

Premier's Disaster Relief Appeal

Distribution Committee Report

October 2011



© The State of Queensland (Department of the Premier and Cabinet) 2011.
Published by the Queensland Government, October 2011, 100 George Street, Brisbane Qld 4000.

Front cover images: Michael Marston and Hugh O'Brien © The State of Queensland.

Contents

1	Chairperson’s foreword	2	8.4	Total disbursement summary.....	21
2	Executive summary	4	8.4.1	The St Vincent de Paul Society	21
3	Historical background	6	8.4.2	Lockyer Valley Land Swap Project.....	22
3.1	Rainfall.....	6	8.4.3	German–Australian Chamber of Commerce fundraiser.....	22
3.2	Floods	6	8.5	Decision review	23
3.3	Tropical Cyclone Yasi	7	9	Other disaster relief financial assistance programs	24
3.4	Scale of impact – key events	8	9.1	Natural Disaster Relief and Recovery Arrangements.....	24
4	Governance arrangements	9	9.2	State Disaster Relief Arrangements	24
4.1	The Trust	9	9.3	Australian Government Disaster Recovery Payment	24
4.2	The Trustees	9	10	Appendices	25
4.3	The Distribution Committee	9	10.1	Appeal posters	26
4.4	The Secretariat	10	10.1.1	Premier’s Disaster Relief Appeal January 2011 poster	26
4.5	Administration costs	10	10.1.2	Premier’s Disaster Relief Appeal post Cyclone Yasi poster	27
4.6	Privacy	10	10.1.3	Premier’s Disaster Relief Appeal ‘Application forms’ poster.....	28
4.7	Audit processes and outcomes	10	10.1.4	Premier’s Disaster Relief Appeal Round 3 funding round poster	29
4.8	Administration of donated money.....	10	10.1.5	Premier’s Disaster Relief Appeal final funding round poster	30
5	The Distribution Committee	11	10.2	Application forms	31
5.1	Guiding principles	11	10.2.1	Premier’s Disaster Relief Appeal Emergency Assistance January 2011.....	31
5.2	Conducting business	11	10.2.2	Premier’s Disaster Relief Appeal Round 2 Application for assistance – Structural Damage Assistance – Destroyed Home.....	35
5.3	Public awareness	11	10.2.3	Premier’s Disaster Relief Appeal Round 3 Application for assistance – Structural Damage Assistance – Damaged Home	44
6	On the ground assistance	13	11	Bibliography	54
6.1	Community Recovery Referral and Information Centres	13			
7	Collections – the public response.....	14			
7.1	Public and corporate donations	14			
7.2	Third party fundraising	15			
8	Premier’s Disaster Relief Appeal.....	16			
8.1	Emergency Assistance	16			
8.1.1	Eligibility	16			
8.1.2	Assessment.....	17			
8.1.3	Disbursements	18			
8.2	Structural Damage Assistance – Destroyed Home.....	18			
8.2.1	Eligibility	19			
8.2.2	Assessment.....	19			
8.2.3	Disbursements	19			
8.3	Structural Damage Assistance – Damaged Home.....	19			
8.3.1	Eligibility	20			
8.3.2	Assessment.....	20			
8.3.3	Disbursements	21			

1. Chairperson's foreword



The unprecedented natural disasters that devastated so much of our state in the summer of 2010–11 touched all Queenslanders. Thousands were directly affected as their homes were damaged or lost, thousands more witnessed the effects of such catastrophic events and many volunteered to give generously in cash and kind to assist their fellow Queenslanders in their time of need.

On 29 December 2010 the Queensland Government launched the Premier's Disaster Relief Appeal (the Appeal) and on 10 January 2011 the Premier, the Honourable Anna Bligh MP announced the appointment of a committee to oversee the distribution of the funds raised.

As the extent of successive flooding disasters unfolded, coupled with the arrival of Tropical Cyclone Yasi, the scope of the Appeal was expanded to provide assistance to communities across the length and breadth of the state.

The Distribution Committee (the Committee) had its first meeting in early January and it quickly ascertained that, despite public generosity, the dollars collected by the Appeal would be insufficient to provide a surrogate insurance policy for the tens of thousands of Queenslanders whose property losses were either uninsured or underinsured.

It was then that the Committee adopted the principles that would guide its work over the ensuing months. Recognising it was administering a charitable trust, the Committee resolved that its highest priority would be to alleviate hardship and, in particular, direct a greater measure of assistance to those with the least capacity to recover from the impact of the natural disasters.

In keeping with those priorities, the Committee announced a non-means tested emergency payment to those whose principal place of residence was impacted by floodwaters or from the effects of the cyclone. Subsequently, more substantial sums were made available to owner occupiers whose homes had been damaged or destroyed.

The Committee grappled with its responsibilities in circumstances where there were many unknown factors. Specifically, the Committee had no way of knowing the extent of public generosity towards the Appeal and hence the amount of money available for distribution; nor did it know the number of potential claimants in any funding round; nor the extent of the damage nor the level to which the cost of repairs and replacement of property would be recoverable from insurers.

Despite the lack of reliable data about the extent of the property damage caused by the flooding and the cyclone, the Committee embarked on its task of distributing relief and engaged the services of a range of agencies in the process. In this regard, I would like to make special mention of the pro bono work done on our behalf by PricewaterhouseCoopers and the tremendous effort of staff from Centrelink and the Queensland Departments of Communities and Environment and Resource Management. The work of the Department of Environment and Resource Management's mapping and spatial information staff in prioritising mapping activities and producing on-demand map products for disaster-affected towns provided invaluable information upon which the Committee based its early decisions and was critical to our delivering over \$72.8 million in emergency assistance to those in need.

At every stage, the Committee endeavoured to adapt to the needs of Queenslanders in distress. The Committee reviewed its position in light of changing circumstances and by constantly assessing the amount available in the fund and the call upon those funds, it increased the level of assistance available to flood and cyclone victims whenever possible.

The Committee also made a conscious decision to provide a measured response, ensuring that people were not rushed into making applications for assistance. Deadlines were extended on several occasions to accommodate those making late applications. Indeed, more than 900 new applications were accepted and processed after the stated closing date of 30 June 2011.

The achievements of the Appeal are impressive. To date, the Appeal has raised \$277.2 million, a sum that includes \$11 million from the Queensland Government and \$11 million from the Australian Government. Over 40,000 Queenslanders received assistance from the Appeal and over 4400 households received additional payments to assist them in rebuilding their homes. In addition, a special allocation was made to help facilitate a land swap designed to relocate households in the flood-devastated communities of the Lockyer Valley and over \$19.5 million has been distributed to those experiencing continuing hardship, through the St Vincent de Paul Society.

I would like to take this opportunity to thank the generous people who donated to the Appeal, schoolchildren who gave pocket money, families, small business owners, large corporations and governments from across Australia and abroad. I would also like to thank the organisers of the many and varied events that were held to raise money for the Appeal, all those who supported these functions and the thousands of community-spirited Queenslanders who helped in kind by giving their time and energy to clear wreckage and mud, provide food and offer comfort and support to those in need.

Officers of the Department of Communities have played a critical role in administering the funds. They have worked incredibly hard to process applications, with up to 200 people working seven days a week for many months. I have personally passed on the Committee's thanks to all of those officers who worked so diligently to ensure the funds were disbursed as quickly as possible.

Thanks also go to the government employees and volunteers who worked in the Community Recovery Centres to provide assistance and support for victims of these disasters. These committed people travelled throughout Queensland, door to door, to offer support and provide immediate help.

Finally, I am indebted to the dedication and support of the small band of officers who provided secretariat support for the work of the Committee and, of course, my fellow Committee members who donated their time to serve their fellow Queenslanders. I sincerely thank each for their valuable counsel and contribution.

It has been an honour to be involved in such an important part of rebuilding our state.

This report provides the Trustees of the Appeal and the donors who made the assistance possible with a full acquittal of how the donations were disbursed and the context in which the guiding principles were determined to best reach the people most in need as a result of the summer disasters of 2010–11.



The Honourable Dr David Hamill AM
Chairperson
Premier's Disaster Relief Appeal Distribution Committee
1 October 2011

2. Executive summary

In the summer of 2010–11, unprecedented weather conditions caused flooding that covered more than 70 per cent of Queensland. Before the state could recover, Tropical Cyclone Yasi, a Category 5 storm, crossed the state's far-north coast causing further catastrophic and widespread damage.

Entire communities were devastated by successive natural disasters. Thirty-five people died from flood and cyclone-related events and three people are listed as missing. More than 136,000 residential properties were affected and approximately 99 per cent of Queensland was declared as disaster affected.¹

These events culminated in the biggest natural disaster in the state's history.

Almost 7000 people were accommodated in 74 evacuation centres across the state.² Community Recovery, Referral and Information Centres (Community Recovery Centres) operated in affected regions, providing on the ground assistance for people in need of support services.

The Department of Communities (DoC) administered the structural damage assistance funding rounds and operated 42 Community Recovery Centres across the state. At the height of the recovery events, DoC had a coordinated public servant response of up to 737 staff assisting affected communities across Queensland.

Following the summer disasters, DoC engaged in excess of 2800 recovery workers to support members of the community. These efforts included the coordination of a significant number of volunteers from DoC's recovery partners such as Lifeline, the Australian Red Cross, the St Vincent de Paul Society (St VdP) and the Salvation Army to the disaster-affected areas. These workers were instrumental in initial recovery efforts.

In response initially to the flooding in Central Queensland, the Honourable Anna Bligh MP, Premier of Queensland activated the Appeal on 29 December 2010. Assistance from the Appeal was extended to help those affected by Tropical Cyclone Yasi on 3 February 2011.

The Queensland and Australian Governments each committed \$11 million to the Appeal.

On 10 January 2011, the Premier established the Committee to oversee the disbursement of funds from the Appeal. The Committee was delegated authority to approve payments from the Appeal as a means of expediting assistance to those most in need. The Committee was chaired by the Honourable Dr David Hamill AM and comprised the following members:

- Councillor Paul Bell AM, Emerald Shire Council and President of the Local Government Association of Queensland

- Mr Alan Clayton, Chairman, Australian Red Cross, Queensland Division
- Mr John Gaskin, Chairman, Queensland Building Services Authority Board of Directors
- Mr Vaughan Johnson MP, Member for Gregory
- The Honourable Robert Swarten MP, Member for Rockhampton
- Mr Jeff Whalan AO, Australian Government representative.

All members of the Committee volunteered their services and all administration costs were met separately by government, including the Australian Government who absorbed the costs for administering *Emergency Assistance* payments.

The Appeal was established to assist those who had suffered a loss due to natural disaster. All money raised, including interest accrued, was directed to alleviate hardship and provide assistance for householders whose homes were damaged or destroyed, with a focus on those in greatest need with the least capacity to recover.

By 21 January 2011, the Appeal balance had reached \$108.1 million when Dr Hamill announced the first funding round of *Emergency Assistance*. The first payments were made just six business days after the funding round commenced.

This non-means tested *Emergency Assistance* round, administered by Centrelink, provided eligible applicants with \$2000 per adult and \$1000 per dependent child (under 18 years of age).

In excess of 40,000 people received a share in more than \$72.8 million in emergency payments.

On 8 March 2011, when the Appeal balance was \$223.5 million, the Premier announced a second round of assistance, *Structural Damage Assistance – Destroyed Home*, for owner occupiers whose homes were destroyed. The maximum payment under this funding round was initially set at \$100,000 for eligible applicants.

As part of the regular review of the status of the Appeal by the Committee, the maximum payment was first extended to \$150,000 for all eligible applicants and later to \$250,000. Payments were calculated by applying the sliding scale model devised by PricewaterhouseCoopers and approved by the Committee.

The Committee constantly assessed the amount available in the fund and the call upon those funds and increased the level of assistance available to flood and cyclone victims whenever possible.

¹ (Queensland Reconstruction Authority 2011)

² (Queensland Reconstruction Authority 2011)

A third round of funding was announced on 7 April 2011, for owner occupiers whose homes sustained structural damage, with payments of up to \$80,000 available to eligible applicants.

Recognising that people were still suffering, the Premier announced, on 25 May 2011, an allocation of \$10 million from the Appeal to St VdP. Special payments were made through St VdP to alleviate the significant and continuing hardship experienced by people who also had a limited capacity to recover without assistance. By 30 September 2011 St VdP had received \$19.5 million to help meet the demand for assistance.

St VdP has been actively helping to get the lives of Queenslanders devastated by natural disasters back on track through material and financial support, friendship and care. St VdP has a local presence in nearly every community across the state, with over 7500 members and volunteers working hard, visiting people in distress and assessing how they can be helped on a case-by-case basis.

On 5 June 2011, when the Appeal balance had reached a staggering \$267.2 million, the Premier announced that the Appeal would draw to a close by 31 August 2011 but would continue to welcome donations until 31 December 2011. The Premier also announced an additional payment to eligible householders to help them replace damaged household contents. Payments of up to \$30,000 went to households where homes were destroyed and up to \$20,000 for households where homes sustained structural damage.

The following summarises total disbursements from the Appeal under the three funding rounds and three special-purpose allocations (see Disbursement breakdown graph) as follows:

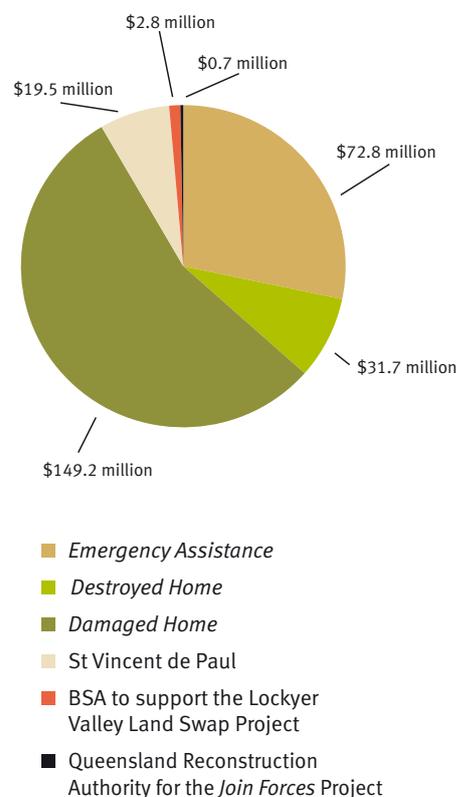
- \$72.8 million to more than 40,000 people for emergency assistance
- \$31.7 million to more than 360 households for destroyed home assistance
- \$149.2 million to more than 4000 households for structural damage assistance
- \$19.5 million (and all residual funds post 31 August 2011) to St VdP
- \$2.835 million to the Building Services Authority (BSA) to support the Lockyer Valley Land Swap Project
- \$745,500 from the German-Australian Chamber of Industry and Commerce fundraiser to Queensland Reconstruction Authority (QldRA) to administer.

Although all funding rounds were formally closed on 30 June 2011, the Queensland Government understood there were still people in need who were yet to submit

an application for assistance. To assist as many people as possible, applications continued to be considered until 31 August 2011. Applications lodged beyond this time were referred to St VdP, who were provided with \$19.5 million to support these referrals.

The Premier pledged that the Appeal would continue to accept donations until 31 December 2011. Any residual funds after appeals are considered as well as any additional funds received up to 31 December 2011 will be directed to St VdP.

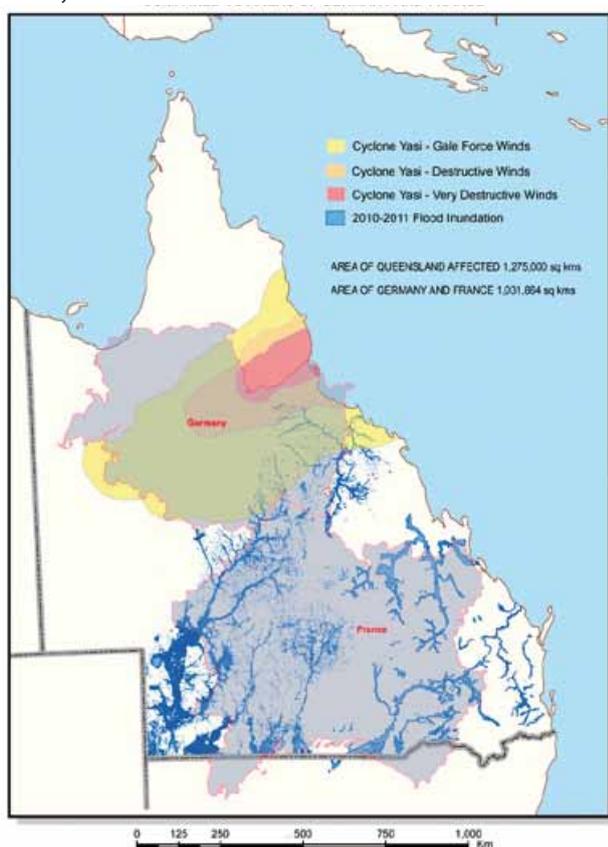
Disbursement breakdown



3. Historical background

The summer of 2010–11 was one few will forget. The unprecedented weather conditions caused flooding that covered more than 70 per cent of Queensland. Before the state could recover, Tropical Cyclone Yasi, a Category 5 storm, crossed the state's far-north coast causing further catastrophic and widespread damage. Entire communities were devastated by these dual natural disasters. Thirty-five people died and three are listed as missing. More than 148,000 buildings were affected. Approximately 99 per cent of Queensland was declared as disaster affected.³

These events became the biggest natural disasters in the history of the state.



Queensland's natural disasters compared to areas of Germany and France. Source: Queensland Government Department of Environment and Resource Management.

3.1 Rainfall

The period from late November 2010 to mid-January 2011 saw six major rain events affecting extensive areas across the eastern states causing widespread flooding in many Queensland river systems.

The wettest December on record followed the wettest spring on record and meant many catchments were already saturated before the arrival of the flooding rain. The heavy

rains of late 2010 occurred during a strong *La Niña* event in the Pacific Ocean.⁴

For the period 28 November 2010 to 17 January 2011 total rainfall exceeded 300mm over most of the eastern half of Queensland. Rainfall totals of 400–600mm were widespread along most of Queensland's east coast.⁵

From 28 November to 4 December 2010, falls ranged from 100–300mm in central Queensland extending from Mackay to Emerald, with notable falls of more than 127mm at Mackay.

During the period 8 to 13 December 2010, falls exceeded 50mm over much of the Queensland coast and Queensland's inland central west, with notable falls of over 120mm at Blackall and Miriam Vale.

On 19 and 20 December 2010 a north-moving trough brought falls of between 50–100mm to much of southern and central Queensland.⁶

Then the already rain-drenched state experienced Tropical Cyclone Tasha from 23 to 28 December 2010, which made landfall south of Cairns on Christmas morning. It brought over 200mm of rain to wide areas of central Queensland between Hervey Bay, Carnarvon Gorge and Rockhampton, with falls exceeding 400mm in places.⁷ Similar falls extended northwards to Cairns with much of eastern Queensland receiving at least 100mm.⁸

Between 10 and 12 January 2011, more heavy falls occurred in southeast Queensland. The greatest impact of 200mm over three days fell mostly in the areas bounded by Brisbane, Gympie and Toowoomba. It was these intense rainfall events around Toowoomba and the Lockyer Valley on 10 January 2011 that generated the catastrophic flooding that severely impacted Toowoomba, the Lockyer Valley, Grantham and Helidon causing loss of life and utter devastation.

3.2 Floods

The arrival of Cyclone Tasha resulted in exceptional flooding in many parts of central and southern Queensland with almost every river in Queensland reaching major flood levels during the period from 26 November 2010 to 7 January 2011, but mostly between 23 December 2010 and 4 January 2011.⁹

Properties were inundated in at least 17 towns and cities in Queensland, with the largest impacts felt in Theodore, Dalby, Condamine, Chinchilla, Emerald, Bundaberg and Rockhampton.¹⁰ Some towns were flooded twice within weeks in late December and early January. The flooding was prolonged in many areas with the Dawson River at Theodore remaining above the major flood level for two weeks. On 28 and 29 December 2010, Theodore was evacuated, the first

4 (Bureau of Meteorology 2011a)

5 (Bureau of Meteorology 2011a)

6 (Bureau of Meteorology 2011a)

7 (Queensland Department of Community Safety 2011)

8 (Bureau of Meteorology 2011a)

9 (Bureau of Meteorology 2011a)

10 (Queensland Department of Community Safety 2011)

3 (Queensland Reconstruction Authority 2011)

occasion in Queensland's history that a whole township was evacuated. The following day, 30 December 2010, the whole of Condamine was evacuated to Dalby.¹¹

On Monday 10 January 2011, the cities of Maryborough, Bundaberg and Gympie were faced with the prospect of rising waters, which eventually impacted homes, businesses and major arterial roads and resulted in the Bruce Highway being cut in a number of different locations.

During the same period from 9 to 13 January 2011 a south-westerly tracking storm caused intense rainfall over the Gowrie Creek catchment and initiated the most serious and catastrophic flooding event to strike Queensland.

The severe storm in the upper Lockyer catchment on 10 January 2011 led to the devastating flash flooding in Toowoomba and the Lockyer Valley. Further falls on 11 January 2011 and the heaviest of the three events, hampered the rescue efforts and clean-up operations and added to the flooding in the lower Lockyer Valley.

The most severe rain fell in a band that covered the middle and lower reaches of East and West Creeks and included the Toowoomba Central Business District. Persisting for almost two hours, it was this intensity in such a short time that contributed to the run-off and pushed water overland.¹² This mass of water eventually headed west, flooding Oakey, Dalby and Chinchilla and Condamine for a second time.

The flood wave in the Valley occurred a few hours after the dramatic event in Toowoomba.¹³

Towns hit by the devastating torrent of water included Murphys Creek, Postmans Ridge, Withcott, Helidon, Forest Hill, Grantham and Laidley.

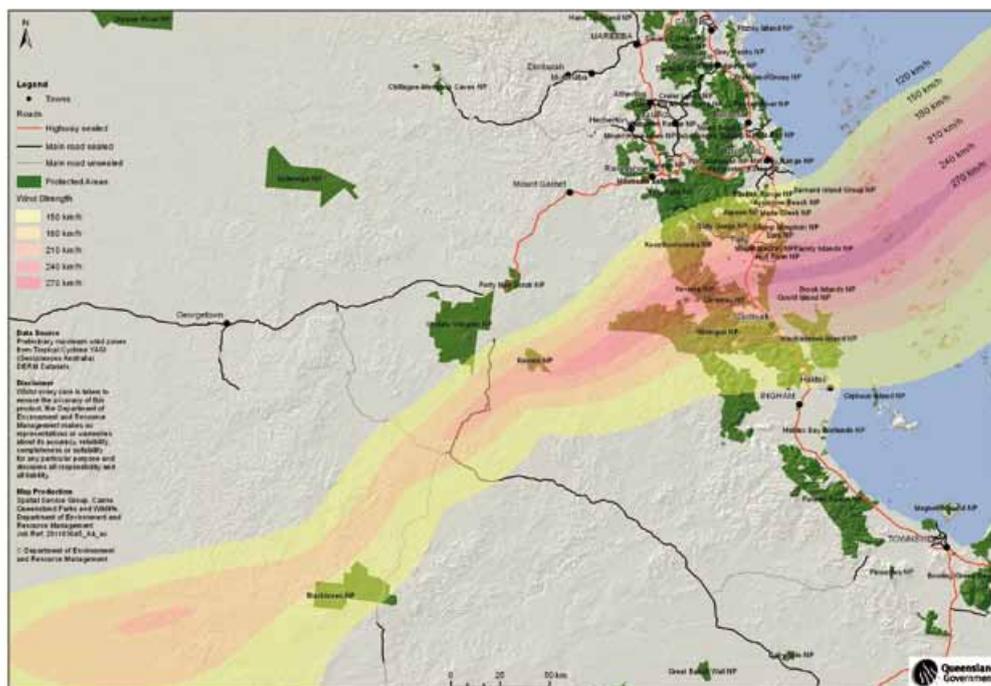
Notably, the 10 January 2011 flood height at Grantham was 720mm higher than that recorded in the 1974 flood.¹⁴

This event of 11 January 2011 also caused large areas of Brisbane, Caboolture, the North Coast Region, the Brisbane and Mary River Valleys and south-western parts of the state to experience flash flooding. Evacuations occurred in many communities including the Lockyer Valley, Oakey, Nanango, Kingaroy, Brooklands, Cherbourg, Dalby, Chinchilla, Condamine, Woodford, Kilcoy, Moore, Dayboro, Narangba, Caboolture, Strathpine, Burpengary and Gympie.¹⁵

On Thursday 13 January 2011, the Brisbane River peaked at 4.46 metres, one metre below the 1974 flood height of 5.45 metres. Earlier that day, the Bremer River at Ipswich experienced a peak flood of 19.5 metres which was slightly below the 1974 flood event.¹⁶

3.3 Tropical Cyclone Yasi

Severe Tropical Cyclone Yasi began developing as a tropical low on 29 January 2011 and quickly developed into a cyclone to the north of Vanuatu, earning its name on 30 January 2011. Intensifying to a Category 2, then a Category 3 on the same day, Yasi maintained Category 3 status for a further 24 hours before being upgraded to a Category 4 storm on 1 February 2011.



Cyclone Yasi wind speed. Source: Queensland Government Department of Environment and Resource Management 2011

11 (Queensland Department of Community Safety 2011a)

12 (Insurance Council of Australia 2011)

13 (Local Government Association of Queensland 2011)

14 (Local Government Association of Queensland 2011)

15 (Queensland Government 2011)

16 (Queensland Government 2011)



Grantham before and after the floods. Photo: Queensland Government Department of Environment and Resource Management

Yasi intensified further on 2 February 2011 and was upgraded to a marginal Category 5 system. Maintaining this intensity, Yasi made landfall near Mission Beach, by 1am on Thursday 3 February 2011 and finally weakened to a tropical low near Mount Isa around 10pm that night.¹⁷

One of the largest cyclones to strike Queensland since records commenced, Yasi comprised a destructive core around 500 kilometres wide with associated adverse weather stretching across 2000 kilometres. Its effects were felt as far afield as central and southern Australia.¹⁸

As the eye of the cyclone passed over, wind gusts of about 285 kilometres per hour were experienced. Significant wind damage was reported between Innisfail and Townsville where the destructive core of the cyclone crossed the coast. Tully and Cardwell suffered major damage to structures and vegetation with the eye of the cyclone passing over Dunk Island and Tully around midnight on Wednesday 2 February 2011.

The largest rainfall totals were recorded near and to the south of the cyclone and were generally in the order of 200–300mm in the 24 hours to 9am Thursday 3 February 2011. These rainfall totals were experienced in the area between Cairns and Ayr, causing some flooding.¹⁹

3.4 Scale of impact – key events²⁰

- Approximately 99 per cent of Queensland was disaster activated as at 21 March 2011
- Approximately 136,000 residential properties were affected
- Over 148,000 buildings were impacted
- 9170 kilometres (27 per cent) of state-owned roads were damaged

- 4787 kilometres (29 per cent) of the state’s rail network was damaged
- 480,000 residents and business properties lost power
- Insurers reported 126,688 claims for both flood and cyclone damage with an estimated reserve of \$3.66 billion as at 22 July 2011
- 411 schools (state-owned) were affected or closed
- 11 ports (of 20) were affected or closed
- 138 national parks were closed due to damage
- Almost 7000 people were accommodated in 74 evacuation centres across the state.

¹⁷ (Bureau of Meteorology 2011h)

¹⁸ (Queensland Reconstruction Authority 2011)

¹⁹ (Bureau of Meteorology 2011h)

²⁰ (Queensland Reconstruction Authority 2011)

4. Governance arrangements

4.1 The Trust

Decisions regarding distributions from charitable funds are a matter for the Trustees and are based on the purposes of the fund, the public benefit of the distributions, the needs and resources of beneficiaries and also the fund's resources.

When the Trustees of a charitable fund, or in this case the Committee as the delegated authority, are determining how to assist victims of a natural disaster, the decision makers must be assured that the recipients of the money are in charitable need.

While the purposes of an Australian disaster relief fund may provide money for the relief of persons in distress, which includes relief by way of assistance to re-establish a community, the fund remains a charitable fund and the Trustees must consider distributions to beneficiaries from the perspective of charitable relief.

4.2 The Trustees



The Honourable Anna Bligh MP,
Premier of Queensland and Minister
for Reconstruction



The Honourable Andrew Fraser MP,
Deputy Premier, Treasurer and Minister for
State Development and Trade



The Honourable Neil Roberts MP,
Minister for Police, Corrective Services
and Emergency Services

4.3 The Distribution Committee

The Appeal's Trustees established the Committee to oversee the distribution of the funds donated to the Appeal to relieve the suffering and distress experienced by those who were affected by the Queensland floods and Tropical Cyclone Yasi. The Committee comprised the following members:



The Honourable Dr David Hamill AM,
Chairperson



Councillor Paul Bell AM,
Emerald Shire Council and President of the
Local Government Association of Queensland



Mr Alan Clayton,
Chairman, Australian Red Cross,
Queensland Division



Mr John Gaskin,
Chairman, Queensland Building Services
Authority Board of Directors



Mr Vaughan Johnson MP,
Member for Gregory



The Honourable Robert Schwarten MP,
Member for Rockhampton



Mr Jeff Whalan AO,
Australian Government representative

4.4 The Secretariat

The Department of the Premier and Cabinet (DPC) provided secretariat support to the Committee.

The prudent investment and financial management of the donated funds was controlled by DPC's Executive Director, Business Services.

4.5 Administration costs

All administration costs associated with the Appeal were met by government and not drawn from the donated funds. This ensured that all of the donated funds were applied to the intended purpose of assisting affected people to recover from the impact of these natural disasters.

Members of the Committee donated their time and significant experience and expertise free of charge. The Australian Government absorbed the costs of administering *Emergency Assistance* payments.

4.6 Privacy

The collection and use of information throughout the Appeal was compliant with the *Privacy Act 1988* (Cwlth) and the *Information Privacy Act 2009*.

Information was collected for the purpose of determining eligibility for financial assistance. Applicants were notified that the Queensland Government may need to verify these details which may involve contact with other relevant local, state and federal agencies and other relevant third parties including insurers. Applicants signed a statement and a statutory declaration acknowledging and authorising this liaison for the purpose of verifying their eligibility for assistance from the Appeal.

Safeguards were adopted to protect records containing personal information against loss, unauthorised access, use, modification or disclosure. This included utilising restricted access databases and locked storage facilities.

4.7 Audit processes and outcomes

The administration of funds has several levels of audit accountability to ensure money is paid and used appropriately. The Queensland Audit Office (QAO) was appointed by DPC to audit all Appeal funds received and transferred to the Trust account and also the investment of the Trust account funds.

QAO has also been appointed by DoC to conduct periodic reviews of claims and assurance on the adequacy of internal control structures established in respect of disbursement, over the management of sensitive and personal information, and to provide any other advisory or assurance services necessary to support probity and transparency around the expenditure of Appeal funds.

The Queensland Auditor-General audits the operations of the Trust account as part of the annual audit of the financial statements of DPC.

4.8 Administration of donated money

Funds donated through the Appeal and interest earned were held in a separate Trust account established by the Queensland Government. These funds were administered and distributed through DPC, DoC, Centrelink, St VdP, the BSA and the Queensland Reconstruction Authority at the direction of the Committee on behalf of the Trustees. All costs in administering the Appeal have been met by the Queensland Government with the Australian Government covering the costs for their administrative component in disbursing *Emergency Assistance* payments to flood and cyclone victims.

5. The Distribution Committee

The Committee was established by the Trustees to oversee the distribution of the funds donated to the Appeal, to relieve the suffering and distress of those who were affected by the Queensland floods and Tropical Cyclone Yasi and to provide an acquittal of all funds expended.

The role of the Committee was to:

- determine the criteria for the distribution of funds, including the quantum of each application
- call for applications for relief funds ensuring wide publicity and ease of lodgement
- determine the means of assessing applications
- ensure speedy distribution of funds
- oversee proper accountabilities for funding disbursement
- report to the Trustees on the management and distribution of the fund.

5.1 Guiding principles

In fulfilling its role, the Committee agreed to adopt the following guiding principles:

Greatest need: identifying the greatest need in the community guided the formation of each funding round. The Committee identified returning owner occupiers to their principal place of residence as the greatest need within the disaster-affected community. The Committee agreed that the Appeal would provide a greater measure of assistance to those with the least or limited capacity to recover.

Contribution to recovery: given the level of damage throughout the state as a result of the Queensland floods and Tropical Cyclone Yasi and the quantum of funds donated to the Appeal, the Committee recognised early in the process that the Appeal would be able to make a contribution to the recovery costs of families and individuals who were least able to meet the cost of recovery independently. The assistance from the Appeal was not compensation for loss, but a gift towards recovery costs. Assistance from the Appeal could not meet the full cost of replacement or repair, nor was it intended to replace household insurance. The Committee acknowledged that the Appeal did not have the capacity to meet the unrecoverable losses of all those thousands of Queenslanders whose properties were affected by flood or cyclone.

Local knowledge: the composition of the Committee placed a strong emphasis on local knowledge, with the majority of members residing in disaster-affected communities in Queensland.

Equity: the Committee was guided by the principle of fair and equitable distribution of funds throughout the disaster-affected community. Payments were made to both insured and uninsured applicants.

Access: information on the funding rounds available from the Appeal was made available through the various media, all Community Recovery Centres established by DoC in the disaster-affected areas as well as the government website

and the free call 1800 service. In addition, outreach workers and staff from non-government organisations distributed application forms through their local networks.

5.2 Conducting business

The Committee met 17 times throughout the course of the Appeal and considered matters out-of-session on three occasions.

The Committee reported regularly to the Trustees through the Chairperson of the Committee.

5.3 Public awareness

Print and radio media, as well as extensive online coverage on the Premier's and other Queensland Government departmental websites, were actively used to encourage people to support the Appeal by donating, to advertise the subsequent funding rounds, and to inform people of how to apply for assistance.

Each funding round was widely advertised and promoted in the following newspapers:

- *The Courier-Mail*
- *The Australian*
- regional newspapers covering Bundaberg, Cairns, Gladstone, Ipswich, Rockhampton, Innisfail, Mackay, Gold Coast, Gympie, Sunshine Coast, Toowoomba, Townsville, Warwick, Fraser Coast, Mount Isa, St George, Gatton, Chinchilla, Charters Towers, Herbert River, Biloela, Dalby, Whitsunday and Charleville
- Quest newspapers (16 newspapers) covering the Brisbane metropolitan area, Ipswich, Pine Rivers, Logan and Bayside areas
- the *Tully Times*
- independent newspapers including *Jimboomba Times*, *Bayside and Northern Suburbs Star*, *Hervey Bay Independent*, *Gladstone News*, and *Bayside Bulletin*
- regional weeklies – *Gatton*, *Lockyer and Brisbane Valley Star*, *Herbert River Express*, *Chinchilla News* and *Murilla Advertiser*

and also broadcast via the following radio stations:

- 4MMM, Nova, 97.3, 4KQ, B105, 4BC, 4BH in the Brisbane metropolitan area
- 4GC, Hot FM, Breeze FM, Rebel FM, Gold FM, Mix FM, 4GR, CFM, 4TO FM, 4KZ and Kool FM in regional areas
- ABC regional radio throughout Queensland.

Free media coverage of the Appeal was also offered widely from Queensland, national and international media outlets both in print and online. This included free advertisements in Queensland newspapers and on their websites, free advertising in Splash! magazine and on their website, an advertising package during the National Rugby League season from the Gold Coast Bulletin, street posters delivered by Ambient Media, wall signage at an international

confectionery convention in Germany, and advertisements in the Gold Coast Food and Wine show guide.

Posters were also prepared by DPC's Communication Services team and distributed to the Queensland Government Agent Program offices, local council service centres, Centrelink offices and Community Recovery Centres. This distribution was designed to promote the funding available from the Appeal for those directly affected.

The Australian Red Cross Queensland Division was also provided with application forms for assistance from the Appeal, which their volunteers distributed during their outreach work in the affected communities.

The Community Recovery Centres offered applicants free fax and postal services for lodgement of application forms and associated documentation.

Application forms were also available on the Queensland Government website and via requests to the 1800 free call service.

Graceville homeowner

"I want to thank the assessment team for processing my paperwork so quickly and efficiently. The assessment officers were caring and thoughtful and worked diligently to help victims of the floods and cyclone. The assessment officer communicated with me and kept me updated throughout the whole process. After living through such a devastating event, for my children and myself, it was wonderful to have this process completed so quickly. Due to our family, friends, volunteers and now this assistance I could not ask for more."

The Premier regularly made media statements providing updates on the distribution of funds and information on funding rounds. These media statements can be found at www.cabinet.qld.gov.au. The Premier also regularly made Ministerial Statements in the Queensland Parliament in relation to the distribution of funds. Transcripts of these statements can be accessed at www.parliament.qld.gov.au/work-of-assembly/hansard.

The Committee maintained public awareness on the progress of disbursements through media statements. In addition the Chairperson of the Committee participated in regular interviews via print and electronic media.

The tally of total donations and acknowledgement of major donors over \$10,000 was also displayed on the Premier's website at:

www.thepremier.qld.gov.au/initiatives/disaster_recovery/ that also provided a regular update on the amount of funds disbursed from the Appeal.

Information on assistance available from the Appeal and updates were also published in the QldRA monthly *Operation Queenslander* newsletter²¹, available via subscription or on the website at www.qldreconstruction.org.au/news-media/operation-queenslander-newsletter.

The *Building Back Queensland* newsletter²² was distributed via a statewide mail-out to more than 1.7 million households in August 2011. The newsletter thanked those who had donated to the Appeal and let them know how their donations were being used to make a difference to the lives of people affected by the natural disasters. It also provided information about making donations to the Appeal and avenues of assistance such as through St VdP or the special relocation grants for Lockyer Valley residents, how to get help to repair your home via the Build Back tool on the QldRA website, locating a builder for a quote and phone numbers for people who may be experiencing trauma as a result of the disasters.

21 (Queensland Reconstruction Authority 2011a)

22 (Queensland Government 2011)

6. On the ground assistance

DoC, with its recovery partners was responsible for supporting the recovery of communities affected by the disasters and helping individuals and families to restore their emotional, social, economic and physical wellbeing.



Photo: Queensland Government Department of Communities

At the time of the disasters, DoC engaged in excess of 2800 recovery workers to support members of the community. Immediately after the events, DoC coordinated and supported the deployment of a significant number of volunteers from DoC's recovery partners, such as Lifeline, the Australian Red Cross, St VdP, the Salvation Army and local councils, to the disaster-affected areas. Recovery workers provided affected families and individuals with application forms during outreach and home visits and assisted people to complete these forms. These workers were instrumental in raising awareness of funding rounds and played a significant and specific role in assisting individuals, families and communities to recover.

6.1 Community Recovery Referral and Information Centres

Community Recovery Referral and Information Centres (Community Recovery Centres) were established to provide a number of services from the one location, including information, personal support, financial assistance, counselling and referrals to other services. Each centre acted as a hub for Queensland Government officers to make assessments or undertake follow-up visits related to grant applications and to ensure people's other needs for support were met.

Centres were established in the most severely impacted areas including Brisbane, Ipswich, the Lockyer Valley, Toowoomba and the Cassowary Coast and were designed to help people resume a normal life as quickly as possible.

Mr and Mrs B, Corinda

The Bs were devastated when they saw what the flood waters had done to their home in Corinda, in Brisbane Western suburbs. They lost everything when the Brisbane River rose to the level of their roof.

The Bs, who describe themselves as flood survivors, are very thankful for the assistance they received from the Premier's Disaster Relief Appeal.

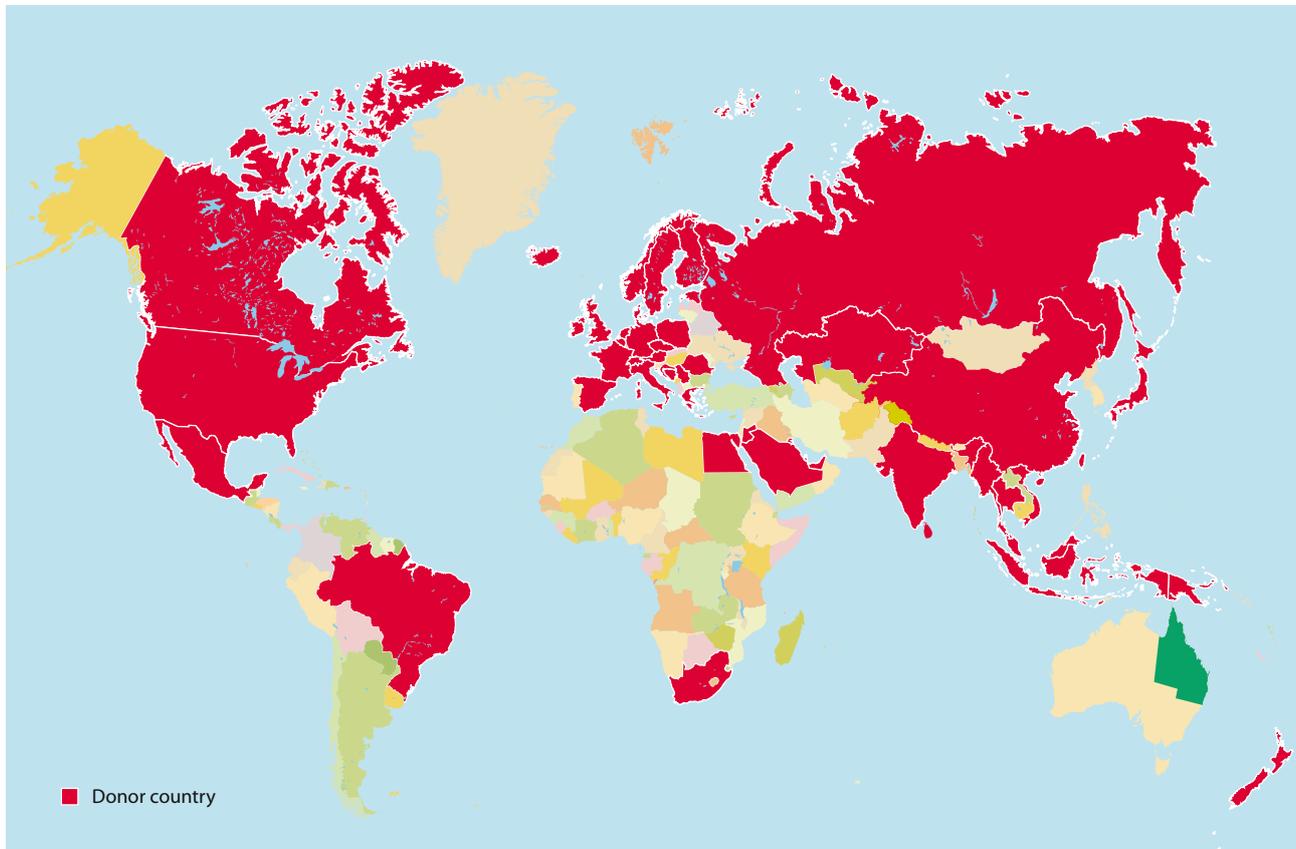
"Our sincerest thanks to all those who donated to the Appeal. Words cannot express our gratitude. Without this money we wouldn't have been able to start rebuilding our home."

Services offered by the Community Recovery Centres provided information on the financial assistance available as a safety net for families and individuals affected by a disaster. The financial assistance from the Appeal provided a contribution to families and individuals (regardless of their insurance status) where they were unable to meet the additional costs of replacing or repairing essential household goods and/or their owner occupied residence without government assistance.

Some of the services available to assist disaster-affected individuals in the community included:

- emotional and support services
- lodgement of applications for funding from the Appeal
- support and information about the cause and effect of the disaster event on individuals and families
- temporary accommodation
- financial assistance to meet immediate individual needs
- assistance to replace some household items lost during the event
- assistance with repairs to homes so they were made safe and liveable
- provision of an interpreter service
- help with cleaning and other practical assistance.

7. Collections — the public response



Total donors worldwide to the Premier's Disaster Relief Appeal. Source: Queensland Government 2011.

Queensland's 2010–11 summer of natural disasters left a path of destruction across our state. As Queensland faced these terrible events together, comfort was drawn from those around Australia and the world who gave their support. Queensland's spirits were lifted by the passionate response from the general public, corporate donors, government and the international community who donated generously to the Appeal to help the thousands of Queenslanders who were affected by these disasters.

As at 30 September 2011 donations to the Appeal totalled \$277.2 million, which included accrued interest of \$4.8 million.

Donations to the Appeal were collected online through the Queensland Government website www.qld.gov.au/floods, via the government's 1800 free call service, through internet banking, via post or in person. Donations could also be made in person at any Queensland branch of the Bank of Queensland, Commonwealth Bank, Westpac, ANZ, NAB, Suncorp, St George Bank, Bankwest, BankSA, Australian Credit Union, Central Savings and Loans Credit Union and the Queensland Teacher's Credit Union. Donations could also be made at Coles Supermarkets and Australia Post. The Appeal accepted financial donations only.

7.1 Public and corporate donations

The Australian and Queensland Governments each contributed \$11 million.

Corporate donors also came out in full support of the disaster affected communities and gave generously to the Appeal.

More than 900,000 individual donations were made to the Appeal.

On Sunday 9 January 2011, Channel Nine and WIN Networks joined together to help flood victims by telecasting *Flood Relief Appeal Australia Unites*, a two-hour live telethon broadcast from Suncorp Piazza, seeking donations direct to the Appeal. Celebrities, sports stars and politicians participated in and promoted the event.

SmartService Queensland managed the calls, with 150 Queensland Government volunteers answering phones and taking donations during the broadcast. The response from staff was so overwhelming that volunteers had to be turned away as the need was met almost immediately.

Oprah Winfrey, having recently visited Queensland in December 2010, took the opportunity during the broadcast

of her *Ultimate Australian Adventure* episodes in January 2011 to send her thoughts and prayers to those who had been affected by the Queensland floods. Oprah encouraged viewers to give to the Appeal by directing viewers to her official website, which included a prominent link back to the Queensland Government website on how to help with flood recovery efforts. This episode had an estimated audience of 40 million viewers.

It was clear from these spontaneous and significant responses that the impact of the Queensland summer of disasters was felt across the world.

7.2 Third party fundraising

In response to the suffering and distress experienced as a result of the floods and Tropical Cyclone Yasi, a large number of third parties sought to raise funds for the Appeal.

Over 1028 registered third parties kindly undertook fundraising activities for the benefit of the victims of these disasters. These events varied in scale from families having street stalls, schools running free-dress days, preschools auctioning art works and general workplace collections, to large-scale fundraising events. Every event, regardless of scale and funds raised, is acknowledged, appreciated and indicative of people's compassion and capacity to give to those in need.

It is acknowledged that fundraising provides an important avenue for people to participate in the disaster recovery process.

Over \$16.5 million was donated to the Appeal through the efforts of third party fundraisers.

To name just a few of the many events organised for disaster victims, on 16 January 2011, Tennis Australia sponsored the *Rally for Relief* exhibition match at the Rod Laver Arena. Tennis greats Victoria Azarenka, Kim Clijsters, Novak Djokovic, Roger Federer, Justine Henin, Lleyton Hewitt, Ana Ivanovic, Andy Murray, Rafael Nadal, Pat Rafter, Andy Roddick, Sam Stosur, Caroline Wozniacki, and Vera Zvonareva donated their time to take part in the fundraising match.



Photo: Ben Solomon, Tennis Australia

As well as donating their time to participate in the match, these tennis legends and others donated items such as tennis racquets, shoes and shirts to be auctioned with the proceeds going to the Appeal.

The fundraising activities organised by Tennis Australia generated over \$1.79 million for the Appeal.

The Noosa Heads Surf Lifesaving and Supporters Club also wanted to lend a hand and organised a Flood Relief Fundraising day on 30 January 2011 to raise funds for the Appeal. Noosa local and 2010 Xfactor finalist Andrew Lawson performed on the day.

Some incredible items were donated locally for the charity auction including Bali holidays and Hastings Street accommodation as well as items from Dawn Fraser, Jimmy Barnes and Vanessa Amorosi, to name just a few. Over 2000 people attended throughout the day making the event a huge success.

The club raised over \$56,000 for the Appeal.

In Nambucca Heads in New South Wales, eight preschools: Valla Preschool, Valla; Teddy Bears Kindy, Nambucca Heads; Nambucca Heads Preschool; Giiguy Gamambi Preschool, Nambucca Heads; Bowraville Preschool; Alphabet College, Macksville; Macksville Preschool; and Eungai Preschool, Eungai Creek joined forces to organise a fundraising art sale.



Teddy Bears Kindy, Nambucca Heads. Photo: Brigitte Clarke and Yvonne Brown

Children from the preschools were concerned about other families losing their homes and families, so several preschoolers kindly donated their art works to be raffled with the funds given to the Appeal to help the people who had suffered as a result of Queensland's recent natural disasters. For the children, it was about sending positive thoughts and good luck.

This event brought in over \$250 for the Appeal.

These are just a few examples of the extraordinary lengths people went to in helping others in need.

The overwhelming success of third party fundraising activities has been a direct result of the dedication and hard work of event organisers who gave their time freely to help others.

8. Premier's Disaster Relief Appeal

As at 30 September 2011, a total of \$276.8 million was disbursed to the tens of thousands of people in need across three funding rounds and three special-purpose allocations as detailed in this section.

8.1 Emergency Assistance

At the inaugural meeting of 14 January 2011, the Committee recognised the need to quickly make payments to those who would find it hard to recover from the initial impact of the floods without financial assistance.

The Committee considered how it could best confirm identity and principal place of residence and also expedite payments into applicants' bank accounts to relieve their distress and financial suffering.

To facilitate early payment, the Committee enlisted the operational support of the Australian Government, through Centrelink, to receive applications and pay claims. At this time, Centrelink was in the process of paying its own disaster assistance claims and had the capacity to make some assessment of the veracity of the *Emergency Assistance* applications.

Centrelink's role in administering the Round 1 *Emergency Assistance* was critical. Some of the responsibilities undertaken by Centrelink included: operating an information phone line for the Appeal seven days per week from 8am to 8pm; maintaining a processing centre for assessment of claims; liaising with Queensland DoC officers to verify inundation or cyclone damage at an applicant's property; managing the collection and collation of data for the Appeal; and paying eligible claimants.

The Australian Government absorbed the cost of the administration of these payments to Queensland flood and cyclone victims.

The Queensland floods *Emergency Assistance* payment was announced on 21 January 2011 and was available to individuals and families whose principal place of



Cardwell house and hillside shredded. Photo: Hugh O'Brien

residence at the time of the floods was inundated with water above the level of the floor in living areas.

The non-means tested *Emergency Assistance* payment provided eligible applicants with \$2000 per adult and \$1000 per dependent child (under 18 years).

On 14 February 2011, in response to Tropical Cyclone Yasi, the *Emergency Assistance* payment was extended to include those individuals and families whose principal place of residence, at the time of the cyclone, sustained cyclone damage to the living areas of the dwelling.

The *Emergency Assistance* funding round was initially closed on 31 March 2011 for flood victims and 15 April 2011 for cyclone victims, however, all emergency assistance was extended to 30 June 2011. The Queensland Government understood that many people were traumatised by the events of the past summer and needed time to apply for assistance. On this basis, the Committee continually reviewed the circumstances, including the public's responsiveness to the Appeal, and adapted accordingly so that the maximum number of people could access assistance from the Appeal at a time when they were ready and able to do so.

Notably, *Emergency Assistance* payments were made to individuals and not to households. Therefore, more than one claim could be received in respect of the same principal place of residence. This decision was made in recognition of the diverse living arrangements within our communities, particularly shared house arrangements, such as multi-generational dwellings and student accommodation.

The first payments were made just six business days after the funding round commenced.

More than \$72.8 million was paid out under this funding round to in excess of 40,000 people.

8.1.1 Eligibility

Given the emergent nature of this initial funding round, the Committee determined that the *Emergency Assistance* payment would not be subject to a means test to determine eligibility.

The *Emergency Assistance* eligibility criteria were as follows:

- the applicant was experiencing hardship from the impact of the floods or Cyclone Yasi without financial assistance
- and the damaged residence was the person's principal place of residence at the time of the floods or Cyclone Yasi
- and the damaged residence was also flooded internally above the level of the floor in the living areas of the home (lounge room, rumpus, dining room, kitchen or bedrooms), making the home uninhabitable
- or, the damaged residence sustained cyclone damage to the living areas of the home (lounge room, rumpus, dining room, kitchen or bedrooms), making the home uninhabitable.

Ipswich family

"I would like to thank each and every member of the Premier's Disaster Relief Team for all the hard work and effort that they have put into our (and I suspect many other's) claims for our flood affected home. Without their care, concern, support, warmth and hard work, we would be in a very bad place emotionally and financially. They listened when our insurance company (who we paid a lot of money to for flood cover – but not "this" type of flood) told us "Don't get your hopes up love!".

I would also like to thank, through you, the people of Queensland and Australia for their donations. It has made us even prouder to be Queenslanders and Australians. To know that many faceless strangers have contributed to the rebuilding of our home, takes our breath away. We will be forever grateful to everyone who contributed either their money or their time to help us.

Thank you seems such trivial words - but they are the only words I know to convey our feelings. As I write this, the tears are pouring down my face. It has been a long six months, but we are on the way back on our feet."

8.1.2 Assessment

The resourcing of claim assessments for the Appeal was always demand driven, varying in response to the number of applications and the assessment process required in each round.

As the volume of applications increased, greater resources were provided to ensure efficient claims processing.

The assessment and processing of *Emergency Assistance* claims involved a significant deployment of officers from DoC, Department of Environment and Resource Management (DERM) and Centrelink.

Emergency Assistance assessment activity included verifying the applicant's personal details to confirm their identity, principal place of residence and household composition.

The verification process also involved confirming the level of inundation and cyclone damage at properties based on the best available data.

When the *Emergency Assistance* funding round commenced in late January 2011, a total of 51 staff, including 13 Queensland Government employees (eight DoC and five DERM staff) and 38 Australian Government (Centrelink) employees were engaged in the assessment and processing of claims.

By mid-February 2011, this number had increased to a total of 76 staff, including 20 Queensland Government employees (12 DoC and eight DERM staff) and 56 Centrelink employees.

This resourcing was increased in response to the large volume of applications received. At the peak of the

Emergency Assistance assessment activity in early March 2011, a total of 415 staff, including 135 Queensland Government employees (127 DoC and eight DERM staff) and 280 Centrelink employees were engaged in the assessment and processing of claims.

It is acknowledged that assessing tens of thousands of applications for assistance required significant resources to ensure that the much-needed funds were paid out as quickly as possible to assist those affected.

The effective deployment of these resources demonstrated close cooperation between the Queensland and Australian Governments, and their agencies.

Throughout the assessment process, it quickly became apparent that there was no complete data set which identified all of the flood and cyclone damaged residences.

Multiple methods of verification were used to confirm the damage, including rapid damage assessment reports from the Queensland Fire and Rescue Service, information from DoC and local councils and flood line mapping from DERM.

DERM's Spatial Information Group (SIG) supported the flood and Yasi claim assessment process being managed by DoC, through the provision of geocoding, spatial modelling and analysis and classification and presentation of evidence of flood or cyclone damage, using a Geographic Information System and Google Earth Enterprise technologies.

SIG was called on to assist when delays in validating flood claims arose because of the difficulties in assessing whether water had gone over the floor boards. In order to overcome this problem, eligibility for assistance was deemed to be established where the applicant's residence was within SIG floodlines. On a twice daily basis (seven days a week) the SIG team would geocode a batch of claims forwarded from Centrelink. Geocoded records were classified against the available flood lines and these results were loaded into the Google Earth tool that had been set up for DoC staff, who used this information as well as rapid damage assessments and their own data sources to validate the claims for payment across the state.

SIG provided evidence for more than 21,400 claims to DoC (14,278 flood and 7206 Yasi). Only those claims that required validation were forwarded to SIG. The role played by SIG was critical to the success of this project that saw the relocation of 30 DoC staff to the Landcentre where they were equipped with spatial tools, mentored and supported by SIG staff.

The solution, put together by the SIG team, had to be suitable to be used immediately by inexperienced staff. SIG designed and delivered this solution within 48 hours and provided a platform that could integrate, search and visually present datasets, including imagery (both aerial and satellite), property boundaries and geocoded addressing information for thousands of claims. This high profile initiative commenced on 9 February 2011 and DoC staff continued working with SIG until 22 July 2011.



Flood lines over Emerald. Photo: Queensland Government Department of Environment and Resource Management

Local knowledge held by DoC staff in regional offices and local councils was particularly helpful in identifying the level of damage. In many instances, local knowledge was relied upon and often inspections were undertaken to verify the damage to the home.

The Committee agreed it was important that the integrity of the Appeal be safeguarded by only paying applications where there was sufficient information to verify the claim. As with all decisions made under the Appeal, this was done using the best information available at the time the application was lodged.

Each application was individually managed by an assessment officer who liaised directly with the applicant wherever possible. The assessing officer could then recommend an outcome based on all information provided by the applicant or obtained through other sources. The application and supporting information was then reviewed by a senior officer. A team of senior staff adopted a flexible and compassionate approach after ensuring that all financial and procedural requirements were in order.

Applications for caravans and boats created a level of complexity as, in many cases, there was no physical evidence remaining of the caravan or boat to support the application for assistance. The assessing officers contacted managers of caravan parks and marinas to facilitate payment from the fund.

The Chairperson of the Committee offered a briefing to all Members of the Queensland Parliament (MPs) in relation to the *Emergency Assistance* funding round and the assessment process. Recognising the importance of identifying the circumstances of individual applicants at a local level, the Chairperson offered all MPs the opportunity to provide written confirmation of inundation or cyclone damage in instances where they had visited a constituent's damaged property after the floods or cyclone.

8.1.3 Disbursements

More than 40,000 people shared in \$72.8 million in amounts of \$2000 per adult and \$1000 per child.

The non-means tested *Emergency Assistance* payment accounted for more than 26 per cent of total donations to the Appeal.

8.2 Structural Damage Assistance — Destroyed Home

As a guiding principle, structural damage assistance from the Appeal was made available to owner occupiers with a limited capacity to recover, whose principal place of residence sustained flood or cyclone damage. Assistance from the Appeal was prioritised to help people return to their own safe and habitable residence.

On 8 March 2011, the *Structural Damage Assistance — Destroyed Home* funding round was announced, concentrating the initial structural damage assistance on those who had been hardest hit by the floods and Cyclone Yasi, namely those people who had lost everything.

This structural damage assistance from the Appeal was available to both insured and uninsured applicants with varying payment levels, depending on the household's circumstances. Staff assessing each application applied a sliding scale model devised by PricewaterhouseCoopers and approved by the Committee.

Applicants were required to establish their identity, property ownership, principal place of residence, income and provide an assessment of the damage.

In early May 2011, it was clear that the demand for this structural damage assistance was less than expected with only 455 applications received across the *Destroyed Home* funding round. In response, on 10 May 2011 the Premier announced an increase in the payment levels for applicants whose homes had been destroyed, from an upper limit of \$100,000 to an upper limit of \$150,000.

The Committee constantly assessed the amount available in the fund and the call upon those funds, and increased the level of assistance available to flood and cyclone victims whenever possible.

On 5 June 2011, the Premier announced the wind-up strategy for the Appeal, which included an immediate contents payment of up to \$30,000 for those households that had received assistance under the *Destroyed Home* funding round, in recognition of the significant losses sustained.

This meant a maximum payment of up to \$180,000 was available under the *Destroyed Home* funding round. Following the ongoing review of the capacity of the fund, the maximum payment for those assisted under the *Destroyed Home* funding round was increased to \$280,000.

Although it had been announced that this funding round would close on 15 April 2011, the application period was extended until 30 June 2011 to align with the closing date of the third funding round, namely the *Structural Damage Assistance — Damaged Home* (see section 8.3). However, applications continued to be received and assessed for a

further two months with in excess of 900 applications for all funding rounds being received after the 30 June 2011 closing date.

8.2.1 Eligibility

The *Destroyed Home* eligibility criteria were all of the following:

- the applicant's principal place of residence was totally destroyed, or had to be demolished as a result of the Queensland floods or Tropical Cyclone Yasi
- the applicant was the owner occupier of the principal place of residence at the time of the Queensland floods or Tropical Cyclone Yasi
- and the combined household income was less than \$150,000 gross per annum (applicant and partner).

Structural damage assistance was not available to rental tenants, people seeking assistance to repair an investment property, holiday home, weekender, or recreational boat or caravan that was not the applicant's principal place of residence at the time of the floods or Cyclone Yasi.

All applicants were required to submit a statutory declaration and formal consent and authority for the Queensland Government to liaise with the applicant's insurer (if any).

8.2.2 Assessment

As with the *Emergency Assistance* assessment process, resourcing of structural damage claim assessments for the Appeal was demand driven.

DoC administered the structural damage funding rounds. The assessment process required the deployment of up to 200 staff, led by a Deputy Director-General, working up to seven days a week assessing and case managing structural damage assistance applications.

To establish initial eligibility for *Destroyed Home* assistance, the applicant's income was assessed to determine hardship and capacity to recover. Identity, evidence of property ownership and principal place of residence were also confirmed.



Tully farmhouse. Photo: Hugh O'Brien

This structural damage assistance from the Appeal was available to both insured and uninsured applicants.

To further support the assessment process and to expedite payment of applications, a dedicated team of senior officers was established to liaise with the numerous insurance companies concerned. This was a deliberate approach to alleviate some of the pressure applicants had reported, due to their uncertainty about their insurance cover.

The level of damage to owner occupied principal places of residence was verified through either an independent assessment by QBuild or the applicant's insurer.

Any insurance payments, ex-gratia payments and any assistance provided through the Structural Assistance Grant available under the National Disaster Relief and Recovery Arrangements (NDRRA) were taken into account when deciding the actual level of assistance available to eligible applicants from the Appeal.

Those who were eligible for *Destroyed Home* assistance received an initial payment of \$10,000 towards their rehousing or recovery needs, regardless of their insurance status, as well as a contents contribution of \$30,000. They were then eligible for a further payment up to \$240,000 depending on the individual circumstances.

Applications received under this round for homes deemed not to be destroyed but damaged were automatically transferred for assessment to the third round of funding, namely the *Structural Damage Assistance – Damaged Home* (see section 8.3).

8.2.3 Disbursements

A total of \$31.7 million was disbursed to more than 360 households with payments ranging from \$10,000 to \$280,000, with an average payment of \$87,657.

The payments made under the *Destroyed Home* funding round accounted for more than 11 per cent of total donations to the Appeal.

8.3 Structural Damage Assistance – Damaged Home

On 7 April 2011, the *Structural Damage Assistance – Damaged Home* funding round was announced, aimed at providing assistance to those Queenslanders whose homes were not destroyed, but who had suffered structural damage to their principal place of residence as a result of the Queensland floods or Tropical Cyclone Yasi.

This structural damage assistance from the Appeal was available to both insured and uninsured applicants, with varying payment levels depending on the applicant's circumstances.

Applicants were required to establish their identity, property ownership, principal place of residence and income and

provide quotes from licensed builders or an assessment of the damage.

In early May 2011, it was clear that the response to the structural damage funding rounds was less than expected with only 608 applications received across the *Damaged Home* and *Destroyed Home* funding rounds. In response, on 10 May 2011, when the Appeal balance totalled \$259.5 million, the Premier announced an increase in the level of payments available to eligible applicants under the *Damaged Home* funding round.

The *Damaged Home* payment amount, which was originally calculated at 50 cents in the dollar based on repair quotes provided, was increased to meet the full cost of the quoted repairs up to the maximum payment of \$80,000.

On 5 June 2011, when the Appeal balance was \$267.2 million the Premier announced an additional payment to eligible householders to assist them in replacing damaged household contents. Payments of up to \$20,000 went to households that had sustained structural damage. This meant that a maximum payment of up to \$100,000 was available under the *Damaged Home* funding round depending on a household's circumstances.

This funding round closed on 30 June 2011, however applications continued to be received and assessed for a further two months with over 900 applications being received after the 30 June 2011 closing date across all funding rounds.

In the week prior to the closing date for the structural damage assistance rounds (23 June to 30 June 2011), a total of 1498 applications were received.

The Committee deliberately took a measured approach, ensuring that sufficient funds were available to pay out all eligible claims.

It would have been unfair and irresponsible to disburse all of the funds prior to the structural damage assistance closing date because many Queenslanders still struggling with the emotional impact of these events would have missed out on this vital assistance.

8.3.1 Eligibility

The *Damaged Home* eligibility criteria were all of the following:

- the applicant's principal place of residence suffered structural damage as a result of the Queensland floods or Tropical Cyclone Yasi
- the applicant was the owner occupier of the principal place of residence at the time of the Queensland floods or Tropical Cyclone Yasi
- and the household income was less than \$150,000 gross per annum (applicant and partner).

Structural damage assistance was not available to rental tenants, people seeking assistance to repair an investment property, holiday home, weekender, or recreational boat

or caravan that was not the applicant's principal place of residence at the time of the floods or Cyclone Yasi.

All applicants were required to submit a statutory declaration and formal consent and authority for the Queensland Government to liaise with the applicant's insurer (if any).

8.3.2 Assessment

To establish initial eligibility for *Damaged Home* assistance, the applicant's income was assessed to determine hardship and capacity to recover. Identity, evidence of property ownership and principal place of residence were also confirmed.

Consistent with the *Destroyed Home* funding round, *Damaged Home* assistance from the Appeal was available to both insured and uninsured applicants. As part of the application process, the insured applicant's consent and authority was sought to liaise with their insurance provider to obtain details of their insurance claim.

Mr M, Tully

The cyclone ripped off the roof, but most of the house was left standing. However, subsequent weeks of rain severely damaged the interior, ruined hand-carved posts and stairs and destroyed wiring.

"There was heaps of beautiful timberwork throughout the house. It was almost a write-off. I didn't want to walk away from the house. I wanted to get in there and get it back to its former glory.

The money's certainly been a help. I'm in the process of organising a builder. I know him very well and he knows I'm a good tradesman so he's going to come down and use me to work on the house. The people of Queensland and all around Australia have given their hearts and donated the money and that's certainly going to go a long way to getting me back on track, I'm sure of that."

Any insurance payments, ex-gratia payments and any assistance provided through the *Structural Assistance Grant* available under the NDRRA were taken into account when deciding the actual level of assistance available to eligible applicants from the Appeal.

When the *Damaged Home* funding round was released, applicants were required to submit two accompanying quotes from registered builders for repairs to structural damage.

However, on 10 May 2011, in response to calls from homeowners who were experiencing difficulty in obtaining quotes for rebuilding work, the Premier announced the establishment of a panel of BSA licensed builders to begin dedicated quoting services in a systematic way in areas of high demand, to help people obtain quotes quickly.

The BSA established a register of licensed contractors from its prequalified rectifying contractor panel, matched the homeowner and builder and coordinated the quotes, enabling applicants to expedite their application for assistance from the Appeal.

Homeowners who accessed one of the BSA's panel of prequalified rectifying contractors to obtain a quote were required to provide only one quote.

As at 30 September 2011, 1016 homeowners had accessed this service and, even though the closing date for structural damage applications was 30 June 2011, this service remained in operation for months after that date as it was acknowledged that some applicants were yet to obtain a repair quote.

This service was available throughout the state with the majority of contractors being available in the areas of high demand.

Those who were eligible for *Damaged Home* assistance received an initial payment of \$5000 towards their rehousing or recovery needs, regardless of their insurance status as well as a contents contribution of up to \$20,000.

8.3.3 Disbursements

More than 4000 households shared in \$149.2 million with payments ranging from \$10,000 to \$100,000 and with an average payment of \$36,984.

The payments made under the *Damaged Home* funding round accounted for over 53 per cent of total donations to the Appeal.

8.4 Total disbursement summary

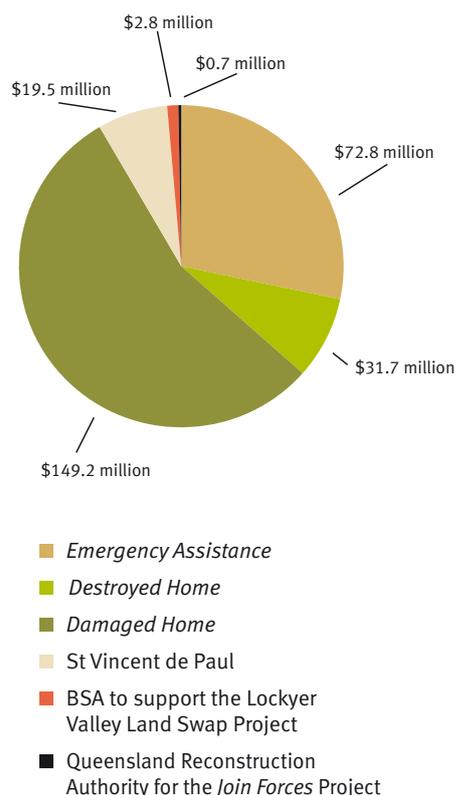
Total Appeal donations were disbursed across six categories, three of which were the three funding rounds discussed in detail previously and three were special purpose allocations discussed below.

Overall, more than 40,000 people benefitted from the generosity of donors and received a share of in excess of \$276.8 million.

1. Under Round 1, more than 40,000 people shared a total of \$72.8 million in *Emergency Assistance*.
2. The 362 households whose homes were destroyed shared *Structural Damage Assistance* — *Destroyed Home* funding which totalled \$31.7 million.
3. Round 3 *Structural Damage Assistance* — *Damaged Home* funds went to more than 4000 households exceeding more than \$149.2 million.
4. St VdP was initially provided with \$10 million to alleviate ongoing hardship and has since received incremental support of \$19.5 million in response to demand. In addition, St VdP will also receive all residual funds and any other additional funds received by the Appeal to 31 December 2011.

5. The Appeal has transferred \$2.835 million to the BSA to support the Lockyer Valley Land Swap Project.
6. The German–Australian Chamber of Industry and Commerce fundraiser specifically raised funds totalling \$745,500 to be administered by the QldRA for the purposes of alleviating hardship within the community as a result of summer disasters, through its *Join Forces* Project.

Disbursement breakdown



8.4.1 The St Vincent de Paul Society

On 25 May 2011, the Premier announced that \$10 million from the Appeal would be provided to St VdP to help deliver more flexible assistance to Queenslanders in need. By 30 September 2011, St VdP had received a total allocation of \$19.5 million.

St VdP has been actively involved in getting the lives of Queenslanders devastated by natural disasters back on track through material and financial support, friendship and care. St VdP has a local presence in nearly every community across the state, with more than 7500 members and volunteers working hard visiting people in real distress and assessing how they can be helped on a case-by-case basis.

The type of help they have been providing includes material assistance such as food, household goods, furnishings or equipment and building materials.



Photo: St Vincent de Paul Society, Queensland

St VdP has been able to assist over 6200 of Queensland's most vulnerable households, allowing them to return home following the natural disasters and begin the long process of rebuilding their lives.

The funding allocated to St VdP enabled people who may not have met the eligibility criteria for Appeal funds, or were waiting for an insurance payment, to apply to St VdP for assistance.

St Vinnies volunteer

Jim, a St VdP member and volunteer, has been knocking on doors throughout flood affected areas in Brisbane's west and answering phone calls since January. He's also been helping flood victims access Premier's Disaster Relief Appeal money via St VdP.

"It's really quite emotional seeing how people are living and hearing the stories they have to share," Jim said.

But the feeling of community has never been stronger. One man in Goodna has been repairing his own house, and also buying items to help out his neighbours. St VdP is now assisting him by reimbursing his expenses.

"We're trying to lend a helping hand, whatever the situation. People are still really hurting and we want them to know they are not forgotten."

In recognition that devastation is not uniform and can cause hardship in ways that cannot easily be categorised, St VdP had flexibility regarding the amount allocated per household and its purpose.

DoC managed the funding arrangement with St VdP on behalf of the Committee. St VdP provided progress reports to DoC and the Committee on the number of people assisted and expenditure of the funds.

St VdP did not charge administrative fees.

8.4.2 Lockyer Valley Land Swap Project

The Lockyer Valley saw terrible devastation and loss of life when a wall of water destroyed several valley communities on the afternoon of 10 January 2011.

Of the 119 homes that sustained significant damage, 19 houses were damaged beyond repair and 10 were completely destroyed.

In addition to Appeal funds paid to eligible owner occupiers of the Lockyer Valley, grants of \$35,000 from the Appeal were offered to victims of the devastating flooding to help them move their home to higher ground in Grantham.

Residents could choose to be part of the voluntary relocation and land swap, with the special grants designed to assist with costs that would not be paid for by insurance, such as reconnecting power and water to new or relocated houses, and removing flood debris.

Homeowners living in Grantham, Helidon, Murphys Creek, Postmans Ridge, Withcott and other affected nearby areas in the Lockyer Valley are eligible for the grant.



3D Grantham perspective of new development in red. Photo: Queensland Reconstruction Authority

The BSA will administer the grants on behalf of the Appeal.

8.4.3 German–Australian Chamber of Commerce fundraiser

Under the patronage of the German Ambassador, His Excellency Dr Michael Witter, the German–Australian Chamber of Industry and Commerce held a fundraising dinner on 8 April 2011 for the purposes of raising funds for the Appeal to be administered through the *Join Forces* Project.

A total of \$745,500 was raised for the Appeal to specifically assist community organisations affected by the natural disasters.

The *Join Forces* Project was developed in partnership with the Prime Minister's Business Taskforce as a means of giving Australia's corporate and business sector a direct line to community groups in need of help.

Not-for-profit and community based organisations affected by the floods or cyclone may be eligible for the *Join Forces* Project. The Queensland Reconstruction Authority administers the *Join Forces* Project.

Mr and Mrs S, North Queensland

When Tropical Cyclone Yasi hit North Queensland in February, Mr and Mrs S took refuge with family in Mackay. They returned home a few days later to devastation in their beach front house.

"When we got back the whole place was a shambles. The whole frontage had to be replaced and all our furniture. We couldn't stay here. My son is close by. He had just put up a house, luckily, so we moved in there with him."

Without insurance, the S family were in desperate need of assistance. The Appeal was there to help repair their little bungalow.

"Our sincere thanks to the people who have donated money to the Appeal. It's helped so much. We were so very depressed, you know. We couldn't have done it ourselves. My husband is 90 and I'm 87. We wouldn't have known where to turn."

8.5 Decision review

In the event an application for the *Emergency Assistance; Structural Damage Assistance — Destroyed Home* or *Structural Damage Assistance — Damaged Home* funding rounds was deemed ineligible, applicants were advised of their ability to request a decision review.

Applicants were encouraged to submit any additional information or documentation to support their original application. An independent team within DoC undertook a full review of the application. In circumstances where the review team was recommending the original decision, the matter would be referred to an independent panel comprising one senior staff member from DoC and two senior DPC staff.

Table 1: Decision review outcomes

	Round 1	Round 2	Round 3	Total
Appeals Received	1751	31	288	2070
Original decision overturned	1402	9	143	1554
Original decision upheld	299	17	105	421
Appeals withdrawn	50	2	15	67
Appeals in progress	0	3	25	28

Table 1 outlines the outcomes of the decision review process under each funding round. Table 1 shows that a total of 2070 appeals were received of which, 75 per cent or 1554 original decisions were overturned. This high percentage rate illustrates that the review team gave each appellant every opportunity to provide further supporting evidence for their claim and wherever possible supported them in doing so. The table above also shows that only 20 per cent or 421 original decisions were confirmed. Decisions were upheld for a number of reasons; because it was found that there was no inundation or damage to the property, or the applicant had already received payment, or information to support the claim was not provided by the applicant. Finally the table above shows that a total of 67 appeals were withdrawn and 28 are in progress as at 30 September 2011.

A comparatively high number of originally-declined decisions for the *Emergency Assistance* round were overturned. This was due largely to insufficient evidence to satisfy eligibility criteria concerning proof of principal place of residence and proof of identity, being provided at the time of the initial application. Upon review, applicants supplied this evidence and a decision was able to be made in their favour.

A significant proportion of the overturned decisions for Rounds 2 and 3 were for applicants who had already been provided with financial assistance but provided additional quotes for repairs to their flood or cyclone damaged property resulting in a reassessment for further payment.

9. Other disaster relief financial assistance programs

The Queensland Government recognises the significant human and financial impacts that disasters can bring upon a community.

Following severe disaster events, local, state and Australian Governments respond through a coordinated range of disaster-management arrangements to address both the physical and financial needs of affected communities.

The Queensland Government operates two programs of assistance. The assistance detailed below is not related to Appeal funds detailed in this report.

9.1 Natural Disaster Relief and Recovery Arrangements

Firstly, the Natural Disaster Relief and Recovery Arrangements (NDRRA), a joint federal-state government program is designed to provide grant and loan assistance to disaster affected community members, small businesses, primary producers and local and state governments for the impact of defined natural disasters.

DoC administers NDRRA funding available to individuals and families for their personal losses. Four grants are available to eligible individuals and families for personal losses. With the exception of the *Emergent Assistance Grant*, eligibility for all assistance is means tested. Details are outlined below:

- *Emergent Assistance Grant* – one-off grant to assist with immediate needs such as food, clothing, accommodation and medical supplies in the immediate aftermath of a natural disaster – up to \$170 per person to a maximum of \$850 per family.
- *Essential Household Contents Grant* – assistance towards the repair or replacement of damaged/destroyed uninsured essential household contents – up to \$1705 for individual applicants and \$5120 for couples/families.
- *Structural Assistance Grant* – assistance to return owner occupied dwellings to a habitable and secure condition – up to \$10,500 for an individual applicant and \$14,200 for couples/families.
- *The Essential Services Safety and Reconnection Grant* – to assist homeowners reconnect essential services, such as electricity, water, gas or sewerage/septic systems, damaged by a disaster:
 - Part A – a contribution of up to \$200 for a safety inspection for each essential service needing reconnection
 - Part B – a contribution of up to \$4200 to undertake repair work to enable essential service reconnection (for example, if rewiring is required).

In addition to a broad range of departmental advice and support measures, including the \$20 million Rural Resilience Package for those severely impacted by Cyclone Yasi and a \$2.34 million Flood Recovery Package, the Department of Employment, Economic Development and Innovation and the Queensland Rural Adjustment Authority provide

a range of financial assistance programs to primary producers, business and not-for-profit organisations impacted by the floods and Cyclone Yasi under the joint Australian–state NDRRA. These programs include:

- freight subsidies for primary producers of up to \$5000 per property
- standard concessional loans for primary producers of up to \$250,000
- standard concessional loans for small business (fewer than 20 employees) of up to \$250,000
- clean up, repair and recovery grants of up to \$25,000 for primary producers, small business (fewer than 20 employees) and not-for-profit organisations
- loans and grant packages to charities and not-for-profit organisations of up to \$105,000 (\$5000 grant component)
- extreme damage grant and loan packages of up to \$650,000 with a grant component of up to \$50,000 for primary producers, business and not-for-profit organisations.

9.2 State Disaster Relief Arrangements

Secondly, the State Disaster Relief Arrangements (SDRA) is a wholly state-funded, all hazards, personal hardship financial assistance package that can be activated to assist Queensland communities recover from a disaster event.

Small disasters are ineligible for Australian–state NDRRA funding. The Australian Government defines a small disaster as one where state expenditure (on all assistance measures) does not exceed \$240,000.

In these instances, the Minister for Police, Corrective Services and Emergency Services may activate state funding for SDRA relief measures such as the Personal Hardship Assistance Scheme and Counter Disaster Operations.

Due to the scale of the flooding and Cyclone Yasi, NDRRA funding was activated as a recovery measure.

9.3 Australian Government Disaster Recovery Payment

The Australian Government activated the Disaster Recovery Payment (AGDRP) to assist people who were adversely affected by the flooding that began in November 2010 in Queensland and extended it to help include those affected by Cyclone Yasi.

Centrelink administered this payment on behalf of the Australian Government.

The intention of the AGDRP was to provide immediate, one-off financial assistance – \$1000 per eligible adult and \$400 per eligible child to Australians adversely affected by the disaster.

The AGDRP is separate from, and not in any way associated with, the Appeal.

10. Appendices

10.1 Appeal posters

- 10.1.1 Premier's Disaster Relief Appeal January 2011 poster
- 10.1.2 Premier's Disaster Relief Appeal post Cyclone Yasi poster
- 10.1.3 Premier's Disaster Relief Appeal 'Application forms' poster
- 10.1.4 Premier's Disaster Relief Appeal Round 3 funding poster
- 10.1.5 Premier's Disaster Relief Appeal final funding round poster

10.2 Application forms

- 10.2.1 Premier's Disaster Relief Appeal Emergency Assistance January 2011
- 10.2.2 Premier's Disaster Relief Appeal Round 2 Application for assistance – Structural Damage Assistance – Destroyed Home
- 10.2.3 Premier's Disaster Relief Appeal Round 3 Application for assistance – Structural Damage Assistance – Damaged Home

10.1 Appeal posters

10.1.1 Premier's Disaster Relief Appeal January 2011 poster

Premier's Disaster Relief Appeal



Queenslanders need your help...

Queensland is reeling from the worst natural disaster in our history. Three quarters of the state has felt the devastation of raging floodwaters and we now face an enormous reconstruction task.

You can help make a difference by donating any amount, no matter how small, to help Queenslanders get back on their feet.

Please give generously.

How you can help

By phone

Call **1800 219 028** and provide your credit card details (6am – 11pm 7 days).

In person

Visit any branch of BOQ, Commonwealth Bank of Australia, Westpac, ANZ, NAB, Suncorp, St George Bank, Bank SA, Bank West, Australian Central Credit Union, Savings & Loans Credit Union or Queensland Teachers' Credit Union, or make a donation at the checkout of your local Coles supermarket or Australia Post.

Internet banking

You will need to have internet banking set up with your financial institution. The account details for donations are:

BSB: 064 013, Account number: 1000 6800

Donations of \$2 and over are tax deductible. At this time, the Queensland Government is inviting financial donations only. Unfortunately this appeal cannot accept donations of goods or services. For information on how to donate goods or services visit www.qld.gov.au/floods

By mail

Cheques should be made payable to:

The Premier's Disaster Relief Appeal

and posted to:
Premier's Disaster Relief Appeal
C/O Department of the Premier and Cabinet
PO Box 15185, City East QLD 4002

Please provide your contact details if you would like a receipt for donations of \$2 and over. These donations will be tax deductible. Please do not send cash.

Online

Visit www.qld.gov.au/floods and follow the links to donate using your Visa or Mastercard.

International donations

The account details for international donations are:
Account Name: Premier's Disaster Relief Appeal
BSB: 064 013

Account number: 1000 6800

SWIFT code: CTBAAU2S

The disbursement of donated funds will be managed by a distribution committee, which includes representatives from the Australian Red Cross.

Visit www.qld.gov.au/floods or call **1800 219 028** (6am – 11pm)



10.1.2 Premier's Disaster Relief Appeal post Cyclone Yasi poster

The Premier's Disaster Relief Appeal has been extended to help those affected by Tropical Cyclone Yasi.



Thank you to all who have donated to the Premier's Disaster Relief Appeal.

Thousands of families across Queensland were hit hard by recent flooding and now parts of North Queensland have been devastated by Tropical Cyclone Yasi. Donations are still needed to help Queenslanders rebuild their lives and livelihoods. **Please give generously.**

How you can help

By phone

Call **1800 219 028** and provide your credit card details.

In person

Visit any branch of BOQ, Commonwealth Bank of Australia, Westpac, ANZ, NAB, Suncorp, St George Bank, Bank SA, Bank West, CUA or Queensland Teachers' Credit Union or make a donation at the checkout of your local Coles supermarket or Australia Post.

Internet banking

You will need to have internet banking set up with your financial institution. The account details for donations are:
BSB: 064 013, Account number: 1000 6800

By mail

Cheques should be made payable to:

The Premier's Disaster Relief Appeal and posted to:
Premier's Disaster Relief Appeal
C/O Department of the Premier and Cabinet
PO Box 15185, City East QLD 4002

Please provide your contact details if you would like a receipt for donations of \$2 and over. These donations will be tax deductible. Please do not send cash.

Online

Visit www.qld.gov.au/disasterappeal and follow the links to donate using your Visa or Mastercard.

International donations

The account details for international donations are:

Account Name: Premier's Disaster Relief Appeal
BSB: 064 013
Account number: 1000 6800
SWIFT code: CTBAAU25

The disbursement of donated funds is being managed by a distribution committee, which includes representatives from the Australian Red Cross.

All donations of \$2 or more to the Appeal by Australian residents are tax deductible. International donors should consult their relevant local authority to assess whether donations to the Appeal are tax deductible in their jurisdiction. At this time, the Queensland Government is inviting financial donations only. Unfortunately this appeal cannot accept donations of goods or services.

Visit www.qld.gov.au/disasterappeal or call **1800 219 028**



Premier's Disaster Relief Appeal



Application forms

For more information please call

180 22 66 or visit

www.qld.gov.au/floods



10.1.4 Premier's Disaster Relief Appeal Round 3 funding round poster

Premier's Disaster Relief Appeal

Round three funding opening



The Premier's Disaster Relief Appeal has paid over \$60 million to help Queenslanders affected by the Queensland floods and Tropical Cyclone Yasi.

Round two currently offers assistance to owner-occupiers of homes that were destroyed. This round closes on 15 April 2011.

Round three offers assistance to owner-occupiers to rebuild and repair structural damage to their homes. This round **opened on 11 April 2011** and closes on 30 June 2011.

Eligible applicants will receive an initial payment of \$5,000 to help with their rehousing or recovery needs. Further assistance of up to \$75,000 may also be available.

An income test will be applied to determine eligibility for assistance, and the amount of assistance you may receive.

The amount of assistance will also be affected by any insurance payments, ex gratia payments or Community Recovery Structural Assistance grants you may receive.

If you applied and were not eligible for round two assistance due to the extent of damage to your home, you will automatically be considered for round three. You do not need to submit a new application.

For more information or to download an application form visit www.qld.gov.au/disasterrelief or call **1800 173 349**. Forms will also be available at local outlets, including councils, the Department of Communities and QGAP offices.



DFC2327

Premier's Disaster Relief Appeal

– helping Queenslanders in need



Thank you to everyone who has so generously donated to the Premier's Disaster Relief Appeal. Every cent of your money is going to Queenslanders who need it the most.

By 31 August, more than 30,000 people will have received a share of more than \$260 million. That's over \$1 million a day in payments since the fund was established.

The Appeal will accept donations until 31 December and all donations received after 30 June will be provided to St Vincent de Paul to distribute.

Applications must be lodged by 30 June 2011 for:

- A maximum payment of up to \$180,000 for people whose homes were destroyed.
- A maximum payment of up to \$90,000 for people whose homes suffered structural damage.

Apply now.

To find out more or download an application form go to www.qld.gov.au/disasterrelief or call **1800 173 349**.

Forms are also available at local Community Recovery Centres, Department of Communities' offices, council offices and libraries.

You can contact St Vincent de Paul on **1300 633 343**.



10.2 Application forms

10.2.1 Premier's Disaster Relief Appeal Emergency Assistance January 2011



Queensland
Government

Premier's Disaster Relief Appeal Emergency Assistance January 2011

Purpose of this form	The Queensland Premier has commenced an appeal to assist victims of the Queensland floods. The Australian public, business community and all levels of government have given generously to the appeal, which will initially focus on helping individuals and families who are experiencing hardship from the impacts of this natural disaster.
Who is eligible for assistance	You (your partner and/or children) may be eligible for an Emergency Assistance payment if: <ul style="list-style-type: none">• the damaged residence was your home that you lived in (principal place of residence) at the time of the flooding, regardless of whether you own or rent the property (e.g. a house, unit, caravan or other dwelling)• the damaged residence was flooded internally above the level of the floor in the living areas (e.g. lounge room, rumpus, dining room, kitchen or bedrooms) making your home uninhabitable. This does NOT include any vehicles, your garage, carport, shed or outside buildings. The level of flooding at your property will be verified through local councils and government departments and agencies <ul style="list-style-type: none">• you will find it hard to recover from the impact of the floods without financial assistance.
How much will be paid	If you are eligible, you will receive: <ul style="list-style-type: none">• \$2,000 per adult (18 years of age and over)• \$1,000 per dependent child (under 18 years of age).
How long do I have to claim	Closing date for applications is 31 March 2011 .
How will payments be made	Payments will be made to a bank, building society or credit union account held in your name. A joint account is acceptable. If you do not have an account call 180 22 66 .
Who can use this form	If you have a partner and your partner is also claiming, they can use this form or complete a separate form.
Filling in this form	<p>Please use black or blue pen.</p> Mark boxes like this <input type="checkbox"/> with a ✓ or ✗.Where you see a box like this <input type="checkbox"/> Go to 5 skip to the question number shown. You do not need to answer the questions in between.
Returning your form	Check that you have answered all the questions you need to answer and that you have signed and dated this form. Please return this form to one of the following: <ul style="list-style-type: none">• by Fax – 13 2115• by Post – Premier's Disaster Relief Appeal Locked Bag 55 GPO BRISBANE QLD 4001• or in person to the Community Recovery Centre in your area.

Please lodge your claim as soon as possible.

A2235.110121

Notes—1 of 2

Premier's Disaster Relief Appeal

For more information Please call **180 22 66** or visit your local Community Recovery Centre – a list of locations is available at:
www.communityservices.qld.gov.au/community/community-recovery/support-assistance/index.html

If you have a hearing or speech impairment **TTY service** Freecall™ **1800 810 586**. A TTY phone is required to use this service.

Definition of key terms **Principal place of residence**

Your home that you lived in at the time of the flooding, regardless of whether you own or rent the property.

Inundation above the floor

To be eligible for assistance, your home must have flooded internally above the level of the floor in the living areas (e.g. lounge room, rumpus, dining room, kitchen or bedrooms) making your home uninhabitable. This does **NOT** include any vehicles, your garage, carport, shed or outside buildings.

Privacy and your personal information

Personal information is protected by law, including the *Privacy Act 1988 (Cwlth)* and the *Information Privacy Act 2009*.

The Queensland Government is collecting information in this form for the purpose of determining your eligibility for financial assistance.

This information will not be used for any other purpose other than determining eligibility and verifying that the information provided is true and correct.

If you are unable to provide this information, the Queensland Government will be unable to process your application.

The Queensland Government may need to verify these details, and this may involve contacting local councils and government departments and agencies.

When you provide the Queensland Government with information about other individuals (e.g. names of people normally living at your address), the Queensland Government relies on you to make those individuals aware that such information has been provided to the Queensland Government as part of the application process.

The information you provide may be cross-checked with other applications.

Please lodge your claim as soon as possible.



1 Will you (and/or your partner) find it hard to recover from the impact of the flood without financial assistance?

No You are not eligible for this assistance.

Yes Go to next question

2 Was the flooded dwelling your principal place of residence at the time of the flooding?

No You are not eligible for this assistance.

Yes Go to next question

3 Was the interior of your residence flooded with water above the floor in the living areas, making it uninhabitable?

No You are not eligible for this assistance.

Yes Attach any evidence to support your claim.
▶ Go to next question

4 Your name

Mr Mrs Miss Ms Other

Family name

First given name

Second given name

5 Your date of birth

/ /

6 Address of your principal place of residence which was flooded

Postcode

7 How can we contact you?

Phone number ()

Mobile phone number

Email

8 Are you currently getting any type of Centrelink payment or Family Tax Benefit?

No Go to next question

Yes Your Centrelink Reference Number (if known)

- - -

9 Have you (and/or your partner) claimed the Australian Government Disaster Recovery payment, for the Queensland floods December 2010/January 2011?

No Go to next question

Yes Do not answer questions 10 to 16.
Go to 17

10 Do you have a partner?

No Go to 15

Yes Who is claiming a payment on this form?

You Go to 15

You and your partner Go to next question

11 Your partner's name

Mr Mrs Miss Ms Other

Family name

First given name

Second given name

12 Your partner's date of birth

/ /

13 Your partner's permanent address

Postcode

14 Is your partner currently getting any type of Centrelink payment or Family Tax Benefit?

No Go to next question

Yes Your partner's Centrelink Reference Number (if known)

- - -



CLK0A2235 110121

15 Are you (and your partner) claiming for any dependent children?

- No *Go to next question*
 Yes Give the children's details (only one person can be paid for each child)

Child 1

Child's family name

Child's given names

Child's date of birth / / Child's sex
 Male Female

Child's permanent address (if different to question 6)

 Postcode

Child 2

Child's family name

Child's given names

Child's date of birth / / Child's sex
 Male Female

Child's permanent address (if different to question 6)

 Postcode

If you are claiming for more than 2 dependent children, attach a separate sheet with details.

16 Where do you want your payment made?

The bank, building society or credit union account must be in your name. A joint account is acceptable.

Name of bank, building society or credit union

Branch where your account is held

Branch number (BSB)

Account number (this may not be your card number)

Account held in the name(s) of

If your partner (if you have one) is claiming a payment and they would like it made to a different bank account, attach a separate sheet with details.

17 Statement

I declare that:

- the information provided in this form is true and accurate.
- I have received the **Notes** which contains the privacy notice.

I understand that:

- any overpayment from the Premier's Disaster Relief Appeal will have to be returned.
- a false declaration in this application may lead to prosecution.
- personal information I have recently provided to apply for flood relief assistance from the Queensland Department of Communities, other Queensland Government agencies, Centrelink and/or other Commonwealth agencies may be used for the purposes of assessing this application. This may include an assessment of whether my property was inundated by flood waters and deemed uninhabitable.

Your signature Date

Your partner's signature – if they are also claiming a payment Date

Please return this form to one of the following:

- by Fax – **13 2115**
- by Post – **Premier's Disaster Relief Appeal
 Locked Bag 55 GPO
 BRISBANE QLD 4001**
- or in person to the Community Recovery Centre in your area.

Office Use only

CSA Logon ID	<input type="text"/>
Location claim taken	<input type="text"/>
Priority payment	No <input type="checkbox"/> Yes <input type="checkbox"/>
Payment delivery method	<input type="text"/>
Cheque number	<input type="text"/>
POI provided (e.g. driver's licence, Medicare card)	<input type="text"/>
Eligibility evidence attached	No <input type="checkbox"/> Yes <input type="checkbox"/>
Notes	<input type="text"/>

10.2.2 Premier's Disaster Relief Appeal Round 2 Application for assistance – Structural Damage Assistance – Destroyed Home



Premier's Disaster Relief Appeal – Round 2

Application for assistance Structural Damage Assistance – Destroyed Home

The Queensland Premier has commenced an appeal to assist victims of the Queensland floods and Tropical Cyclone Yasi. The Australian public, business community and all levels of government have given generously to the appeal, which will focus on helping individuals and families who are experiencing hardship from the impacts of these natural disasters.

Intention of this assistance	Any payment from the Premier's Disaster Relief Appeal is intended to assist people with their rehousing and recovery needs.
Purpose of this form	Use this form to apply for assistance if your home has been destroyed, is unable to be repaired or must be demolished, as a result of the Queensland floods or Tropical Cyclone Yasi.
Who is eligible for assistance?	<p>You may be eligible for assistance if:</p> <ul style="list-style-type: none">• your principal place of residence was totally destroyed, or must be demolished as a result of the Queensland floods or Tropical Cyclone Yasi, AND• you were the owner-occupier of the principal place of residence at the time of the Queensland floods or Tropical Cyclone Yasi, AND• your household income is less than \$150 000 per annum. <p>This means that you are not eligible for Structural Damage Assistance for a destroyed home if you were a tenant renting the home or if you are seeking assistance to repair an investment property, holiday home or weekender, boat or caravan that you own but is not your principal place of residence.</p> <p>Applicants must be the owners on the title of the property.</p> <p>An income test will be applied to determine eligibility for assistance and the amount of assistance you may be eligible to receive.</p>
How much will I be paid?	<p>If you are eligible, you will receive an initial payment of \$10 000 towards your rehousing and recovery needs. Additional assistance of up to \$90 000 may be provided depending on your income and other circumstances.</p> <p>Any insurance payment, or exgratia payment received, for example from your bank or insurance company or grants under the Community Recovery Structural Assistance Grant, will be deducted from the amount you are assessed to be eligible for.</p>
How long do I have to claim?	Closing date for applications is 15 April 2011.
How will payments be made?	Payments will only be made to a bank, building society or credit union account.
Who can use this form?	<p>The application can only be made by an owner-occupier.</p> <p>Please submit only one application per owner-occupied residence. Where a property has part-owners who do not live in the home, they must also sign this application.</p>

How do I return the form?

Use the checklist on the back of this form to make sure you have answered all the questions you need to answer and that you have signed and dated this form. This is important because the assessment of your application will be delayed if all the information required is not available.

To proceed with this application you must sign the attached Statutory Declaration and the Consent and Authority to liaise with your insurer and other parties (regardless of whether or not your insurance claim has been finalised or approved).

You must lodge this application by post via the free reply paid address (no postage required):

Premier's Disaster Relief Appeal – Round 2
Reply Paid 15671
CITY EAST QLD 4002

Applications close 15 April 2011.

Who can witness a Statutory Declaration?

People authorised to witness statutory declarations are:

- a Justice of the Peace
- a Commissioner for Declarations or notary public under the law of the State, the Commonwealth or another state
- a lawyer
- a conveyancer or another person authorised to administer the Queensland oath, under the law of the State, the Commonwealth, or another state.

You can locate a Justice of the Peace or Commissioner for Declarations on the Department of Justice and Attorney General website:
www.justice.qld.gov.au/justice-services/justices-of-the-peace/jps-search

For more information?

Please call **1800 173 349**

If you have a hearing or speech impairment?

TTY service Freecall™ **1800 810 568**. A TTY phone is required to use this service.

Definition of key terms

Principal place of residence

Your home that you lived in and owned (or were paying off) at the time of the flooding or Tropical Cyclone Yasi. Your home could include a house, caravan, boat or other dwelling.

Totally destroyed home

As a result of the Queensland floods or Tropical Cyclone Yasi, your home was totally destroyed, or is structurally unsound and is unable to be repaired or must be demolished.

Income test

An assessment of income to determine your financial capacity to recover. Maximum assistance is available where the income of the owner and their partner is up to \$100 000 per annum. This does not include the income of any dependent children or an aged parent who were and may still be living with you. Assistance decreases as income increases and the household limit is \$150 000 per annum. Please see the checklist on the last page of the application for details about what evidence of income you need to submit.

Privacy and your personal information

Personal information is protected by law, including the *Privacy Act 1988* (Cwlth) and the *Information Privacy Act 2009*.

The Queensland Government is collecting information in this form for the purpose of determining your eligibility for financial assistance, and verifying that the information provided is true and correct.

If you are unable to provide this information, the Queensland Government will be unable to process your application.

The Queensland Government may need to verify these details, and this may involve contacting local councils and government departments and agencies, your accountant, employer and insurance company.

When you provide the Queensland Government with information about other individuals (e.g. your partner's income details), the Queensland Government relies on you to make those individuals aware that such information has been provided to the Queensland Government as part of the application process.

The information you provide may be cross-checked with other applications.

Any applicant found to provide information of a fraudulent nature may be liable to prosecution and will be required to repay the grant.

Application for assistance

Structural Damage Assistance – Destroyed Home

1. Was your home totally destroyed, unable to be repaired or must be demolished as a result of the Queensland floods or Tropical Cyclone Yasi?

Yes —

No — **STOP** (you are not eligible for this assistance).

2. Do you own or are you paying off a mortgage on your home?

Yes —

No — **STOP** (this assistance is only available if you own/are paying off the home you live in)

3. Was the damaged residence your principal place of residence at the time of the Queensland floods or Tropical Cyclone Yasi?

Yes —

No — **STOP** (you are not eligible for this assistance)

4. Do you (and your partner) require financial assistance with your rehousing and recovery needs to recover from your loss?

Yes —

No — **STOP** (you are not eligible for this assistance)

5. Details of applicant/s

(Applicants must be the owner-occupiers of the home.)

	Applicant 1	Applicant 2
Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>
Surname		
First name		
Second name		
Date of birth	/ /	/ /
Phone		
Mobile		
Email		
Postal address		
Other contact (in case we can not reach you)		
Name		
Phone number		
Relationship to you		

6. Details of partner

(Partner of the applicant who was also living in the home but is not on the title of the property.)

	Applicant 1	Applicant 2
Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>
Surname		
First name		
Second name		
Date of birth	/ /	/ /

7. Other homeowners

Are there any other homeowners, other than people listed in 5, whose names are on the title of the property but who were not living in the home?

Yes — fill in the details below

No — if No, go to Question 8.

	Homeowner	Homeowner
Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>
Surname		
First name		
Second name		
Date of birth	/ /	/ /
Phone		
Mobile		
Email		
Postal address		

If there are more than two other homeowners with their name on the title of the property, but who did not live in the house, please attach their details.

8. Destroyed residence details

What is the address of your flood or cyclone destroyed principal place of residence?

Is your home a:

house caravan boat

Other

Is there more than one home on the property title?

Yes — if Yes, provide details below

No — if No, go to Question 9.

Has your local council indicated the home will need to be demolished?

Yes —

No —

9. Insurance details

Was your home insured?

Yes —

No — if No, go to Question 10.

Name of insurance company

Policy number

Amount insured for building

\$

Have you lodged a claim for assistance with your insurer?

Yes —

No —

Have you received a payment from your insurance provider either under your insurance policy or as an ex gratia payment made by your insurer, bank or other body?

Yes — \$

No —

10. Other assistance received

Have you applied for or received a Structural Assistance Grant from the Department of Communities?

Yes — \$

No —

Have you received a payment from the Premier's Disaster Relief Appeal Round 1? (This will not affect your eligibility for assistance but may help us assess your application more quickly)

Yes — \$
 No —

11. Income details

Please provide details in the table below of your gross weekly wages, salary, business returns, investments, pensions and benefits.

	Your weekly income details	Your partner's weekly income details
Weekly wage/salary		
Business returns		
Investments		
Centrelink payments		
Other benefits		
Total		

Your employer's name

Company

Phone

Your partner's employer's name

Company

Phone

Please attach to your claim evidence of your weekly income details. This must include your last two payslips, benefit advice from Centrelink and your 2009/10 Notice of Assessment issued by the Australian Taxation Office.

Self employed applicants or applicants with investment income please include the contact details for your accountant.

Name

Company

Phone

12. Bank details

If you are approved for payment, where do you want the payment made?

The bank, building society or credit union account must be in your name.

A joint account is acceptable.

Name of bank, building society or credit union:

Branch where your account is held:

Branch number (BSB):

Account number:

Account held in the name(s) of:

I/We the undersigned acknowledge that we are the registered owners of the property detailed in this application and consent to any payments which result from this application being made to the bank account nominated above.

Owner 1 name

Signature Date

Owner 2 name

Signature Date

Owner 3 name

Signature Date

All owners on the title of this property must sign this part of the application. The attached statutory declaration should only be signed by the owner-occupier who is applying for assistance.

Oaths Act 1867
Statutory Declaration

**QUEENSLAND
TO WIT**

I/we, _____ [insert full name/s],
of _____ [insert address],

in the State of Queensland do solemnly and sincerely declare that:

The information provided in this application is true and correct and that I/we have not lodged another claim for **Structural Damage Assistance – Destroyed Home** from the Premier's Disaster Relief Appeal.

If my/our application is approved, the funds will be used to meet my/our rehousing and recovery needs.

I/we understand that:

- any overpayment from the Premier's Disaster Relief Appeal will have to be returned
- a false declaration in this application may lead to prosecution
- personal information I/we have recently provided to apply for assistance from the Premier's Disaster Relief Appeal or the Queensland Department of Communities may be used for the purposes of assessing this application.

And I/we make this solemn declaration conscientiously believing the same to be true, and by virtue of the provisions of the *Oaths Act 1867*.

Signature/s – declarant/s

Date

Taken and declared before me at _____
[insert name of town or city and suburb where affidavit signed] on this _____ [insert date]
day of _____ [insert month], 20 _____ [insert year], before me.

Signature – Justice of the Peace/Commissioner for Declarations/Solicitor/Barrister

Witness – name

Signature – witness

Date

To:-

The Trustees of the 2010/2011 Queensland Floods and Cyclone Yasi Disaster Relief Fund and the entities providing information referred to below.

Consent and Authority

I/we _____ [insert name/s]
of _____ [insert address],
lawful and registered owner of the flood / cyclone damaged property at _____
_____ (“the property”),

of which I/we am the owner-occupier/s and which was my/our principal place of residence at the time of the Queensland floods during December 2010 and January 2011/ Tropical Cyclone Yasi, do consent to the Department of Communities, on behalf of the Trustees of the 2010/2011 Queensland Floods and Cyclone Yasi Disaster Relief Fund (“the Fund”), obtaining information to verify my/our application, from Local, State and Federal Government departments and agencies, my/our employer and accountant, as well as:

my insurer _____ [insert name of insurer]
insurance policy number _____ [insert policy number]

regarding my insurance claim for damage to the property resulting from the widespread flooding in Queensland in December 2010 and January 2011 or Tropical Cyclone Yasi.

I/we authorise those entities to provide this information to the Department of Communities on behalf of the Trustees of the Fund.

I/we understand this information will include copies of all correspondence between the insurer, its assessors or other agents and myself/ourselves regarding my/our claim, copies of all building quotes, engineering assessments and payout or other disbursement details regarding my/our claims.

I/we authorise the Department of Communities and the Trustees of the Fund to use this information only for the purpose of determining the amount of financial assistance that will be made available to me/us from the Fund.

I/we authorise the Department of Communities or their representatives to enter my/our property in order to carry out an inspection of the damage.

Signed _____

Please print your name/s here _____

Witnessed by _____ [signature of witness]

Please print the name of witness name here _____

Date _____

Checklist

Premier's Relief Fund – Round 2

APPLICANT CHECK LIST

Identity

If you have already received a payment from the Premier's Disaster Relief Appeal Fund your identity has been confirmed. If you have not already received a payment you must provide 100 points of identification.

Type of documents	Available points
Passport (current/expired within two yrs), or Australian Citizenship Certificate, or Birth Certificate (original/extract) – Select one only	70
Australian Driver's Licence (current with photo and signature); Govt Card with photo/signature e.g. Public Employee ID card; Pension card; Centrelink Customer Reference Number	40
Letter from current employer – on letterhead and signed by applicant and employer	35
Credit/Debit ATM Cards; passbook; bank statements (only one identification document per financial institution); Medicare Card; Marriage Certificate; phone, electricity/gas account	25

CHECK

Evidence of property ownership

Most recent rates notice (available from your local council).

Principal residence

Evidence that the property was your principal place of residence (drivers licence, electricity or other utilities accounts, phone accounts, Tax Office records).

Gross household income

- Your last two payslips
- benefit advice from Centrelink
- your 2009/10 Notice of Assessment issued by the Australian Taxation Office and contact details for your accountant where applicable.

Insurance

Copies of any relevant correspondence from your insurance company in relation to your claim.

10.2.3 Premier's Disaster Relief Appeal Round 3 Application for assistance – Structural Damage Assistance – Damaged Home



Premier's Disaster Relief Appeal – Round 3

Application for assistance Structural Damage Assistance – Damaged Home

The Queensland Premier has commenced an appeal to assist victims of the Queensland floods and Tropical Cyclone Yasi. The Australian public, business community and all levels of government have given generously to the appeal, which will focus on helping individuals and families who are experiencing hardship from the impacts of these natural disasters.

Intention of this assistance	Any payment from the Premier's Disaster Relief Appeal is intended to assist people with their rehousing and recovery needs.
Purpose of this form	Use this form to apply for assistance if your home has suffered structural damage as a result of the Queensland floods or Tropical Cyclone Yasi.
Who is eligible for assistance?	<p>You may be eligible for assistance if:</p> <ul style="list-style-type: none">• your principal place of residence suffered structural damage as a result of the Queensland floods or Tropical Cyclone Yasi, AND• you were the owner-occupier of the principal place of residence at the time of the Queensland floods or Tropical Cyclone Yasi, AND• your household income is less than \$150 000 per annum. <p>This means that you are not eligible for Structural Damage Assistance if you were a tenant renting the home or if you are seeking assistance to repair an investment property, holiday home or weekender, boat or caravan that you own but is not your principal place of residence.</p> <p>Applicants must be the owners on the title of the property.</p> <p>An income test will be applied to determine eligibility for assistance and the amount of assistance you may be eligible to receive.</p>
How much will I be paid?	<p>If you are eligible, you will receive an initial payment of \$5 000 towards your rehousing and recovery needs. Additional assistance of up to \$75 000 may be provided depending on your income and other circumstances.</p> <p>Any insurance payment, or ex gratia payment received, for example from your bank or insurance company or payment under the Community Recovery Structural Assistance Grant, will be deducted from the amount you are assessed to be eligible for.</p>
How long do I have to claim?	Closing date for applications is 30 June 2011.
How will payments be made?	Payments will only be made to a bank, building society or credit union account.
Who can use this form?	<p>The application can only be made by an owner-occupier.</p> <p>Please submit only one application per owner-occupied residence. Where a property has part-owners who do not live in the home, they must also sign this application.</p>

How do I return the form?

Use the checklist on the back of this form to make sure you have answered all the questions you need to answer and that you have signed and dated this form. This is important because the assessment of your application will be delayed if all the information required is not available.

To proceed with this application you must sign the attached Statutory Declaration and the Consent and Authority to liaise with your insurer and other parties (regardless of whether or not your insurance claim has been finalised or approved).

You must lodge this application by post via the free reply paid address (no postage required):

Premier's Disaster Relief Appeal – Round 3
Reply Paid 15671
CITY EAST QLD 4002

Applications close 30 June 2011.

Who can witness a Statutory Declaration?

People authorised to witness statutory declarations are:

- a Justice of the Peace
- a Commissioner for Declarations or notary public under the law of the State, the Commonwealth or another state
- a lawyer
- a conveyancer or another person authorised to administer the Queensland oath, under the law of the State, the Commonwealth, or another state.

You can locate a Justice of the Peace or Commissioner for Declarations on the Department of Justice and Attorney General website: www.justice.qld.gov.au/justice-services/justices-of-the-peace/jps-search

What should my quotes for repairs contain?

Two repair quotes are to be provided and these quotes need to state:

- Name of the Building Services Authority (BSA) licensed individual or company performing the work;
- Building Services Authority (BSA) licence number;
- ACN or ABN;
- Be dated; and
- Provide a clear description of the repair work with a breakdown of the elements of each component of the work which is to be separately costed

What if I have already commenced repairs?

You should still apply if repair work has commenced or been completed to your home, however, you will need to provide:

- the contract you have entered into for repair work
- invoices and receipts relating to the repair work

For more information

Please call **1800 173 349**

If you have a hearing or speech impairment

TTY service Freecall™ **1800 810 568**. A TTY phone is required to use this service.

Definition of key terms**Principal place of residence**

Your home that you lived in and owned (or were paying off) at the time of the flooding or Tropical Cyclone Yasi. Your home could include a house, caravan, boat or other dwelling.

Income test

An assessment of income to determine your financial capacity to recover. Maximum assistance is available where the income of the owner and their partner is up to \$100 000 per annum. This does not include the income of any dependent children or aged parents who were and may still be living with you. Assistance decreases as income increases and the household limit is \$150 000 per annum. Please see the checklist on the last page of the application for details about what evidence of income you need to submit.

What structures are not considered part of the principal place of residence and what repairs are not considered structural in nature?

- Outbuildings
- Fences
- Shade Structures
- Garages (except where necessary for security or structural integrity of dwelling)
- Roller door (except where necessary for security or structural integrity of dwelling)
- Greenhouses
- Removal of debris or trees
- Painting (except where necessary for external waterproofing)
- Removal of stains
- Generators (except where sole source of supply)
- Solar panels (except where sole source of supply)
- Air conditioning (except where necessary for medical purposes)
- Furniture
- House Contents
- Swimming Pools
- Vehicles
- Outdoor play structures
- Electrical appliances
- Landscaping

Privacy and your personal information

Personal information is protected by law, including the *Privacy Act 1988* (Cwlth) and the *Information Privacy Act 2009*.

The Queensland Government is collecting information in this form for the purpose of determining your eligibility for financial assistance, and verifying that the information provided is true and correct.

If you are unable to provide this information, the Queensland Government will be unable to process your application.

The Queensland Government may need to verify these details, and this may involve contacting local councils and government departments and agencies, your accountant, employer and insurance company.

When you provide the Queensland Government with information about other individuals (e.g. your partner's income details), the Queensland Government relies on you to make those individuals aware that such information has been provided to the Queensland Government as part of the application process.

The information you provide may be cross-checked with other applications.

Any applicant found to provide information of a fraudulent nature may be liable to prosecution and will be required to repay the grant.

Application for assistance

Structural Damage Assistance – Damaged Home

1. Do you own or are you paying off a mortgage on your home?

Yes —

No — **STOP** (this assistance is only available if you own/are paying off the home you live in)

2. Was the damaged residence your principal place of residence at the time of the Queensland floods or Tropical Cyclone Yasi?

Yes —

No — **STOP** (you are not eligible for this assistance)

3. Do you (and your partner) require financial assistance with your rehousing and recovery needs to recover from your loss?

Yes —

No — **STOP** (you are not eligible for this assistance)

4. Have you applied for assistance under the Premier's Disaster Relief Appeal Round 2 Structural Damage – Destroyed Home?

Yes — **STOP** — you do not need to apply again. We will use your existing application. You will only be eligible for payment from either round 2 or round 3 — you can not be paid under both rounds)

No —

5. Did your home suffer two or more types of structural damage listed in the tick boxes below as a result of the Queensland floods or Tropical Cyclone Yasi?

Yes — (please indicate by ticking relevant boxes)

No — **STOP** (you are not eligible for this assistance).

Replacement of 20% or more of a roof;

Replacement of 20% or more of an external wall;

Replacement of 20% or more of the total ceiling area of the residence;

Replacement of 20% or more of total structural floor of the building;

Replacement of 100% of internal or external stairs;

Replacement of 20% or more of fixtures or fittings in a kitchen;

Replacement of 20% or more of fixtures or fittings in a bathroom; separate toilet, or laundry;

Replacement of 20% or more of electrical wiring of a residence;

Replacement of 20% or more of a gas system for a residence;

Replacement of an internal wall;

Replacement of part of a wall lining if the vertical height of the lining is 1200mm or more;

Replacement of all or part of the primary water supply to, or sewerage or drainage to the building;

Replacement of 20% or more of an unenclosed, elevated platform or verandah, including a deck, attached to a residence;

Replacement of 20% or more of all doors in a residence where the frames must also be replaced;

Replacement of 20% or more of all windows in a residence where the frames must also be replaced.

6. Details of applicant/s

(Applicants must be the owner-occupiers of the home.)

	Applicant 1	Applicant 2
Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>
Surname		
First name		
Second name		
Date of birth	/ /	/ /
Phone		
Mobile		
Email		
Postal address		
Other contact (in case we can not reach you)		
Name		
Phone number		
Relationship to you		

7. Details of partner

(Partner of the applicant who was also living in the home but is not on the title of the property.)

Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>
Surname		
First name		
Second name		
Date of birth	/ /	/ /

8. Other homeowners

Are there any other homeowners, other than people listed in 6, whose names are on the title of the property but who were not living in the home?

Yes — fill in the details below No — if No, go to Question 9.

	Homeowner	Homeowner
Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>
Surname		
First name		
Second name		
Date of birth	/ /	/ /
Phone		
Mobile		
Email		
Postal address		

If there are more than two other homeowners with their name on the title of the property, but who did not live in the house, please attach their details.

9. Damaged residence details

What is the address of your flood or cyclone damaged principal place of residence?

Is your home a:

house caravan boat

Other

Is there more than one home on the property title?

Yes — if Yes, provide details below

No — if No, go to Question 10.

Please attach to your application form two quotes from Building Services Authority licensed builders to repair the structural damage.

Quotes must include:

- Name of the Building Services Authority licensed individual or company performing the work;
- Building Services Authority licence number;
- ACN or ABN;
- Be dated; and
- Provide a clear description of the repair work with a breakdown of the elements of each component of the work which is to be separately costed

Note – All quotes will be assessed by the Department of Communities to determine whether the quotes are reasonable. Audits of quotes and site inspections will be conducted.

10. Insurance details

Was your home insured?

Yes —

No — if No, go to Question 11.

Name of insurance company

Policy number

Amount insured for building

 \$

Have you lodged a claim for assistance with your insurer?

Yes —

No —

Have you received a payment from your insurance provider either under your insurance policy or as an ex gratia payment made by your insurer, bank or other body?

Yes — \$

No —

11. Other assistance received

Have you applied for or received a Structural Assistance Grant from the Department of Communities?

Yes — \$

No —

Have you received a payment from the Premier's Disaster Relief Appeal Round 1? (This will not affect your eligibility for assistance but may help us assess your application more quickly)

Yes — \$

No —

12. Income details

Please provide details in the table below of your gross weekly wages, salary, business returns, investments, pensions and benefits.

	Your weekly income details	Your partner's weekly income details
Weekly wage/salary		
Business returns		
Investments		
Centrelink payments		
Other benefits		
Total		

Your employer's name

Company

Phone

Your partner's employer's name

Company

Phone

Please attach to your claim evidence of your weekly income details. This must include your last two payslips or your benefit advice from Centrelink. Please also attach your 2009/10 Notice of Assessment issued by the Australian Taxation Office.

Self employed applicants or applicants with investment income provide your Profit & Loss Statement 2009–2010.

Name

Company

Phone

13. Bank details

If you are approved for payment, where do you want the payment made?

The bank, building society or credit union account must be in your name.

A joint account is acceptable.

Name of bank, building society or credit union:

Branch where your account is held:

Branch number (BSB):

Account number:

Account held in the name(s) of:

I/We the undersigned acknowledge that we are the registered owners of the property detailed in this application and consent to any payments which result from this application being made to the bank account nominated above.

Owner 1 name

Signature

Date

Owner 2 name

Signature

Date

Owner 3 name

Signature

Date

All owners on the title of this property must sign this part of the application. The attached statutory declaration should only be signed by the owner-occupier/s who are applying for assistance.

Oaths Act 1867
Statutory Declaration

**QUEENSLAND
TO WIT**

I/we, _____ [insert full name/s],
of _____ [insert address],

in the State of Queensland do solemnly and sincerely declare that:

The information provided in this application is true and correct and that I/we have not lodged another claim for **Structural Damage Assistance — Damaged Home** from the Premier's Disaster Relief Appeal.

If my/our application is approved, the funds will be used to meet my/our rehousing and recovery needs.

I/we understand that:

- any overpayment from the Premier's Disaster Relief Appeal will have to be returned
- a false declaration in this application may lead to prosecution
- personal information I/we have recently provided to apply for assistance from the Premier's Disaster Relief Appeal or the Queensland Department of Communities may be used for the purposes of assessing this application.

And I/we make this solemn declaration conscientiously believing the same to be true, and by virtue of the provisions of the *Oaths Act 1867*.

Signature/s – declarant/s

Date

Taken and declared before me at _____
[insert name of town or city and suburb where affidavit signed] on this _____ [insert date]
day of _____ [insert month], 20 _____ [insert year], before me.

Signature – Justice of the Peace/Commissioner for Declarations/Solicitor/Barrister

Witness – name

Signature – witness

Date

To:-

The Trustees of the 2010/2011 Queensland Floods and Cyclone Yasi Disaster Relief Fund and the entities providing information referred to below.

Consent and Authority

I/we _____ [insert name/s]
of _____ [insert address],
lawful and registered owner of the flood / cyclone damaged property at _____
_____ (“the property”),

of which I/we am the owner-occupier and which was my/our principal place of residence at the time of the Queensland floods during December 2010 and January 2011/ Tropical Cyclone Yasi, do consent to the Department of Communities, on behalf of the Trustees of the 2010/2011 Queensland Floods and Cyclone Yasi Disaster Relief Fund (“the Fund”), obtaining information to verify my/our application, from Local, State and Federal Government departments and agencies, my employer and accountant, as well as:

my insurer _____ [insert name of insurer]
insurance policy number _____ [insert policy number]

regarding my insurance claim for damage to the property resulting from the widespread flooding in Queensland in December 2010 and January 2011 or Tropical Cyclone Yasi.

I/we authorise those entities to provide this information to the Department of Communities on behalf of the Trustees of the Fund.

I/we understand this information will include copies of all correspondence between the insurer, its assessors or other agents and myself regarding my/our claim, copies of all building quotes, engineering assessments and payout or other disbursement details regarding my/our claims.

I/we authorise the Department of Communities and the Trustees of the Fund to use this information only for the purpose of determining the amount of financial assistance that will be made available to me/us from the Fund.

I/we authorise the Department of Communities or their representatives to enter my/our property in order to carry out an inspection of the damage.

Signed _____

Please print your name/s here _____

Witnessed by _____ [signature of witness]

Please print the name of witness here _____

Date _____

Checklist

Premier's Relief Fund – Round 3

APPLICANT CHECK LIST

- Identity**
You must provide 100 points of identification.

Type of documents	Available points
Passport (current/expired within two yrs), or Australian Citizenship Certificate, or Birth Certificate (original/extract) – Select one only	70
Australian Driver's Licence (current with photo and signature); Govt Card with photo/signature e.g. Public Employee ID card; Pension card; Centrelink Customer Reference Number	40
Letter from current employer – on letterhead and signed by applicant and employer	35
Credit/Debit ATM Cards; passbook; bank statements (only one identification document per financial institution); Medicare Card; Marriage Certificate; phone, electricity/gas account	25

Copies of these documents must be witnessed as true and accurate copy by a Justice of the Peace/Commissioner for Declarations/Solicitor/Barrister.

CHECK

- Evidence of property ownership**
Most recent rates notice (available from your local council).
- Principal residence**
Evidence that the property was your principal place of residence (drivers licence, electricity or other utilities accounts, phone accounts, Tax Office records).
- Gross household income**
- Your last two payslips
 - benefit advice from Centrelink/Department of Veterans Affairs
 - your 2009/10 Notice of Assessment issued by the Australian Taxation Office and contact details for your accountant where applicable.
 - 2009/2010 Profit and Loss Statement, where applicable
- Insurance**
Copies of any relevant correspondence from your insurance company in relation to your claim.
- Statutory Declaration and Consent & Authority**
Have **all** parties to this application signed **both** forms?
- Quotes**
Two repair quotes are to be provided and these quotes need to state:
- Name of the Building Services Authority licensed individual or company performing the work;
 - Building Services Authority licence number;
 - ACN or ABN;
 - Be dated; and
 - Provide a clear description of the repair work with a breakdown of the elements of each component of the work which is to be separately costed.
- Contract, invoices and receipts**
- Where applicable please include relevant documentation for all commenced or completed repairs.

11. Bibliography

Australian Taxation Office. "Australian disaster relief funds and tax deductible gifts." *Australian Taxation Office*. 3 April 2009. <http://www.ato.gov.au/nonprofit/content.aspx?doc=/content/78321.htm&pc=001/004/042/001> (accessed July 2011).

—. "Taxation Ruling TR 2000/9. Income tax: necessitous circumstances funds." *Australian Taxation Office. Legal Database*. 2003. <http://law.ato.gov.au/atolaw/view.htm?docid=TXR/TR20009/NAT/ATO/00001> (accessed 2011).

Bureau of Meteorology. "Bureau of Meteorology." *Special Climate Statement 24 (SCS24)*. 25 January 2011a. <http://www.bom.gov.au/climate/current/statements/scs24b.pdf> (accessed 2011).

—. "Calendar of Flood Affected Cities and Towns in Queensland - December 2010 and January 2011." *Bureau of Meteorology*. March 2011b. http://www.bom.gov.au/hydro/flood/qld/fld_reports/flooded_town_timeline_2011.pdf (accessed 2011).

—. "Cyclone History Images." *Bureau of Meteorology*. 2011c. www.bom.gov.au/cyclone/history/images/yasi (accessed 2011).

—. "Detailed Reports on Notable Queensland Floods." *Bureau of Meteorology*. 2011d. http://www.bom.gov.au/hydro/flood/qld/fld_reports/reports.shtml (accessed 2011).

—. "Map of flood affected cities and towns in Queensland, December 2010 and January 2011." *Bureau of Meteorology*. March 2011e. http://www.bom.gov.au/hydro/flood/qld/fld_reports/qld_flooded_towns_2011.pdf (accessed July 2011).

—. "Monthly Weather Review. Queensland. February 2011." *Bureau of Meteorology*. May 2011f. <http://www.bom.gov.au/climate/mwr/qld/mwr-qld-201102.pdf> (accessed 2011).

—. "Monthly Weather Review. Queensland. January 2011." *Bureau of Meteorology*. March 2011g. <http://www.bom.gov.au/climate/mwr/qld/mwr-qld-201101.pdf> (accessed 2011).

—. "Severe Tropical Cyclone Yasi 30 January - 3 February 2011." *Bureau of Meteorology*. February 2011h. <http://www.bom.gov.au/cyclone/history/yasi.shtml> (accessed July 25, 2011).

Insurance Council of Australia. "The Nature and Causes of Flooding in Toowoomba 10 January 2011." *Queensland Floods Commission of Inquiry*. 14 February 2011. http://www.floodcommission.qld.gov.au/__data/assets/pdf_file/0017/5165/ICA-Nature-and-Causes-of-Flooding-in-Toowoomba,-10-Jan-2011.pdf (accessed July 19, 2011).

Local Government Association of Queensland. "Technical Report on the Lockyer Valley Floods of 9-11 January 2011." *Queensland Floods Commission of Inquiry*. BMT WBM Pty Ltd. April 2011. http://www.floodcommission.qld.gov.au/__data/assets/pdf_file/0020/7094/QFCI_Exhibit_216_Technical_report_Lockyer_Valley_Floods_for_LGAQ.pdf (accessed July 12, 2011).

Queensland Government. "Building Back Queensland." Queensland Government, July 2011.

—. "Queensland Floods." 2011. <http://www.qld.gov.au/floods> (accessed July 12, 2011).

Queensland Reconstruction Authority. "Operation Queenslander - the State Plan." *Queensland Reconstruction Authority*. 2011. <http://www.qldreconstruction.org.au/state-plan> (accessed 2011).

—. "Operation Queenslander Newsletter." *Queensland Reconstruction Authority*. 2011a. <http://www.qldreconstruction.org.au/news-media/operation-queenslander-newsletter> (accessed August 2011).

Queensland. Department of Community Safety. "Event Chronology Queensland Floods 24 Dec 2010 to 26 Jan 2011." *Department of Community Safety, Submission to Flood Commission Annex F Appendix 2*. 2011. http://www.floodcommission.qld.gov.au/__data/assets/file/0003/2955/State-of-Qld-Part-4-Community-Safety-2-of-3.pdf (accessed 2011).

—. "Submissions for State of Queensland 11 March 2011." *Queensland Floods Commission of Inquiry*. 11 March 2011a. http://www.floodcommission.qld.gov.au/__data/assets/file/0020/2954/State-of-Qld-Part-3-Community-Safety-1-of-3.pdf (accessed 2011).

Queensland. Department of Environment and Resource Management. "Cyclone Yasi Wind Speed Map." *Environment and Resource Management*. March 2011. http://www.derm.qld.gov.au/parks_and_forests/pdfs/yasi-wind-speed-map.pdf (accessed 2011).

