

# DISASTER RECOVERY – INFORMATION PACK

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## ABOUT US

The [Rural Financial Counselling Service \(RFCS\) Southern Queensland](#) will provide free, impartial and confidential planning and support services to **primary producers and small businesses** who are:

- experiencing or at risk of financial hardship
- located in the [Southern Queensland area](#).

Our local rural specialists can support you:

- experienced, structured, practical assistance either online, in person or on the phone detailing what disaster assistance is available and how to apply.
- to understand your financial position and viability of your farm
- to identify your financial options (including government assistance available)
- to make informed decisions
- to apply for Farm Household Allowance
- to communicate effectively with financiers, creditors and landlords
- to move forward with business planning support.

## RURAL FINANCIAL COUNSELLORS

If you need assistance with disaster recovery, get in touch with one of your local [Rural Financial Counsellors](#). Table below to be updated for the affected areas.

Name	Area	Email	Mobile
<a href="#">Kath Clarke</a>	Bundaberg, Central Queensland and Wide Bay / Burnett	<a href="mailto:kath.clarke@rfcssq.org.au">kath.clarke@rfcssq.org.au</a>	0439 067 944
<a href="#">Sandy Donovan</a>	Banana Shire, Rockhampton and surrounding areas	<a href="mailto:sandy.donovan@rfcssq.org.au">sandy.donovan@rfcssq.org.au</a>	0429 894 474
<a href="#">Craig Hilton</a>	Mobile / Fraser Coast/ Wide Bay / Burnett/ South East Qld	<a href="mailto:craig.hilton@rfcssq.org.au">craig.hilton@rfcssq.org.au</a>	0429 186 897
<a href="#">Kim Corfield</a>	Wide Bay / Burnett	<a href="mailto:kim.corfield@rfcssq.org.au">kim.corfield@rfcssq.org.au</a>	0427 296 848

## INDUSTRY RECOVERY AND RESILIENCE

Our [Industry Recovery and Resilience Team](#) offer primary producers free dedicated support to help prepare for the next natural disaster. Primary producers are faced with more frequent and more severe natural disasters, alongside the usual uncertainties of running a farm business. Natural disasters can substantially disrupt your farm operations and incur significant infrastructure repair costs, much of which are unable to be covered via insurance.

Whilst some natural disasters are so significant and more severe than ever previously encountered, we encourage all primary producers to plan for floods, bushfire, hail and severe weather events to occur not if, but when.

[Industry Recovery and Resilience Officers](#) provide dedicated support to assist you to develop disaster preparedness and business resilience plans for your farm business.

By assessing your risk and planning the activities you can take to mitigate the impact, your farm business is more sustainable, resilient and financially protected.

## **SMALL BUSINESS FINANCIAL COUNSELLING**

The [Small Business Financial Counselling Service \(SBFCS\) Southern Queensland](#) is also available to help small businesses in rural Queensland to plan, prepare for change and meet future challenges.

If you're a small business and need assistance, get in touch with one of the local [Small Business Financial Counsellors](#).

Alternatively, call 1300 732 777 or email [smallbusiness@rfcssq.org.au](mailto:smallbusiness@rfcssq.org.au) for further information and support.

## **BUSINESS WELLNESS COACHING QUEENSLAND**

If you're a small business owner in Southern Queensland, we offer free and confidential emotional coaching and wellbeing support.

We support small business owners (including Primary Producers) who are experiencing mental health or emotional wellbeing stress. Our Business Wellness Coaches can help with stress from many areas of your lives, such as from your business, personal relationship or health issues.

Get in touch with one of the local [Business Wellness Coaches](#).

## GRANTS, DISASTER ASSISTANCE AND FINANCIAL SUPPORT

A range of grants, disaster assistance and financial support are available to assist you with recovery.

### QUEENSLAND GOVERNMENT

#### Queensland DPI Agriculture Disaster Impact Survey

If your area has been affected by a disaster, please ensure that you have completed the following Disaster Impact Survey so that all levels of government are aware of the full extent of the disaster event:

[Queensland DPI Agriculture Disaster Impact Survey \(arcgis.com\)](https://arcgis.com)

Completion of this survey and taking of photographs of damage, infrastructure that has been affected, crop/animal losses, etc should be your first priority. Include an item of scale if photographing erosion and/or washouts as it can be difficult to gauge the extent of damage without a comparison eg a person standing in the picture will help to provide scale.

After the initial completion of the Disaster Impact Survey, the Queensland Government have announced the following assistance measures:

#### Emergency Hardship Assistance Grant

The Emergency Hardship Assistance Grant is available as a contribution to support people directly impacted by a disaster (*Tropical Low 29U and related flooding March 2026*) who are unable to meet their immediate essential needs for food, clothing, medical supplies or temporary accommodation.

If deemed eligible, applicants may receive *\$180 per person up to \$900 for a family of five or more*.

This grant closes on 7 April 2026. Emergency Hardship Assistance is not income or asset tested. To be eligible, applicants must meet all the following criteria:

- live in 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.

The activation zone currently includes:-

Banana: Entire LGA

Bundaberg: Avoca, Branyan, Bundaberg Central, Bundaberg East, Bundaberg North, Bundaberg South, Bungadoo, Morganville, Pine Creek & South Kolan

You can apply for this grant either:

- online through the Community Recovery Portal
- over the phone by calling the Community Recovery Hotline on 1800 173 349
- or by visiting a Community Recovery Hub or Support Services location.

### **Essential Services Hardship Assistance Grant**

The Essential Services Hardship Assistance Grant is for help with essential services such as, power, gas, water, and sewage. [This grant closes on 7 April 2026.](#) This grant may be available if:

- *you live in the affected area*
- *you have lost 1 or more essential services for more than 5 days and are experiencing personal hardship as a result*
- *your utility service provider/s confirm that you lost these essential services.*

*If deemed eligible, applicants may receive \$150 for individuals or up to \$750 for families of 5 or more.*

### **Essential Household Contents Grant**

The Essential Household Contents Grant is to replace essential lost household contents, such as bed linen and white goods. This grant may be available if you:

- *live in the affected area*
- *own the items that have been lost*
- *own or rent the affected residence*
- *are uninsured or unable to claim insurance*
- *meet the income limits.*

We will visit the home to assess the damage. We will need photographic evidence if items must be disposed of.

Grant amount:

- \$1,765 for individuals
- Up to \$5,300 for couples or families.

For further information and how to apply, visit [Essential Household Contents Grant](#).

### **Structural Assistance Grant**

The Structural Assistance Grant is to help with structural repairs or contribution towards replacement of dwelling. This grant may be available if: This grant may be available if:

- *you live in the affected area*
- *you own and live in the affected residence*
- *your home has become structurally unsafe to live in*
- *you are uninsured or unable to claim insurance*
- *you meet the income limits.*

We will visit your home to assess the damage.

Grant amount:

Uninsured, low income, owner-occupiers may receive up to a maximum of \$80,000 to help repair your home to make it safe, secure and habitable.

 For further information and how to apply, visit:

[Structural Assistance Grant](#)

[Community Recovery Portal](#).

Alternatively, phone the Community Recovery Hotline on 1800 173 349.

### **Essential Services Safety and Reconnection Grant**

The Essential Services Safety and Reconnection Scheme (ESSRS) is to help with safety inspections and repairs to reconnect essential services, e.g. gas, water, electricity and sewage. A grant payment may be available if you:

- *live in the affected area*
- *have had your essential services disconnected*
- *own and live in the affected residence*
- *are uninsured or unable to claim insurance*
- *meet the income limits*

We will visit your home to assess the damage.

There are two parts to the grant:

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).
- For further information and how to apply, visit [Essential Services Safety and Reconnection Grant](#).

### **QUEENSLAND RURAL AND INDUSTRY DEVELOPMENT AUTHORITY (QRIDA)**

QRIDA administers and assesses Grants and concessional loans to assist directly impacted primary producers in areas that have received a disaster declaration. Declarations take time to be assessed, so this information will be updated as it comes to hand.

### **NATIONAL AUSTRALIA BANK (NAB)**

#### **Disaster Relief grants**

NAB has opened applications for \$1000 Disaster Relief Grants to customers severely impacted by the Tropical Low 29U and related flooding for QLD disaster. Applications close 9 April 2026.

Applications are open for those who were customers two weeks prior to the declared disaster who live in the relevant disaster declared areas, as listed by the [Department of Home Affairs' Disaster Assist Website](#) and [Queensland Government Website](#).

Check if you meet the eligibility criteria before you apply for a disaster relief grant.

If you're a business customer we encourage you to get in touch with your business banker directly who can assist with the application.


 [View the eligibility checklist and apply](#)

## RURAL AID AUSTRALIA

### Financial Assistance Package

A Financial Assistance Package may be available for primary producers who are registered with Rural Aid and have a current ABN, who have been impacted by a declared natural disaster.


Once Rural Aid has received your completed submission and they have verified your registration in their system, their team will review and process your application. All approved applications will be paid within four weeks. Please note, Rural Aid's financial support is available until the allocated funding for specific initiatives is exhausted.

 For further information and how to apply, visit [Financial Assistance Package](#).

## FARM ANGELS

### Support assistance

Farm Angels can provide individualised support and financial relief for farms affected by disasters.

 For further information and how to apply, visit [Assistance Application](#).

Alternatively, phone the Farm Angels on 07 4662 7371.

## BLAZE AID

### Support assistance

Blaze Aid works with families and individuals in rural Australia after natural disasters such as fires, cyclones, droughts and floods. Working alongside the rural families, their volunteers help to rebuild fences and other structure that have been damaged or destroyed.


To register for help go to [Blaze Aid](#) or email [admin@blazeaid.com.au](mailto:admin@blazeaid.com.au)

## QUEENSLAND COUNTRY WOMEN'S ASSOCIATION (QCWA)

### Public Rural Crisis Fund

This Fund is currently closed for applications. Please check back to see if funding becomes available during 2026. The Public Rural Crisis Fund (PRCF) provides financial support to families/households in two circumstances:

1. natural disasters such as flood, fire, cyclone or drought; or
2. general financial hardship.

 For further information and how to apply, visit:


- [Public Rural Crisis Fund](#)

- [PRCF natural disaster application form](#)

Alternatively, contact the QCWA State Office on 07 3236 6419.

## **GIVIT**

GIVIT is the smart way to help those affected by storms and flooding. GIVIT have partnered with the Queensland Government to manage donation offers in response to flooding events in the state, where homes have been damaged, and residents have been evacuated.

 For further information, visit [Givit](#)

## ERGON

### Support assistance

Cyclones, storms, floods and other severe weather events may cause significant damage to your property requiring your power to be disconnected for safety. It's important you know how to get reconnected safely. If this has happened to you, follow these [steps to have your power connected safely](#) and as soon as possible.

### Essential phone numbers:

**Emergency All Hours – ring 000 or 13 16 70**

## INSURANCE COUNCIL OF AUSTRALIA (ICA)

The Insurance Council of Australia (ICA) can assist residents and property owners in the Gympie region by providing guidance and information throughout the insurance claims process.

➔ If you need assistance, phone the ICA's 24-hour disaster hotline on 1800 734 621.

Alternatively, for general information to help you make better decisions about your insurance visit [Understanding Insurance](#).

## SERVICES AUSTRALIA

### Farm Household Allowance

Farm Household Allowance is a fortnightly payment for farming families in financial hardship.

**Income test** for Farm Household Allowance (income limit per fortnight):

- single no dependent children \$1,505.00, or with dependent children \$1,600.00
- principal carer with dependent children \$2,316.00
- aged 55 or over, after 9 continuous months on payment \$1,611.67
- partnered \$1,391.67.

To receive the Farm Household Allowance, you must:

- be a farmer or partner of a farmer
- meet the income and assets test limits
- meet mutual obligation requirements.

Rural Support Officers (RSO) can support you through your application for Farm Household Allowance. If you would like some guidance and to be contacted by an RSO, please help us by providing some basic information about yourself and your Farm [here](#).

➔ For further information and how to apply, visit [Farm Household Allowance](#).

## LEGAL AID

### Farm and Rural Legal Service

The Farm and Rural Legal Service gives legal advice to Queensland rural producers and rural based business who:

- have severe debt related problems
- are in dispute with their lenders
- are facing financial hardship relating to their business or
- have been issued with an enforcement action notice by their bank or financier.

The service is free for Queensland producers and rural businesses. No means or merits tests apply.

➔ For further information visit [Farm and Rural Legal Service](#) or call 1300 651 188.

## AUSTRALIAN TAXATION OFFICE (ATO)

### Natural Disaster Support

The Australian Taxation Office (ATO) can help people affected by drought and other natural disasters depending on their situation. The ATO may be able to:

- give you extra time to pay tax or lodge tax returns, activity statements or other obligations
- prioritise any refunds owed to you
- set up a payment plan tailored to your individual situation
- remit penalties or interest charged during the time you've been affected.

➔ For further information and how to apply, visit [Natural Disaster Support](#).

## OTHER ASSISTANCE AND RESOURCES

A range of other assistance and resources are also available.

## MENTAL HEALTH AND WELLBEING

If you or someone you care about is distressed, in crisis or needs someone to talk to, call:

- *000: Triple Zero* – for emergency assistance or critical incidents
- *1300 MH CALL: 1300 642 255* (24/7 Queensland Health)
- *Lifeline: 13 11 14* (24/7)
- *Farmer to Lifeline Farmer* – 1800 936 229
- *Beyond Blue: 1300 224 636*
- *Headspace: 1800 650 890*
- *Kids Helpline: 1800 551 800* (24/7)
- *1800 RESPECT (National Sexual Assault, Domestic Family Violence Counselling Service): 1800 737 732*
- *DVConnect: 1800 811 811*
- *Qld Homelessness Hotline: 1800 474 753* (24/7)
- *Parentline: 1300 301 300*
- *Mensline: 1300 789 978* (24/7)
- *Red Cross Telecross: 1300 885 698*
- *Rental Tenancy Authority: 1300 366 311*

## HELPFUL ONLINE RESOURCE

### **Red Cross**

Red Cross has a wide range of useful emergency management resources if you want to prepare for disasters, have experienced a disaster or are recovering from a disaster.

➔ For further information, visit [Red Cross](#).

### **Lifeline**

Lifeline provides crisis support and suicide prevention for all Australians.

➔ For further information, visit [Lifeline](#).

### **Headspace**

Headspace is the national youth mental health foundation (for 12–25-year old's).

➔ For further information, visit [Headspace](#).

### **Australian Government Department Head to Health**

Australian Government Department Head to Health is a digital platform which aims to improve your own mental health, or support somebody else with mental health issues.

➔ For further information, visit [Australian Government Department Head to Health](#).

### **Mindspot**

Mindspot provides free, anonymous assessment and treatment for adults experiencing stress, anxiety, depression, OCD, PTSD, and chronic pain.

➔ For further information, visit [Mindspot](#).

### **ifarmwell**

ifarmwell is a free online tool kit to help Australian farmers cope effectively with life's challenges and get the most out of every day.

➔ For further information, visit [ifarmwell](#).

## DISCLAIMER

Please note that this information is provided as a general guide outlining what assistance is available in Queensland in the event of a Disaster. Whilst every endeavour has been made to include all relevant information, it is the responsibility of the applicant to ensure that they are eligible for the assistance sought and you should consult with your trusted advisors or the administering organisation of the scheme if you have any queries in this regard.

