

Disaster Assistance (Essential Working Capital) Loans - Primary Producer

Primary producers whose assets have been significantly damaged as a direct result of an eligible disaster may be able to access low interest loans of up to \$100,000.

What assistance is available?

Concessional loans are provided to assist you with essential working capital for expenses such as:

- paying salaries or wages
- paying creditors
- paying rent or rates
- buying goods, including for example, fuel essential to carry on the primary production enterprise
- buying fodder or water for livestock or produce
- transporting livestock or produce

Features

Loan amount	<ul style="list-style-type: none">• Maximum of \$100,000
Maximum term	<ul style="list-style-type: none">• Up to 10 years
Repayments	<ul style="list-style-type: none">• If needed, up to 2 years interest only may be available
Security	<ul style="list-style-type: none">• A loan under the scheme must be secured by a mortgage of land and other assets satisfactory to QRIDA
Fees	<ul style="list-style-type: none">• No establishment fees, no account maintenance fees and no fees for early payout.

Interest rates

The initial annual interest rates for these concessional loans are:

Rate	Eligible disaster
0.82%	<ul style="list-style-type: none">• Southern Queensland Bushfires 6-12 September 2019
1.37%	<ul style="list-style-type: none">• Severe Tropical Cyclone Trevor and associated low pressure system 19-27 March 2019
1.37%	<ul style="list-style-type: none">• North and Far North Queensland Monsoon Trough 25 January - 14 February 2019
1.37%	<ul style="list-style-type: none">• Central Queensland Bushfires, 30 November - 6 December 2018,
1.32%	<ul style="list-style-type: none">• Severe Tropical Cyclone Nora and Associated Flooding, 24 - 29 March 2018 event
1.32%	<ul style="list-style-type: none">• North Queensland Flooding, 6 - 10 March 2018 event
1.32%	<ul style="list-style-type: none">• North and North West Queensland Low and Associated Rainfall and Flooding, 24 February - 8 March 2018 event
1.32%	<ul style="list-style-type: none">• Central Coast Queensland Severe Weather, 16 - 19 October 2017 event

Defined disaster areas

The Minister for Police, Fire and Emergency Services has activated concessional loans for **primary producers** in relation to the following eligible disasters:

- Southern Queensland Bushfires 6-12 September 2019
- Severe Tropical Cyclone Trevor and associated low pressure system 19-27 March 2019
- North and Far North Queensland Monsoon Trough 25 January - 14 February 2019
- Central Queensland Bushfires, 30 November - 6 December 2018
- Severe Tropical Cyclone Nora and Associated Flooding, 24 – 29 March 2018
- North Queensland Flooding, 6 – 10 March 2018
- North and North West Queensland Low and Associated Rainfall and Flooding, 24 February – 8 March 2018
- Central Coast Queensland Severe Weather, 16 – 19 October 2017

To be eligible for assistance your property must be located in one of the "defined disaster areas" for the relevant disaster (see below).

Eligible disaster	Defined disaster area
Southern Queensland Bushfires 6-12 September 2019	<ul style="list-style-type: none"> • Scenic Rim Regional Council • Southern Downs Regional Council
Severe Tropical Cyclone Trevor and associated low pressure system 19-27 March 2019	<ul style="list-style-type: none"> • Blackall-Tambo Regional Council • Boulia Shire Council • Cook Shire Council • Diamantina Shire Council • Longreach Regional Council
North and Far North Queensland Monsoon Trough 25 January - 14 February 2019	<ul style="list-style-type: none"> • Burdekin Shire Council • Burke Shire Council • Carpentaria Shire Council • Charters Towers Regional Council • Cloncurry Shire Council • Croydon Shire Council • Douglas Shire Council • Etheridge Shire Council • Flinders Shire Council • Hinchinbrook Shire Council • McKinlay Shire Council • Richmond Shire Council • Townsville City Council • Whitsunday Regional Council • Winton Shire Council
Central Queensland Bushfires, 30 November - 6 December 2018,	<ul style="list-style-type: none"> • Gladstone Regional Council • Mackay Regional Council • Rockhampton Regional Council
Severe Tropical Cyclone Nora and Associated Flooding, 24 – 29 March 2018	<ul style="list-style-type: none"> • Carpentaria Shire Council • South Burnett Regional Council • Cassowary Coast Regional Council • Croydon Shire Council • Douglas Shire Council • Etheridge Shire Council • Hinchinbrook Shire Council
North Queensland Flooding, 6 – 10 March 2018	<ul style="list-style-type: none"> • Cassowary Coast Regional Council • Hinchinbrook Shire Council
North and North West Queensland Low and Associated Rainfall and Flooding, 24 February – 8 March 2018	<ul style="list-style-type: none"> • Cloncurry Shire Council • McKinlay Shire Council
Central Coast Queensland Severe Weather, 16 – 19 October 2017	<ul style="list-style-type: none"> • Bundaberg Regional Council • Gladstone Regional Council

Should you have any queries in relation to the Disaster Recovery Funding Arrangements 2018 please contact us on **Freecall 1800 623 946** or contact [your nearest Regional Area Manager](http://www.qrida.qld.gov.au/about-qrida/service-commitment/regional-service) (<http://www.qrida.qld.gov.au/about-qrida/service-commitment/regional-service>) in one of our regional offices.

QRIDA administers financial assistance to disaster affected primary producers, businesses and non-profit organisations under the joint Commonwealth / Queensland Government funded *Disaster Recovery Funding Arrangements 2018*.

Apply now

[Application Form](http://www.qrida.qld.gov.au/__data/assets/pdf_file/0003/5907/Disaster-Assistance-EWC-Loan-Application-Primary-Producers.pdf) (http://www.qrida.qld.gov.au/__data/assets/pdf_file/0003/5907/Disaster-Assistance-EWC-Loan-Application-Primary-Producers.pdf) (PDF 355KB)

[Guidelines](http://www.qrida.qld.gov.au/__data/assets/pdf_file/0005/5909/Guideline-Cat-B-Essential-Working-Capital-Loan-PP-SQB-V1.pdf) (http://www.qrida.qld.gov.au/__data/assets/pdf_file/0005/5909/Guideline-Cat-B-Essential-Working-Capital-Loan-PP-SQB-V1.pdf) (PDF 312KB)

[Frequently Asked Questions](http://www.qrida.qld.gov.au/frequently-asked-questions-natural-disaster-assistance-essential-working-capital-loans) (<http://www.qrida.qld.gov.au/frequently-asked-questions-natural-disaster-assistance-essential-working-capital-loans>)

[Regional Area Managers](http://www.qrida.qld.gov.au/about-qrida/service-commitment/regional-service) (<http://www.qrida.qld.gov.au/about-qrida/service-commitment/regional-service>)

Related information

[Rural Producer Cashflow Spreadsheet](http://www.qrida.qld.gov.au/__data/assets/excel_doc/0012/1137/Cashflow-spreadsheet-primary-producer.xlsx) (http://www.qrida.qld.gov.au/__data/assets/excel_doc/0012/1137/Cashflow-spreadsheet-primary-producer.xlsx) (121KB)

[Loan Review Form](http://www.qrida.qld.gov.au/__data/assets/pdf_file/0008/1106/Review-Form-QRIDA-VW3-190717-WEB-READER-ENABLED.pdf) (http://www.qrida.qld.gov.au/__data/assets/pdf_file/0008/1106/Review-Form-QRIDA-VW3-190717-WEB-READER-ENABLED.pdf) (170KB)

Current disaster activations

[Southern Queensland Bushfires 6-12 September 2019](http://www.qrida.qld.gov.au/__data/assets/pdf_file/0012/15321/V3-DRFA-Activation-Summary,-Southern-Qld-Bushfires-6-12-Sept-19.pdf) (http://www.qrida.qld.gov.au/__data/assets/pdf_file/0012/15321/V3-DRFA-Activation-Summary,-Southern-Qld-Bushfires-6-12-Sept-19.pdf) (PDF)

[Severe Tropical Cyclone Trevor and associated low pressure system 19-27 March 2019](https://www.qra.qld.gov.au/sites/default/files/2019-05/v10_drfa_activation_summary_-_stc_trevor_19-27_march_2019.pdf) (https://www.qra.qld.gov.au/sites/default/files/2019-05/v10_drfa_activation_summary_-_stc_trevor_19-27_march_2019.pdf)

[North & Far North Queensland Monsoon Trough, 25 January – 14 February 2019](http://www.qrida.qld.gov.au/__data/assets/pdf_file/0009/12033/V21-DRFA-Activation-Summary-NFNQ-Monsoon-Trough-25-Jan-14-Feb-2019.pdf) (http://www.qrida.qld.gov.au/__data/assets/pdf_file/0009/12033/V21-DRFA-Activation-Summary-NFNQ-Monsoon-Trough-25-Jan-14-Feb-2019.pdf) (PDF)

[Central Queensland Bushfires, 22 November – 2 December 2018](http://www.qrida.qld.gov.au/__data/assets/pdf_file/0012/11145/V3-DRFA-Activation-Summary-Central-Qld-Bushfire-22-Nov-2-Dec-18.pdf) (http://www.qrida.qld.gov.au/__data/assets/pdf_file/0012/11145/V3-DRFA-Activation-Summary-Central-Qld-Bushfire-22-Nov-2-Dec-18.pdf)

[Severe Tropical Cyclone Nora and Associated Flooding, 24 – 29 March 2018](http://www.qrida.qld.gov.au/__data/assets/pdf_file/0003/9606/NDRRA-Activation-Nora-and-flood.-17.04.18.pdf) (http://www.qrida.qld.gov.au/__data/assets/pdf_file/0003/9606/NDRRA-Activation-Nora-and-flood.-17.04.18.pdf)

[North Queensland Flooding, 6 – 10 March 2018](http://www.qrida.qld.gov.au/__data/assets/pdf_file/0015/9510/V5-NDRRA-Activation-Summary-North-Queensland-Flooding-6-10-March-2018...pdf) (http://www.qrida.qld.gov.au/__data/assets/pdf_file/0015/9510/V5-NDRRA-Activation-Summary-North-Queensland-Flooding-6-10-March-2018...pdf)

[North and North West Queensland Low and Associated Rainfall and Flooding, 24 February – 8 March 2018](http://www.qrida.qld.gov.au/__data/assets/pdf_file/0005/9509/V4-NDRRA-Activation-Summary-North-and-North-West-Queensland-Low-and-As...pdf) (http://www.qrida.qld.gov.au/__data/assets/pdf_file/0005/9509/V4-NDRRA-Activation-Summary-North-and-North-West-Queensland-Low-and-As...pdf)

[Central Coast Queensland Severe Weather, 16 - 19 October 2017](http://www.qrida.qld.gov.au/__data/assets/pdf_file/0017/9071/V5-NDRRA-Activation-Central-Coast-Queensland-Severe-Weather,-16-19-Oct....pdf) (http://www.qrida.qld.gov.au/__data/assets/pdf_file/0017/9071/V5-NDRRA-Activation-Central-Coast-Queensland-Severe-Weather,-16-19-Oct....pdf)

For all other events please visit the [Queensland Reconstruction Authority](https://www.qra.qld.gov.au/) (<https://www.qra.qld.gov.au/>) website.

[Australian Taxation Office \(ATO\) assistance](https://www.ato.gov.au/tax-professionals/your-practice/tax-and-bas-agents/natural-disasters/) (<https://www.ato.gov.au/tax-professionals/your-practice/tax-and-bas-agents/natural-disasters/>)

Contact us Freecall 1800 623 946

Links

[Media releases](http://www.qrida.qld.gov.au/news-and-events/Media-releases) (<http://www.qrida.qld.gov.au/news-and-events/Media-releases>)

[Appealing a decision](http://www.qrida.qld.gov.au/about-qrida/service-commitment/appealing-a-decision) (<http://www.qrida.qld.gov.au/about-qrida/service-commitment/appealing-a-decision>)

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