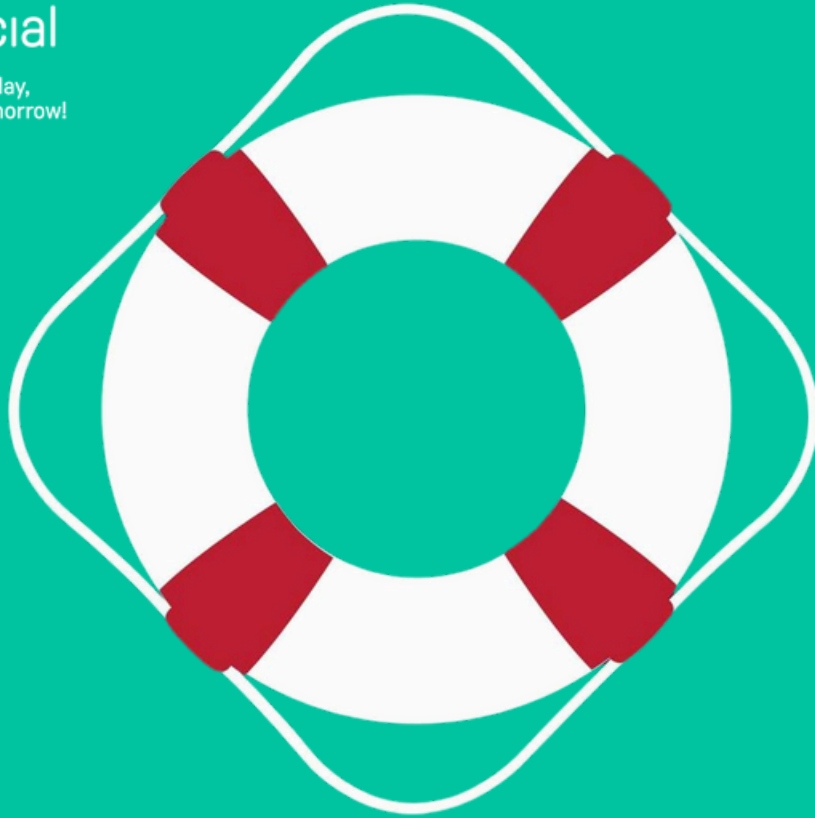




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ExTropical Cyclone Alfred: Where to find support



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March 2025

Ex-Tropical Cyclone Alfred: Where to find support

When a disaster strikes, as we've seen recently, it's often difficult to navigate avenues for support across different agencies.

We've put together this guide to summarise what support is available in the aftermath of ex-tropical cyclone Alfred, and the eligibility conditions to access that support.

Hardship assistance from your bank

Most financial institutions have disaster and recovery support such as short-term loan relief, restructuring support, and waiving fees. See the Australian Bankers Association website for [where to get support](#).

Don't let debt get on top of you, make contact before repayments become a problem.

Tax on disaster payments and grants

Unless declared otherwise, grants, support payments and disaster payments will often be assessed as income in your tax return. However, this depends on the nature of the payment and what it relates to. The ATO provides a [summary here](#).

If you have received an insurance payout, in some circumstances this will be taxable and a capital gain or loss triggered when the asset was destroyed. The ATO provides some [basic details here](#).

If we can help, we will, so please let us know.

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Summary of available support

Support	Provides	Application
Support for individuals and families		
Disaster Recovery Payment	A once off lump sum payment of: <ul style="list-style-type: none"> \$1,000 per adult \$400 for each child younger than 16 	Services Australia MyGov Centrelink Express Centrelink mobile app
Disaster Recovery Allowance	Support for lost income when you can't work with a payment equivalent to the maximum equivalent JobSeeker or Youth Allowance payment for up to 13 weeks.	Services Australia MyGov Centrelink Express Centrelink mobile app
Crisis payments	Provides additional support for those on some income support payments forced to leave their home during extreme conditions.	Services Australia MyGov Centrelink Express Centrelink mobile app
Centrelink Special benefit	Provides a payment if you are in financial distress and unable to support yourself and your family, and are not eligible for other support.	Services Australia MyGov Centrelink Express Centrelink mobile app
NSW Personal hardship assistance grant	A one-off payment of \$180 per person and \$180 per dependent (up to 4) where financial assistance is required for basic needs.	Apply online at Service NSW or call 13 77 88.
NSW Essential household goods grant	For low-income earners without insurance, the grant provides up to \$18,000 to re-establish household items to a basic standard of living.	Call Revenue NSW on 1300 069 550.
NSW rough sleepers package	A grant of \$1,200 for rough sleepers and \$150 for each additional person, to replace essential items such as a tent and sleeping bag.	Call Revenue NSW on 1300 069 550.
NSW Structural repair grant	A grant for low income earners for repairs to their home or supporting infrastructure to make it habitable.	Call Revenue NSW on 1300 069 550.
NSW Structural rebuild grant	A grant for low income earners towards the cost of rebuilding a basic home.	Call Revenue NSW on 1300 069 550.
NSW Temporary dwelling grant	A grant for low income earners contributing \$5,000 towards repairs and up to \$10,000 towards the replacement cost of temporary dwellings.	Call Revenue NSW on 1300 069 550.
NSW Access grant	Contribution of up to \$50,000 for low-income earners towards a basic level of repairs to legal accessways on private property where there are no safe alternate routes to their residence or temporary dwelling.	Call Revenue NSW on 1300 069 550.

Support	Provides	Application
QLD Emergency hardship assistance	Emergency payment of \$180 per person, up to \$900 for a family of five or more, to help purchase food, clothing and medical supplies or secure temporary accommodation.	Community recovery portal , call 1800 173 349, or visit a Community Recovery Hub or Support Services location .
QLD Essential services hardship assistance	Grant of \$150 for individuals and up to \$750 for families of five or more who have been without essential services for more than 5 days – power, gas, water, sewage.	Community recovery portal , call 1800 173 349, or visit a Community Recovery Hub or Support Services location .
QLD Household contents grant	A grant of \$1,765 for individuals and up to \$5,300 for couples or families who need to replace household items, cannot claim insurance, and meet an income test.	Community recovery portal , call 1800 173 349, or visit a Community Recovery Hub or Support Services location .
QLD Services safety and reconnection scheme	\$200 towards inspection costs and \$4,200 for repairs and replacement costs for essential services.	Community recovery portal , call 1800 173 349, or visit a Community Recovery Hub or Support Services location .
QLD Structural assistance grant	A grant of up to \$80,000 to support uninsured, low income, owner-occupiers make their homes habitable.	Community recovery portal , call 1800 173 349, or visit a Community Recovery Hub or Support Services location .
Emergency housing, food and health care	See the Askizzy website to search for support in your area	
Small business and primary producer support		
NSW Relief loans for small business and primary producers	Low interest loans of up to \$130,000 to support disaster recovery for small business and primary producers directly affected by the disaster.	Service NSW
NSW Primary producer transport subsidy	Up to \$15,000 per financial year for primary producers for the transport of fodder or water, stock etc., in disaster affected areas.	Service NSW
QLD Relief loans for small business and primary producers	Low interest loans of up to \$250,000 to support recovery efforts.	Queensland Rural and Industry Development Authority
QLD Working capital loans for small business and primary producers	Low interest loans of up \$100,000 to support working capital during recovery efforts.	Queensland Rural and Industry Development Authority
QLD Freight subsidies	Up to \$5,000 per disaster for primary producers to transport fodder, materials, stock, etc.	Business QLD

For individuals & families

Disaster Recovery Payment

If you were directly and adversely impacted in a declared disaster zone a one-off lump sum payment is available for those that meet the eligibility criteria:

- \$1,000 per adult
- \$400 for each child younger than 16 (that you are the carer for and was with you from the first day of the disaster). If you share custody, only one parent can receive the payment.

For full details, see the [Services Australia](#) website.

Eligibility

To be eligible for the lump sum Disaster Recovery Payment, you need to be over 16 years of age, an Australian resident or meet the other [residence rules](#) (eligible New Zealand residents might be eligible for the [New Zealand Disaster Recovery Payment](#)), be directly and adversely impacted by ex-tropical cyclone Alfred - i.e., major damage to your house or major asset like a water tank, or you or a resident family member has been seriously injured – and, live in one of the declared local Government areas (see the full [eligibility rules here](#)). Being inconvenienced, like a power outage or being unable to work, will not qualify for this payment.

The local government areas eligible for the Disaster Recovery Payment are: Craignish in Fraser Coast LGA, Dundowran in Fraser Coast LGA, Dundowran Beach in Fraser Coast LGA, Eli Waters in Fraser Coast LGA, Gold Coast LGA, Kawungan in Fraser Coast LGA, Logan LGA, Pialba in Fraser Coast LGA Point Vernon in Fraser Coast LGA, Redland City LGA, Scarness in Fraser Coast LGA, Torquay in Fraser Coast LGA, Urangan in Fraser Coast LGA, Urraween in Fraser Coast LGA, Wondunna in Fraser Coast LGA. If

you are not sure of your local Government area you can [check here](#).

Disaster Recovery Allowance

The Disaster Recovery Allowance is an income support payment if you cannot work and have lost income as a result of ex-tropical cyclone Alfred. The payment is equivalent to the maximum rate of JobSeeker Payment or Youth Allowance for up to 13 weeks.

For full details, see the [Services Australia](#) website.

Eligibility

To be eligible for the Disaster Recovery Allowance, you need to be over 16 years of age, an Australian resident or meet the other [residence rules](#) (eligible New Zealand residents might be eligible for the [New Zealand Disaster Recovery Allowance](#)), have lost some or all of your income as a result of the disaster, earned less than the average weekly income in the weeks after the income loss (\$1,924.60), and live in one of the declared local Government areas (see the full [eligibility rules here](#)).

The local government areas eligible for the Disaster Recovery Allowance are:

Queensland	New South Wales
Brisbane, Fraser Coast, Gold Coast, Gympie, Ipswich, Lockyer Valley, Logan, Moreton Bay, Noosa, Redland, Scenic Rim, Somerset, Southern Downs, Sunshine Coast.	Armidale, Ballina, Bellingen, Byron, Clarence Valley, Coffs Harbour, Dungog, Glen Innes Severn, Kempsey, Kyogle, Lismore, Lord Howe Island and any other islands within 3 nautical miles, Mid-Coast, Nambucca Valley, Port Macquarie-Hastings, Richmond Valley, Tenterfield, Tweed.

If you are not sure of your local Government area you can [check here](#).

If you currently receive income support payments, you are unlikely to be eligible for this payment because you did not lose any income. And, if you are between the ages of 16 and 21 on 9 March 2025, you can only receive the payment if you are a parent, you are not dependent on another person, and you earned \$6,404 or more before tax last financial year.

If you are receiving [self-employment assistance](#), speak to your provider about pausing the support if you would like to claim this payment.

NSW support for individuals & families

The New South Wales Government provides a series of one-off grants and assistance for those adversely impacted by ex-tropical cyclone Alfred and who do not have the means to support their needs.

For full details, see the [Disaster Relief Grants program guidelines](#).

Natural disaster declaration

The local government areas declared a disaster are: Armidale, Ballina Shire, Bellingen Shire, Byron Shire, Clarence Valley, Coffs Harbour, Dungog Shire, Glen Innes Severn, Kempsey Shire, Kyogle, Lismore, Lord Howe Island, MidCoast, Nambucca Valley, Port Macquarie-Hastings, Richmond Valley, Tenterfield, and the Tweed Shire.

Income test

Grants and payments are subject to an income test and require that you do not have the means or assets that can be used to support your needs.

Where your weekly disposable income (this might be considered jointly with another adult such as a spouse) is \$746.02 or more, you will not be eligible for support under the relief program. And, if you have realisable assets over \$10,000 (\$20,000 for a couple or co-owner), this might impact the amount you can receive. In effect, the grants are available if you have no other option.

Personal hardship assistance grant

An emergency payment of \$180 per person and an additional \$180 per person for dependents (up to four dependents) to help pay for food, medication, clothing, temporary accommodation and other essential needs.

Eligibility

You must be over 18 years of age and impacted by the disaster, subject to power outages for more than 48 hours or subject to evacuation orders, and require financial assistance to meet your immediate needs.

See the [full details and application](#).

Essential household goods grant

For uninsured, low-income earners, a grant of up to \$18,000 to cover the cost of basic essential household goods damaged in the disaster.

Eligibility

You are living at your principal place of residence in an eligible area (see [above](#)), you own the household items and they were destroyed during the disaster, you do not have insurance or are unable to claim insurance, and you meet the [income test](#). Note that the grant **does not reimburse you** for expenses already incurred if you have gone out and bought what you need.

See the [full details here](#).

Structural repair grant

A grant for owner-occupiers to contribute towards the cost of repairs to your primary residence and supporting essential infrastructure to make it habitable. For example, attached garages with internal access to living areas, subfloors, generators, rain water tanks, septic systems, etc. Grant amounts vary according to the scope of work required.

Non-essential infrastructure such as pools, verandas, landscaping, and sheds are not eligible.

Eligibility

The grant is available to owner-occupiers within a [disaster area](#) who meet the [income test](#), do not have insurance to cover the repairs required to make their home habitable, and where the damage is a direct result of the disaster.

See [Disaster Relief Grants program guidelines](#).

Structural Rebuild grant

A grant contributing to the cost of rebuilding a basic home for eligible owner-occupiers. The rebuild must not be located on High Natural Risk Property.

Eligibility

The grant is available to owner-occupiers who meet the [income test](#), do not have insurance cover to rebuild, and where the damage is a direct result of the disaster in a [disaster area](#).

See the [Disaster Relief Grants program guidelines](#).

Structural temporary dwelling grant

A flat rate contribution towards the cost of repairing or replacing a temporary dwelling that has been damaged or destroyed by the disaster – i.e., caravans, motorhomes, cabins, houseboats, etc.

Eligibility

The grant is available to owner-occupiers of the dwelling who meet the [income test](#), do not have insurance cover to repair or rebuild the dwelling, and where the damage is a direct result of the disaster in a [disaster area](#).

See the [Disaster Relief Grants program guidelines](#).

Access grant

Up to \$50,000 towards essential repairs to impassable lawful privately-owned accessways to the principal place of residence (DA approved home or temporary dwelling) of a low-income earner where the accessway has been damaged or destroyed by the disaster.

Eligibility

The grant is available to owner-occupiers of the dwelling who meet the [income test](#), do not have insurance cover to repair the accessway, and where the damage is a direct result of the disaster in a [disaster area](#).

See the [Disaster Relief Grants program guidelines](#).

QLD support for individuals & families

The Queensland Government provides a series of one-off grants and assistance for those adversely impacted by ex-tropical cyclone Alfred.

For more, see the [Grants page](#) of the Queensland Government website.

Disaster areas

The impacted local government areas eligible for assistance are: Brisbane, Fraser Coast (only Booral, Brightview, Burrum Heads, Craginsh, Dundowran, Dundowran Beach, Eli Waters, K'Gari, Kawungan, Pialba, Point Vernon, River Heads, Scarness, Torquay, Urangan, Urraween and Wondunna), Gold Coast, Ipswich (only Amberley, Bellbird Park, Booval, Brassall, Bundamba, Calvert Churchill, Chuwar, Ebenezer, Goodna, Grandchester, Jeebropilly, Karalee, Lanefield, Leichhardt, Marburg, North Booval, One Mile,

Purga, Raceview, Ripley, Rosewood, South Ripley, Springfield Lakes, Thagoona, Tivoli, Walloon, West Ipswich, Willowbank, and Yamanto), Logan, Moreton Bay, Redland, Scenic Rim (only Allenvue, Barney View, Beechmont, Benobble, Biddaddaba, Binna Burra, Boyland, Bromelton, Canungra, Ferny Glen, Flying Fox, Illinbah, Mount Barney, Mount Lindesay O'Reilly, Palen Creek, Rathdowney, Running Creek, Sarabah, Tamborine, Tamborine Mountain, Witheren, Wonglepong, and Wyaralong), Somerset (only Brightview, Dundas, Glamorgan Vale, and Royston), and Toowoomba.

Income test

Some grants and payments are subject to an income test. Your gross (before tax) weekly income must be less or equal to:

- \$1,179 (\$61,322 per year) for individuals
- \$1,630 (\$84,782 per year) for couples
- \$1,632 (\$84,841 per year) for sole parents with one child
- \$2,021 (\$105,125 per year) for couples with one child

For each additional child, add a further \$391 per week.

For each dependent adult, add \$451 per week.

Emergency hardship assistance

An emergency payment of \$180 per person and up to \$900 for a family of five or more, to help purchase food, clothing, and medical supplies or secure temporary accommodation. The grant is not income tested.

Eligibility

You are not able to meet your immediate needs (food, clothing, medical supplies or temporary accommodation), you live or are stranded in an [eligible area](#), and you have suffered hardship as a result of the disaster. See the [full details here](#).

Essential Services Hardship Assistance

A grant of \$150 for individuals and up to \$750 for families of five or more who have been without an essential service – i.e., power, gas, water, and sewage - for five consecutive days or more, and you are suffering hardship as a result. The grant is not income tested.

Eligibility

You have lost at least one essential service for five consecutive days or more, your principal place of residence is in an eligible area (see [above](#)), and your service provider can confirm that this service is/was not available to you. See the [full details here](#).

Essential Household Contents Grant

A grant of \$1,765 for individuals and up to \$5,300 for couples or families who have lost and need to replace household contents such as bed linen and white goods lost in the disaster.

Eligibility

You are living at your principal place of residence in an eligible area (see [above](#)), you own the household items and they were lost during the disaster, you either do not hold insurance to cover the items, or you have evidence that your insurance does not cover the items or has been declined, and you meet the income test (see [income test](#)).

See the [full details here](#).

Essential Services Safety and Reconnection Scheme

A grant to help cover the cost of safety inspections (\$200) and repairs and replacements (\$4,200) to reconnect essential services – i.e., power, gas, water, and sewage – lost for five consecutive days or more.

Eligibility

You are an owner-occupier living in your principal place of residence in an eligible disaster area (see [above](#)), your home has sustained damage to one or more essential services during the disaster (electricity, including turbine or solar power or a generator if this is the only source of power, gas, water, hot water (either gas or electricity), or sewerage/septic system), you either do not hold insurance to cover the repairs or replacements, or you have evidence that your insurance does not cover the costs or has been declined, and you meet the [income test](#).

See the [full details here](#).

Structural assistance grant

A grant of up to \$80,000 to support owner-occupiers to help repair their homes to make them safe, secure, and habitable.

Eligibility

You are an owner-occupier living in your principal place of residence in an eligible disaster area (see [above](#)) at the time of the disaster, your home sustained structural damage as a result of the disaster, you either do not hold insurance to cover the damage, or you have evidence that your insurance does not cover the damage or has been declined, and you meet the [income test](#).

See the [full details here](#).

Small business & primary producer support

NSW Relief loans for small business and primary producers

Small business operators and primary producers directly affected by a declared natural disaster might be eligible for a low interest loan (3.14% for 2024-25) of up to \$130,000 to support their recovery.

The concessional loans have a two-year interest and repayment free period and may be used for essential working capital for up to 12 months from the date of the disaster. The loan term is up to 12 years. The loans are secured against assets.

The loans are to continue trading until normal income resumes and for replacements and repairs caused by the disaster.

Eligibility

For small business, have fewer than 20 full time (or equivalent) staff, assets significantly damaged as a result of the disaster in a [disaster area](#), suffered significant loss of income as a result of the disaster, hold an Australian Business Number (ABN), and have the capacity to repay the loan. In addition, the owner must derive at least 50% of their gross income from the small business.

For primary producers, derive at least 50% of their income from the primary production enterprise, contribute a part of their labour to the enterprise, hold an ABN, hold an interest or a right in the enterprise located in a [disaster area](#), have assets that have been significantly damaged as a result of the disaster, have the capacity to repay the loan, and demonstrate

that the loan ensures that the enterprise will continue to be viable.

See details and applications, see:

- [NSW small business loans](#) and [guidelines](#).
- [NSW primary producer loans](#) and [guidelines](#).

NSW Primary producer transport subsidy

Up to \$15,000 for eligible primary producers for the transport of fodder and/or water to a property, stock to/from agistment, stock to sale or slaughter, or bee or oyster movements following a declared natural disaster.

Eligibility

Primary producers that have a right or interest in a farm enterprise (or Class A aquaculture permit) in a [disaster area](#), derive at least 50% of their income from the primary production enterprise, contribute a part of their labour to the enterprise, hold an ABN, and have assets that have suffered direct damage as a result of the disaster.

See the [full details and application process here](#).

QLD Relief loans for small business and primary producers

Small business operators and primary producers directly affected by a declared natural disaster might be eligible for a low interest loan of up to \$250,000 to support recovery efforts. If required, a two year interest only repayment period is available. [Interest rates](#) vary according to the term of the loan and special rates are

available for ex-tropical cyclone Alfred (2.14%). Loan terms can be up to 10 years and are secured against assets.

Loans are to reestablish normal operations.

Eligibility

For small business, be a small business owner carrying on a business in a disaster area before the disaster occurred, have suffered sustained substantial damage to buildings, plant & equipment or stock, have taken precautions to avoid loss or damage (i.e., insurance), and are able to demonstrate the ongoing viability of the business.

For primary producers, be a primary producer where the enterprise is significantly damaged as a result of an eligible disaster and the property is located in a disaster area, have used all liquid assets and normal credit sources, taken precautions to avoid and minimise loss (i.e., insurance), and are able to demonstrate the ongoing viability of the business.

Primary producers significantly affected during a disaster but not located in a defined disaster area might be eligible to apply for assistance as an individually disaster-stricken enterprise – apply for a Individual Disaster Stricken Property (IDSP) Certificate through the [Department of Primary Industries](#).

See details and applications, see:

- [QLD small business loans](#) and [guidelines](#).
- [QLD primary producer loans](#) and [guidelines](#).

QLD working capital loans for small business and primary producers

Small business operators and primary producers directly affected by a declared natural disaster

might be eligible for a low interest loan of up to \$100,000 to support working capital to continue normal operations.

Loans are to support salaries and wages, paying creditors, rent and buying goods to carry on the business.

Eligibility

For small business, be a small business owner carrying on a business in a disaster area before the disaster occurred, have suffered a significant loss of income as a result of the disaster, have used all liquid assets and normal credit sources and unable to secure commercial finance, and are able to demonstrate the ongoing viability of the business.

For primary producers, be a primary producer where the enterprise is significantly damaged as a result of an eligible disaster and the property is located in a disaster area, have used all liquid assets and normal credit sources, taken precautions to avoid and minimise loss (i.e., insurance), and are able to demonstrate the ongoing viability of the business.

See details and applications, see:

- [QLD small business working capital loans](#) and [guidelines](#).
- [QLD primary producer working capital loans](#) and [guidelines](#).

QLD freight subsidies

Up to \$5,000 per disaster for primary producers impacted by a disaster to help with moving:

- emergency fodder for livestock to the primary producer's home property
- building, fencing materials, machinery and equipment
- animals purchased for restocking as a result of the disaster.

Four different subsidies are available:

- transport of fodder
- transport of building, fencing, equipment and machinery
- removal of stock
- transport of animals purchased for restocking.

Eligibility

Primary producers who spend more than 50% of their labour and derive 50% or more of their income from the primary production enterprise, are the property owner, share-farmer or lessee, with an impacted property in a disaster area (or have an Individual Disaster Stricken Property (IDSP) Certificate), where the transport is required for emergency purposes. Different eligibility requirements apply depending on the specific subsidy selected.

See [full details here](#) and the [application guidelines](#).