
Restoration and Recovery Grants

Grant Guidelines

December 2025

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1. Introduction

In response to an eligible natural disaster under the *Tasmanian Relief and Recovery Arrangements – Personal Hardship and Distress Assistance Policy*, the Department of Premier and Cabinet (DPAC) provides support to members in the community directly impacted by the event who are in need.

The financial support that may be made available for an eligible natural disaster are:

- Emergency Assistance Grants (EAGs) – to provide funding for essential needs such as shelter, food, transport and/or personal items.
- Essential Service Outage Grants (ESOGs) – to support low income households suffering hardship as a result of one or more essential services outage for more than 5 days.
- Recovery and Restoration Grants (R&R Grants) – to support low income households whose principal place of residence has been damaged or destroyed. This includes the following supports:
 - Temporary Living Expenses
 - Replacement of Household Items
 - Repair and Restoration.

2. Eligible Natural Disaster

An eligible natural disaster is a serious disruption to a community caused by the impact of a naturally occurring rapid onset event that threatens or causes death, injury and/or damage to property or the environment and which requires a significant and coordinated multi-agency and community response.

Any one, or a combination, of the following natural hazards, can cause such serious disruption: bushfire; earthquake; flood; storm; cyclone; storm surge; landslide; tsunami; meteorite strike; or tornado.

3. Recovery and Restoration Grants (R&R Grants)

3.1. Introduction

Renters and homeowners who live in impacted areas may be eligible to receive one or both of the following:

- Temporary Living Expenses

- Replacement of Household Items

Homeowners only who live in impacted areas may also be eligible to receive:

- Repair and Restoration

Please note that the maximum amount of each grant is \$11,650 per household. It is possible for an applicant to receive one, two or all three grants if eligible.

Grant name	Who is eligible	What is covered / funding purpose	Other criteria	Level of assistance
Temporary Living Expenses Grant	Low income households	Cost of temporary accommodation	Principal place of residence is unfit to live in or is inaccessible	Up to \$11,650 calculated over a maximum period of six months
Replacement of Household Items Grant	Low income households	Replacement and/or repair of essential household items destroyed or damaged	Must have suffered a loss or destruction of essential household goods and items	Up to \$11,650 calculated on the value of items damaged or destroyed
Repair and Restoration Grant	Low income home owner and occupier of the principal place of residence	Assists with the re-establishment of a person's principal place of residence to a basic minimum standard	May be applied to repair, rebuild, clean up or re-establishment costs	Up to \$11,650 calculated on the cost of restoration activities.

3.2. Eligibility

Criteria	Evidence
Proof of Age and Identity Age: applicant must be 16 or older Identity evidence must match other applicable evidence such as full name, DOB, address, etc. If not additional evidence should be obtained.	<ul style="list-style-type: none"> • One primary and one secondary are required. • At least one primary evidence: <ul style="list-style-type: none"> • Driver's licence, or • Passport, or • Photo identification or proof of age card, or • Birth certificate and one other formal document such as utilities bill, rental agreement or bank statement. • At least one secondary evidence: <ul style="list-style-type: none"> • Utility account • Bank statement • Rental agreement • Employment contract • Medicare Card • Where there is a difference in names between the primary or secondary evidence documents, or to change a name, applicants will need to provide one of the following:

	<ul style="list-style-type: none"> • Marriage certificate issued by a Registrar of Births, Deaths and Marriages in Australia; • Divorce papers (bearing the name being reverted to); • Deed poll (pre-November 2000 in Tasmania); or • Change of name certificate (post November 2000 in Tasmania).
<p>Income: Must be below the Centrelink Low Income Health Care Card threshold limits.</p> <p>All household* members will have their incomes assessed. Generally, applicants will be “income” eligible if:</p> <ul style="list-style-type: none"> • Their sole income is a Commonwealth pension or benefit; • They are an income wage earner whose gross income falls below the income threshold; • All combined incomes (that is, part Commonwealth pension/benefit and part wage) fall below the income threshold. 	<p>The last 8 weeks income evidence in one or more of the following methods must be provided:</p> <ul style="list-style-type: none"> • Commonwealth pension or benefit statement of Income. • Employment salary/payslips • Employer's declaration for applicants with less than 12 weeks or variable/inconsistent employment arrangements • Self-employed persons <ul style="list-style-type: none"> ○ Tax assessment for the previous financial year, and/or ○ The most recent Business Activity Statement, and/or ○ A financial report, including profit and loss statements, from an accredited practicing accountant. • Overseas pension recipients must provide written evidence of their pension source and the amount, converted to Australian dollars • Bank statements showing income deposits <p>Income Threshold</p> <p>Income Threshold is based on Services Australia Low Income Health Care Card test's income threshold limits for maintaining a card with an expanded safety net of 20% for single people with no children and 10% for couples and families.</p> <p>*A household is a social unit composed of those living together sharing facilities in the same council approved dwelling. This may comprise of any variety of household members being of the same or various genders, ages, family relations, travellers, visitors or friends.</p>
<p>Assets: Applicants will not be eligible for assistance if they hold assets over the value of \$35,000</p>	<p>Verification of Financial and Non-Financial Assets:</p> <ul style="list-style-type: none"> • Statement from bank, building society, legal firm or credit union; • Services Australia statement; • Real Estate valuation; and/or • Land Tax statement for the current year. <p>Note: If the above records are not available a Statutory Declaration along with other non-traditional forms of verification, such as photos, supporting statements, letters from insurance companies or online records may be accepted.</p> <p>Assets include</p> <ul style="list-style-type: none"> • Cash assets, savings, shares, bonds and investments, lump sum payments, net fixed assets of a business and superannuation funds that have been realised; or • Fixed assets (such as land) which can be sold or borrowed against (not including the principal place of residence); and

	<ul style="list-style-type: none"> Applicants will not be eligible if they own or are buying a home (not including the principal place of residence). <p>Exemptions</p> <p>Not all assets held by an applicant represent resources that can be used to facilitate their own recovery, two main assets are exempt from the asset test are:</p> <ul style="list-style-type: none"> the principal place of residence, and inaccessible superannuation.
<p>Residential Status: Must be within the designated area of an eligible natural disaster within Tasmania.</p> <p>Households whose principal place of residence is in Tasmania can access assistance. An applicant will be considered a Tasmanian resident if their income source is within Tasmania.</p> <p>This does not include holiday or investment properties.</p>	<p>Evidence may already have been provided to confirm the applicant's identity.</p> <p>Evidence must match the address for the principal place of residence of the impacted household to the satisfaction of the assessor:</p> <ul style="list-style-type: none"> Utility bill Rental agreement Home loan documentation Driver's licence Employer issued formal pay slip Other formal company or government documentation issued within the last 3 months. <p>NOTE: A principal place of residence is a single dwelling, where at the time of an emergency event, household members would normally reside and maintain all essential living and household items; the address where private motor vehicle registration, land tax, driver's licence registration and electoral registration is recovered and where private mail is delivered.</p> <p>Share Households</p> <p>Where there are independent household members who are contributing to the rent, any assistance provided is to be on a pro-rata basis (that is, based on the proportion that the applicant is contributing).</p>
<p>Insurance Status: Applicants have no or inadequate insurance.</p> <p>Households which are fully insured are not eligible for Recovery and Restoration Grants*. Only households who are not insured or where their insurance does not cover the loss to an amount greater than the maximum grant will be considered for assistance. However, this assistance is not to act as an incentive to</p>	<p>Evidence of insurance must be provided:</p> <ul style="list-style-type: none"> Copy of insurance policy and/or Statutory declaration declaring the property and/or contents are not insured. <p>Partially insured applicants</p> <p>Where the evidence shows some or part coverage funding for eligible applicants may be approved to fund the gap between the amount paid by the insurer and the eligible funding amount.</p> <p>For example, a household who is otherwise eligible for \$11,650 under the temporary living expenses grant and has insurance that will pay expenses associated with temporary accommodation to a value of \$5,000 would be eligible for assistance of \$6,650.</p> <p>*A grant application from a fully insured applicant can still be processed and paid if necessary while an insurance claim is being processed, but it is on the condition that the grant will be repaid if their insurance claim is successful.</p>

<p>have no insurance or inadequate insurance arrangements.</p>	
<p>Damaged or Destroyed Property: Assistance will only be considered under this grant type where the principal place of residence is damaged or destroyed and is uninhabitable.</p>	<p>Evidence is required to demonstrate the damage to the satisfaction of the assessor, evidence may include, but is not limited to, a selection of the following:</p> <ul style="list-style-type: none"> • Police, fire or emergency services report • Media articles • Photos clearly showing the location and damage • Insurance claim • Utilities letter • Statutory declaration <p>NOTE: Where the principal place of residence is damaged but not destroyed and the household can still live on site, they can apply for a grant under the Replacement of Household Items grant. Eligibility for assistance in this context will be considered on a case by case basis, refer to section 5 for more details.</p>

3.3. Exceptional Circumstances and Undue Hardship

If you do not meet the eligibility criteria and are experiencing undue hardship or are impacted by an exceptional circumstance you may still apply for this grant. To be considered you will need to provide additional supporting information to substantiate your claim.

Please note that making an application is not a guarantee of receiving funding.

3.4. Assistance Periods and Changes in Circumstances

Eligibility for one type of grant does not establish eligibility, or ineligibility, for a grant of any other type, within a single eligible natural disaster.

If a household receives assistance and their circumstances subsequently change they would be expected to repay excess payments. Where they have additional costs, they can be reassessed provided the total grant recommended does not exceed the total grant payable for the grant duration. Similarly, a household/ individual could be considered for the same type of grant more than once if it is affected by separate and different disasters.

3.5. Grant Conditions

Grants are made on the conditions that an applicant may be required to repay the grant if the Applicant:

- Was subsequently found not to have incurred the expenses for which the grant was approved;
- Subsequently receives other financial assistance, insurance payment or compensation for any of the grant paid;
- Is found to have provided incorrect, false or misleading information;
- Uses the grant funds for expenses other than the funding purpose; or
- Breaches the terms and conditions of the funding as outlined within the grant agreement/deed.

4. Temporary Living Expenses Grant – additional information and requirements

4.1. Specific Eligibility

As well as satisfying the eligibility criteria, the applicant must be displaced from their principal place of residence.

4.2. Approved Purpose

This grant is to assist low income households with the cost of accommodation that exceeds the pre-disaster level, when the principal place of residence is unfit to live in or is inaccessible as a result of an eligible natural disaster.

4.3. Level of Assistance

Up to \$11,650 calculated over a maximum period of six months based on a household's needs.

Applicants will be asked to provide details of previous cost of accommodation for a period of 6 months from the date of the incident.

- Where an applicant is in private rental, the value of the grant to be considered will be the difference between the new rent and the previous rent.
- Full rent will be considered where an owner-occupier has been displaced and is required to continue mortgage payments and pay rent on a new property.

- The maximum level of assistance calculated for accommodation is based on the current median rents, published by the Real Estate Institute of Tasmania (REIT), in the respective Local Government Area.

For example:

	New Cost of Accommodation (weekly)	Previous cost of accommodation (weekly)	Max level of assistance using REIT (weekly)	Value of Grant (weekly)
Renter 1	\$400	\$250	\$500	\$400 - \$250 = \$150
Renter 2	\$600	\$250	\$500	\$500 - \$250 = \$250
Owner/ occupier 1	\$400 (rent) + \$500 (mortgage)	\$0 (Rent) + \$500 (mortgage)	\$500	\$400
Owner/ occupier 2	\$600 (rent) + \$500 (mortgage)	\$0 (rent) + \$500 (mortgage)	\$500	\$500

This can include: accommodation arrangements that are paid to secure the use of, but not own, an alternative accommodation for the applicant's principal place of residence, such as;

- bond,
- rent,
- caravan hire,
- portable toilets/amenities.

This cannot include:

- Business and/or income losses;
- Motor vehicle repairs or towing;
- Any of the included items above that have already been funded through the Emergency Assistance Grants.
- The purchase of any accommodation source, such as a caravan, tent, portable toilet, shed, etc.

4.4. Specific Conditions of Grants

The provision of assistance under this grant is subject to the applicant meeting the eligibility criteria for the period that assistance is provided.

- Financial assistance will continue until one or more of the following occurs:
 - The applicant is able to return to their principal place of residence

- The applicant moves to an alternate location where the rent cost is the same or less than the previous rent
 - From the date of the incident a maximum period of six months is reached
 - Financial assistance provided reaches the maximum \$11,650 amount
 - The applicant receives funding from an insurance claim or other financial support is provided to pay part or all of the applicant's accommodation costs
- The applicant must notify the department of any change in circumstances during the period of assistance. Failure to advise of any change or the provision of false or misleading information will require the grant to be repaid and may be reported to the appropriate authorities.
 - Should the applicant receive funding from an insurance claim or any other financial support is provided, from any party, to cover the difference in accommodation costs and this is back dated to the date of the incident, the recipient will be required to repay the grant amount.
 - The department may approve a reduction in assistance should the applicant receive other financial support which is insufficient to cover the difference between the new and previous rent costs during the maximum period of assistance.
 - Alternative accommodation must be to a similar level to the applicant's pre-incident primary residence.
 - In addition to evidence to verify the applicant's identity and general eligibility, applicants will be required to provide evidence of their pre-incident primary residential accommodation, such as a lease agreement, landlord details or mortgage documentation, to be verified by the department.

4.5. Administration

- The grant is calculated on the basis of 6 months from the time of the incident.
- The new or temporary accommodation can have no more than one extra bedroom compared to the previous accommodation.
- The maximum level of assistance calculated for accommodation is based on the current median rents as published by the Real Estate Institute of Tasmania (REIT), in the respective Local Government Area, plus 10%. Refer to REIT website for most current rates: [Suburb Reports - The Real Estate Institute of Tasmania \(REIT\)](#)
- Mortgage repayment is the minimum payment required, not any additional amounts the applicant may normally have paid in the previous 6 months.

- The Grants team has the discretion, in case of extraordinary circumstances, to authorise up to 20% on top of the REIT's median rents.

5. Replacement of Household Items – additional information and requirements

5.1. Specific Eligibility

As well as satisfying the eligibility criteria, the applicant must have suffered a loss or destruction of essential household goods and items.

5.2. Approved Purpose

This grant is to assist low income households with the replacement and/or repair of essential household items destroyed or damaged by an eligible natural disaster.

The grant may be applied to items required by the household to meet basic needs.

5.3. Level of Assistance

\$7,620 (per head of household) + \$1,270 per additional household member up to a maximum of \$11,650 noting that most household items are shared between all household members.

This amount includes the replacement of personal belongings over and above those items covered by any other State or Australian Government funding for the replacement of these items.

Where an applicant's belongings have been partially destroyed or damaged, they will be asked to provide estimates of the costs to replace or repair their household items. Evidence of loss may be required as part of the assessment process. This might include site visits on a need's basis.

6. Repair and Restoration Grant – additional information and requirements

6.1. Specific Eligibility

As well as satisfying the eligibility criteria, the applicant must be the owner and occupier of the principal place of residence.

6.2. Purpose

This grant is to assist with the re-establishment of a person's principal place of residence to a basic minimum standard following an eligible natural disaster to allow it to be inhabited.

The grant may be applied to repairs that will assist in making a permanent place of residence habitable. It is not designed to assist with returning the property to its full pre-disaster condition.

Where residents are unable to repair or rebuild, the grant can be applied to clean-up and re-establishment costs.

6.3. Level of Assistance

Up to \$11,650 is available.

Applicants will be asked to provide an estimate by a reputable service provider of the cost to repair, restore or clean up their property.

This can include:

- Repair structural damage to the principal place of residence;
- Restoration of the principal place of residence; or
- Clean-up of the principal place of residence.

This cannot include:

- Business and/or income losses;
- Motor vehicle repairs or towing;
- Non-essential repairs and restoration such as air-conditioning, built-in wardrobes, painting and wallpaper that is not part of a structural repair, damage to games rooms, pergolas, gardens, verandas etc.

7. Guide to Applicants

Applicants must complete the online application form, available here: [Community Grants | Service Tasmania](#).

If you are having difficulty accessing the application form, or have any questions regarding the application process, please contact Community Grants on 1800 204 224 or email at eagrants@dpac.tas.gov.au.

On submission of your application, you will receive a confirmation email with your application form in PDF format from SmartyGrants.

8. Assessment

Grant applications will be assessed based on:

- The purpose of the grant.
- The eligibility criteria outlined in these guidelines.
- The accuracy and completeness of the application.

Providing false or misleading information may require repayment of funds and may lead to referral to the appropriate authorities.

9. Timeframes and Communications

Emergency events can change quickly, and Community Grants aim to be responsive to support the immediate needs of impacted community members.

Although every effort is made to provide prompt assistance to eligible applicants, timeframes may be impacted by large volumes of applications and changing priorities during an emergency event.

You will be notified of the outcome of your application via an email generated from Smarty Grants.

10. Provision of Grant Funding

If approved, the grant payment will be made by direct deposit into the applicant's nominated bank account.

If the nominated bank supports OSKO payments, funds may be received within a few hours of approval.

To check if your bank uses OSKO search for your Bank [here](#).

IMPORTANT: Applicants must ensure their bank account details are correct to receive payment successfully.

11. Reporting and Evaluation

Successful applicants may be required to validate their information and report on how the grant was used.

12. Appealing a Decision

Applicants may request a review if they can demonstrate:

- I. Conflict of Interest – A decision-maker had a financial interest in the outcome.

- II. Incorrect Advice – The application was impacted by incorrect guidance from DPAC staff.
- III. Discrimination – The decision was based on irrelevant factors (e.g., race, gender, disability, religion, etc.).

Appeals must be submitted in writing within 28 days of the decision notification.

Appeals should be directed to the Manager, Community Grants at eagrants@dpac.tas.gov.au.

13. Administration and Contact Details

This program is administered by the Department of Premier and Cabinet (DPAC) on behalf of the Crown in the Right of Tasmania.

For any inquiries or assistance please contact us:

- Email: eagrants@dpac.tas.gov.au
- Phone: 1800 204 224.

14. Taxation and Financial Implications

Applicants are advised to seek taxation advice from the Australian Taxation Office (ATO) on 13 28 66 or www.ato.gov.au.

15. Personal Information

Personal information will be managed under the Personal Information Protection Act 2004 and the Privacy Act 1988 (as amended by the Privacy Amendment Act 2012).

By applying, applicants acknowledge that:

- DPAC may share their information for the purposes of processing the application.
- Some details (e.g. applicant name, funding amount, location) may be publicly disclosed as part of the transparency process for government funding.

16. Declaration Statement

All applicants will be required to make the following declaration when submitting an application.

“I certify that to the best of my knowledge the statements made within this application are true and correct, and I understand that if my request is approved for funding, this

request and any subsequent documentation in relation to this funding will form the terms and conditions of the funding provided. I also agree to cooperate with the department to provide any additional information on request that relates to this emergency support.

I authorise officers of the Tasmanian State Service to make any enquiries thought necessary to verify the information I have provided.

I understand that if this claim is fraudulent, it will be reported to the relevant authorities”

17. Suspected Fraudulent Application

If you suspect someone may have applied for this grant program fraudulently you can report this to egrants@dpac.tas.gov.au.

Please note that to protect the privacy of individuals a response to your claim on specific individuals will not be provided. Claims of fraud will be reviewed by the department and may be referred to the relevant authority, such as the Tasmanian Police. Those referred on may result in criminal proceedings.

18. Right to Information

Information provided to DPAC is subject to the Right to Information Act 2009. More details can be found on the Tasmanian Legislation website at www.thelaw.tas.gov.au.