



Australian
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Architects

COVID-19 Advice

For Australian Institute
of Architects' Members



With the flood of information and updates being provided on a daily basis from government, the Institute has put together a straightforward guide to help you access assistance during the Covid-19 pandemic.

What assistance is available?

Employees, Sole traders, Self-Employed, Small and Medium businesses can all access a range of government support measures. There are two main payments that most architectural practices whose businesses have been impacted by COVID-19 can apply for.

Three simple steps you can take now:

Step 1: Register for the JobKeeper Payment (Commonwealth Government via ATO) at <https://www.ato.gov.au/Job-keeper-payment/>

Step 2: Lodge your business activity statement (BAS) to access the boosting business cash flow payment (Commonwealth Government via ATO)

Step 3: Contact your bank online to discuss hardship assistance including temporary loans and loan payment deferrals. <https://www.ausbanking.org.au/campaigns/financial-hardship/>

Detailed information and resources:

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JobKeeper payment

About the payment

The JobKeeper Payment is a temporary scheme open to businesses impacted by the Coronavirus. The JobKeeper Payment will also be available to the self-employed.

How much is the payment?

The Commonwealth Government will provide \$1,500 per fortnight per employee for up to 6 months. The JobKeeper Payment subsidises all or part of employees' income. Employers are still required to pay superannuation.

Am I eligible?

Employers (including non-for-profits) will be eligible for the subsidy if:

- their business has a turnover of less than \$1 billion and their turnover will be reduced by more than 30 per cent relative to a comparable period a year ago (of at least a month); or
- their business has a turnover of \$1 billion or more and their turnover will be reduced by more than 50 per cent relative to a comparable period a year ago (of at least a month); and
- the business is not subject to the Major Bank Levy.

Which staff do I receive a payment for?

Eligible employers will receive the payment for each eligible employee that was on their books on 1 March 2020 and continues to be engaged by that employer – including:

- full-time,
- part-time,
- long-term casuals (who have been employed for at least 12 months as at 1 March 2020); and
- stood down employees.

An employee must be an Australian citizen, the holder of a permanent visa, a Protected Special Category Visa Holder, a non-protected Special Category Visa Holder who has been residing continually in Australia for 10 years or more, or a Special Category (Subclass 444) Visa Holder.

When do I get the money from the Government?

Payments will be made to the employer monthly in arrears by the ATO commencing in May 2020.

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How do I apply?

Businesses, including people who are self-employed, wanting to receive the JobKeeper payment need to register their interest in the first instance.

REGISTER NOW by going to <https://www.ato.gov.au/Job-keeper-payment/>

All you need to provide to register is:

- Business name
- ABN
- Contact name
- Email address
- Mobile phone number

Once you have registered you need to prepare supporting information demonstrating a downturn in your business. In addition, you must also prepare information to report to the ATO about the number of eligible employees you employ on a monthly basis.

Further information is available at this Treasury Fact Sheet https://treasury.gov.au/sites/default/files/2020-03/Fact_sheet_supporting_businesses_4.pdf

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Boosting business cash flow

About the payment

The Commonwealth Government is giving eligible small and medium businesses a payment equal to 100 per cent of their salary and wages withheld over two consecutive financial quarters, within a minimum and maximum threshold.

How much is the payment?

The payment differs for each eligible business and is calculated by the ATO based on the salary and wages withheld with a maximum payment of \$100,000 and a minimum payment of \$20,000. The payment will be tax free.

Am I eligible?

Businesses with a turnover of less than \$50 million and not-for-profit entities that employ staff are eligible for the payment.

When do I get the money from the government?

The payment will be made in multiple parts, depending on whether you lodge your business activity statements (BAS) monthly, quarterly or annually.

The first payment

The first payment will be delivered by the ATO as a credit in the activity statement system from 28 April 2020 upon businesses lodging eligible upcoming activity statements.

The ATO will deliver the payment as a credit to your business upon lodgment of your activity statements. Where this places the business in a refund position, the ATO will deliver the refund within 14 days.

Quarterly lodgers will be eligible to receive the payment for the quarters ending March 2020 and June 2020.

Monthly lodgers will be eligible to receive the payment for the March 2020, April 2020, May 2020 and June 2020 lodgments.

Additional payment/s

Quarterly lodgers will be eligible to receive the additional payment for the quarters ending June 2020 and September 2020.

Monthly lodgers will be eligible to receive the additional payment for the June 2020, July 2020, August 2020 and September 2020 lodgments.

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How do I apply?

There is no separate application process or form to receive this payment. All you need to do to receive the payment is lodge your business activity statement (BAS). The ATO will then automatically make the payment within 14 days of your BAS being lodged.

Further information is available at [https://www.ato.gov.au/Business/Business-activity-statements-\(BAS\)/In-detail/Boosting-cash-flow-for-employers/](https://www.ato.gov.au/Business/Business-activity-statements-(BAS)/In-detail/Boosting-cash-flow-for-employers/)

Business loans

The Commonwealth Government is establishing the Coronavirus SME Guarantee Scheme which will support small and medium enterprises (SMEs) to get access to working capital to help them get them through the impact of the coronavirus.

Australian banks will defer loan repayments for 98% of all businesses affected by COVID-19 for six months.

If your business has loan facilities of up to \$10m, and has been impacted by the coronavirus pandemic and lock downs, contact your bank online today.

Other measures

Payroll tax relief

State and Territory governments are offering a variety of payroll tax relief measures. These range from temporary waivers of payroll tax, to payroll tax refunds.

For further information on what each jurisdiction is offering business visit the COVID-19 update page in the Institute's website at <https://www.architecture.com.au/about/national-covid-19-response/>

JobSeeker payment

If you have lost your job, the Commonwealth Government has also temporarily increased the JobSeeker payment (also known as Newstart) and amended waiting times and application requirements.

You can find out more information and apply for assistance at <https://www.servicesaustralia.gov.au/individuals/subjects/affected-coronavirus-covid-19/if-you-need-payment-coronavirus-covid-19>

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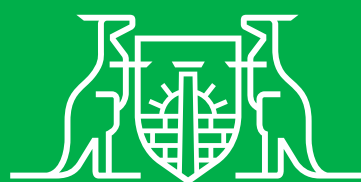


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Business support hotline

The Commonwealth Government's business hotline is now giving more support to small and medium businesses impacted by the COVID-19 pandemic. Operations at the business.gov.au 13 28 46 contact centre has increased from five days per week to seven days per week, and provide additional hours of support outside standard operating hours for the first month, answering calls from 7am to 11pm AEST.

The Commonwealth Government has also release a COVID-19 app to help you keep up to date with new information <https://www.health.gov.au/resources/apps-and-tools/coronavirus-australia-app>



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