currently supporting CFA volunteers who have lost their primary places of residence in the 2025/26 bushfires. Any member affected is encouraged to speak with their local VFBV State Councilor or VFBV Support Officer to discuss details.

CFA WELLBEING SUPPORT LINE

CFA have many Wellbeing Supports available to members and their family members including Peers, Chaplains, Member Wellbeing Advisors and external Member Assistance Program. Wellbeing Support Team can be reached on

CFA WELLBEING SUPPORT LINE

1800 959 232

Providing CFA members and their immediate family access to 24-hour support 7 days a week.

Psychologists – Counsellors – Peer Support - Chaplains

Wellbeing Support

- **Lifeline: 13 11 14** - provides crisis support 24 hours a day, 7 days a week.
- **Beyond Blue: 1300 22 46 36** – to talk with a trained mental health professional
- **Kids Helpline: 1800 551 800** – information and assistance for young people and children
- **Mensline Australia - 1300 78 99 78** - 24/7 service for men with relationship and family concerns. www.mensline.org.au
- **Family Relationship Service – 1800 050 321** - Providing families with access to information about family relationship issues. www.familyrelationships.gov.au

Mental Health Care Plans

Anyone requiring ongoing Counselling or Psychological support can arrange a Mental Health Plan through their local GP. Further Information on Mental Health Care Plans can be found at <https://healthdirect.gov.au/mental-health-care-plan> or by contacting your local GP.

R U OK? Program

Beyond and above all, members of communities affected by drought need to look out for each other. It can make a huge difference to someone when they are asked a simple “are you OK?” So always remember to check in on family, friends and neighbours.

<https://ruok.org.au>

Members of the public are invited to donate to the following:

VFBV Volunteer Support & Recovery Trust

Donate at: <https://www.givenow.com.au/volunteersupport>

The VFBV Volunteer Support & Recovery Trust fund (formerly Black Saturday Recovery Trust Fund) was established in 2009 following the Black Saturday fires to provide assistance to CFA volunteers who had suffered loss as a result of the Victorian Black Saturday Fires.

This fund is established to respond to significant natural disasters impacting on CFA volunteers, and is receiving donations to support CFA volunteers who have been directly impacted by the 2026 Bushfires.

It provides swift one-off grants to help CFA volunteers recover from loss of life, loss of home, and loss of outbuildings, fencing, stock, livelihood and any other impacts.

Following Black Saturday, it has awarded over \$1.2M in grants to CFA volunteers and their families.

This trust only operates during major events, and specifically helps CFA volunteers impacted by the event. It provides grants to those that have lost their homes, and helps volunteers recover from lost outbuildings, fencing, livestock losses etc. as funds allow.

VFBV Welfare Fund

Donate at: <https://www.givenow.com.au/vfbv>

The VFBV Welfare Fund was first established in 1913. Over the years, the Fund has helped more than 1,400 volunteers, with more than \$2.95 million in grants, and today more than 93% of CFA Brigades subscribe to the Fund each year.

This capital Fund offers small grants to CFA volunteers, long serving former volunteers and their families, who are experiencing significant financial hardship. Typical cases involve prolonged illness, bereavement, loss of earnings, or the accommodation and travel costs associated with supporting a relative in hospital.

The Welfare Fund is a capital fund run under Australian Tax Office rules, independently audited, uses only State Government approved investments, and the welfare grant and investment decisions are made by a committee of long serving CFA volunteers. As a capital fund - all donations are invested, with investments managed to provide an enduring fund that has existed since 1913 and ensures volunteers now and in the future are protected by fund income that outperforms inflation and minimises annual brigade subscriptions for each member brigade now and for the future.

VFBV covers all administration fees, and 100% of funds received are used for the payment of volunteer grants.

Type:	TRUST
Deductible Gift Recipient:	Yes
Established:	2009
Outlook:	Short – Medium Term

VFBV covers all administration fees, and 100% of funds received are used for the payment of volunteer grants.

Type:	TRUST / CAPITAL FUND
Deductible Gift Recipient:	Yes
Established:	1913
Outlook:	Long Term