

Financial assistance and support services

Etheridge Local Government Area

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Key messages

- The Department of Local Government, Water and Volunteers (the department) coordinates Community Recovery services to assist affected people including emotional support, personal financial hardship assistance and housing support.
 - Community Recovery staff are assessing and responding to the needs of the affected community.
 - People can choose how they access assistance to recover:
 - Online: the Community Recovery online portal (www.qld.gov.au/disasterhelp) allows people to apply for financial assistance and support services from personal devices at their own convenience (e.g., computer, smartphone or tablet).
 - Over the phone: the Community Recovery Hotline (Ph: 1800 173 349) will also offer to complete applications for financial assistance and support services over the phone.
 - In person: by visiting a local Community Recovery Hub (when open).
 - If required, a Community Recovery Hub will be established and the location and hours of operation will be advised.
 - The Department of Housing and Public Works partners closely with impacted councils to ensure options are available to support those who cannot return home after a disaster and provides Emergency Housing Assistance Response (EHAR) including identifying short-term accommodation to support vulnerable people in need.
 - Non-government organisations (NGOs) are available to provide emotional wellbeing and support services such as counselling and charitable donation of goods and service. NGOs will refer those experiencing serious psychological issues to Queensland Health mental health practitioners.
 - The department also provides interpreter services to assist people to access Community Recovery services who do not have English as their first language or are hearing-impaired.
 - To donate money, goods or to receive assistance contact the following organisations: GIVIT, Australian Red Cross, The Salvation Army, St Vincent de Paul Society Queensland or UnitingCare (Lifeline).
 - Follow Community Recovery on Facebook @RecoveryQld or visit the Community Recovery website www.qld.gov.au/disasterhelp
 - The following grants have been activated:
 - **Emergency Hardship Assistance***: \$180 per person (up to \$900 for a family of five or more) for people who are unable to meet their immediate essential needs for temporary accommodation, food, essential clothing and medication.
 - **Essential Services Hardship Assistance***: \$150 per person (up to \$750 for a family of five or more) for people who have experienced the loss of one or more essential services for more than five days. Note: - **this grant will only be made active after five days without services.**
 - **Essential Household Contents***: of up to \$1,765 for individuals (up to \$5,300 for a family) to eligible people who do not have the relevant insurance and have had damage to their homes and belongings as a result of the disaster and who meet the income threshold.
 - **Structural Assistance***: of up to \$80,000 per household for people who are uninsured or unable to claim insurance as a contribution towards repairs to their home to make it secure and safe and who meet the income threshold.
 - **Essential Services Safety and Reconnection Scheme***: up to four essential service reconnections (e.g., electricity, gas, water or sewerage) at maximum \$200 each and repair to damaged service items to a maximum total of \$4,200.
- *Eligibility Criteria applies. Please see pages 6-9 for further details.

Community Recovery service locations

Community Recovery Hotline - 1800 173 349

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

Community Recovery Hubs

A hub is a physical location where the community can go to access a range of recovery information and services. Examples of assistance that may be available include:

- Financial support (e.g., personal financial hardship assistance, financial counselling or Centrelink income support)
- Housing support and services (emergency housing assistance and other housing support services)
- Offers of assistance (e.g., material goods and donations)
- Practical support services (e.g., access to advocacy and translation services)
- Information and referral (e.g., welfare referrals and other local services)
- Disaster-specific advice, (e.g., safe clean up, managing health concerns; how to cope and insurance advice)
- Emotional support (e.g., personal support, counselling and mental health services)
- Resources to assist vulnerable individuals and groups (e.g., young children and adolescents and domestic and family violence).

If required, a Community Recovery Hub will be established and the location will be provided.

Extra support and services available

Community Recovery updates

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

- Facebook handle @RecoveryQld
- local ABC radio stations
- notice boards at local gathering places (e.g., shops)
- the Community Recovery website www.qld.gov.au/disasterhelp
- the Queensland alerts website www.qld.gov.au/alerts for disaster alerts and updates.

SES Hotline (132 500)

The SES Hotline is available 24 hours a day, seven days a week. The hotline organises requests for assistance following a disaster, as well as information about how to become a volunteer and preparedness information and referrals.

Emergency Alert

Emergency Alert is the national telephone-based emergency warning system that sends disaster warning messages via:

- landlines based on the location of the handset
- mobile phones based on an individual's billing address
- Telstra mobile account holders based on the device's location.

If you receive an Emergency Alert and want more information, follow the instructions in the message. You do not need to register for this service.

Housing Services

Emergency Housing Assistance

The Department of Housing and Public Works (Housing Services) can provide emergency housing assistance and other housing support services to people if their home is damaged from a disaster,

and they are unable to live in the property.

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

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

Housing Services also works closely with:

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

Financial assistance

The Commonwealth/State Government has activated the following grants:

Emergency Hardship Assistance

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

Essential Services Hardship Assistance

Purpose	This grant is available as a contribution to support people directly impacted by the loss of one or more essential service (e.g., electricity, gas, water or sewerage) for more than five days. This grant will only be made active after five days without services.
Amount	\$150 per person or up to \$750 for a family of five or more.
Eligibility criteria	<p>The Essential Services Hardship Assistance grant is not income or asset tested. To be eligible, applicants must be:</p> <ul style="list-style-type: none"> • impacted by the loss of one or more essential services to their principal place of residence for more than five days. • live in the in the disaster impact area and loss of power is confirmed by the energy provider. • be suffering hardship. <p>Note: assistance is only available for seven days following activation of this grant.</p> <p>This payment is available for the loss of:</p> <ul style="list-style-type: none"> • electricity including other forms of power supply including generators where property is powered by generators or other power supply such as turbine power or solar power and this is the only source of power to the property. • gas only when the property is gas only. If there is electricity to the property, then the loss of gas alone does not qualify for assistance. • water including water tanks if the home only uses tank water and doesn't have another water source sewerage including septic tanks and only when residents are unable to stay in their homes due to health and safety issues.
Payment	Electronic Funds Transfer
Access	Online via the Community Recovery Portal (www.qld.gov.au/disasterhelp), by phone via the Community Recovery Hotline on Ph: 1800 173 349 or in person at a Community Recovery Hub or Support Service Location.

Essential Household Content Grant

Purpose	If people are uninsured or unable to claim insurance, they may be eligible for financial assistance to provide a contribution towards replacing or repairing essential household contents, such as beds, linen and whitegoods, that have been lost or damaged in a disaster. This grant is income tested.
Amount	Up to \$1,765 for single adults, and up to \$5,300 for couples/families.
Eligibility criteria	<p>To be eligible, applicants must meet all of the following criteria:</p> <ul style="list-style-type: none"> • live in a disaster-affected area where this grant is activated • be uninsured or unable to claim insurance to replace or repair their household contents • gross (before tax) weekly income must be less than or equal to: <ul style="list-style-type: none"> — individual: \$1,179 (\$61,322 per year) — couple: \$1,630 (\$84,782 per year) — sole parent, one child: \$1,632 (\$84,841 per year) — couple, one child: \$2,021 (\$105,125 per year). <p>For each additional child, add \$391 per week. For each dependent adult, add \$451 per week.</p> <p>The income test is applied to all adults over the age of 18 on the application. Adult dependents over the age of 18 are encouraged to submit their own application.</p>
Payment	Electronic Funds Transfer.
Access	Online via the Community Recovery Portal (www.qld.gov.au/disasterhelp), by phone via the Community Recovery Hotline on Ph: 1800 173 349 or in person at a Community Recovery Hub or Support Service Location.

Structural Assistance Grant

Purpose	If people are uninsured or unable to claim insurance they may be eligible for a one-off payment as a contribution towards repairs to their home to make it secure and safe. This grant is income tested.
Amount	Up to a maximum of \$80,000 per household to help repair your home to make it safe, secure and habitable.
Eligibility criteria	<p>To be eligible applicants must meet all of the following criteria:</p> <ul style="list-style-type: none"> • live in a disaster-affected area where this grant is activated. • own or be the mortgagee of the home, caravan or boat. • have been living in the home, caravan or boat at the time of the disaster (it was their primary place of residence) • be uninsured or unable to claim insurance for the structural repairs. • gross (before tax) weekly income must be less than or equal to: <ul style="list-style-type: none"> — individual: \$1,179 (\$61,322 per year) — couple: \$1,630 (\$84,782 per year) — sole parent, one child: \$1,632 (\$84,841 per year) — couple, one child: \$2,021 (\$105,125 per year). <p>For each additional child, add \$391 per week. For each dependent adult, add \$451 per week.</p> <p>Where a property is jointly owned by 2 or more people, the income test is applied to all title holders of the property.</p>
Payment	Electronic Funds Transfer.
Access	Online via the Community Recovery Portal (www.qld.gov.au/disasterhelp), by phone via the Community Recovery Hotline on Ph: 1800 173 349 or in person at a Community Recovery Hub or Support Service Location.

Essential Services Safety and Reconnection Scheme

Purpose	If people are uninsured or unable to claim insurance, they may be eligible for a grant to help reconnect essential services that were damaged by a disaster. This grant is income tested.
Amount	<p>There are two parts to the grant:</p> <ol style="list-style-type: none"> 1. Inspection: up to \$200 towards a safety inspection for each essential service needing reconnection (electricity, gas, water and sewerage or septic system) 2. Repair: up to \$4,200 towards repair work to enable essential services to be reconnected (for example, electrical rewiring).
Eligibility criteria	<p>To be eligible, applicants must meet all of the following criteria:</p> <ul style="list-style-type: none"> • live in a disaster-affected area where this grant is activated • be the owner or mortgagee of the home • be uninsured or unable to claim insurance to replace or repair your essential services • gross (before tax) weekly income must be less than or equal to: <ul style="list-style-type: none"> — individual: \$1,179 (\$61,322 per year) — couple: \$1,630 (\$84,782 per year) — sole parent, one child: \$1,632 (\$84,841 per year) — couple, one child: \$2,021 (\$105,125 per year). <p>For each additional child, add a further \$391 per week. For each dependent adult, add \$451 per week.</p> <p>Where a property is jointly owned by 2 or more people, the income test is applied to all title holders of the property.</p>
Payment	Electronic Funds Transfer.
Access	Online via the Community Recovery Portal (www.qld.gov.au/disasterhelp), by phone via the Community Recovery Hotline on Ph: 1800 173 349 or in person at a Community Recovery Hub or Support Service Location.

Psychosocial recovery

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

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

Feelings and emotions

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

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

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

Supporting mental health

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

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

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

Appropriate training for responders after a disaster is of paramount importance in order to avoid triggering survivors heightened suggestibility, the possibility of vicarious trauma and the risk of re-traumatising survivors through inappropriate support. Queensland Health clinicians can also assist responding field staff and volunteers with on the ground emotional support as required. Factsheets and other useful reference materials are also available on the website at www.qld.gov.au/community/disasters-emergencies/disasters/mental-health

Support services

Additional services can also be found in your local community support services brochure at www.qld.gov.au

	<p>13YARN is the first national crisis support line for mob who are feeling overwhelmed or having difficulty coping. We offer a confidential one-on-one yarning opportunity with a Lifeline-trained Aboriginal & Torres Strait Islander Crisis Supporter who can provide support 24 hours a day, 7 days a week.</p> <p>www.13yarn.org.au or phone: 13 92 76</p>
	<p>Lifeline Australia provides counselling and support, including crisis counselling to people affected by disaster.</p> <p>www.lifeline.org.au or phone the 24/7 crisis line: 13 11 14</p>
	<p>Ozcare supports Queenslanders with a range of aged care, retirement living, hospital, disability care, respite care, nursing, allied health, and dementia advisory and support services.</p> <p>www.ozcare.org.au or phone: 1800 692 273</p>
	<p>Red Cross supports and visits people in communities where disaster has occurred to check on their wellbeing and make referrals to other agencies.</p> <p>www.redcross.org.au or phone: 1800 733 276</p>
	<p>GIVIT coordinates donations of money, goods and services and works with NGOs to match these donations to the needs of disaster-affected individuals. To donate funds, goods or services, or for NGOs to request assistance for affected residents.</p> <p>www.givit.org.au</p>
	<p>Good Shepherd Microfinance provides safe, fair and affordable loan programs to low-income earners to purchase essential household goods and services.</p> <p>www.goodshepherdmicrofinance.org.au or phone: 13 64 57</p>
	<p>The Housing Assist Qld app is free and helps people seeking housing assistance and public housing tenants to access services at a time suitable to them.</p> <p>www.qld.gov.au/housing/renting/housing-assist-qld-app/</p>
	<p>St Vincent de Paul provides essential items such as blankets, toiletries, mattresses, clothing, food and children's and babies' necessities.</p> <p>www.vinnies.org.au or phone: 1800 846 643</p>

 <p>volunteering queensland</p>	<p>Volunteering Queensland registers potential volunteers through its EV CREW service. These potential volunteers are then referred to and managed by Councils and organisations requesting volunteer assistance in disaster-affected communities.</p> <p>www.emergencyvolunteering.com.au</p>
 <p>Meals on Wheels</p>	<p>Meals on Wheels is a Not-for-Profit organisation that delivers healthy meals to vulnerable Queenslanders to not only ensure their nutritional requirements are being met but to also provide regular social contact and a friendly check on client's wellbeing.</p> <p>www.qmow.org</p>
 <p>kids helpline</p>	<p>Kids Helpline is a confidential helpline for young people aged from 5 to 25 years of age. It is contactable 24/7.</p> <p>www.kidshelpline.com.au or phone 1800 55 1800</p>

Other disaster management functions and agencies

Functions	Lead Agencies	Contact Details
Building recovery, building and engineering services	Department of Housing and Public Works	13 QGOV (13 74 68)
Economic recovery	Department of State Development, Infrastructure and Planning	13 QGOV (13 74 68)
Electricity, fuel and gas	Queensland Treasury	13 43 87 (Energy)/ 13 74 68 (Water)
Emergency medical retrieval	Queensland Health	13 QGOV (13 74 68)
Enduring powers of attorney	The Public Trustee of Queensland	1300 360 044
Environmental recovery	Department of the Environment, Tourism, Science and Innovation	13 QGOV (13 74 68)
External affairs and communication	Department of the Premier and Cabinet	13 QGOV (13 74 68)
Financial support for primary producers, small business and not-for-profits	Department of Natural Resources and Mines, Manufacturing and Regional and Rural Development	1800 623 946
Housing assistance and support services	Department of Housing and Public Works	13 QGOV (13 74 68)
Public health, mental health and medical services	Queensland Health	13 QGOV (13 74 68)
Recovery coordination and monitoring	Queensland Reconstruction Authority	1800 110 841
Reticulated water supply and water dam safety	Department of Local Government, Water and Volunteers	13 QGOV (13 74 68)
Roads and transport recovery	Department of Transport and Main Roads	13 19 40
Search and rescue	Queensland Police Service	000 or 131 444
State Emergency Services (SES)	Queensland Police Service	132 500
Transportation infrastructure, providers and regulation	Department of Transport and Main Roads	13 QGOV (13 74 68)
Warnings	Queensland Fire Department or Bureau of Meteorology	13 QGOV (13 74 68)

Contacts

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

Links and resources

Assistance for primary producers, small businesses and NGOs	www.qrida.qld.gov.au
Business support	www.business.qld.gov.au/running-business/natural-disaster
Commonwealth Government assistance	www.disasterassist.gov.au
Current disaster assistance	www.qld.gov.au/DisasterHelp
Enduring Powers of Attorney	www.pt.qld.gov.au/enduring-powers-of-attorney/about-enduring-powers-of-attorney/
Get Ready Queensland website	www.getready.qld.gov.au
Housing Assist Qld	www.qld.gov.au/housing/renting/housing-assist-qld-app
Managing stress after a disaster	www.qld.gov.au/community/disasters-emergencies/disasters/mental-health/managing-stress-after
Personal and family support	www.qld.gov.au/community/disasters-emergencies/disasters/mental-health/family-relationships-after
Queensland Alert website	www.qld.gov.au/alerts
Queensland Farmers Federation	www.qff.org.au
Queensland Government Disaster Management website	www.disaster.qld.gov.au
Recovery after a disaster	www.qld.gov.au/disasterhelp
Resilience resources for Community Organisations	resilience.acoss.org.au
State & Federal Activations – Arrangements and Guidelines	www.qra.qld.gov.au/disaster-funding-activations
Support groups	www.qld.gov.au/emergency/community/support-group

More information

Insurance

After a disaster you should contact your insurer as soon as possible to find out what is covered on your policy and ask for advice on repairs and building work that is required at your property. Ensure you keep records and if possible, photos of any damage to property or contents.

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

Cleaning your home after disaster

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

Scams

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

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

Asbestos Removal

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

Volunteering

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