

Financial assistance and support services

General Community Recovery Information Pack

Updated 19/11/2021

Contents

Key messages.....	4
Dealing with a disaster	4
Recovery services	4
Financial assistance	4
Community recovery service overview	5
Availability of Community Recovery services	6
Disaster declaration.....	6
Activation under the Queensland Disaster Management Arrangements	6
Activation of Personal Hardship Assistance.....	6
DRFA relief measures administered by the department.....	7
Short to medium-term measures	7
Exceptional disaster assistance	7
Accessing our services during an activation	8
Community Recovery online portal	8
Community Recovery Hotline (1800 173 349)	8
Community Recovery Hubs.....	8
Outreach visits.....	8
Interpreter services.....	8
Self Recovery app	8
Media, social media, public places and the web	8
SES Hotline (132 500).....	8
Emergency Alert	9
Housing Support and Services	9
Emergency Housing Assistance.....	9
Housing Disaster Response Phases	9
Phase 1 – Immediate Disaster Response	9
Phase 2 – Emergency Housing Response	9
Phase 3 – Temporary Housing Recovery.....	9
Phase 4 – Housing Stabilisation	10
Phase 5 – Housing Response Plan Review	10
Financial assistance.....	11
Emergency Hardship Assistance	11
Essential Services Hardship Assistance	12
Essential Household Contents Grant	13
Structural Assistance Grant.....	14
Essential Services Safety and Reconnection Scheme	15
Queensland Rural and Industry Development Authority – Disaster Assistance Loan	16
Queensland Rural and Industry Development Authority – Disaster Assistance Loan – Not for profit organisation	18

Queensland Rural and Industry Development Authority – Disaster Assistance Loan, Essential Working Capital	19
Queensland Rural and Industry Development Authority – SDARG – Special Disaster Assistance Recovery Grant (Category C).....	20
Sport and Recreation Disaster Recovery Program	21
Psychosocial recovery	22
Support services	23
Other disaster management functions and agencies	25
Contacts	26
For MPs and electorate office staff	26
Links and resources	27
More information	28
Insurance	28
Cleaning your home after disaster	28
Cleaning up mould.....	28
Scams.....	28
Asbestos Removal.....	28
Volunteering	28
Returning home safely after a fire	29
Bushfire smoke and your health.....	29
Cleaning up a smoke affected home	29
Bushfires and harvested rainwater	29

Key messages

Dealing with a disaster

- The Queensland Government is well equipped to deal with disasters as extensive preparation occurs throughout the year.
- People who are well prepared for disasters are more resilient when a disaster occurs and during the recovery period. Visit www.getready.qld.gov.au for information on how to prepare for a disaster.

Recovery services

- The Department of Communities, Housing and Digital Economy (the department) coordinates Community Recovery services to assist disaster-affected people, including emotional support, material aid, financial assistance and housing support.
- Community Recovery staff, made up of a volunteer workforce from all government departments, will be on the ground to assess and respond to the needs of the affected community as soon as it is safe to do so.
- Following a disaster, people will be able to choose how they access assistance to recover; online, over the phone or in person:
 - Online — the Community Recovery online portal (www.communityrecovery.qld.gov.au) allows people to apply for financial assistance and support services from personal devices at their own convenience (e.g. computer, smartphone, tablet). Note: the portal will only go live following a disaster when financial assistance is activated by the Queensland Government.
 - Over the phone — the Community Recovery Hotline (Ph: 1800 173 349) will also provide support in the completion of applications for financial assistance and support services over the phone.
 - In person — people will still be able to access our services by visiting a local Recovery Hub or requesting an outreach visit to their home. COVID-19 safe practices as advised by Queensland Health will be applied. Note: Hub locations will be advertised following a disaster.
- Further information on Community Recovery services can be found on our website www.qld.gov.au/communityrecovery.
- Non-government organisations (NGOs) are available to provide emotional wellbeing and support services, such as counselling and charitable donation of goods and services. NGOs will refer those experiencing serious psychological issues to Queensland Health mental health practitioners.

Financial assistance

- If the Commonwealth/State Government activate financial assistance following a disaster, people experiencing hardship as a result of the disaster may be eligible for:
 - Emergency Hardship Assistance: \$180 per person (up to \$900 for a family of five or more) for people who are unable to meet their immediate essential needs for temporary accommodation, food, essential clothing and medication.
 - Essential Services Hardship Assistance: \$150 per person (up to \$750 for a family of five or more) to people who are directly impacted by the loss of one or more essential service (e.g. electricity, gas, water or sewerage) for more than five days.
 - Essential Household Contents**: of up to \$1,765 for individuals (up to \$5300 for a family) to eligible people who do not have the relevant insurance and have had damage to their homes and belongings as a result of the disaster and who meet the income threshold.
 - Structural Assistance**: of up to \$10,995 for individuals (up to \$14,685 for a family) for people who are uninsured, or unable to claim insurance, as a contribution towards repairs to their home to make it secure and safe and who meet the income threshold.

- Essential Services Safety and Reconnection Scheme^{**}: up to four essential service reconnections (e.g. electricity, gas, water or sewerage) at maximum \$200 each and repair to damaged service items to a maximum total of \$4200.

^{**}Eligibility Criteria applies please see pages 13-15 for further details.

Community recovery service overview

Local governments are primarily responsible for managing the disaster response and recovery efforts in their local government area, through a multi-agency Local Disaster Management Group (LDMG).

Local governments are responsible for:

- ensuring they have disaster response capability;
- approving the local disaster management plan, which is prepared by the LDMG; and
- ensuring information about a disaster in their area is promptly given to the District Disaster Coordinator.

The Queensland Government provides local governments and LDMGs with appropriate resources and support to help them carry out disaster response and recovery operations.

Under the Queensland State Disaster Management Plan, the department is the functional lead agency for human and social recovery (more commonly known as Community Recovery). This means that the department works with the local government and a range of recovery organisations to provide advice, support and/or additional resources to support the emotional, social and physical wellbeing of people affected by a disaster that assist in building resilience in the community.

To do this, we work across our department — i.e. housing services, digital economy and community services — as well as other government agencies and NGOs to identify vulnerable individuals and families and assist them directly following a disaster event.

Queensland Health will re-establish business-as-usual health and medical services to the community as soon as possible, particularly for vulnerable groups such as dialysis patients, as well as public health responses and messaging. Queensland Health will also establish mental health support services for members of the community referred via Community Recovery processes.

The Queensland Government also administers the State Disaster Relief Arrangements (SDRA) and works with the Commonwealth Government to activate the Disaster Recovery Funding Arrangements (DRFA) formerly known as Natural Disaster Relief Arrangements (NDRRA) in affected areas as required.

Under these arrangements, personal hardship assistance can be made available through the department for people who have been impacted by a disaster event and are unable to meet their immediate needs following that event.

Disasters disrupt all aspects of personal and community life. Affected people may require a range of support including information, assistance to meet their basic needs for immediate food and shelter, or simply to share their experience and how the disaster has affected them.

In the medium to longer-term, recovery is about supporting people to cope with changes that may have occurred to their routines, relationships or their living and working circumstances, to reconnect with their personal and community networks as well as supporting them to be better prepared for a disaster in the future.

Availability of Community Recovery services

Disaster declaration

The Minister for Fire and Emergency Services or the Premier may declare a disaster situation for the State, or part of the state, if satisfied –

- a disaster has happened, is happening or is likely to happen, in the state and
- it is necessary, or reasonably likely to be necessary, for a district disaster coordinator or a declared disaster officer to exercise declared disaster powers to prevent or minimise any of the following –
 - loss of human life
 - illness or injury to humans
 - property loss or damage
 - damage to the environment.

With the approval of the Minister for Fire and Emergency Services, a District Disaster Coordinator may also declare a disaster situation for the district, or a part of it, if satisfied of the above criteria.

However, a declaration under the Queensland Disaster Management Act is not required to activate Disaster Recovery Funding Arrangements (DRFA) or Community Recovery services. For example, the department supported community recovery efforts following the 2015 Ravenshoe Café explosion.

Activation under the Queensland Disaster Management Arrangements

As per figure 1 Activation Process - once local and district capacity to respond to request for personal hardship assistance has been exhausted, state capacity may be requested.

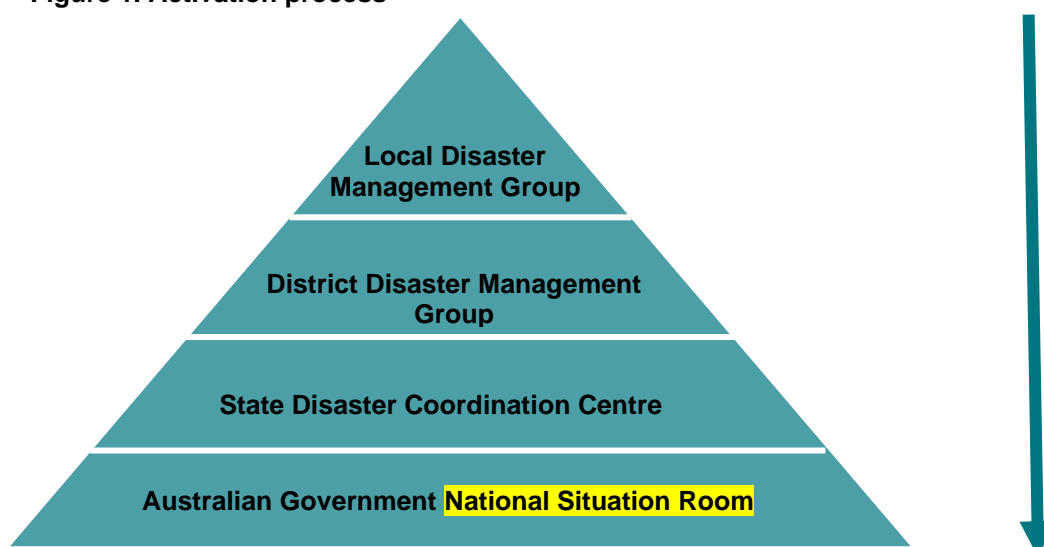
The local government authority has primary responsibility but can seek to activate the state's support and resources, by requesting assistance through the District Disaster Coordinator to the State Disaster Coordination Centre and to the department itself.

A disaster declaration is not required to activate Community Recovery Services or Personal Hardship Assistance Scheme or Essential Services Safety and Reconnection Scheme or DRFA.

Activation of Personal Hardship Assistance

An area is considered to be activated for financial assistance when either the State Disaster Relief Assistance or the Disaster Recovery Funding Arrangements (DRFA), formerly known as Natural Disaster Relief Arrangements (NDRRA), has been activated. Evidence of personal hardship and an assessment that these needs are unable to be met by the existing community welfare sector is needed in order to activate these measures.

Evidence may include - requests for assistance is beyond the capacity of the local community groups and services; significant damage has occurred to community members dwellings; low socio-economic community; impact of consecutive and consecutive disasters on local resilience, or limited access to or uptake of insurance within the community.

Figure 1. Activation process

DRFA relief measures administered by the department

Short to medium-term measures

- The Personal Hardship Assistance Scheme is designed to alleviate personal (individual and family) hardship that has arisen as a result of the disaster. The grants include: Emergency Hardship Assistance, Essential Services Hardship Assistance, Essential Household Contents Grant and Structural Assistance Grants.
- Disaster Assistance Loans for Not for Profit Organisations is a concessional loan for non-profit organisations to repair or replace damaged plant and equipment or repair essential premises.
- The Essential Services Safety and Reconnection Scheme is a contribution to assist uninsured homeowners to inspect and repair damaged essential services such as electricity, gas, water and sewerage.
- The Essential Working Capital Loans Scheme is for non-profit organisations that have suffered a significant loss of income and provides the essential working capital to continue operations.

Exceptional disaster assistance

- NOTE: The Queensland Premier and Prime Minister of Australia must agree to exceptional circumstances assistance measures.
- The Community Recovery Fund is aimed at community recovery, community development and community capacity building for the future.
- The Recovery Grant may be available for clean-up and recovery for Not for Profit Organisations. Grants can be used for clean-up and reinstatement but not for providing compensation for losses (i.e. loss of income/trade).

Accessing our services during an activation

Community Recovery online portal

The portal provides members of the public with information that they may also find at a Community Recovery Hub and provides the option of applying online for financial assistance and support services using their own internet-enabled devices (e.g. computer, smartphone, tablet). The portal is also able to determine an applicant's eligibility, verify their identity and transfer funds directly to their nominated bank account. The portal will be turned on and only visible to impacted members of the public following a disaster where personal hardship assistance is activated by the Queensland Government. The web address for the portal is: www.communityrecovery.qld.gov.au

Community Recovery Hotline (1800 173 349)

People can call the hotline and be assessed for financial assistance and request support services over the phone.

Community Recovery Hubs

A hub is a physical location where the community can go to access a range of recovery information and services from the government (e.g. financial assistance) and NGOs (e.g. emotional wellbeing and support services). COVID-19 safe practices as advised by Queensland Health will be applied.

Outreach visits

This involves Community Recovery workers and NGO partners visiting impacted community members where they are living to provide the required services (including financial assistance, emotional wellbeing, referrals to housing assistance and support services) or to undertake assessment for grant applications. COVID-19 safe practices as advised by Queensland Health will be applied.

Interpreter services

The department provides interpreter services to assist people to access Community Recovery services who do not have English as their first language or are hearing-impaired.

Self Recovery app

The Self Recovery App provides people with vital information about disasters and emergencies in Queensland and allows them to request recovery assistance.

Media, social media, public places and the web

We will regularly broadcast updates about our services and how to access them to:

- Facebook, using our handle @RecoveryQld
- local ABC radio stations
- notice boards at local gathering places (e.g. shops)
- our website www.qld.gov.au/communityrecovery
- the disaster alerts website www.qld.gov.au/alerts
- the COVID-19 website www.covid19.qld.gov.au

SES Hotline (132 500)

The SES hotline is available 24 hours a day, seven days a week and provides information on how to become an SES volunteer, disaster preparedness, requests for assistance and interstate referrals.

Emergency Alert

Emergency Alert is the national telephone-based emergency warning system that sends disaster warning messages, from the State Disaster Coordination Centre to landlines based on the location, to mobile phones based on an individual's billing address, and to mobile account holders based on the device's location. If you receive an Emergency Alert and want more information, follow the instructions in the message. You do not need to register for this service.

Housing Support and Services

Emergency Housing Assistance

The department can provide emergency housing assistance and other housing support services to people if their home is damaged from a disaster and they are unable to live in the property.

The department provides Emergency Housing Assistance Response (EHAR), including identifying short-term accommodation to support vulnerable people in need.

People can access housing assistance online www.qld.gov.au/housing, over the phone 13 QGOV (13 74 68) or at their nearest Housing Service Centre.

The department also works closely with:

- impacted councils to ensure options are available to support those who cannot return home after a disaster
- retirement villages, residential services and manufactured home parks, community housing providers and specialist homelessness services to check on the welfare of their residents and condition of their property.

Housing Disaster Response Phases

Phase 1 – Immediate Disaster Response

- Support social housing tenants before and during a disaster
- Activate response in accordance with Disaster Management Plan and Temporary Emergency Accommodation Plan
- Respond to immediate needs of impacted residents on the ground
- Open EHAR response
- Commence assessments of impact on individuals and property.

Phase 2 – Emergency Housing Response

- Respond to housing need presented through face-to-face, phone and online channels
- Build a holistic picture of housing demand
- Tailor short, medium and longer-term options and actions under the Housing Response Plan
- Case manage affected individuals in collaboration with non-government service providers.

Phase 3 – Temporary Housing Recovery

- Informed by data and demand, enact proactive servicing model in partnership with government and local community resources
- Formulate housing transition arrangements
- Joint housing and support needs assessments.

Phase 4 – Housing Stabilisation

- Determine longer-term housing solutions through case management and pathway planning
- Resolution of individual cases, social housing repairs and systemic local housing issues.

Phase 5 – Housing Response Plan Review

- Monitor and report
- Review, evaluate and improve

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.

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.

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>*Please note: an outreach visit will be required to confirm eligibility before this grant is paid.</p>

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>*Please note: an outreach visit will be required to confirm eligibility before this grant is paid.</p>

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	<p>There are two parts to the grant:</p> <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	<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, 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	<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>*Please note an outreach visit will be required to confirm eligibility before this grant is paid.</p>

Queensland Rural and Industry Development Authority – Disaster Assistance Loan

The following Category B DRFA disaster assistance loan may be available to eligible applications once activated by the State and Commonwealth Government.

<p>Purpose</p>	<p>This assistance measure under the Disaster Recovery Funding Arrangements helps primary producers and small business owners pay for costs arising out of direct damage caused by an eligible disaster.</p> <p>The assistance provided under the scheme is a concessional loan for re-establishing the normal operations of a primary production enterprise including: repair or replace damaged plant and equipment; repair or replace buildings; purchase livestock to replace livestock lost in the disaster event; meet requirements for carrying on production including: re-planting, restoring or re-establishing areas affected by the eligible disaster; sustenance, essential property operations or paying rent or rates.</p> <p>For small business loan funds are provided to re-establish normal operations, this includes repairing or replacing damaged plant and equipment, repairing, or replacing buildings, supplying stock for up to one month to replace lost stock and maintain liquidity of the business, meet carry-on requirements including sustenance or paying rent or rates.</p>
<p>Amount</p>	<p>Loans* of up to \$250,000</p>
<p>Eligibility criteria</p>	<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 primary producer or a small business (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 (or small business) is in the defined disaster area • 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 • the applicant has not taken excessive risks in carrying on the enterprise (or small business). <p>Please review the scheme guidelines published after assistance is activated for the full range of eligible activities claimable.</p>

Access

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

*Please note terms: up to 10 years, with a maximum of 2 years interest only. 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.

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

The following Category B DRFA disaster assistance loan may be available to eligible applications once activated by the State and Commonwealth Government.

Purpose	<p>This assistance measure under the Disaster Recovery Funding Arrangements is to support communities recover after an eligible disaster.</p> <p>Concessional loans are provided to assist not for-profit organisations whose assets have been significantly damaged as a direct result of an eligible disaster.</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 to essential premises, plant, equipment or stock as a result of an eligible disaster • the not-for-profit organization was carried on and 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 • have not taken excessive risks in carrying on the not-for-profit organisation. <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 or by appointment with a Regional Area Manager</p> <p>*Please note terms: up to 10 years, with a maximum of 2 years interest only. A loan under this scheme must be secured to the satisfaction of QRIDA. This must include a mortgage of land and other assets satisfactory to QRIDA.</p>

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

The following Category B DRFA disaster assistance loan may be available to eligible applications once activated by the State and Commonwealth Government.

Purpose	<p>This assistance measure under the Disaster Recovery Funding Arrangements helps primary producers, small business and not-for-profit organisations that have suffered a significant loss of income and have 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 primary production enterprise, small business or not for profit organisations for up to one year. Examples of uses of essential working capital include: paying salaries or wages, paying creditors, paying rent or rates, buying goods, including, for example, fuel, essential to carry on the enterprise, for primary producers buying fodder or water for livestock or produce or transporting livestock or produce if a primary production enterprise.</p>
Amount	Loans* of up to \$100,000
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 primary producer, small business or not for profit organisation • before the eligible disaster, the applicant carried on a primary production business, small business enterprise or not-for-profit organisation activity in the defined disaster area • the applicant has suffered a significant loss of income as a result of the eligible disaster • the applicant is continuing the enterprise in the defined disaster area • 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. <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 or by appointment with a Regional Area Manager</p> <p>*Please note terms: up to 10 years, with a maximum of 2 years interest only. 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.</p>

Queensland Rural and Industry Development Authority – SDARG – Special Disaster Assistance Recovery Grant (Category C)

The following grant is only available when financial assistance has been activated by the Commonwealth/State Government following a disaster.

Purpose	<p>This assistance measure, made under agreements between the Commonwealth and State Governments is designed to assist primary producers, small business and not-for-profit organisations pay for costs of clean-up and reinstatement of eligible entities that have suffered direct damage caused by an eligible disaster. Assistance is not intended to compensate for loss of income suffered as a result of the eligible disaster. The assistance provided under the scheme is a grant for the immediate re-instatement of the normal operations of a primary production enterprise, small business or not-for-profit organisation 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 a standard grant the maximum total amount of assistance available is up to \$10,000. For an exceptional circumstances grant, the maximum total amount of assistance available is up to \$25,000 but depending on the event activation can reach up to \$50,000 for small businesses and not-for-profit organisations, and up to \$75,000 for primary producers.</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 primary producer, small business or not for profit organisation • before the eligible disaster, the applicant carried on a primary production, small business enterprise or not-for-profit organisations in the defined disaster area • 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 defined disaster area. <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 defined disaster area/s, please refer to the activation notice on QRIDA's website.</small></p>

Sport and Recreation Disaster Recovery Program

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

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 “Restoration of Essential Public Assets” on the www.qra.qld.gov.au/disaster-funding-activations/latest-disaster-funding-activations website. <p>To be eligible for funding under Level 2:</p> <ul style="list-style-type: none"> • refer to the program guidelines to determine eligibility www.qld.gov.au/recreation/sports/funding/disaster-recovery#level-2
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>

Psychosocial recovery

During a disaster, it is common for community members to experience psychological distress.

Approximately 80 per cent of people affected by a disaster will recover with the provision of basic support, while the other 20 per cent may need ongoing wellbeing and emotional support.

Feelings and emotions

Fear, guilt, anger, uncertainty, sadness, grief and insecurity are normal reactions to a disaster. But some people may experience deeper symptoms of stress, like difficulty sleeping, miscommunications, hypervigilance, increased family violence, increased use of alcohol and other drugs and low attendance at work and school.

People who experience these symptoms may benefit from a referral to emotional wellbeing and support services such as Psychological First Aid, information that explains what they are going through and/or counselling. During a disaster, specialist mental health clinicians from Queensland Health can refer individuals to support services, if they appear to be experiencing acute stress reactions or heightened symptoms of pre-existing mental health disorders.

It is normal for people to experience a variety of reactions over time, and for people to view the same event differently. Longitudinal studies suggest that post-disaster psychological symptoms reach their peak in the year following the disaster and then improve, but in many cases, symptoms may persist for years. Some people will recover quickly while others may require support over a longer period of time.

Supporting mental health

Some people may develop new mental health conditions or experience a reoccurrence or exacerbation of an existing disorder in the weeks and months following an event. The number of people affected varies according to the severity and nature of the disaster and the extent of losses sustained.

Few individuals with disaster-related mental health disorders, especially with post-traumatic stress disorder, initiate contact with mental health treatment services, unless they've had prior experience with those services. People experiencing ongoing post-traumatic stress or depressive symptoms can be referred to public mental health services through Queensland Health for assessment. Community members should be encouraged to seek help if they or their children experience any of the above-mentioned symptoms.

In emergencies there are disruptions to family and community networks due to loss, displacement, family separation, community fears and distrust. Even when family and community networks remain intact, people in emergencies will benefit from help in accessing greater community and family supports. Psychosocial support is built on ensuring access to basic services, information, empowerment, community support, reconnection with family and friends, psychological and counselling services, and specialised services.

Appropriate training for responders after a disaster is of paramount importance in order to avoid triggering survivors' heightened suggestibility, the possibility of vicarious trauma, and the risk of re-traumatising survivors through inappropriate support. Queensland Health clinicians can also assist responding field staff and volunteers with on the ground emotional support as required. Factsheets and other useful reference materials are also available – refer to the 'links and resources' section of this document.

Support services

	<p>Good Shepherd Microfinance provides safe, fair and affordable loan programs to low-income earners to purchase essential household goods and services — in particular, no interest and no fees loans up to the value of \$1,500 for concession card holders, with repayment over a 12 to 18-month period and low interest, no fee loans of up to \$3,000 repaid over three years for people on low incomes.</p> <p>www.goodshepherdmicrofinance.org.au</p>
	<p>GIVIT coordinates donations of money, goods and services and works with NGOs to match these donations to the needs of disaster-affected individuals. To donate funds, goods or services, or for NGOs to request assistance for affected residents.</p> <p>www.givit.org.au</p>
	<p>The Housing Assist Qld app is free and helps people seeking housing assistance and public housing tenants to access services at a time suitable to them.</p> <p>www.qld.gov.au/housing/renting/housing-assist-qld-app/</p>
	<p>Lifeline provides counselling and support, including crisis counselling to people affected by disaster.</p> <p>www.lifeline.org.au</p>
	<p>Red Cross supports and visits people in communities where disaster has occurred to check on their wellbeing and make referrals to other agencies.</p> <p>www.redcross.org.au</p>
	<p>Volunteering Queensland registers the interest of potential disaster volunteers through its EV CREW service. These potential volunteers are then referred to and managed by Councils and organisations requesting volunteer assistance in disaster-affected communities</p> <p>www.emergencyvolunteering.com.au</p>
	<p>The Salvation Army provides emergency catering and disaster recovery support services to assist with the physical, emotional and spiritual needs of people impacted by disasters</p> <p>www.salvos.org.au</p>
	<p>St Vincent de Paul provides essential items such as blankets, toiletries, mattresses, clothing, food and children's and babies' necessities.</p> <p>www.vinnies.org.au</p>
	<p>Triple P – Positive Parenting Program — Parents play a key role in helping children develop the emotional resilience they need to cope with life's challenges. Parents can attend a free “Raising Resilient Children” seminar, or do Triple P Online for free to help build their child's coping skills, before or after a disaster.</p> <p>www.triplep-parenting.net</p>

	<p>Rapid Relief Team (RRT) provides care and compassion to people in crisis, providing free catering assistance and tangible support to emergency services, government and charitable organisations.</p> <p>www.rrtglobal.org</p>
	<p>RSPCA services include rescuing trapped animals, helping injured animals, and technical and logistical support for emergency animal shelters.</p> <p>www.rspca.org.au</p>
	<p>Blue Care provides most community care services using its own staff and facilities.</p> <p>www.bluecare.org.au</p>
	<p>St John Ambulance is a self-funded charitable organisation dedicated to helping people who are sick, distressed, suffering or in danger.</p> <p>www.stjohnqld.com.au</p>
	<p>Orange Sky Australia is the world's first free mobile laundry service helping those who are experiencing homelessness or have been impacted by a natural disaster</p> <p>www.orangesky.org.au</p>
	<p>Tzu Chi Foundation Australia is a Buddhist compassion relief foundation, assisting victims of disaster and humanitarian aid</p> <p>www.tzuchi.org.au</p>

Other disaster management functions and agencies

Functions	Lead Agencies	Contact Details
Building Recovery, Building and Engineering Services	Department of Energy and Public Works	13 QGOV (13 74 68)
Economic Recovery	Department of State Development, Infrastructure, Local Government and Planning	13 QGOV (13 74 68)
Electricity, Fuel and Gas	Department of Energy and Public Works	13 43 87 (Energy)/ 13 74 68 (Water)
Reticulated Water Supply and Water Dam Safety	Regional Development, Manufacturing and Water	13 QGOV (13 74 68)
Public Health, Mental Health and Medical Services	Queensland Health	13 QGOV (13 74 68)
State Emergency Services (SES)	Queensland Fire and Emergency Services	132 500
Environmental Recovery	Department of Environment and Science	13 QGOV (13 74 68)
Housing assistance and support services	Department of Communities, Housing and Digital Economy	13 QGOV (13 74 68)
External Affairs and Communication	Department of the Premier and Cabinet	13 QGOV (13 74 68)
Financial Support for Primary Producers, Small Business and Not-for-Profits	Queensland Rural and Industry Development Authority	1800 623 946
Emergency Medical Retrieval	Queensland Health	13 QGOV (13 74 68)
Recovery Coordination and Monitoring	Queensland Reconstruction Authority	1800 110 841
Roads and Transport Recovery	Department of Transport and Main Roads	13 19 40
Search and Rescue	Queensland Police Service	000 or 131 444
Telecommunications Services and Communication Services (call centre and government website)	Department of Communities, Housing and Digital Economy	13 QGOV (13 74 68)
Transportation Infrastructure, Providers and Regulation	Department of Transport and Main Roads	13 QGOV (13 74 68)
Warnings	Queensland Fire and Emergency Services	13 QGOV (13 74 68)
Enduring Powers of Attorney	The Public Trustee	1300 360 044

Contacts

Community Recovery Hotline	1800 173 349	NOTE: Community Recovery Hub information will be made available after a disaster.
Police, fire and ambulance	If life or property is being threatened call Triple Zero (000)	NOTE: If you have a speech or hearing impairment, call One Zero Six (106) through your TTY
Emergency alerts	http://www.disaster.qld.gov.au/EA/Default.asp	
Road conditions and closures	For traffic and travel information visit www.qldtraffic.qld.gov.au or phone 13 19 40.	
Health and hospital information	13 HEALTH (13 43 25 84)	
Housing assistance and support services	13 QGOV (13 74 68)	
Power supply	<p>In case of fallen power lines</p> <ul style="list-style-type: none"> • South East QLD residents, phone Energex on 13 19 62 • all other QLD residents, phone Ergon Energy on 13 16 70. <p>Power outages</p> <ul style="list-style-type: none"> • South East QLD residents, phone Energex on 13 62 62 • all other QLD residents, phone Ergon Energy on 13 22 96. 	

For MPs and electorate office staff

Office of the Minister for Communities, Housing and Digital Economy

Liaison Officer

Name: Angus Sutherland

Phone: (07) 3719 7170

Email: angus.sutherland@ministerial.qld.gov.au

Links and resources

State & Federal Activations – Arrangements and Guidelines	www.qra.qld.gov.au/our-work/disaster-recovery-funding
Get Ready Queensland website	www.getready.qld.gov.au
Queensland Alert website	www.qldalert.com
Queensland Government Disaster Management website	www.disaster.qld.gov.au
Current disasters	www.qld.gov.au/community/disasters-emergencies/disasters/money-finance/eligibility-apply
Support groups	www.qld.gov.au/emergency/community/support-group
Personal and family support	www.qld.gov.au/community/disasters-emergencies/disasters/mental-health/family-relationships-after
Housing Assist Qld	www.qld.gov.au/housing/renting/housing-assist-qld-app
Assistance for primary producers, small businesses and NGOs	www.qrida.qld.gov.au/current-programs/Disaster-recovery
Queensland Farmers Federation	www.qff.org.au
Recovery after a disaster	www.qld.gov.au/community/disasters-emergencies/disasters
Managing stress after a disaster	www.qld.gov.au/community/disasters-emergencies/disasters/mental-health/managing-stress-after
Family relationships after a disaster	www.qld.gov.au/community/disasters-emergencies/disasters/mental-health/family-relationships-after
Business support	www.business.qld.gov.au/running-business/protecting-business/disaster-resilience/disaster-hub
Commonwealth Government assistance	www.disasterassist.gov.au
Resilience resources for Community Organisations	http://resilience.acoss.org.au
Good Shepherd Money Ready Toolkit	https://goodshep.org.au/publications/money-ready-toolkit/
Enduring Powers of Attorney	www.pt.qld.gov.au

More information

Insurance

After a disaster you should contact your insurer as soon as possible to find out what is covered on your policy and ask for advice on repairs and building work that is required at your property. Ensure you keep records, and if possible, photos, of any damage to property or contents. If you have difficulties with your insurance company, contact the Insurance Council Australia Ph: 1300 728 228. For more information visit www.qld.gov.au/community/disasters-emergencies/disasters/money-finance/insurance

Property managers/owners and tenants should talk to each other as soon as possible to discuss the state of the property and work out if any action needs to be taken. The property manager/owner is responsible for any maintenance and repairs and the tenant is responsible for removing or cleaning their possessions. For more information contact Ph: 1300 366 311 or visit www.rta.qld.gov.au

Cleaning your home after disaster

After a disaster ensure your home is safe and clean. For advice on how to clean your home after a disaster visit www.qld.gov.au/community/disasters-emergencies/disasters/rebuilding-cleaning.

Cleaning up mould

After a cyclone or flood, the heat, humidity and water can all cause mould to grow. Breathing in, eating, drinking or touching mould can cause health problems, especially for people with asthma, sensitivities or allergies. For details on how to clean mould visit www.qld.gov.au/community/disasters-emergencies/disasters/phys-health-wellbeing/mould.

Scams

Be aware that there are people who try to use disasters for their own gain. Fake charities and people posing as government officials have taken advantage of the public after past disasters. Do not supply your credit card details to these people. For more details visit www.qld.gov.au/law/laws-regulated-industries-and-accountability/queensland-laws-and-regulations/fair-trading-services-programs-and-resources/fair-trading-latest-news/disaster-assistance/charity-scams.

A free online check is available at the following link to see if you are donating to a legitimate charity: www.qld.gov.au/law/laws-regulated-industries-and-accountability/queensland-laws-and-regulations/check-a-licence-association-charity-or-register/check-a-charity-or-association.

Asbestos Removal

Material containing asbestos can be damaged during severe weather. Asbestos is dangerous when tiny fibres are inhaled. The fibres can lodge in your lungs and eventually cause disease. For urgent enquires contact Ph: 13 74 68 or for more information visit www.qld.gov.au/emergency/safety/asbestos.

Volunteering

Spontaneous volunteers are a vital and significant part of our community. They can provide valuable assistance at times of disasters as well as support preparedness and recovery activities. Volunteering Queensland through Emergency Volunteering CREW can help councils and organisations enhance their preparedness and capacity to manage spontaneous volunteers through: Recruitment and registration of offers to volunteer, Matching volunteers with organisations, Training and sector development, Development of standard operating procedures, Resilience building, Information and advice. For more details visit www.volunteeringqld.org.au.

Returning home safely after a fire

Houses, sheds and other buildings or structures burnt in a bushfire can leave potential health hazards, including fallen objects, sharp objects, smouldering coals, damaged electrical wires, leaking gas and weakened walls. Check with your local emergency services that it is safe to return to your property. Where possible, try to avoid taking children onto fire-damaged properties. For more tips about returning home visit www.qld.gov.au/health/staying-healthy/environmental/after-a-disaster/bushfires/returning-home-safely.

Bushfire smoke and your health

Smoke from bushfires can affect your health and may, in some instances, be fatal. Bushfire smoke contains toxic gases such as carbon monoxide and nitrogen oxides, and particles, all of which can be hazardous to your health. How smoke affects you depends on your age, pre-existing medical conditions such as asthma or heart disease, the level of smoke in the air and the length of time you are exposed to the smoke.

Signs of smoke irritation include itchy eyes, sore throat, runny nose and coughing. Healthy adults usually find that after a short exposure to smoke these symptoms can clear up once the smoke goes away or they move away to a smoke-free area. However, children, the elderly, people who smoke and people with heart or lung conditions (including asthma) are more sensitive to the effects of breathing in bushfire smoke. Symptoms may worsen and include wheezing, chest tightness and difficulty breathing. To find out how to protect your health from smoke during a bushfire visit www.health.qld.gov.au/public-health/disaster/evacuation-centres.

Cleaning up a smoke affected home

Houses, sheds and other buildings or structures burnt in a bushfire can leave potential health hazards in the remaining rubble, ash and debris. These hazards may include hazardous household materials (for example asbestos), ash from treated timbers (for example copper, chromium, arsenate or CCA), medicines, garden or farm chemicals, hot smouldering coals and ash, and electrical hazards (for example live power lines that may be down), gas cylinders (for example LPG), other dangerous items hidden under the debris buildings and other structures (for example septic tanks) that may be unstable to walk over or enter.

Before starting any clean-up work in a fire-damaged building, check with your local emergency services or council to make sure it is safe to enter the building. Make sure you protect yourself by wearing appropriate clothing and equipment and you handle and dispose of burnt materials and debris appropriately. To find out more details visit www.health.qld.gov.au/public-health/disaster/evacuation-centres.

Bushfires and harvested rainwater

Bushfires produce large amounts of smoke, ash and debris that can settle on roofs used to collect rainwater. Fire retardants and foaming agents used in fire-fighting activities may also be deposited on roofs. To ensure supplies of roof-harvested rainwater are not adversely affected by bushfires, it is important that this material is prevented from entering the rainwater tank(s). To find out more details visit www.health.qld.gov.au/public-health/disaster/evacuation-centres.