

Review of the  
**Queensland Disaster Relief  
and Recovery Guidelines**

**June 2015**



# Review of the Queensland Disaster Relief and Recovery Guidelines

June 2015

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## EXECUTIVE SUMMARY

As a result of issues that arose with the provision of immediate hardship assistance to people impacted by Tropical Cyclone Marcia in February 2015, the Queensland Reconstruction Authority is undertaking a review of the Queensland Disaster Relief and Recovery Guidelines (the Guidelines).

The Guidelines provide an overview of arrangements for the activation and delivery of the Natural Disaster Relief and Recovery Arrangements (NDRRA) and State Disaster Relief Arrangements within Queensland, and provide guidance for local and state government agencies about the financial assistance that may be available in the event of a natural disaster.

This review has been undertaken in consultation with the Department of Communities, Child Safety and Disability Services (DCCSDS) and the Department of the Premier and Cabinet, and has taken into account the impacts of changes made to eligibility for immediate hardship disaster payments in late 2013, and whether the current Guidelines allow for appropriate assistance to be provided to alleviate hardship for all natural disaster events with varying levels of severity.

As a result of the review, QRA recommends changes to the Guidelines to make the immediate eligibility restrictions less onerous, and to provide a more flexible timeframe for the delivery of immediate hardship assistance, with extensions in appropriate circumstances to be approved by the Minister for Communities. The QRA also recommends scaling of immediate hardship assistance measures, so that additional assistance can be provided should an extended loss of services (electricity, water, gas or sewerage) occur as a result of a natural disaster. QRA has proposed two options for scaling, both of which would allow a more effective response to the differing scale and circumstances of natural disasters that occur in Queensland.

## RECOMMENDATIONS

### **1. Amend the eligibility requirements for immediate hardship assistance to make them less onerous**

The current Guidelines specify that Immediate Hardship Assistance is available “to individuals and families who, as a direct consequence of an eligible disaster event, are unable to provide for themselves from their own resources or with support from family and friends and would otherwise experience more serious hardship.” This wording was introduced to reflect community recovery reforms in October 2013.

Following TC Marcia it became obvious that the amendment to tighten the eligibility criteria was resulting in assistance not being available quickly enough for those who needed it. As a result, it is recommended to amend the eligibility requirements to remove the requirement for support from family and friends to be exhausted. In delivery this criteria has been difficult to measure, and it is considered that this change would still be consistent with the intent of the NDRRA.

### **2. Allow for a more flexible timeframe to deliver assistance**

The current Guidelines state that Immediate Hardship Assistance is only available for seven days following activation. This is consistent with the intent of NDRRA hardship assistance as “emergency assistance given to individuals to alleviate personal hardship or distress arising as a direct result of a natural disaster”.

Due to the extent and geographical distribution of the damage and hardship that occurred following Tropical Cyclone Marcia, this timeframe was not considered adequate to ensure the provision of assistance

to all those who required it. It is acknowledged that circumstances may arise where it is necessary and appropriate to extend the timeframe past seven days, and as such it is proposed that the Guidelines be updated to allow the timeframe for delivery of Immediate Hardship Assistance to be extended in appropriate circumstances with approval of the Minister for Communities.

### **3. Provide for scaling of assistance measures, should an extended loss of services (electricity, water, gas or sewerage) occur as a result of a natural disaster**

The current guidelines provide for a single grant for Immediate Hardship Assistance based on a single set of criteria, regardless of the nature or extended timeframe of the hardship caused by a disaster.

QRA proposed two options for more effectively scaling the assistance measures, either of which would allow the Government to respond to the differing scale and circumstances of natural disasters that occur in Queensland by providing additional assistance to those who suffer hardship from the loss of an essential service (electricity, gas, sewerage, water) for more than 5 days as a result of a natural disaster.

The five day timeframe is considered appropriate because it is a substantial timeframe for people to do without essential services, and a service outage of this length was demonstrated following Tropical Cyclone Marcia to begin impacting on business operability and people's ability to earn an income, causing hardship. The inability to store food, requiring purchasing on a daily basis, was also seen to have a negative financial and emotional impact on people in the affected areas when it continued beyond five days.

Data made available following Tropical Cyclone Marcia indicated that the number of residences still without power fell dramatically between the fifth and sixth day, indicating that this is an optimum timeframe for the majority of services to be reconnected or alternative arrangements made available.

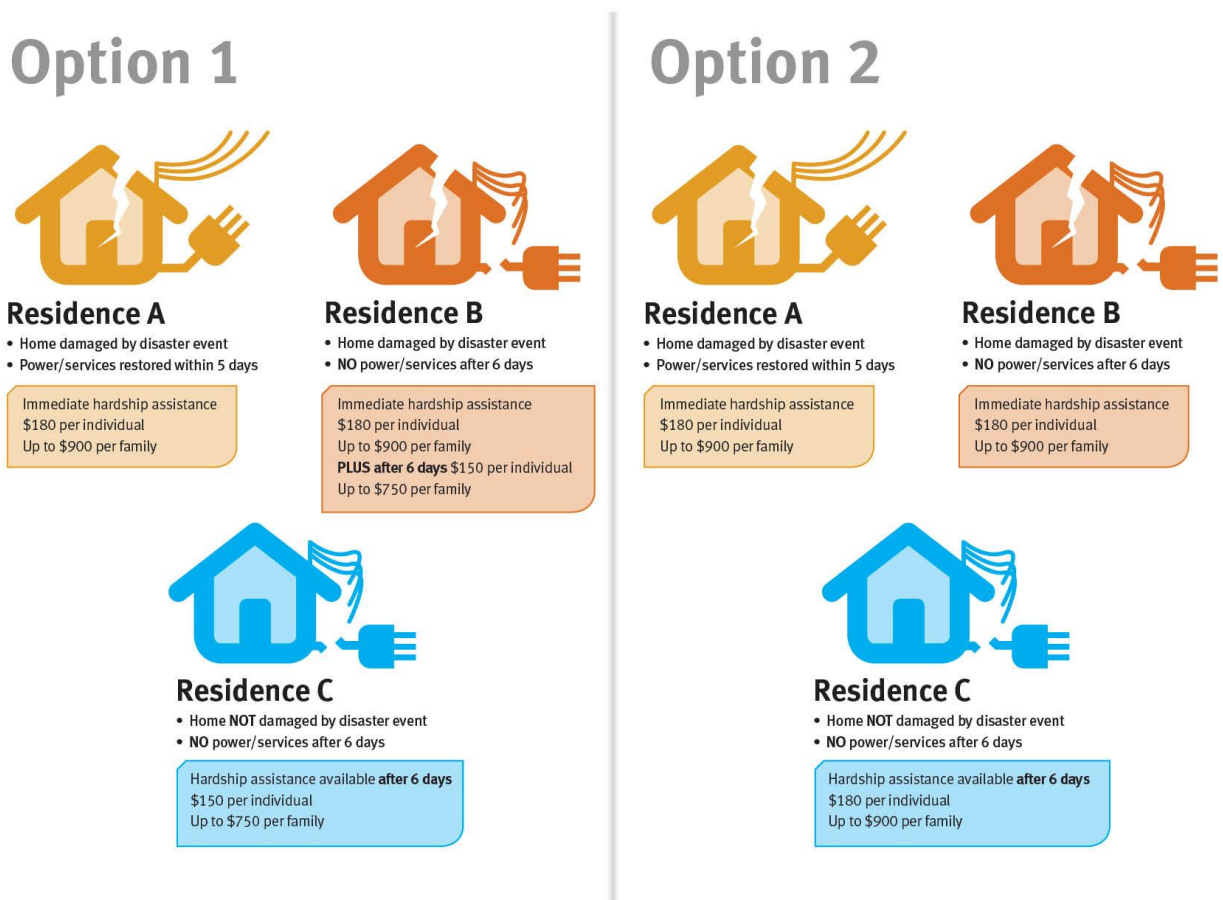
#### **Option 1: Introduce an additional measure of Immediate Hardship Assistance that individuals suffering hardship would be eligible to apply for if they are impacted by loss of an essential service for more than 5 days. (RECOMMENDED)**

- It is proposed that this additional grant be for \$150 per individual and up to \$750 per family (based on the cost of a basic basket of food as set by the Australian Bureau of Statistics when determining Consumer Price Index). The grant could be provided as a cash payment, debit card or food voucher.
- Individuals may then be eligible for two immediate hardship payments, one in the immediate aftermath of the natural disaster and a second if they are impacted by loss of an essential service for more than 5 days.
- This would provide an additional level of assistance to help those still suffering hardship and without essential services 6 days after a natural disaster.
- Department of Communities advises that this option would be simpler to deliver, fairer to administer and would require less processing and confusion.
- This option is similar to the approach taken following Tropical Cyclone Marcia and has additional cost implications.

#### **Option 2: A single grant for Immediate Hardship Assistance of \$180 for per individual and up to \$900 for a family of five (5) or more, with scaled eligibility criteria**

- This approach would maintain maximum consistency with the NDRRA Determination and intent, and would allow an effective response to the different scales of natural disasters seen in Queensland.
- Individuals or families who may be initially ineligible for assistance would become eligible if they are impacted by loss of an essential service for more than 5 days.
- Department of Communities advises that there may be difficulties with delivering assistance under this approach, and it may cause confusion within the affected communities if people are initially not eligible for a grant but become eligible after five days.
- This approach could not currently be supported by the department's paper-based administration system, because there is no quick way of determining if an individual or family has already received a payment.

A visual representation of these two options is below.



It should be noted that the availability of any additional assistance would not restrict local community recovery workers from providing additional assistance measures, such as referral to partner agencies, for those considered genuinely in need of further help.

## SCOPE OF REVIEW

The Deputy Premier has tasked the Queensland Reconstruction Authority with a review of the Queensland Disaster Relief and Recovery Guidelines (the Guidelines).

### 1. Terms of Reference

#### 1.1 Scope

The Queensland Reconstruction Authority will conduct a review of the Queensland Disaster Relief and Recovery Guidelines (the Guidelines), in conjunction with the Department of Communities, Child Safety and Disability Services, as they relate to the administration of hardship assistance.

The review is being conducted at the request of the Premier (refer letter at Appendix A).

The review will cover, but not be limited to, the following:

- the Queensland eligibility criteria as they relate to the Commonwealth Natural Disaster Relief and Recovery Determination 2012
- whether the current eligibility criteria allow for appropriate assistance to be provided to alleviate hardship for all natural disaster events with varying levels of severity
- a comparison between Queensland and other states' natural disaster personal hardship assistance schemes
- the impacts of changes to eligibility for personal hardship disaster payments in late 2013
- options for dealing with personal and community impacts of extended power outages
- impacts of implementing changes for future disaster events.

#### 1.2 Process

The Review will:

- be led by an experienced SES officer reporting directly to the CEO
- commence by the end of March 2015
- be informed by input from the Department of Communities, Child Safety and Disability Services and the Department of the Premier and Cabinet
- provide a Final Report to the Deputy Premier by the end of April 2015, including recommendations on any changes required to the Guidelines.

## BACKGROUND

### 2. The Natural Disaster Relief and Recovery Arrangements

The Natural Disaster Relief and Recovery Arrangements (NDRRA) are a joint funding initiative of the Commonwealth and State Governments to provide disaster relief and recovery payments and infrastructure restoration to help communities recover from the effects of a natural disaster. The *Commonwealth NDRRA Determination 2012* (NDRRA Determination) sets the overarching terms and conditions applicable to NDRRA categories, payments of financial assistance by the Commonwealth to any State. The NDRRA Determination establishes categories of funding (A, B, C and D) and related relief measures, thresholds for contributions and related definitions.

Under 2.1.1 of the NDRRA Determination, a natural disaster is a serious disruption to a community or region caused by the impact of a naturally occurring rapid onset event that threatens or causes death, injury or damage to property or the environment and which requires significant and coordinated multi-agency and community response. NDRRA activation relies on the damage, loss and personal hardship information provided by State and Local Government agencies.

### **Guiding principles of the Commonwealth NDRRA Determination.**

The NDRRA is:

- *not* compensation based
- for *direct impact only* (no consequential losses)
- *last resort funding* - does not replace the need for appropriate insurance coverage
- *not* an entitlement or a right
- *not* a deciding factor when considering response and recovery operations
- *assessed case by case for eligibility*
- *reimbursed* on eligible paid expenditure

The Commonwealth has recently expanded these principles to expand the concept of “Reasonable Exhaustion of Resources”. Recently released Commonwealth advisories require that States and local governments must be able to demonstrate that they have established a reasonable level of resources (human, capital and financial) to be able to undertake disaster response as part of disaster planning and mitigation and that they have reasonably exhausted these resources prior to seeking NDRRA funds.

### **The Queensland Guidelines**

In Queensland the NDRRA is managed on a whole-of-government basis by the Queensland Reconstruction Authority (the Authority). The state has translated the Commonwealth NDRRA Determination into the state-specific Queensland Disaster Relief and Recovery Guidelines (the Guidelines). The Guidelines provide an overview of arrangements for the activation and delivery of the Natural Disaster Relief and Recovery Arrangements and State Disaster Relief Arrangements within Queensland, and provide guidance for local and state government agencies about the financial assistance that may be available in the event of a natural disaster. Key points to note in the Queensland arrangements include:

- Activation falls under the portfolio of Minister for Police, Fire and Emergency Services
- Several state agencies administer particular relief measures
- State Disaster Relief Arrangements (SDRA) are 100% State funded. The SDRA are not subject to the Commonwealth-imposed event eligibility provisions or the activation threshold (\$240,000) that exists under the NDRRA. As a consequence, the SDRA is able to address a wider range of disaster events and circumstances where personal hardship exists.

### **Key aspects of the current NDRRA model**

An activation of NDRRA assistance requires that the event meets the Commonwealth definition of a natural disaster, and the Small Disaster Criterion of \$240,000 in eligible expenditure is exceeded for whole of the State disaster expenditure for that event. NDRRA activations occur for individual categories of funding and related relief measures. The four NDRRA categories of funding and the related relief measures are outlined in Table 1 below.

**Table 1 - Categories of funding and related relief measures**

	<b>Description</b>	<b>Relief measures</b>
<b>A</b>	Emergency assistance to individuals to alleviate personal hardship or distress arising as a direct result of a natural disaster.	<ul style="list-style-type: none"> <li>• Counter Disaster Operations (<b>CDO</b>)</li> <li>• Personal Hardship Assistance Scheme</li> </ul>
<b>B</b>	Includes: <ul style="list-style-type: none"> <li>• restoration or replacement of certain essential public assets damaged as a direct result of a natural disaster.</li> <li>• loans, subsidies or grants to alleviate the financial burden of costs incurred by certain businesses, primary producers, voluntary non-profit bodies and individuals as a direct result of a natural disaster.</li> <li>• counter disaster operations for the protection of the general public.</li> </ul>	<ul style="list-style-type: none"> <li>• Essential Services Safety and Reconnection Scheme</li> <li>• Restoration of Essential Public Assets (including Emergent Works) (<b>REPA</b>)</li> <li>• Natural Disaster Assistance (Concessional Loans and Grant Packages) for Non-Profit Organisations</li> <li>• Natural Disaster Assistance (Concessional Loans) for Small Business</li> <li>• Natural Disaster Assistance (Concessional Loans) for Primary Producers</li> <li>• Freight Subsidies to Primary Producers</li> </ul>
<b>C</b>	Where the community is severely affected by an eligible disaster and existing standard NDRRA relief measures are insufficient to support community recovery. Exceptional circumstances only. Approval by the Prime Minister and the Premier.	<ul style="list-style-type: none"> <li>• Community Recovery Fund</li> <li>• Special Disaster Assistance (Clean up and Recovery Grants) for Small Business, Primary Producers and Non-Profit Organisations</li> </ul>
<b>D</b>	A Category D measure is an act of relief or recovery carried out to alleviate distress or damage in circumstances that are exceptional. Approval is by the Prime Minister and the Premier	<b>Examples:</b> <ul style="list-style-type: none"> <li>• Betterment fund</li> <li>• Environmental Recovery Program (Riparian Recovery)</li> </ul>

Currently the Commonwealth funds the NDRRA on a reimbursement model, based on the audited actual eligible expenditure incurred within a financial year by each state. The states must submit an audited statement of expenditure for reimbursement, within nine months of the end of the financial year in which expenditure was incurred. The cost sharing between Commonwealth and states is based on two thresholds (outlined in Table 2 below) which are a percentage of the state’s total general government sector revenue and grants.

**Table 2 – Cost sharing arrangements**

	<b>Calculation</b>	<b>Cost sharing</b>
1 <sup>st</sup>	0.225 per cent of the state’s total general government sector revenue and grants in the financial year two years prior to the relevant financial year	NIL Commonwealth 100% State
2 <sup>nd</sup>	1.75 times the 1 <sup>st</sup> threshold amount	50% Commonwealth 50% State contribution
above	Once State expenditure exceeds 2nd threshold	75% Commonwealth 25% State contribution



### 3. Hardship assistance in other jurisdictions

As outlined in the table 2, Category A measures are a form of emergency assistance given to individuals to alleviate personal hardship or distress arising as a direct result of a natural disaster. The NDRRA Determination (clause 3.2.1) states that the assistance may be in the form of emergency food, accommodation, repair or replacement of essential items of furniture and personal effects and essential repairs to housing (clause 3.2.2). However, although the Commonwealth provides broad criteria on Hardship Assistance, the Commonwealth also recognises that states and territories have primary responsibility for emergency management.

Therefore, to facilitate the early provision of assistance to disaster affected communities, the Commonwealth recognises that states and territories are best placed to identify the type and level of assistance to make available immediately following a disaster. As such there are variations between jurisdictions in the level and types of assistance provided through hardship assistance schemes designed to support to those individuals directly impacted by a disaster event. Queensland's IHA arrangements fall roughly in the middle of the broad measures of post-disaster financial assistance offered by other states and territories, with a range of different grant amounts and eligibility requirements.

A table outlining the types and levels of assistance provided in Queensland and other states and territories is provided at Appendix B.

Although difficult to compare because of the varying payments available, Queensland's current level of immediate hardship assistance is higher than many others. No other states provide a specific payment to account for extended service outage as a direct result of a natural disaster, but many have provisions in their eligibility criteria that would allow for assistance to be provided to those impacted.

### 4. Immediate hardship assistance in Queensland

In Queensland the Personal Hardship Assistance Scheme (PHAS) is a relief measure providing financial assistance to individuals and families directly affected by an eligible disaster event and who require support to provide for their own recovery or would otherwise experience more serious hardship. The current Section 4 of the Guidelines, relating to the PHAS, is at Appendix C.

Subject to eligibility, the scheme provides financial assistance contributing toward:

- a) addressing immediate critical needs (e.g. emergency accommodation)
- b) replacing or repairing essential uninsured household contents
- c) repairing uninsured dwellings to a safe, habitable and secure condition
- d) personal and financial counselling aimed at alleviating personal hardship and distress arising as a direct result of the eligible disaster.

There are three grants available to eligible individuals and families under the Personal Hardship Assistance Scheme:

- Immediate Hardship Assistance
- Essential Household Contents Grant
- Structural Assistance Grant.

The purpose of this assistance is not to replace all losses, to compensate for losses or to operate as an alternative to insurance but is instead to contribute to and support an individual's or family's own recovery.

Immediate Hardship Assistance is available to individuals and families who, as a direct consequence of an eligible disaster event, are in immediate need of food, clothing, accommodation and /or medical supplies. Immediate Hardship Assistance is generally only available for seven days following activation.

Applicants for this grant are not required to meet income criteria.

Activation of this measure is on advice from the Department of Communities, Child Safety and Disability Services that there are no local service providers, or that local service providers have reached their capacity to support individuals and families following an eligible disaster.

Administration of Immediate Hardship Assistance under the Guidelines, including eligibility criteria, is undertaken by the Department of Communities, Child Safety and Disability Services. Currently, approved Immediate Hardship Assistance is paid directly to applicants via debit card or cheque. The grant amount is \$180 for individuals and up to \$900 for families, which is not income tested.

Under the SDRA, PHAS is available for individuals and families directly impacted by an eligible natural or non-natural disaster. Even though the SDRA is 100% State funded, the criteria for hardship assistance are currently the same as the PHAS under the NDRRA. Eligibility of expenditure incurred while delivering these grants or providing counselling as outlined above also aligns with the NDRRA. Any changes to Immediate Hardship Assistance should also apply to the Queensland SDRA as well as NDRRA.

## **5. Changes to the Queensland Guidelines in 2013**

The Queensland Government introduced significant community recovery reforms in October 2013. These reforms focused on issues such as managing demand, targeting services, reducing fraud, decreasing public expectation of payments as an entitlement or compensation and substantiating need and hardship as significant eligibility conditions.

The changes were also in response to a number of recommendations of the Queensland Commission of Audit, released on 30 April 2013, which strongly supported the need for reforms to the Community Recovery system.

On 14 May 2013, the then Premier wrote to the then-Minister for Communities, Child Safety and Disability Services asking that the Minister investigate opportunities to streamline and better target the Government's human and social recovery financial assistance schemes.

The service delivery changes that were made included:

- Targeting activations to specific areas of disaster impact (e.g. suburbs not whole local government areas).
- Co-locating referral services with evacuation centres and focusing on 'mobile' recovery.
- Working with response agencies to better target outreach to the most vulnerable residents.
- Replacing the Emergent Assistance Grant with Immediate Hardship Assistance, and tightening eligibility so that assistance was only available to those who are unable to provide for their own recovery from their own resources or with support of family and friends.
- Replacing the existing income and assets test for access to the remaining grants with a single nationally-recognised income test aligned with the National Rental Affordability Scheme (NRAS).
- Amending the Personal Hardship Assistance Scheme grants so that they are discrete and subsequently raising the total eligible amount under the scheme from \$10,905 for single people and \$14,685 for couples/families to \$12,760 for single people and \$19,985 for couples/families
- Introducing the indexation of grant amounts from 2014–15.

- Increasing contestability of service providers and move to a ‘government as enabler not doer’ approach – while capable and competent NGOs are key partners in community recovery, there is scope with the recovery reform proposal for them to undertake a greater role and deliver more efficient and effective services.

These changes also led to the removal of power outage as a stand-alone criterion for applicants to qualify for assistance.

The changes were implemented by the then-Government for the commencement of the 2013/14 disaster season, and applied to a number of small natural disaster events that occurred during that season.

## 6. Issues with the application of the Guidelines following Tropical Cyclone Marcia

Prior to Tropical Cyclone Marcia in February 2015, the reforms made by the previous government to natural disaster assistance were largely untested, apart from several small localised disaster events. They had also not been widely promoted to the public, causing community expectation above the intended level of revised service delivery.

TC Marcia crossed the Queensland coast on 20 February 2015. Three days later, nearly 46,000 residents (more than 84%) in Biloela, Rockhampton and Yeppoon were still without power. Nine days on, more than 4,000 residents were still without power. With such a large percentage of properties without power, residents were unable to seek support from friends or families as they were in the same position.

Following TC Marcia it became obvious that the amendment to tighten the eligibility criteria was resulting in assistance not being available for those who needed it. The removal of electricity outage as an eligibility criterion for hardship assistance did not take into consideration the impact of extended electricity outage following a significant natural disaster event, and the hardship residents can suffer as a result. The extended electricity outage caused substantial personal and financial hardship, but a large number of residents were ineligible for financial assistance. A large number of businesses were closed due to loss of power, which resulted in residents being unable to work, therefore reducing their income and compounded financial hardship issues.

In the wake of TC Marcia, the Commonwealth Government announced the availability of the Australian Government Disaster Recovery Payment (AGDRP), which provides one-off financial assistance to eligible Australians adversely affected by the event. The AGDRP rate is \$1000 per eligible adult and \$400 per eligible child. Claims for this payment can be lodged at the Department of Human Services (Centrelink) for a period up to six months. The criteria for this assistance were that the residents had experienced one or more of the following:

- been seriously injured
- are an immediate family member of an Australian who died as a direct result of Tropical Cyclone Marcia
- principal place of residence has been destroyed or has sustained major damage
- are the principal carer of a dependent child who has experienced any of the above.

Although the AGRDP is designed to assist residents recover from an eligible disaster, it also does not recognise extended power outage or inability to earn income as an eligible criterion for financial assistance. This left a considerable gap in assistance for those impacted and suffering hardship through the loss of power as a direct result of TC Marcia.

The extended loss of power significantly impacted on the residents as they were unable to store perishable food and many were required to purchase fresh food on a daily basis, resulting in both personal and financial hardship. Non-profit organisations provided food parcels and assistance where possible but were overwhelmed due to the number of residents impacted. Residents who worked from home were unable to do so due to lack of electricity, often removing their capacity to bring in income and resulting in immediate hardship.

During the response to the event, DCCSDS, in conjunction with Department of the Premier and Cabinet and the Queensland Reconstruction Authority, reviewed the IHA. Due to the extended loss of power in the impact areas and the hardship residents were incurring, the decision was made to introduce electricity outage for over 7 days as an eligibility criterion for an additional package of immediate hardship assistance.

Consultation was undertaken with Emergency Management Australia (EMA) to confirm eligibility under the NDRRA Determination. The Commonwealth advised that Queensland's proposed changes to IHA were consistent with the provisions of services and support outlined in clause 3.2.1 and clause 3.2.2 of the NDRRA Determination. EMA indicated it considered the change to be consistent with the requirements and intention of Category A assistance under the NDRRA, and consistent with what had previously been delivered under NDRRA Category A in Queensland.

On 4 March 2015, the Premier approved the urgent temporary introduction of electricity outage for over 7 days as an eligibility criterion to receive immediate hardship assistance under the NDRRA. This was in the form of food vouchers valued at \$200 per person, capped at \$1,000 per family. The current value of power loss assistance food vouchers provided in response to TC Marcia is \$8.77million, excluding the cost of engaging Red Cross in the provision of this assistance.

### **Restrictive eligibility criteria**

Based on the challenges that arose from the application of IHA through the TC Marcia disaster event, it is proposed through this review that the eligibility criteria for IHA in the Queensland Guidelines are amended to enable government and the community to effectively respond to the broad range of disasters seen in Queensland (**Recommendation 1**).

The current Guidelines specify that electricity outage is not grounds for receiving immediate hardship assistance. This wording was inserted into the Guidelines to reflect community recovery reforms in October 2013, which tightened eligibility requirements for hardship assistance.

It is proposed to slightly relax the restrictive eligibility criteria, by removing electricity outage as a specific ground for not receiving assistance, so that assistance can be made available for those who are suffering hardship due to an extended loss of services (electricity, water, gas or sewerage) as a result of a natural disaster.

The current Guidelines also specify that Immediate Hardship Assistance is available "to individuals and families who, as a direct consequence of an eligible disaster event, are unable to provide for themselves from their own resources or with support from family and friends and would otherwise experience more serious hardship." This wording was also introduced to reflect community recovery reforms in October 2013.

Following TC Marcia it became obvious that the amendment to tighten the eligibility criteria was resulting in assistance not being available quickly enough for those who needed it. In delivery, the criteria requiring family and friend support to be exhausted has been difficult to measure and unnecessarily restrictive.

As a result, it is recommended to amend the eligibility requirements to remove the requirement for support from family and friends to be exhausted.

Advice received by the Queensland Reconstruction Authority from Emergency Management Australia indicates that these changes would still be consistent with the intent of the NDRRA.

### **Timeframe for provision of immediate hardship assistance**

Also during the response to TC Marcia, there was a requirement to extend the availability period for IHA from 7 days from date of activation to 21 days from date of activation to ensure all residents suffering hardship were assisted.

The QRA recommends retaining the seven day timeframe as a general guideline for delivery of immediate hardship assistance, recognising the Commonwealth definition of “emergency assistance given to individuals to alleviate personal hardship or distress arising as a direct result of a natural disaster”.

However, it is acknowledged that circumstances may arise where it is necessary and appropriate to extend this timeframe, and as such the recommendations propose that this extension can occur with approval of the Minister for Communities (**Recommendation 2**).

### **Scalable relief to account for extended outage of essential services**

It is recommended that immediate hardship be established as a scalable relief measure enabling an appropriately targeted response to provide support to address the needs of those directly impacted and suffering hardship from an eligible disaster event (**Recommendation 3**). This recommendation still allows for the use of varying levels and types of assistance delivery (including through third party NGOs).

QRA proposed two options for more effectively scaling the assistance measures, both of which involve additional assistance for those who are impacted by loss of an essential service (electricity, gas, sewerage, water) for more than 5 days .

The five day timeframe is considered appropriate because it is a substantial timeframe for people to do without essential services, and a service outage of this length was demonstrated following Tropical Cyclone Marcia to begin impacting on business operability and people’s ability to earn an income, causing hardship. The inability to store food, requiring purchasing on a daily basis, was also seen to have a negative financial and emotional impact on people in the affected areas when it continued beyond five days.

Data made available following Tropical Cyclone Marcia indicated that the number of residences still without power fell dramatically between the fifth and sixth day, indicating that this is an optimum timeframe for the majority of services to be reconnected or alternative arrangements made available.

#### **Option 1: Introduce an additional measure of Immediate Hardship Assistance that individuals suffering hardship would be eligible to apply for if they are impacted by loss of an essential service for more than five days. (RECOMMENDED)**

- It is proposed that this additional grant be for \$150 per individual and up to \$750 per family, and could be provided as a cash payment, debit card or food voucher.
- The amount of the additional \$150 grant per individual has been based on the price of a basket of basic essential food items as used by the Australian Bureau of Statistics in Consumer Price Index calculations.
- Individuals may then be eligible for two immediate hardship payments, one in the immediate aftermath of the natural disaster if their residence is impacted, and a second if they are impacted by loss of an essential service for more than 5 days.

- This would provide an additional level of assistance to help those still suffering hardship and without essential services 6 days after a natural disaster.
- Department of Communities advises that this option would be simpler to deliver, fairer to administer and would require less processing and confusion.
- This option is similar to the approach taken following Tropical Cyclone Marcia and has additional cost implications.

**Option 2: A single grant for Immediate Hardship Assistance of \$180 for per individual and up to \$900 for a family of five (5) or more, with scaled eligibility criteria**

- This approach would maintain maximum consistency with the NDRRA Determination and intent, and would allow an effective response to the different scales of natural disasters seen in Queensland.
- Individuals or families who may be initially ineligible for assistance would become eligible if they are impacted by loss of an essential service for more than 5 days.
- Department of Communities advises that there may be difficulties with delivering assistance under this approach, and it may cause confusion within the affected communities if people are initially not eligible for a grant but become eligible after five days.
- This approach could not currently be supported by the department's paper-based administration system, because there is no quick way of determining if an individual or family has already received a payment.

It is not intended that the availability of this additional assistance would restrict local community recovery workers from providing other additional assistance measures, such as referral to partner agencies, for those considered genuinely in need of further help.

## CONSULTATION

The Queensland Reconstruction Authority has undertaken the following consultation in conducting this review:

Department	Officers	Consultation date
Communities, Child Safety & Disability Services	Michael Hogan, Director-General	9 April 2015
	Phil Carney	9, 14 & 26 April 2015 28 May – 6 June
Premier and Cabinet	Christine Castley	1 & 27 April 2015
	Nancy Spencer	27 April 2015
	Phil Hall	28 April 2015
	Bruce Stewart	13-15 May 2015
Queensland Treasury	John Gebbett	13 May 2015
	Emma Hooper	13 May 2015

## APPENDICES

- A Letter from the Premier to Deputy Premier requesting a review of the Queensland Disaster Relief and Recovery Guidelines
- B Table detailing comparison of personal hardship assistance schemes between states and territories
- C Section 4 of the Queensland Disaster Relief and Recovery Guidelines released January 2014.






# Premier of Queensland

For reply please quote: *SocPol/NS – TF/15/4278 – DOC/15/38423*

18 MAR 2015

The Honourable Jackie Trad MP  
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Dear Deputy Premier 

As you are well aware, the local government areas of Livingstone Shire, Banana Shire and Rockhampton Regional Councils have been badly impacted by Tropical Cyclone Marcia (TC Marcia). The Department of Communities, Child Safety and Disability Services (DCCSDS) has activated Community Recovery Centres to support residents impacted by TC Marcia through the provision of Personal Assistance Hardship Grants, in particular, the Immediate Hardship Assistance (IHA) grant payments.

In response, I approved changes on 28 February 2015 to the Queensland Guidelines to allow for an additional category of hardship assistance (to the value of \$200) for individuals who have suffered a loss of power for 7 or more days. The maximum claimable by a household is \$1000.

This need for additional support has highlighted significant practical issues with the application of hardship assistance under the existing Queensland Disaster Relief and Recovery Arrangements Guidelines (the guidelines). It is of paramount importance that the Government is in a position to deliver an immediate, appropriate and compassionate response to Queensland communities following a major disaster.

Therefore, I ask that you lead a review of the guidelines and bring a submission to the Cabinet Budget Review Committee by April 2015 on any suggested improvements to the guidelines. In particular, I ask that the review focus on access to IHA, the conditions of self-sufficiency and hardship, and the subsequent practical and financial implications. I have written to the Honourable Curtis Pitt MP, Treasurer, Minister for Employment and Industrial Relations and Minister for Aboriginal and Torres Strait Islander Partnerships and the Honourable Shannon Fentiman MP, Minister for Communities, Women and Youth, Minister for Child Safety and Minister for Multicultural Affairs in similar terms, and asked that they liaise with you and provide you with all necessary support for the review as it progresses.



I congratulate your department on the support provided to date on recovery efforts.

Yours sincerely

A handwritten signature in black ink, consisting of a stylized, cursive 'A' followed by a long horizontal line.

**ANNASTACIA PALASZCZUK MP  
PREMIER OF QUEENSLAND  
MINISTER FOR THE ARTS**

**APPENDIX B – Comparison of state and territory NDRRA personal hardship and distress assistance schemes**

NDRRA Determination reference	State/Territory Personal Hardship and Distress (PHD) measures							
	NSW	Qld	Vic	WA	SA	Tas	NT	ACT
Clause 3.2.2 a) Emergency food, clothing or temporary accommodation	<u>Immediate Assistance</u> Includes food, clothing, personal items and emergency accommodation.	<u>Emergent assistance grant</u> Provides a one-off payment to address the immediate needs of individuals and families who are unable to provide for their own recovery. For example: food, clothing, emergency accommodation or medical supplies.	<u>Emergency Relief Assistance</u> Assists in the immediate aftermath of an emergency with expenses incurred in meeting health, safety and wellbeing needs. This includes food, clothing, medications, accommodation and one-off transport costs.	<u>Category 1. – Emergency Assistance</u> Assists people affected meet their immediate and basic needs following (and where applicable during) an event. Affected people are those evacuated from their principal residence or those stranded by the event. Immediate and basic needs include food, essential clothing, other personal items (including medical and pharmaceutical items), access to communications, essential transport, safety audits (to ensure homes are safe for return) and document replacement costs (e.g. Birth Certificate).  <u>Category 2. – Temporary Living Expenses</u> Assists with up to 3 weeks accommodation costs at an essential/reasonable standard, while the Applicant’s own accommodation is uninhabitable. This assistance picks up after the immediate emergency assistance ends.	<u>Emergency grants for Individuals and families</u> Day 0 – 1: Emergency Relief Grant and Emergency Accommodation Grant (up to 2 weeks) Day 3 onwards: Temporary Living Grant	<u>Emergency Assistance Grants</u> Assists people affected by an eligible natural disaster to obtain essential and appropriate shelter, clothing, food, transport and/or personal items.  <u>Temporary Living Expenses Grant</u> Provides assistance for beyond-normal day to day expenses, where the principal place of residence is uninhabitable and costs cannot be met from the applicant’s own resources.	<u>Immediate Relief Payments</u> Provides immediate financial assistance to meet basic needs in the first few days after a disaster. The grant recognises the impact of the disaster and contributes towards immediate/short-term needs, including food, transport, medical supplies and clothing.  <u>Temporary accommodation</u> Paid directly to an accommodation provider, this grant provides a one-off capped payment per person or family and is not available whilst an emergency or evacuation centre is operational.	N/A
	<u>Amounts available</u> Assistance is provided through direct material aid. For example: emergency accommodation, food hampers or small cash payments to purchase essential items. Daily provision of food is up to a value of approximately \$25pp	<u>Amounts available</u> Grants range from \$180 for individuals up to \$900 for families.	<u>Amounts available</u> Grant amounts are \$480 per adult and \$240 per child, up to a maximum of \$1,200 per household.	<u>Amount available</u> <u>Category 1 – Emergency Assistance</u> 1st day – up to \$388 per adult and \$194 per child. 2nd day – up to \$160 per adult and \$80 per child. Reduced by 50% for subsequent days. <u>Category 2 – Temporary Living Expenses</u> Metropolitan Area – maximum of	<u>Amounts available</u> <u>Emergency Assistance Grants</u> Grants are \$280 per adult, \$140 per child or up to \$700 per family.  <u>Emergency Accommodation Grants</u> Week 1-2 – Grants are up to \$189.	<u>Amounts available</u> <u>Emergency Assistance Grants</u> Grants are up to \$200 per adult and \$100 per child, up to a maximum of \$750 per family.  <u>Temporary Living Expense Grants</u> Grants are up to \$8,875 (over a maximum period of 6	<u>Amounts available</u> <u>Immediate Relief Payments</u> Financial assistance up to \$1,135 per family (subject to verification) is available to aid families and individuals recover from the disaster.  <u>Temporary accommodation</u> Accommodation assistance is available up to \$860 per	

	<p>and a single payment for clothing of \$100 per adult and/or \$50 per child.</p> <p>Assistance is generally provided from evacuation or recovery centres.</p>			<p>\$110 per day for each adult/family. Country Area – maximum of \$150 per day for each adult/family.</p>	<p>Temporary Living Expenses Grants (with children) (week 3-10) are up to \$758.</p>	<p>months) to assist with living expenses.</p>	<p>family.</p> <p>Relief payments of \$495 per adult and \$250 per child, up to a maximum of \$1,245 per family</p>	
	<p><u>Eligibility</u></p> <p>Immediate assistance is available to those who have been affected by a natural disaster and need emergency assistance. Applicants must demonstrate they have been adversely affected by the disaster and have no means of meeting their immediate needs – this includes the ability to source alternative accommodation through family and friends.</p> <p>Immediate assistance is not means tested.</p>	<p><u>Eligibility</u></p> <p>The emergent assistance grant is available to individuals and families who are affected by an eligible disaster event and require support to provide for their own recovery or would otherwise experience more serious hardship.</p> <p>Applicants for this grant are not means tested.</p>	<p><u>Eligibility</u></p> <p>Applicants may be eligible for emergency relief assistance if they have suffered (or are likely to suffer) hardship in providing members of their household with shelter, food, clothing, personal items or specific transport needs – all as a result of an emergency.</p> <p>Emergency relief assistance is provided on a needs assessment basis, and is available to assist households after house fires, and after the following natural emergency events:</p> <ul style="list-style-type: none"> <li>▪ bushfires</li> <li>▪ floods</li> <li>▪ severe storms</li> <li>▪ earthquakes</li> </ul> <p>Applicants must complete an assessment interview with an officer from the Department of Human Services to assess eligibility.</p>	<p><u>Eligibility</u></p> <p><u>Category 1. – Emergency Assistance</u></p> <p>No income and/or assets testing is applied, however suitable identification is required.</p> <p><u>Category 2. – Temporary Living Expenses</u></p> <p>Assistance is available to those who are uninsured, underinsured or not yet in receipt of their insurance assistance. Includes the provision of food, washing/laundry and emergency transport.</p> <p>No income and/or assets testing is applied, however suitable identification is required.</p>	<p><u>Eligibility</u></p> <p>Emergency Assistance and Accommodation grants are not means tested.</p> <p>Temporary Living Grants are means tested and are for those not insured up to 26 weeks.</p>	<p><u>Eligibility</u></p> <p><u>Emergency Assistance Grants</u></p> <p>Grants are made available to individuals or households whose principal place of residence is uninhabitable as a result of the natural disaster.</p> <p>Grants are on the basis of need and are not a replacement for insurance or compensation for losses.</p> <p>Emergency Assistance Grants are not means tested.</p> <p><u>Temporary Living Expenses Grant</u></p> <p>Grants are available to Applicants who meet the following income and assets test criteria:</p> <ul style="list-style-type: none"> <li>▪ Single/Sole Resident: weekly income of \$583 and asset test of \$35,000.</li> <li>▪ Two principal residents: weekly income of \$1,010 and asset test of \$35,000.</li> <li>▪ Single with one dependent child: weekly income of \$1,010 and asset test of \$35,000.</li> <li>▪ Each Additional Child add \$34.00 to weekly income</li> </ul>	<p><u>Eligibility</u></p> <p><u>Amounts available</u></p> <p><u>Immediate Relief Payments</u></p> <p>Immediate Relief Payments are for impacted individuals and families. They are not means tested.</p> <p><u>Temporary accommodation</u></p> <p>Temporary accommodation payments are dependent on availability and accommodation options and are subject to eligibility criteria, including Centrelink Guidelines, which are used for the purpose of means testing.</p>	

NDRRA Determination PHD clause	State/Territory equivalent PHD measures							
	NSW	Qld	Vic	WA	SA	Tas	NT	ACT
Clause 3.2.2 b) Repair or replacement of essential items of furniture and personal effects	<u>Grants for Essential Household Content</u> Grants provided to assist with the cost of re-establishing essential household items, considered necessary to maintain a basic standard of living. For example: bedding, furniture, clothing and essential electrical items (e.g. refrigerator, stove).	<u>Essential Household Contents Grant</u> A financial contribution towards the repair or replacement of uninsured essential household contents.	<u>Emergency Re-establishment Assistance</u> Assistance is to help Applicant's re-establish themselves back in their own homes as quickly as possible. Financial assistance is for alternative accommodation, removal of debris, repairs, rebuilding and replacement of essential household contents.	<u>Category 3. – Essential Household Contents</u> Provides immediate assistance to those people unable to return to a functioning capacity using their own resources. Assistance is to repair or replace certain essential household items in an Applicant's principal place of residence. These items must sustain people in need, either in their own or alternative accommodation.	<u>Re-establishment Grant</u> Grants are provided for essential household and personal effects within an Applicant's principal dwelling.	<u>Replacement of Household Items Grant</u> Assistance is for the replacement of essential household items damaged or destroyed. Grants are made available on the basis of need and are not a replacement for insurance or compensation for losses.	<u>Essential Household Contents Grants</u> Assistance is for eligible individuals and families to assist with some of the costs to replace or repair essential household items. These items may include food, cooking utensils, bedding and linen, essential furniture, clothing, floor coverings or essential white goods.	N/A
	<u>Amounts available</u> The amount granted depends on the assessed needs of the affected household and the number and type of items that have been damaged. For example: where the entire contents of a three bedroom home for a family of 2 adults and 2 children have been destroyed, a maximum grant of \$16,600 may be available.	<u>Amounts available</u> Grants are up to \$1,765 for single adults and up to \$5,300 for couples or families.  Note: If an applicant is also eligible for an Emergent Assistance grant, the amount of the Emergent Assistance grant will be deducted from the Essential Household Contents grant.	<u>Amounts available</u> Grants are offered in two parts: Part A – grants are up to \$3,000. Part B – grants are up to \$27,000.	<u>Amounts available</u> Combined contents and personal effects, up to \$10,000 per household.	<u>Amounts available</u> Grants are up to \$5,600 per household.	<u>Amounts available</u> Grants are up to \$5,800 per household (plus \$950 per additional household member up to a maximum of \$8,875) for costs not covered by insurance.	<u>Amounts available</u> Set amounts apply per item, up to a maximum of \$6,535, dependent on the type of goods lost or destroyed in the disaster.	
	<u>Eligibility</u> Eligible applicants must demonstrate that household contents are not covered by insurance, the affected house is their principal place of residence and they are a low income household, as determined by the income and assets test.  <u>Income and Asset Test</u>	<u>Eligibility</u> Eligible applicants must demonstrate they own the essential household items that are the subject of the grant and must not be insured for household contents. The grant is means tested. Applicants must meet income and asset criteria. <u>Income test</u> The before tax income of Applicants must be less	<u>Eligibility</u> Eligibility is limited to those whose principal place of residence has been destroyed, rendered uninhabitable (unfit to live), or made inaccessible for more than seven days, as a result of an eligible natural emergency event. Eligibility is limited to losses not met by	<u>Eligibility</u> Eligibility is subject to income and/or asset testing. Assistance may be available to those uninsured, with consideration also given to those under-insured if they are left in a position where they are not able to replace certain essential household contents.	<u>Eligibility</u> Eligibility is subject to means testing and is limited to those not insured.	<u>Eligibility</u> Eligibility is subject to income and asset tests. Assistance is limited to those individuals or households whose principal place of residence is uninhabitable or severely damaged as a result of an eligible disaster and have suffered loss or damage to household items.	<u>Eligibility</u> Applicants must satisfy Centrelink guidelines in relation to income testing and realisable asset value (excluding the family home, household items, one motor vehicle and any tools that applicant may have to operate business).	

	<p>The maximum allowable weekly disposable income (after mortgage or rent) is based on the current Centrelink Aged Pension and any additional income allowed by Centrelink to enable retention of the full basic Pension and allowances for each dependent child. As a guide, this ranges from \$353.90 for a single person to \$595.90 for a couple.</p> <p>The assessment of assets is based on a household's financial resources, excluding the primary place of residence, such as bank savings, shares or a second property. If households have realisable assets above \$5,000 (single person) or \$10,000 (couple), these will be included in the assessment of eligibility.</p>	<p>than:</p> <ul style="list-style-type: none"> <li>▪ \$884 per week (\$45,956 per annum) for individual Applicants</li> <li>▪ \$1222 per week (\$63,535 per annum) for couples</li> <li>▪ \$1223 per week (\$63,579 per annum) for a sole parent and 1 child</li> <li>▪ \$1515 per week (\$78,778 per annum) for couple and 1 child</li> <li>▪ An additional \$293 per week for each individual child or \$338 per dependent adult</li> </ul> <p><u>Assets test</u></p> <ul style="list-style-type: none"> <li>▪ An Applicant's assets must be less than \$6355 or \$26,005 if the Applicant is a pensioner (excludes the Applicant's primary residence, household contents, one motor vehicle and assets that produce an income).</li> </ul>	<p>insurance, compensation or some other assistance.</p> <p>Applicants must meet an income test, with income limits based on their gross weekly family income (for PAYE taxpayers) or gross weekly income, less gross weekly expenditure (for the self-employed).</p>					
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NDRRA Determination PHD clause	State/Territory equivalent PHD measures							
	NSW	Qld	Vic	WA	SA	Tas	NT	ACT
Clause 3.2.2 c) Essential repairs to housing, including temporary repairs and repairs necessary to restore housing to a habitable condition	<u>Grants for Essential Structural Repairs to Homes</u> Provided as a contribution towards essential structural repairs to render homes safe and habitable.	<u>Structural Assistance Grant</u> A financial contribution toward the repair of damage to an uninsured dwelling (including caravans and residential vessels) caused by an eligible disaster to return it to a safe, habitable and secure condition.	<u>Emergency Re-establishment Assistance scheme</u> Refer to details above.	<u>Category 4. – Housing Repairs</u> Assistance to help people return an owner-occupied and principal residence to a habitable, safe and secure condition, if they do not have capacity to repair or replace the home themselves.	<u>Re-establishment Grant</u> Assistance for structural repairs to principal dwellings.	<u>Repair and Restoration Grant</u> Assistance to re-establish (repair or replace) a principal place of residence to a basic, minimum standard to allow it to be inhabited. The grant is not designed to assist with returning the property to its full pre-disaster condition. Grants may also be used to assist with other clean up and re-establishment costs.	<u>Essential Household Repairs Grants</u> A financial contribution toward the cost of repairing an uninsured, owner-occupied residence (including caravans) to a safe and habitable condition.	N/A
	<u>Amounts available</u> Grant amounts are dependent upon the structural repairs required. Where a home is totally destroyed, a grant may be provided for the cost of rebuilding a basic three bedroom home, up to a maximum of \$112,966.70. Grants of less than \$10,000 can be paid directly to the eligible applicant. Where grants exceed \$10,000, Community Services will pay the grant via instalments to the contractor undertaking repair works.	<u>Amounts available</u> Grants are up to \$10,905 for single adults and up to \$14,685 for couples or families.  Note: If an applicant is also eligible for an Emergent Assistance grant and/or an Essential Household Contents grant, these amounts will be deducted from the Structural Assistance grant.	<u>Amounts available</u> Refer to details above.	<u>Amounts available</u> Assistance is up to \$10,000 per household.	<u>Amounts available</u> Grants are up to \$5,600 per household to repair or replace dwellings.	<u>Amounts available</u> Grants are up to \$8,875 per place of residence.	<u>Amounts available</u> Grants are up to \$12,485.	
	<u>Eligibility</u> Eligible applicants must be the home owner and must demonstrate the affected home is their principal place of residence and not	<u>Eligibility</u> Eligible applicants must demonstrate they own the dwelling that is the subject of the grant, occupied the dwelling as their	<u>Eligibility</u> Refer to details above.	<u>Eligibility</u> Eligibility is subject to income and/or asset testing. Assistance is not available where a residence has been damaged beyond repair. Assistance is not available for those with insured residences,	<u>Eligibility</u> Eligibility is subject to means testing and for those not insured.	<u>Eligibility</u> Eligibility is subject to income and asset tests. Grants are made available on the basis of need and are not a replacement for insurance or compensation for losses. Eligibility is limited to	<u>Eligibility</u> The dwelling must be the property owner's sole place of residence at the time of the natural disaster. Applicant must satisfy Centrelink guidelines in	

	covered by insurance. Applicants must also demonstrate they are a low income earner, as determined by the income and assets test.	principal place of residence at the time of the natural disaster and were not insured. The grant is means tested. Applicants must meet income and asset criteria.		however consideration may be given to those under-insured if they are left in a position where they are not able to return the house to a habitable, safe and secure condition.		applicants that are unable to repair or rebuild properties. Assistance is available only to those individuals or households who own and occupy a property as their principal place of residence and that has been made uninhabitable or severely damaged as a result of the natural disaster.	relation to income testing and realisable asset value (excluding the family home, household items, one motor vehicle and any tools that applicant may have to operate business). The damage or loss must be the result of the natural disaster. The property must be uninsured or insured by a policy that excludes the disaster that has occurred.	
Administering State/Territory agency	Department of Human Services NSW – Community Services	Queensland Department of Communities, Child Safety & Disability Services	Victorian Department of Human Services	Western Australian Department for Child Protection	Housing SA	Housing Tasmania	Northern Territory Department of Children and Families	

NOTE: The information contained in this table has been collated from publicly available information sources and in some cases may not fully reflect the current scheme of the state or territory.

## ADDENDUM AS AT JANUARY 2014.

This Addendum is to replace the information in the current Queensland Disaster Relief and Recovery Arrangements Guidelines, released in April 2013.

# Part II: Relief and Recovery Arrangement Relief Measures – Standard Assistance to Individuals

## 4 Personal Hardship Assistance Scheme (PHAS)

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### 4.1 Overview

The Personal Hardship Assistance Scheme provides financial assistance to individuals and families directly affected by an eligible disaster event and who require support to provide for their own recovery or would otherwise experience more serious hardship. Subject to eligibility, the scheme provides financial assistance contributing toward:

- a) addressing immediate critical needs (e.g. emergency accommodation)
- b) replacing or repairing essential uninsured household contents
- c) repairing uninsured dwellings to a safe, habitable and secure condition
- d) personal and financial counselling aimed at alleviating personal hardship and distress arising as a direct result of the eligible disaster.

This relief measure is available under NDRRA Category A (refer NDRRA Determination s. 3.2.1 – Emergency Assistance to individuals) and the SDRA. Operations carried out must be intended to result in less Category A assistance being required.

### 4.2 Administering Authority

Department of Communities, Child Safety and Disability Services

### 4.3 Activation

**Requested By:** Department of Communities, Child Safety and Disability Services

**Activation Authority:** The Minister for Police, Fire and Emergency Services

### 4.4 Activation Trigger

Activation of the NDRRA and activation of this measure upon advice from the Department of Communities, Child Safety and Disability Services that there are no local service providers, or that local service providers have reached their capacity, to support individuals and families following an eligible disaster.

### 4.5 Assistance Available

There are three grants available to eligible individuals and families under the Personal Hardship Assistance Scheme – Immediate Hardship Assistance, the Essential Household Contents Grant and the Structural Assistance Grant.

The purpose of this assistance is not to replace all losses, to compensate for losses or to operate as an alternative to insurance but is to contribute to and support an individual's or family's own recovery.

Eligibility criteria for the grants are detailed at 4.6. Applicants may also be referred to local service providers supporting community recovery.



These grants are in addition to the Essential Services Safety and Reconnection Scheme and do not affect the maximum amount payable under this scheme and vice versa. However the Structural Assistance Grant cannot be used for the same purposes of costs claimed under the Essential Services Safety and Reconnection Scheme.

#### 4.5.1 Immediate Hardship Assistance

Immediate Hardship Assistance is a one-off measure to address the immediate needs (e.g. food, clothing, emergency accommodation or medical supplies) of individuals and families who are unable to provide for their own recovery from their own resources or with support from family or friends. The grant amount is \$180 for individuals and up to \$900 for families.

#### 4.5.2 Essential Household Contents Grant

The Essential Household Contents Grant is a financial contribution towards the repair or replacement of uninsured essential household contents. The maximum grant amount is \$1,765 for an individual and \$5,300 for couples or families. The grant amount is based on the maximum contribution towards eligible items detailed in the table below where this contribution does not exceed the pre-disaster value of the damaged or lost item.

**Table: Essential Household Contents Grants' Eligible Items and Maximum Contribution**

Eligible Items	Maximum Contribution (2012 Figures)
<b>Food</b>	
First adult 18 years and over	\$155
Subsequent adults 18 years and over	\$105
Each child under 18 years	\$50
<b>Cooking utensils (includes crockery, cutlery &amp; kitchen appliances such as fry pans and microwave ovens)</b>	
Household limit	\$105
<b>Bedding (individual adults are only eligible for single bed allowance regardless of the size of their previous bed)</b>	
Single mattress	\$135
Double/queen mattress (couples only)	\$260
Single sheet set	\$30
Double/queen sheet set (couples only)	\$40
Blanket/doona/quilt single	\$30
Blanket/doona/quilt double/queen (couples only)	\$40
<b>Household linen</b>	
First adult 18 years and over	\$50
Subsequent adults 18 years and over	\$25
Each child under 18 years	\$25
<b>Furniture (individual adults can only qualify for single bed allowance regardless of size of previous bed)</b>	
Single bed	\$135
Double/queen bed	\$155
5 piece dining suite	\$230
7 piece dining	\$340
<b>Floor coverings</b>	
Per square metre	\$20
Maximum assistance (14 square metres)	\$280
<b>Clothing &amp; shoes</b>	
Each adult 18 years and over	\$365
Each child under 18 years	\$230
<b>Major appliances / whitegoods</b>	
Refrigerators (fridge-freezers)	\$465
Freezers (standalone) <sup>1</sup>	\$310
Non-fixture stove	\$310
Washing machine	\$310
Clothes dryer <sup>1</sup>	\$155
Water pumps (to bring water to the home) <sup>1</sup>	\$365
Air conditioners	\$310
Hot water systems (home owners only – not tenants)	\$340

**Notes:**

- Item is only considered eligible under specific event and / or location conditions.

### 4.5.3 Structural Assistance Grant

The Structural Assistance Grant is a financial contribution toward the repair of damage to a dwelling (including caravans and residential vessels) caused by an eligible disaster to return it to a safe, habitable and secure condition.

The maximum grant amount is \$10,995 for individuals and \$14,685 for couples or families. The grant amount is determined in consultation with the Department of Housing & Public Works following an assessment of the dwelling and will not exceed the dwelling's pre-disaster value.

In circumstances where the cost of repairs to a caravan or residential vessel exceeds its pre-disaster value, a financial contribution may be made towards the purchase of a replacement limited to the lesser of the pre-disaster value or the maximum grant amount.

Where the cost of essential repairs exceeds the maximum grant amount and all avenues of alternative assistance have been exhausted, consideration may be given to additional assistance on a case-by-case basis.

## 4.6 Eligibility

The Personal Hardship Assistance Scheme provides financial assistance to individuals and families who are affected by an eligible disaster event and are unable to provide for their own recovery from their own resources or with support from family and friends and would otherwise experience more serious hardship.

Additional eligibility criteria specific to each grant are detailed below. Other criteria may apply and applicants should contact the Department of Communities, Child Safety and Disability Services for further information.

### 4.6.1 Immediate Hardship Assistance

Immediate Hardship Assistance is available to individuals and families who, as a direct consequence of an eligible disaster event, are in immediate need of food, clothing, accommodation and /or medical supplies and are unable to provide for themselves from their own resources or with support from family and friends. Immediate Hardship Assistance is only available for seven days following activation.

Applicants for this grant are not required to meet income criteria.

The following circumstances are **not** grounds for receiving Immediate Hardship Assistance:

- a) business loss or damage including compensation for loss of income;
- b) farm or property damage (excluding a principal place of residence);
- c) loss of tools of trade;
- d) electricity outage; and
- e) isolation within properties.

### 4.6.2 Essential Household Contents Grant

To be eligible, applicants must:

- a) own the essential household items in their principal place of residence that are the subject of the grant application; and
- b) not be insured for household contents (proof of outcome required for applicants who have had insurance claims declined) ; and
- c) meet income criteria (refer Section 4.6.4).

### 4.6.3 Structural Assistance Grant

To be eligible, applicants must:

- a) own the dwelling that is the subject of the grant application; and
- b) have occupied the dwelling as their principal place of residence at the time of the disaster; and
- c) not be insured for the damage caused by the disaster (proof of outcome required for applicants who have had insurance claims declined) ; and
- d) meet income criteria (refer Section 4.6.4).

**Note:** Only repairs to render dwellings safe, habitable, secure and compliant with local government regulations are claimable. This does not include repairs to damage that existed prior to the disaster event.

#### **4.6.4 Income Test**

- a) Income tests are applied to applications for the Essential Household Contents Grant and the Structural Assistance Grant and Essential Services Safety and Reconnection Scheme.
- b) Income tests are applied to determine those persons who require support to provide for their own recovery or would otherwise experience more serious hardship.
- c) Grants are only paid to people if their income is below a certain level. This is called allowable income.
- d) Income includes:
  - o Full time, part time and casual employment (average income over the previous 4 weeks)
  - o Centrelink payments, Veterans Affairs
  - o Income from investments (dividends, rental income, annuities etc)
  - o Regular income received from superannuation
  - o Interest from any bank (or other financial institution) accounts
  - o Child support payments (received)
  - o Carer's Allowance
  - o Family Tax Benefits (A or B)
  - o All other income
- e) Applicants are required to provide proof of income such as payslips, Centrelink benefit advice or Australian Taxation Office Notice of Assessment.

### **4.7 Application process**

Individuals and families apply directly to the Department of Communities, Child Safety and Disability Services for grants under the Personal Hardship Assistance Scheme. Applicants are required to complete an application form, providing details of damage, proof of identity, proof of income, proof of insurance application outcome and, for Structural Assistance Grants, proof of ownership for their dwelling.

Information on the application processes for the Personal Hardship Assistance Scheme is provided by the Department of Communities, Child Safety and Disability Services Community Recovery Hotline.

#### **4.7.1 Immediate Hardship Assistance**

Approved Immediate Hardship Assistance can be paid directly to applicants via debit card or cheque.

#### **4.7.2 Essential Household Contents Grant**

Approved Essential Household Content Grants can be paid directly to an applicant via electronic funds transfer or cheque. A home inspection by Community Recovery officers will be required to validate the impact.

#### **4.7.3 Structural Assistance Grant**

Assessment of Structural Assistance Grants applications require a home inspection by a representative of the Department of Housing & Public Works and Community Recovery officers to identify damage caused by an eligible disaster and to prepare a scope of works and estimated cost of repairs. Applicants eligible for Structural Assistance Grant are required to sign a statutory declaration confirming that the financial assistance provided for structural repairs to their dwelling will be used exclusively for that purpose. On satisfying all other criteria and receipt of the Statutory Declaration the Department of Communities, Child Safety and Disability Services will pay the applicant directly or pay contractors as works are completed. The applicant has 12 months to complete the repairs to their dwelling.

### **4.8 Administration**

The Personal Hardship Assistance Scheme is coordinated by the Department of Communities, Child Safety and Disability Services. Assistance can be accessed through local recovery services, a referral to a service support agency or outreach services.

### **4.9 Further information**

Enquiries regarding this relief measure can be made by contacting the Community Recovery Hotline on 1800 173 349 for applicants or 13 QGOV (13 74 68) for other agencies.