

Disaster Assistance Loans

Guidelines Primary Producers

North Queensland Monsoon Trough, Associated Tropical Cyclone Koji and Severe Weather, commencing 24 December 2025

1. About the program

The objective of this assistance measure, provided under the *Disaster Recovery Funding Arrangements*, is to support communities to recover after an *eligible disaster*.

The Disaster Assistance Loans Scheme provides concessional loans to *primary producers* whose assets have been significantly damaged as a direct result of an *eligible disaster*.

Loans are provided for re-establishing the normal operations of the *primary production enterprise*.

2. Available funding

2.1 The maximum loan amount is **\$2,000,000**; and

- a) the amount available is based on an assessment of an applicant's financial position, including any amount recovered under an insurance policy; and
- b) cannot be more than the amount of the net loss caused by an *eligible disaster*.

3. How funding may be used

3.1 Loan funds are provided to re-establish normal operations, this includes:

- a) repairing or replacing damaged plant and equipment;
- b) repairing or replacing farm buildings;
- c) purchasing livestock to replace those lost in the disaster;
- d) meeting carry-on requirements, including:
 - i. re-planting, restoring or re-establishing areas affected by the eligible disaster
 - ii. sustenance
 - iii. essential property operations
 - iv. paying rent or rates.

3.2 Loan funds are not provided to compensate for loss of income suffered as a result of the disaster.

4. Eligibility criteria

4.1 To be eligible for a loan:

- a) the applicant must be a *primary producer*;
- b) the *property* where the enterprise is carried on has been significantly damaged as direct result of an *eligible disaster*;
- c) the *property* is either:
 - i. in the *defined disaster area* for the disaster; or
 - ii. the enterprise is an *individual disaster-stricken enterprise* as a result of the disaster; and
- d) if the *primary production enterprise* involves wild-catch fishing:



- i. a boat or equipment used in carrying on the enterprise has been lost or significantly damaged as a direct result of the disaster; and
- ii. either:
 - A. the boat or equipment was in the defined disaster area for disaster; or
 - B. the enterprise is an *individual disaster-stricken enterprise* as a result of the disaster.

4.2 To be eligible applicants must also:

- a) provide adequate security and loans must be secured by:
 - i. a mortgage of land and other assets satisfactory to QRIDA; and
 - ii. any other security considered necessary, for example – a Specific Security Agreement over plant and machinery, crops, livestock or a General Securities Agreement
- b) demonstrate the *primary production enterprise* will be viable with the assistance given;
- c) have taken reasonable precautions to avoid or minimise loss or damage from the disaster, for example – adequate insurance;
- d) have used all liquid assets and all normal credit sources up to normal credit limits (this will be assessed in relation to the expected cost of recovery and projected cash flow shortfalls);
- e) have not taken excessive risks in carrying on the enterprise.

5. Interest rates and loan terms

5.1 The term of the loan is decided by QRIDA up to a maximum of 10 years.

5.2 An interest only period of up to two years may be granted.

5.3 If the enterprise is an individual disaster-stricken enterprise, the current commercial lending rate applies unless the concessional interest rate is granted by QRIDA.

5.4 The initial annual interest rates for these concessional loans are:

Rate	Eligible disaster
2.14%	North Queensland Monsoon Trough, Associated Tropical Cyclone Koji and Severe Weather, commencing 24 December 2025

6. How to apply

6.1 To be considered for a loan please submit a completed application form to QRIDA, accompanied by the documentation stated on the application form.

6.2 Application forms and related information can be accessed at qrda.qld.gov.au.

6.3 Complete applications are assessed in order of receipt and QRIDA may request further information to help assess an application.

7. Terms and conditions

7.1 Loans given are subject to an annual review and the necessary financial information must be provided when requested each year by QRIDA.

7.2 If QRIDA considers an applicant's financial position has improved it may change the interest rate to a commercial rate.

7.3 Loan recipients must provide *evidence of expenditure* in relation to amounts drawn against the loan when requested by QRIDA.

7.4 Penalties apply, including call-up of the loan provided apply where false or misleading information is provided.

8. Conflicts of interest

- 8.1** A conflict of interest may arise due to a business dealing with QRIDA, if the applicant’s private interests conflict with their obligations under the agreement. Conflicts of interest could affect the awarding or performance of the applicant’s agreement. A conflict of interest can be:
- a) real (or actual);
 - b) apparent (or perceived); or
 - c) potential.
- 8.2** QRIDA will ask the applicant to declare, as part of the application, any business dealings that may be considered an actual, perceived or potential conflict of interest or that, to the best of the applicant’s knowledge, there is no conflict of interest. If the applicant later identifies that there is an actual, apparent, or potential conflict of interest or that one might arise in relation to the agreement, the applicant must inform QRIDA in writing immediately.

9. Fraud

- 9.1** QRIDA takes fraud and corruption seriously. Suspected fraud will be referred to Queensland Police Service (QPS) and/or the Crime and Corruption Commission (CCC).
- 9.2** Fraud and corruption is a criminal offence under Sections 408C, 408D and 87 of the *Criminal Code 1899* (Qld). For corporations, directors and company officials, Sections 596 and 184 of the *Australian Corporations Act 2001* (Cth) will also apply.
- 9.3** Providing false and misleading information or documents in the QRIDA application process is an offence. Penalties may apply under Sections 41 and 42 of the *Rural and Regional Adjustment Act 1994* (Qld).
- 9.4** By signing the application form, you acknowledge that the information you provide is true and accurate, and agree to be bound by the Scheme’s guidelines and provisions.
- 9.5** QRIDA reserves the right to pursue and recover funding provided under fraudulent and dishonest circumstance.

10. Privacy

- 10.1** QRIDA’s Privacy Policy, available at qrda.qld.gov.au/privacy, sets out general information on how QRIDA collects, uses, and discloses individuals’ personal information.
- 10.2** The application form for this Scheme contains specific information on how personal information will be collected, used and disclosed.

11. Defined disaster areas

<i>Eligible disaster</i>	<i>Defined disaster areas</i>	<i>Application closing date</i>
North Queensland Monsoon Trough, Associated Tropical Cyclone Koji and Severe Weather, commencing 24 December 2025	<ul style="list-style-type: none"> • Barcaldine Regional Council • Burdekin Shire Council • Carpentaria Shire Council • Cassowary Coast Regional Council • Central Highlands Regional Council • Cloncurry Shire Council • Croydon Shire Council • Etheridge Shire Council • Flinders Shire Council • Isaac Regional Council • Livingstone Shire Council • Mackay Regional Council • McKinlay Shire Council • Richmond Shire Council • Whitsunday Regional Council • Winton Shire Council 	31 December 2027

12. More information

For more information on the Disaster Assistance Loans Scheme or to get in touch with one of QRIDA's Regional Area Managers (RAMs), contact QRIDA on 1800 623 946 or email contact_us@qrda.qld.gov.au.

13. Definitions

Defined disaster area for an *eligible disaster* means the area that the appropriate Minister has defined for the purpose of activating the *Disaster Recovery Funding Arrangements*. These are published on QRIDA's website (also see Section 11 above).

Disaster Recovery Funding Arrangements means the funding arrangements as agreed between the Commonwealth and the State for providing financial assistance to communities affected by an *eligible disaster* (available on the Australian Government Disaster Assist website).

Eligible disaster means a bushfire, cyclone, flood, earthquake, storm surge, landslide, meteorite strike, tornado, tsunami, storm – including hail, rain and/or wind event or terrorist act.

Evidence of expenditure means a tax invoice showing full details of goods or services (identifiable as relating to damage from the *eligible disaster*) and the corresponding official receipt. The relevant cheque butt or bank transfer documentation is required if unable to provide an official receipt.

IDSP certificate means an Individual Disaster Stricken Property certificate issued by the Department of Primary Industries.

Individually disaster-stricken enterprise means a *primary production enterprise* that has been or will be significantly affected by direct damage to *property* caused by an *eligible disaster*, and either

- a) there is no defined disaster area: or
- b) if there is a defined disaster area – the property was not located in the area when the disaster happened
- c) An applicant making an application as an individually disaster-stricken enterprise must provide an IDSP certificate or satisfy QRIDA of their reasonable efforts to obtain one. Should an applicant's request for an IDSP certificate be refused QRIDA considers the reasons for the refusal when deciding whether the enterprise is eligible.

Primary producer means

- a) a sole trader who spends the majority of their labour on, and derives the majority of their income from a *primary production enterprise*; or
- b) in relation to a partnership, company or trust that carries on a *primary production enterprise*, the partners in the partnership, shareholders in the company or beneficiaries of the trust who spend the majority of their labour on, and derive the majority of their income from, the *primary production enterprise*.

Primary production enterprise means a business

- a) that—
 - i. involves primary production, including the agricultural, apicultural, aquacultural, commercial wild-catch fishing, forestry, grazing and horticultural industries; or
 - ii. supports primary production; and

Examples include—

Classifications under Australian New Zealand Standard Industrial Classification (ANZSIC) Division A includes Subdivision 05 Agriculture, Forestry and Fishing Support Services such as: shearing business, mustering business, silage baling business, farm irrigation services, timber plantation maintenance services

- b) for which an entity holds an Australian Business Number.

Property means the land on which the applicant carries on the *primary production enterprise* and includes the assets of the enterprise (please note, for commercial wild-catch fishers, property means the boat or equipment used in carrying on the enterprise).