

DRFA Disaster Recovery Funding Arrangements & SDRA State Disaster Relief Arrangements

Information Sheet

What is the DRFA?

The DRFA is a joint funding initiative of the Australian and state governments to provide disaster relief and recovery payments and infrastructure restoration to help communities recover from the effects of natural disasters and terrorist acts. In Queensland, this program is managed on a whole-of-government basis by the Queensland Reconstruction Authority (QRA).

Definition of an eligible disaster

A *natural disaster* or *terrorist act* for which:

- a coordinated multi-agency response was required, and
- *state expenditure* exceeds the Commonwealth's small disaster criterion, which is set at \$240,000 for 2024-25.

DRFA eligible disasters include:

- Bushfire
- Meteor strike
- Terrorist act
- Cyclone
- Landslip
- Tornado
- Earthquake
- Storm
- Tsunami
- Flood
- Storm surge

Activation

In Queensland, the Minister for Fire, Disaster Recovery and Volunteers is responsible for activating the DRFA. The DRFA activation relies on the damage, loss and personal hardship information provided by state agencies and local governments.

Activation of the DRFA allows for eligible expenditure to be reimbursed by QRA to activated state agencies and local governments, and for loans to be disbursed to eligible individuals, not-for-profit organisations, primary producers and small businesses. This is undertaken in compliance with the:

- Disaster Recovery Funding Arrangements (DRFA) 2018, and
- Queensland Disaster Funding Guidelines (QDFG) 2024.

The DRFA can be activated when the event meets the definition of an eligible disaster.

Note: The *activation* of the DRFA is not dependent upon the *declaration* of a disaster situation. A *declaration* of a disaster situation is a separate action and provides extraordinary powers for the protection of the public during a disaster situation under the *Disaster Management Act 2003*.

The declaration of a disaster situation and/or the activation of the Queensland Disaster Management Arrangements and/or the activation of the DRFA are independent and are not interlinked or conditional, although they may occur for the same event.

State Disaster Relief Arrangements (SDRA)

The SDRA is an all-hazards relief program that is 100% State funded and covers natural and non-natural disasters.

The SDRA can be requested when Department of Families, Seniors, Disability Services and Child Safety (DFSDESCS) identifies that local service providers have reached their capacity to provide a service to people experiencing personal hardship as a direct result of a disaster event, or when there are no local service providers to assist in the event of a disaster.

The purpose of the SDRA is to address personal hardship and community needs for disaster events where the DRFA is unable to be activated. SDRA relief measures for the Personal Hardship Assistance Scheme and Counter Disaster Operations are the same relief measures that are activated under the DRFA.

A multi-agency assessment across DFSDESCS, QRA and DPC is undertaken on each SDRA request to ensure the request meets eligibility requirements and that the SDRA is the appropriate avenue for funding. The Director-General of the Department of Premier and Cabinet (DPC) (supported by QRA) has the final decision on whether to activate the SDRA. QRA will coordinate the delivery of the SDRA assistance measures.

Relief and recovery assistance measures under the DRFA

Category A

Counter Disaster Operations

Administering Authority once activated: Queensland Reconstruction Authority.

Reimbursement of extraordinary costs associated with eligible activities to alleviate personal hardship and distress.

Note: local governments do not have a trigger point for this relief measure.

DRFA activation can be requested by any state agency or local government by submitting an Activation Request form to QRA via the **MARS** portal detailing the disaster situation and requesting activation of this relief measure.

Personal Hardship Assistance Scheme

DRFA activation requested and administered by: Department of Families, Seniors, Disability Services and Child Safety (DFSDESCS).

One-off payments to alleviate personal hardship and distress:

- **Emergency Hardship Assistance** – a grant to address the immediate needs (e.g. food, clothing, emergency accommodation or medical supplies) of individuals and families who are unable to support/fund their own relief and recovery.
- **Essential Services Hardship Assistance** – a grant to individuals or families who are suffering hardship due to loss of essential services for more than five days and are unable to support/fund their own relief and recovery.
- **Essential Household Contents Grant** – a financial contribution towards the repair or replacement of uninsured essential household contents (income tested).
- **Structural Assistance Grant** – a financial contribution towards the repair of damage to an uninsured dwelling (including caravans and residential vessels) to return it to a safe, habitable and secure condition (income tested).

If DFSDESCS identifies that local service providers have reached their capacity to provide a service to people experiencing personal hardship as a direct result of a disaster event, or that there are no local service providers to assist, DFSDESCS will contact QRA to request activation. If local government identifies a need for activation, they are to contact DFSDESCS directly.

Category B

Counter Disaster Operations

Administering Authority once activated: Queensland Reconstruction Authority.

Reimbursement of extraordinary costs associated with eligible activities aimed at protecting the general public and ensuring public health and safety in public areas (e.g. the community as a whole will benefit from the activity being undertaken).

Note: local governments do not have a trigger point for this relief measure.

DRFA activation can be requested by any state agency or local government by submitting an Activation Request form to QRA via the **MARS** portal detailing the disaster situation and requesting activation of this relief measure.

Essential Services Safety and Reconnection Scheme

DRFA activation requested and administered by: Department of Families, Seniors, Disability Services and Child Safety (DFSDESCS).

To assist homeowners to inspect and/or repair damaged essential services (electricity, gas, water, sewerage/septic systems) that are uninsured (income tested).

If DFSDESCS identifies that local service providers have reached their capacity to provide a service to people experiencing personal hardship as a direct result of a disaster event, or that there are no local service providers to assist, DFSDESCS will contact QRA to request activation. If local government identifies a need for activation, they are to contact DFSDESCS directly.

Reconstruction of Essential Public Assets (including Emergency Works and Immediate Reconstruction Works)

Administering Authority once activated: Queensland Reconstruction Authority.

Reconstruction to pre-disaster function of eligible, uninsured, essential public assets damaged as a direct result of an eligible disaster.

Note: local governments must have eligible expenditure exceeding their trigger points to be able to submit for reimbursement.

DRFA activation can be requested by any state agency or local government by submitting an Activation Request form to QRA via the **MARS** portal detailing the disaster situation and estimated expenditure.

Additional funding outside the DRFA & SDRA could be made available by the Commonwealth to assist communities to recover, such as the Australian Government Disaster Recovery Payment (AGDRP) and the Australian Government Disaster Recovery Allowance (AGDRA).

Information on funding available from the Commonwealth is located at www.disasterassist.gov.au

Disaster Assistance Loans – Small Business

DRFA activation requested by: Department of Customer Services, Open Data and Small and Family Business (CDSB).

Delivered by: CDSB via Queensland Rural and Industry Development Authority (QRIDA).

Concessional loans up to \$250,000 to small business operators to repair or replace damaged buildings, plant and equipment, or stock.

CDSB will provide regional support to source information from state agencies and local governments, industry bodies, small businesses and 'on the ground' observations from staff visiting affected area.

If CDSB identifies a need for the activation of this relief measure, CDSB will contact QRA to request activation. If local government identifies a need for activation, they are to contact CDSB directly.

Disaster Assistance Loans – Primary Producer

DRFA activation requested by: Department of Primary Industries (DPI).

Delivered by: DPI via Queensland Rural and Industry Development Authority (QRIDA).

Concessional loans up to \$250,000 to primary producers to repair or replace damaged buildings, plant and equipment or livestock.

DPI regional officers source information from state agencies and local governments, industry bodies, primary producers and 'on the ground' observations from staff visiting affected area.

If DPI identifies a need for the activation of this relief measure, DPI will contact QRA to request activation. If local government identifies a need for activation, they are to contact DPI directly.

Disaster Assistance Loans – Not-for-profit

DRFA activation requested by: Department of Families, Seniors, Disability Services and Child Safety (DFSDSCS).

Delivered by: DFSDSCS via Queensland Rural and Industry Development Authority (QRIDA).

Concessional loans up to \$100,000 to not-for-profit organisations to repair or replace damaged plant and equipment, and/or repair essential premises.

DFSDSCS regional officers source information from state agencies and local governments, industry bodies, non-government organisations and 'on the ground' observations from staff visiting affected area.

If DFSDSCS identifies a need for the activation of this relief measure, DFSDSCS will contact QRA to request activation. If local government identifies a need for activation, they are to contact DFSDSCS directly.

DRFA Activation Requests can be made by any state agency or local government via QRA's Management and Reporting System (MARS) disaster funding application portal at recovery.qldra.org.au

Note: Activation Requests can still be made via email to DRFA@qra.qld.gov.au

Essential Working Capital Loans – Small Business

DRFA activation requested by: Department of Customer Services, Open Data and Small and Family Business (CDSB).

Delivered by: CDSB via Queensland Rural and Industry Development Authority (QRIDA).

Concessional loans up to \$100,000 to small businesses that have suffered a significant loss of income for essential working capital required to continue business operations.

CDSB will provide regional support to source information from state government agencies and local governments, industry bodies, small businesses and 'on the ground' observations from staff visiting affected area.

If CDSB identifies a need for the activation of this relief measure, CDSB will contact QRA to request activation. If local government identifies a need for activation, they are to contact CDSB directly.

Essential Working Capital Loans – Primary Producer

DRFA activation requested by: Department of Primary Industries (DPI).

Delivered by: DPI via Queensland Rural and Industry Development Authority (QRIDA).

Concessional loans up to \$100,000 to primary producers that have suffered a significant loss of income for essential working capital required to continue operations.

DPI regional officers source information from state agencies and local governments, industry bodies, primary producers and 'on the ground' observations from staff.

If DPI identifies a need for the activation of this relief measure, DPI will contact QRA to request activation. If local government identifies a need for activation, they are to contact DPI directly.

Essential Working Capital Loans – Not-for-profit

DRFA activation requested by: Department of Families, Seniors, Disability Services and Child Safety (DFSDSCS).

Delivered by: DFSDSCS via Queensland Rural and Industry Development Authority (QRIDA).

Concessional loans up to \$100,000 to not-for-profit organisations that have suffered a significant loss of income for essential working capital required to continue operations.

DFSDSCS regional officers source information from state government agencies and local governments, industry bodies, non-government organisations and 'on the ground' observations from staff.

If DFSDSCS identifies a need for the activation of this relief measure, DFSDSCS will contact QRA to request activation. If local government identifies a need for activation, they are to contact DFSDSCS directly.

Freight Subsidies for Primary Producers

DRFA activation requested and administered by: Department of Primary Industries (DPI).

Assistance up to \$5,000 for movement of stock, feed, machinery, fuel, water and building/fencing materials.

DPI regional officers source information from state agencies and local governments, industry bodies, primary producers and 'on the ground' observations from staff.

If DPI identifies a need for the activation of this relief measure, DPI will contact QRA to request activation. If local government identifies a need for activation, they are to contact DPI directly.

Category C

Category C relief measures may be made available where the community is severely affected by an eligible disaster and existing standard DRFA relief measures are insufficient to support community recovery. Category C is only available in exceptional circumstances.

Approval is by the Prime Minister and the Premier.

Community Recovery Fund

DRFA activation requested and administered by: Department of Families, Seniors, Disability Services and Child Safety (DFSDSCS).

Aimed at community recovery, community development and community capacity building for the future.

DFSDSCS will collate and review impact information, and if required, a request will be forwarded to QRA for review, then on-forwarded to the DPC. If endorsed by the Premier, it will be forwarded to the Commonwealth for approval by the Prime Minister.

Special Disaster Assistance Recovery Grants

DRFA activation requested by:

- **Not-for-profit organisations** – Department of Families, Seniors, Disability Services and Child Safety (DFSDSCS)
- **Small business** – Department of Customer Services, Open Data and Small and Family Business (CDSB).
- **Primary producers** – Department of Primary Industries. (DPI).

Administering Authority once activated: Queensland Rural and Industry Development Authority (QRIDA).

Up to \$25,000 may be made available for small businesses, primary producers and not-for-profit organisations that have suffered direct impact from the eligible disaster. Grants can be used for clean-up and reinstatement, but not for providing compensation for losses (i.e. loss of income/trade).

The requesting agency will source information from state agencies and local governments, industry bodies, Chambers of Commerce, primary producers, small businesses and on the ground observations from staff visiting the affected areas for each sector. The requesting agency will then review the information collected, and if it meets the requirements as set by the Commonwealth, a request will be forwarded to QRA for review, then on-forwarded to DPC. If endorsed by the Premier, it will be forwarded to the Commonwealth for approval by the Prime Minister.

Community Relief Fund

Administering Authority once activated: Queensland Reconstruction Authority.

The Community Relief Fund is intended to provide immediate payments to councils to support the delivery of essential immediate recovery activities, including clean-up activities to restore the function of the community that are not included under Categories A and B, insurance or other state-based funding sources.

Category D

Administering Authority: Dependent upon the type of assistance made available.

Category D relief measures may be made available when the community is so severely affected by an eligible disaster that: additional funding is required to meet the particular circumstances of the event; and where a gap or need for special assistance arises that is above and beyond the standard suite (Category A and B) of the DRFA assistance.

Approval is by the Prime Minister and the Premier.

If local governments identify a need for a Category D Extraordinary Special Assistance relief measure, they are encouraged to progress their request through their local disaster management group/district disaster management group to inform the State Function Recovery and Request Group, or relevant state agency, of their recovery needs.

The requesting agency will then review the information collected, and if it meets the requirements as set by the Commonwealth, a request will be forwarded to QRA for review, then on-forwarded to DPC. If endorsed by the Premier, it will be forwarded to the Commonwealth for approval by the Prime Minister.

Australian Government – State funding of DRFA

For simplicity, the publicly acknowledged DRFA funding split is:

- **Categories A and B** – up to 75% Commonwealth and 25% State
- **Category C** – 50% Commonwealth and 50% State funding
- **Category D** – funding split is agreed to when the measure is approved.

Further information

Commonwealth DRFA 2018

www.disasterassist.gov.au

Queensland Disaster Funding Guidelines 2024

www.qra.qld.gov.au/qdfg

Queensland Reconstruction Authority

www.qra.qld.gov.au

Key contacts quick guide

Assistance for individuals

Department of Families, Seniors, Disability Services and Child Safety. Ph: 1800 173 349

www.families.qld.gov.au

Assistance for primary producers

Department of Primary Industries

Ph: 132 523

www.dpi.qld.gov.au

Assistance for non-profit organisations

Department of Families, Seniors, Disability Services and Child Safety

Ph: 1800 173 349

www.families.qld.gov.au

Assistance for small businesses

Department of Customer Services, Open Data and Small and Family Business

www.cdsb.qld.gov.au

Assistance for Disaster Assistance Loans and Essential Working Capital Loans

Queensland Rural and Industry Development Authority

Ph: 1800 623 946

www.qrida.qld.gov.au

Assistance for state agencies and local governments

Queensland Reconstruction Authority

Email: submissions@qra.qld.gov.au

www.qra.qld.gov.au