

COMMUNITY RECOVERY | GENERAL INFORMATION PACK

Financial assistance

The following grants are only available to members of the public when financial assistance has been activated by the Commonwealth/State Government following a disaster.

Emergency Hardship Assistance

Purpose	The Emergency Hardship Assistance Grant is available as a contribution to support people directly impacted by a disaster and are unable to meet their immediate essential needs for food, clothing, medical supplies or temporary accommodation.
Amount	\$180 per person, or up to \$900 for a family of five or more.
Eligibility criteria	<p>Emergency Hardship Assistance is not income or asset tested. To be eligible, applicants must meet all of the following criteria:</p> <ul style="list-style-type: none"> • live or are stranded in the targeted activation zone, • have suffered hardship as a result of the event • are unable to meet your immediate essential needs for food, clothing, medical supplies or temporary accommodation. <p>Note: assistance is only available for seven days following activation of this grant. The timeframe of this grant can be extended (maximum availability period of 28 days) where necessary and appropriate by the Minister of Communities, Housing and Digital Economy.</p> <p>The following circumstances are NOT grounds for receiving Emergency Hardship Assistance:</p> <ul style="list-style-type: none"> • business loss or damage including compensation for loss of income • farm or property damage (excluding principal place of residence) • loss of tools of trade • essential services outage (if less than six days) • isolation within property
Payment	Electronic Funds Transfer or Recovery Debit Card.
Access	Online via the Community Recovery Portal (www.communityrecovery.qld.gov.au), over the phone on the Community Recovery Hotline (1800 173 349), or in person at a Community Recovery Hub or outreach visit.

COMMUNITY RECOVERY | GENERAL INFORMATION PACK

Essential Services Hardship Assistance

Purpose	This grant is available as a contribution to support people directly impacted by the loss of one or more essential service (e.g. electricity, gas, water or sewerage) for more than five days.
Amount	\$150 per person or up to \$750 for a family of five or more.
Eligibility criteria	<p>The Essential Services Hardship Assistance grant is not income or asset tested. To be eligible, applicants must be:</p> <ul style="list-style-type: none"> • impacted by the loss of one or more essential services to their principal place of residence for more than five days, and • live in the in the disaster impact area and loss of power is confirmed by the energy provider • be suffering hardship <p>Note: assistance is only available for seven days following activation of this grant.</p> <p>This payment is available for the loss of:</p> <ul style="list-style-type: none"> • electricity, including other forms of power supply (including generators where property is powered by generators or other power supply such as turbine power or solar power) and this is the only source of power to the property • gas, only when the property is gas only. If there is electricity to the property, then the loss of gas alone does not qualify for assistance • water, only when alternative water is not being supplied • sewerage, only when residents are unable to stay in their homes due to health and safety issues.
Payment	Electronic Funds Transfer or Recovery Debit Card.
Access	Online via the Community Recovery Portal (www.communityrecovery.qld.gov.au), over the phone on the Community Recovery Hotline (1800 173 349), or in person at a Community Recovery Hub or outreach visit.

COMMUNITY RECOVERY | GENERAL INFORMATION PACK

Essential Household Contents Grant

Purpose	If people are uninsured or unable to claim insurance, they may be eligible for financial assistance to provide a contribution towards replacing or repairing essential household contents, such as beds, linen and whitegoods, that have been lost or damaged in a disaster. This grant is income tested.
Amount	Up to \$1,765 for single adults, and up to \$5,300 for couples/families.
Eligibility criteria	<p>To be eligible, applicants must meet all of the following criteria:</p> <ul style="list-style-type: none"> • live in a targeted activation zone where this grant is activated, and • be uninsured or unable to claim insurance to replace or repair their household contents (contents must be owned by the applicant), and • weekly income must be less than: <ul style="list-style-type: none"> – individual: \$988 (\$51,389 per year) – couple: \$1,367 (\$71,061 per year) – sole parent, one child: \$1,368 (\$71,110 per year) – couple, one child: \$1,694 (\$88,111 per year). <p>For each additional child add a further \$327 per week; for each dependent adult add \$378 per week.</p>
Payment	Electronic Funds Transfer or Cheque.
Access	<p>Online via the Community Recovery Portal (www.communityrecovery.qld.gov.au), over the phone on the Community Recovery Hotline (1800 173 349), or in person at a Community Recovery Hub or outreach visit.</p> <p><small>*Please note: an outreach visit will be required to confirm eligibility before this grant is paid.</small></p>

COMMUNITY RECOVERY | GENERAL INFORMATION PACK

Structural Assistance Grant

Purpose	If people are uninsured, or unable to claim insurance, they may be eligible for a one-off payment as a contribution towards repairs to their home to make it secure and safe. This grant is income tested.
Amount	Up to \$10,995 for single adults and up to \$14,685 for couples/families.
Eligibility criteria	<p>To be eligible, applicants must meet all of the following criteria:</p> <ul style="list-style-type: none"> • live in a targeted activation zone • own or be the mortgagee of the home, caravan or boat, and • have been living in the home, caravan or boat at the time of the disaster (it was their primary place of residence), and • be uninsured or unable to claim insurance for the structural repairs, and • weekly income must be less than: <ul style="list-style-type: none"> – individual: \$988 (\$51,389 per year) – couple: \$1,367 (\$71,061 per year) – sole parent, one child: \$1,368 (\$71,110 per year) – couple, one child: \$1,694 (\$88,111 per year). <p>For each additional child add a further \$327 per week; for each dependent adult add \$378 per week.</p>
Payment	Electronic Funds Transfer or Cheque.
Access	<p>Online via the Community Recovery Portal (www.communityrecovery.qld.gov.au), over the phone on the Community Recovery Hotline (1800 173 349), or in person at a Community Recovery Hub or outreach visit.</p> <p><small>*Please note: an outreach visit will be required to confirm eligibility before this grant is paid.</small></p>

COMMUNITY RECOVERY | GENERAL INFORMATION PACK

Essential Services Safety and Reconnection Scheme

Purpose	If people are uninsured, or unable to claim insurance, they may be eligible for a grant to help reconnect essential services that were damaged by a disaster. This grant is income tested.
Amount	There are two parts to the grant: <ol style="list-style-type: none"> 1. Inspection: up to \$200 towards a safety inspection for each essential service needing reconnection (electricity, gas, water and sewerage or septic system) 2. Repair: up to \$4,200 towards repair work to enable essential services to be reconnected (for example, electrical rewiring).
Eligibility criteria	To be eligible, applicants must meet all of the following criteria: <ul style="list-style-type: none"> • live in a targeted activation zone, and • be the owner or mortgagee of the home, caravan or boat • be uninsured or unable to claim insurance to replace or repair your essential service/s, and • weekly income must be less than: <ul style="list-style-type: none"> – individual: \$988 (\$51,389 per year) – couple: \$1,367 (\$71,061 per year) – sole parent, one child: \$1,368 (\$71,110 per year) – couple, one child: \$1,694 (\$88,111 per year). <p>For each additional child add a further \$327 per week; for each dependent adult add \$378 per week.</p>
Payment	Electronic Funds Transfer or Cheque.
Access	Online via the Community Recovery Portal (www.communityrecovery.qld.gov.au), over the phone on the Community Recovery Hotline (1800 173 349), or in person at a Community Recovery Hub or outreach visit. <p>*Please note an outreach visit will be required to confirm eligibility before this grant is paid.</p>

COMMUNITY RECOVERY | GENERAL INFORMATION PACK

Queensland Rural and Industry Development Authority – Disaster Assistance Loans

Purpose	<p>This assistance measure under the Disaster Recovery Funding Arrangements helps <i>primary producers</i> and <i>small business owners</i> pay for costs arising out of direct damage caused by an <i>eligible</i> disaster.</p> <p>The assistance provided under the scheme is a concessional loan for re-establishing the normal operations of a <i>primary production enterprise</i> or <i>small business</i>, including: repair or replace damaged plant and equipment; repair or replace buildings; supplying stock for up to one month to replace lost stock and maintain liquidity of the business; purchase livestock to replace livestock lost in the <i>disaster event</i>; meet requirements for carrying on production including: re-planting, restoring or re-establishing areas affected by the <i>eligible disaster</i>; sustenance, essential property operations or paying rent or rates.</p>
Amount	Loans of up to \$250,000
Eligibility criteria	<p>To be eligible for assistance under the scheme, the Queensland Rural and Industry Development Authority (QRIDA) must be satisfied that:</p> <ul style="list-style-type: none"> • the applicant is a <i>primary producer</i> or <i>small business</i> (employing less than 20 full-time equivalent employees) • the property where the enterprise is carried on has been damaged as a direct result of the disaster; and the property is in the <i>defined disaster area</i> • the applicant has taken reasonable precautions to avoid or minimise loss or damage from an <i>eligible disaster</i>, for example adequate insurance • the applicant is responsible for the cost of essential repairs or replacement of the damaged assets and as a result has had liquidity severely affected • the applicant is unable to repair or replace the damaged assets or return to viable operations from their own resources • the applicant has used all liquid assets and all normal credit sources up to normal credit limits** • the applicant demonstrates reasonable prospects of re-establishing on a viable basis with the assistance given.
Access	<p>Online via the QRIDA website www.qrida.qld.gov.au, over the phone free call 1800 623 946, or in person at a Community Recovery Hub or by appointment with a Regional Area Manager</p> <p><small>*Please note terms: up to 10 years, with a maximum of 2 years interest only. Repayments set to suit the cash flow of the borrower. A loan under this scheme must be secured to the satisfaction of QRIDA. This must include: (a) a mortgage of land and other assets satisfactory to QRIDA; and (b) any other security QRIDA considers necessary including for example, a Specific Security Agreement over plant and machinery, or a General Securities Agreement. ** this criterion will be assessed in relation to the expected cost of recovery and projected cash flow shortfalls.</small></p>

COMMUNITY RECOVERY | GENERAL INFORMATION PACK

Queensland Rural and Industry Development Authority – Disaster Assistance Loans – Not for profit organisation

Purpose	<p>This assistance measure under the Disaster Recovery Funding Arrangements helps <i>not for profit organisations</i> pay for costs arising out of direct damage caused by an <i>eligible</i> disaster.</p> <p>Concessional loans are provided to assist with essential working capital such as: paying salaries or wages, paying creditors, paying rent or rates, buying goods, including fuel essential to carry on the non-profit activities.</p>
Amount	Loans of up to \$100,000
Eligibility criteria	<p>To be eligible for assistance under the scheme, applicants must:</p> <ul style="list-style-type: none"> • be a non-profit organisation • have suffered direct damage as a result of an eligible disaster • be located in the defined disaster area • be unable to repair or replace assets directly damaged as a result of an eligible disaster, or return to normal operations from their own resources • have used all liquid assets and normal credit sources up to normal credit limits • have taken reasonable precautions to avoid or minimise loss or damage from an eligible disaster, for example adequate insurance • be responsible for the cost of repairing or replacing the damaged assets • demonstrate an ability to repay the loan.
Access	<p>Online via the QRIDA website www.qrida.qld.gov.au, over the phone free call 1800 623 946, or in person at a Community Recovery Hub or by appointment with a Regional Area Manager</p> <p><small>*Please note terms: up to 10 years, with a maximum of 2 years interest only. Repayments set to suit the cash flow of the borrower. A loan under this scheme must be secured to the satisfaction of QRIDA. This must include: (a) a mortgage of land and other assets satisfactory to QRIDA; and (b) any other security QRIDA considers necessary including for example, a Specific Security Agreement over plant and machinery, or a General Securities Agreement.</small></p>

COMMUNITY RECOVERY | GENERAL INFORMATION PACK

Queensland Rural and Industry Development Authority – Disaster Assistance, Essential Working Capital

Purpose	<p>This assistance measure under the Disaster Recovery Funding Arrangements helps <i>primary producers, small business and not for-profit organisations</i> that have suffered a significant loss of income but have not been directly damaged as a result of an <i>eligible disaster</i>. This assistance is not intended to compensate for loss of income or provide assistance relating to direct damage suffered as a result of an <i>eligible disaster</i>.</p> <p>The assistance provided under this scheme is a concessional loan to be used as essential working capital. Essential working capital is money that is necessary to continue the normal operation of the <i>primary production enterprise, small business or not for profit organisations</i> for up to one year. Examples of uses of essential working capital include: (a) paying salaries or wages (b) paying creditors (c) paying rent or rates (d) buying goods, including, for example, fuel, essential to carry on the enterprise (e) buying fodder or water for livestock or produce or transporting livestock or produce if a primary production enterprise.</p>
Amount	<p>Loans of up to \$100,000</p>
Eligibility criteria	<p>To be eligible for assistance under this scheme, QRIDA must be satisfied that:</p> <ul style="list-style-type: none"> • the applicant is a <i>primary producer, small business or not for profit organisation</i> • before the eligible disaster, the applicant carried on a <i>primary production, small business enterprise or not for profit activity</i> in the <i>defined disaster area</i> • the applicant has suffered a significant loss of income as a result of the <i>eligible disaster</i> • the applicant is continuing the enterprise in the <i>defined disaster area</i> • there are reasonable prospects for the long-term viability of the enterprise if the assistance is provided • the applicant has used all liquid assets and normal credit sources up to normal credit limits • the applicant has no reasonable prospects of obtaining finance on ordinary commercial terms to carry on the enterprise • the applicant has not received another concessional loan for loss or damage that was related to the eligible disaster.
Access	<p>Online via the QRIDA website www.qrida.qld.gov.au, over the phone free call 1800 623 946, or in person at a Community Recovery Hub or by appointment with a Regional Area Manager</p> <p><small>*Please note terms: up to 10 years, with a maximum of 2 years interest only. Repayments set to suit the cash flow of the borrower. A loan under this scheme must be secured to the satisfaction of QRIDA. This must include: (a) a mortgage of land and other assets satisfactory to QRIDA; and (b) any other security QRIDA considers necessary including for example, a Specific Security Agreement over plant and machinery, or a General Securities Agreement.</small></p>

COMMUNITY RECOVERY | GENERAL INFORMATION PACK

Queensland Rural and Industry Development Authority – DRG – Disaster Recovery Grant (Category C)

Purpose	<p>This assistance measure, made under agreements between the Commonwealth and State Governments is designed to assist <i>primary producers, small business and not for profit organisations</i> pay for costs of clean-up and reinstatement of eligible entities that have suffered direct damage caused by an <i>eligible disaster</i>. Assistance is not intended to compensate for loss of income suffered as a result of the <i>eligible disaster</i>. The assistance provided under the scheme is a grant for the immediate re-establishing the normal operations of a <i>primary production enterprise, small business or not for profit organisation</i> including:</p> <ul style="list-style-type: none"> • repair or replace damaged plant and equipment and buildings • purchasing, hiring or leasing equipment or materials to clean premises, property or equipment • employing (including engagement under a contract for services) a person to clean premises • removing and disposing of debris, damaged goods and material
Amount	<p>For an exceptional circumstances grant, the maximum total amount of assistance available is up to \$25,000. A standard grant has a maximum amount of assistance of up to \$10,000.</p>
Eligibility criteria	<p>To be eligible for assistance under this scheme, QRIDA must be satisfied that:</p> <ul style="list-style-type: none"> • the applicant is a <i>primary producer, small business or not for profit organisation</i> • before the eligible disaster, the applicant carried on a <i>primary production, small business enterprise or not for profit organisations</i> in the <i>defined disaster area</i> • the application is primarily responsible for meeting the costs claimed in the application • the applicant is continuing or intending to re-establish the enterprise in the <i>defined disaster area</i> • there is no insurance, insurance has been refused, or insurance will not cover these costs <p>Please review the scheme guidelines published after assistance is activated for the full range of eligible activities claimable.</p>
Access	<p>Online via the QRIDA website www.qrida.qld.gov.au, over the phone free call 1800 623 946, or in person at a Community Recovery Hub.</p> <p><small>*Please note terms: grants are non-repayable but may be treated as income by the ATO, applicants should make their own enquiries regarding this. The grants are GST exclusive. For information on the <i>defined disaster area/s</i>, please refer to the activation notice on QRIDA's website.</small></p>

COMMUNITY RECOVERY | GENERAL INFORMATION PACK

Sport and Recreation Disaster Recovery Program

Purpose	<p>The Sport and Recreation Disaster Recovery Program (SRDRP) supports not-for-profit sport and recreation organisations with funding to re-establish their facilities and activities after extreme events, including flooding and associated damage.</p> <p>Level 1 funding provides up to \$5000 to assist in immediate clean-up efforts. Level 2 funding provides up to \$20,000 for repair, restoration and mitigation support</p>
Amount	<p>Funding of up to \$5000 (Level 1) and \$20,000 (Level 2) may be available for eligible sport and recreation organisations located in areas activated under the Disaster Recovery Funding Arrangements (DRFA).</p>
Eligibility criteria	<p>To be eligible, the organisation must:</p> <ul style="list-style-type: none"> • be located in an DRFA Category A-C activated disaster affected area (depending on level of funding requested) • be an incorporated local or regional not-for-profit organisation with a primary objective relating to sport and recreation <p>To be eligible for funding under Level 1:</p> <ul style="list-style-type: none"> • an organisation must be located in a Local Government Area (LGA) and listed as activated for either “Personal Hardship Assistance” or “Restoration of Essential Public Assets” on the www.qldreconstruction.org.au/ndrra/ndrra-activations website. <p>To be eligible for funding under Level 2: refer to the program guidelines to determine eligibility www.qld.gov.au/recreation/sports/funding/disaster-recovery#level-2</p>
Availability	<ul style="list-style-type: none"> • Level 1 funding will be available for application up to three months from the latest activation date. • Level 2 funding will be available for application up to six months from the date of the department’s announcement.
More Details	<p>Visit website www.qld.gov.au/recreation/sports/funding/disaster-recovery#current-activations</p>