



# Disaster Ready Fund - Round Four 2026-27

## Frequently Asked Questions

### 1. I have an idea for a project – how do I apply?

Projects must meet the eligibility and assessment criteria outlined in the Round Four Guidelines.

If your project meets these criteria, you can submit a proposal to the relevant state or territory government Lead Agency between 29 May 2026 and 5:00pm (local time in their jurisdiction) on 1 July 2026 in accordance with the processes set out in section 7 of the Round Four Guidelines and on the websites of Lead Agencies.

Lead Agencies then review all proposals and submit the most competitive projects to the Australian Government for funding consideration.

For more details about the submission process, contact your state or territory's Lead Agency via the links below.

| Jurisdiction                 | Lead Agency DRF webpage   | DRF Contact  |
|------------------------------|---|--|
| Australian Capital Territory | <a href="#">Justice and Community Safety Directorate</a>                            | <a href="mailto:drf@act.gov.au">drf@act.gov.au</a>                                     |
| New South Wales              | <a href="#">NSW Reconstruction Authority</a>  | <a href="mailto:drfnsw@reconstruction.nsw.gov.au">drfnsw@reconstruction.nsw.gov.au</a> |
| Northern Territory           | <a href="#">Northern Territory Emergency Services</a>                               | <a href="mailto:ntdrf@pfes.nt.gov.au">ntdrf@pfes.nt.gov.au</a>                         |
| Queensland                   | <a href="#">Queensland Reconstruction Authority</a>                                 | <a href="mailto:disasterreadyfund@gra.qld.gov.au">disasterreadyfund@gra.qld.gov.au</a> |
| South Australia              | <a href="#">South Australian Fire and Emergency Services Commission</a>             | <a href="mailto:safecom.drf@eso.sa.gov.au">safecom.drf@eso.sa.gov.au</a>               |
| Tasmania                     | <a href="#">Resilience and Recovery Tasmania, Department of Premier and Cabinet</a> | <a href="mailto:resilience@dpac.tas.gov.au">resilience@dpac.tas.gov.au</a>             |



| Jurisdiction   | Lead Agency DRF webpage                                   | DRF Contact  |
|--|---|--|
| Victoria   | <a href="#">Emergency Management Victoria</a>             | <a href="mailto:drf@emv.vic.gov.au">drf@emv.vic.gov.au</a>   |
| Western Australia<br>and<br>Indian Ocean Territories | <a href="#">Department of Fire and Emergency Services</a> | <a href="mailto:disasterresiliencegrants@dfes.wa.gov.au">disasterresiliencegrants@dfes.wa.gov.au</a> |

## 2. Can I apply directly to the National Emergency Management Agency (NEMA)?

Only Lead Agencies can apply to NEMA. The Disaster Ready Fund (DRF) is run in partnership with states and territories, recognising their role in emergency management. Each state and territory has a Lead Agency. They are responsible for coordinating project proposals. Lead Agencies submit the most competitive proposals as applications to NEMA.

## 3. How do I apply if my project covers more than one state or territory?

You can submit separate proposals to multiple Lead Agencies if the activities in each state or territory can/will be delivered independently of one another, or submit a multi-jurisdictional or national proposal through a single coordinating Lead Agency if the project involves collaboration and delivery across multiple (or all) states and/or territories. More details are in Section 7.2.3 of the DRF Round Four Guidelines.

## 4. How much funding can I apply for?

There is no maximum total project value (Commonwealth funding and co-contribution combined), but projects cannot seek more Commonwealth funding than is available in the stream under which they apply.

For Round Four, the Australian Government is making up to \$142.477 million in Commonwealth funding available in 2026-27, of which \$104.6 million is notionally allocated for infrastructure stream projects, \$34.8 million is notionally allocated for other projects, and \$3 million is reserved to support Lead Agencies in administering the DRF.

The minimum total project value is:

- \$0.5 million for infrastructure funding stream projects
- No minimum amount for other project types.



## 5. What happens if I can't submit my project proposal on time?

Late Project Proposals will not be accepted unless an Applicant has experienced exceptional circumstances that prevent submission by the closing date. Decisions relating to extensions are the discretion of Lead Agencies, except for jurisdiction-wide extensions, which must be taken in consultation with NEMA. Requests to submit late Project Proposals must be provided to the relevant Lead Agency before the closing date.

## 6. How is Round Four different from Round Three?

Round Four, like the previous three rounds, is a competitive merit-based grant opportunity delivered through states and territories. Section 2.4 of the Round Four Guidelines lists the key changes to Round Four. Applicants should read the Guidelines in full before developing project proposals.

## 7. Do I need to consult with First Nations communities for my project?

If your project has a place-based focus or will affect the particular interests of First Nations Communities (i.e. in ways not felt by the general population), you must meaningfully consult affected First Nations communities and include evidence of this in your application. See Section 7.3 of the Guidelines for more details.

## 8. How does the DRF support communities at higher disaster risk?

Certain groups are more vulnerable to disasters due to social and economic factors. These include:

- Children and young people
- Culturally and Linguistically Diverse (CALD) communities
- First Nations communities
- LGBTQIA+ community
- Migrants and refugees
- People over 65
- People with disabilities
- Those experiencing homelessness, unemployment, or poverty
- Women

We encourage Applicants to consider these groups in project proposals. For example, they can make accessible infrastructure or develop inclusive disaster risk reduction plans.



## 9. Who is eligible to apply?

Section 4.2 and 4.3 of the Guidelines set out who can apply for the Disaster Ready Fund. Applicants apply via Lead Agencies which then submit the most competitive project proposals as applications to NEMA.

## 10. Can I apply if I'm from a non-self-governing territory?

Only jurisdictions and non-self-governing territories that are identified as eligible in the Guidelines (see Section 5.2) can apply for funding under Round Four of the Disaster Ready Fund.

## 11. Can I reapply if my project was unsuccessful in previous rounds?

Yes, but you must review and update your proposal in line with the Round Four Guidelines. Contact your Lead Agency for advice.

## 12. What hazards will the fund cover?

The Disaster Ready Fund covers a range of natural hazards, including geological (e.g. earthquakes, landslides, tsunamis) and climate-related events (e.g. bushfires, cyclones, floods, heatwaves). Check Section 5.1.1 of the Round Four Guidelines for details.

## 13. Can I seek funding for drought relief?

No. Drought is ineligible. The Australian Government has a separate, dedicated Future Drought Fund (FDF), which is administered by the [Department of Agriculture, Fisheries and Forestry](#).

## 14. What are the DRF Investment Principles?

These are four key principles guiding funding decisions. See Section 2.1 of the DRF Round Four Guidelines for details.



### **15. What does 'alignment with plans' mean?**

Projects must align with national, state, territory and/or local disaster resilience and risk reduction plans or support the development of such plans. Contact your Lead Agency if unsure.

### **16. Do I need to include contingency costs in my budget?**

Yes. To minimise the risk of cost overruns, Applicants should factor contingencies for inflation and other potential cost increases into project budgets. You need a minimum of 10 per cent, but for complex projects or those in remote areas, a higher contingency of up to 30 per cent may be required. Guidance on best practice approaches to cost estimation is available as part of the Commonwealth Investment Toolkit on the [Department of Finance website](#). The Australian Government will not provide top-up funding for project cost overruns.

### **17. Do I need to include administrative costs in my budget?**

Applicants can include reasonable project administration costs in their budgets. However, they don't need to factor in Program Administration Costs incurred by Lead Agencies to administer the DRF in their region, which are funded separately.

### **18. Can I seek a full or partial waiver of co-contributions?**

No. For Round Four, a tiered co-contribution system remains in place, which reduces requirements for certain Applicants and projects. See Section 3.1.1 of the DRF Round Four Guidelines.

### **19. When will I know if my application is successful?**

NEMA will notify Lead Agencies from late October 2026. They will then inform Applicants. This timeline is indicative only, and subject to change.

### **20. When can my project start?**

Implementation Plans must be endorsed by NEMA before project activities funded by the Australian Government can start (expected from April 2027). The commencement of other project activities is at the discretion of Lead Agencies and at their own cost and risk.

### **21. When will I receive funding?**

The Australian Government will process payments to states and territories once Federation Funding Agreement schedules have been signed by relevant ministers (expected early to



mid 2027). States and territories will then make payments to Applicants through individual project funding agreements (expected from mid-2027).

## **22. Can past investments count towards my co-contribution (historical co-contributions)?**

Yes, but only funds invested on or after 1 July 2024 in a project or program that the DRF project will extend or enhance. Also, these funds cannot exceed 50% of the required co-contribution. You must outline these in detail in the Indicative Budget. See Section 3.1.2 of the DRF Round Four Guidelines.

## **23. Can the costs of preparing mandatory documentation (attachments) be considered historical investments and included in co-contributions**

This depends on when and for what purpose the documentation was prepared. For example, a cost-benefit analysis of the proposed DRF project would usually not qualify because it is a cost associated with the DRF proposal itself. Section 5.4 of the DRF Guidelines sets out that costs incurred in the preparation of a grant Application or related documentation are ineligible expenditure.

In contrast, design and engineering documents prepared as part of an earlier planning stage for an infrastructure project that the DRF project will extend (e.g. by funding construction) could be considered historical investments.

## **24. What professionals can be used to prepare cost estimates for projects over \$1 million?**

For infrastructure projects, a quantity surveyor should be used, as is usual for construction projects. For non-infrastructure projects, other relevant professionals (e.g. a qualified actuary, accountant or finance officer) may be used as appropriate. In all cases, Applicants using quantity surveyors or other professionals should state this along with their qualifications in the cost estimate itself or elsewhere in the application for assurance purposes. See Section 7.6 of the DRF Round Four Guidelines.

## **25. What file types and sizes can be submitted as attachments?**

NEMA's application portal supports a variety of file types, including pdf, doc, docx, xlsx, jpg, tiff and zip up to 50MB in size. Each mandatory and optional attachment permits one file upload. If Lead Agencies need to submit several files to NEMA for a specific application requirement (e.g. multiple design and approval files showing a project's readiness), they should combine these files into one PDF or zip folder. Then, they can upload this folder to NEMA's portal.



Applicants should check with Lead Agencies to see if other file restrictions apply in state and territory processes.

**26. What risk assessments and risk reduction or adaptation plans am I expected to identify in the Project Logic part of the application?**

Applicants should identify any existing disaster risk assessments, risk reduction plans or adaptation plans, including those published by state, territory or local governments, that substantiate the hazard risks and/or support the approach that the project is seeking to address/take. Risks to project delivery should be documented elsewhere (i.e. as part of the required business case).

**27. Does the coordinating Lead Agency for multi-jurisdictional and national projects need to provide written confirmation of its support?**

No. Applicants only need to get confirmation in writing from the Lead Agencies in other relevant jurisdictions. Submission of the application by the coordinating Lead Agency and endorsement by its Minister is sufficient indication of its support. The only exception to this is where the coordinating Lead Agency is also named as a delivery partner on the application, in which case the coordinating Lead Agency would need to provide a letter of support in accordance with section 7.2.3 of the DRF Round Four Guidelines.

**28. Can land valuations be counted as in-kind contributions towards a project?**

No. Applicants should also note that section 5.4 of the Guidelines prohibits spending DRF funds on the purchase of land.

**29. What should be covered in the business case?**

Content requirements for the business case are set out in sections 6.3 and 7.6 of the DRF Round Four Guidelines. At a minimum, it must include a project plan, budget (using the NEMA issued budget template unless advised otherwise by the Lead Agency) and risk management plan commensurate with the size and scale of the project. Applicants should check with their Lead Agency for any additional guidance.

**30. What should be covered in the cost-benefit analysis?**

Appendix D of the DRF Round Four Guidelines provides detailed guidance on this. All CBAs should involve a level of rigour and detail that is proportionate to the project's value, size and complexity. NEMA has supplied with Lead Agencies with a CBA template which can be used for this purpose. Alternatively, applicants may submit their own CBA template/report provided all minimum requirements set out at Appendix D are met.



### **31. What design and approval documentation need to be attached as evidence of project readiness for infrastructure projects?**

Attach any relevant designs and approvals in place at the time of application submission as evidence. These may include, but are not limited to, architectural and engineering drawings, planning permits, and building approvals. See section 7.6 of the Round Four Guidelines for further information.

### **32. Can Applicants submit proposals that build on projects funded through previous DRF rounds?**

Yes, as long as the application:

- discloses the prior funding
- adheres to the rules related to historical investments (section 3.1.2) and double dipping (section 5.4)
- doesn't use Australian Government funding provided through previous DRF rounds to meet minimum co-contribution requirements (section 3.1.2) of the DRF Round Four Guidelines.

### **33. Can projects apply for DRF funding if they previously received, but have since relinquished, Commonwealth funds for the same or a similar purpose?**

Potentially. This will depend on whether the provision of funding through the DRF would breach eligibility rules against:

- double dipping (section 5.4)
- fund project cost overruns (section 3.1.2)
- use of Australian Government funds as part of co-contributions (section 3.1.2) in the DRF Round Four Guidelines.

The Program Delegate will make these decisions based on the application information at the time of submission.

### **34. Can a smaller infrastructure project (less than \$0.5 million) apply for the DRF in the 'other' project category?**

To be eligible for one of the 'other' project activity types the application must demonstrate that the activity aligns with one or more of the 'other' activity types as set out in the DRF Guidelines. The Guidelines do not preclude these 'other' activity types from having an infrastructure component.



### **35. How does NEMA determine if a project is Business as Usual (ineligible)?**

As set out in section 5.1 of the DRF Guidelines applicants must demonstrate why their proposal is not BAU as part of their application. NEMA considers the applicant's response in the context of the definition of BAU as set out in the Glossary (Section 14) and Guidance on BAU requirements set out at Appendix C of the DRF Round Four Guidelines.

As per section 8.1.1, the Program Delegate is the final decision maker on eligibility. The Program Delegate may seek expert advice from the Assessment Panel when determining BAU eligibility.

### **36. Can an applicant who has received Commonwealth funding from another source apply for the DRF?**

Projects cannot 'double dip' – any other the funding provided by the Commonwealth must not be used for the same purpose. DRF funding must extend or enhance a program or project which has been enabled with past Commonwealth Government funding.

Any Commonwealth funding (historical or otherwise) provided by the applicant, or delivery partner, cannot be used to meet the minimum co-contribution (percentage required) under the Guidelines.

Australian Government bodies may contribute to projects provided Commonwealth funding (financial or in-kind) is not used to meet minimum co-contribution requirements.



## Supplementary questions following DRF Round Four open

### 37. Do all First Nations bodies qualify for a reduced co-contribution?

To access the 10 per cent co-contribution rate available to First Nations organisations, an applicant must be either an Aboriginal Community-Controlled Organisation (ACCO) or an 'other Aboriginal and Torres Strait Islander organisation' as defined in the [National Agreement on Closing the Gap](#). Applicants should refer to these definitions when determining eligibility. Organisations that do not meet these definitions may still be eligible to apply under another category (see section 4.2 of the DRF Round Four Guidelines), although different co-contribution requirements may apply.

### 38. Can funding be sought to repair housing or other infrastructure?

Generally speaking, no. Section 5.4 of the DRF Round Four Guidelines states that DRF funding cannot be used for repair or replacement of existing infrastructure where there is no demonstrated significant increase in benefit, or for activities that would ordinarily be funded by state, territory or local governments as business-as-usual (BAU) operations. See Appendix C of the DRF Round Four Guidelines for further guidance and examples related to BAU.

### 39. What timing requirements apply to historical co-contributions?

Expenditure incurred on a project or program after 1 July 2024 but before the DRF project formally commences may be counted as an historical investment provided the DRF project will extend or enhance the prior project or program. See Section 3.1.2 of the DRF Round Four Guidelines.

### 40. How is low rate base council eligibility assessed?

As outlined in Appendix B of the DRF Round Four Guidelines, low rate base councils are identified using the ratio of [Financial Assistance Grant](#) to Net Rates Revenue. Councils with a ratio of 0.75 or above are considered more reliant on Financial Assistance Grants and may be classified as low rate base councils. This ratio helps NEMA gauge the financial capacity of each council in relation to their reliance on Commonwealth grants.

The assessment draws on datasets from the Department of Infrastructure, Transport, Regional Development, Communications and the Arts and data published by relevant state and territory government agencies.



#### **41. Can land be purchased with DRF funding or used as a co-contribution towards DRF projects?**

DRF funds cannot be used to purchase (i.e. acquire ownership of) land. Nor can land valuations be used as co-contributions to DRF projects.

Easements (i.e. a right to use land belonging to someone else for a specific purpose) may be acquired with DRF funding provided they do not involve purchasing the land itself, are a direct cost of project delivery and costs are incurred between the project start and end dates.

#### **42. How have application and evidence requirements been simplified for Round Four?**

Evidence requirements have been reduced, where possible, to ensure only essential information is collected - for example, ABN status is now verified through automated checks, avoiding the need to submit evidence of this as an attachment. Existing templates (e.g. offline application form and budget template) have also been updated to improve ease of use, and new templates (e.g. cost benefit analysis) and applicant checklists have been developed to support the application process.

#### **43. What support is available for non-infrastructure projects?**

Round Four supports a range of project types, with 75 per cent of project funding notionally allocated to infrastructure projects and 25 per cent available for non-infrastructure projects. This mix reflects the Australian Government's focus on delivering hard infrastructure with lasting benefits like cyclone shelters, levees and seawalls, while continuing to recognise the importance of other risk reduction and resilience initiatives such as planning, capacity and capability building, and research. The Australian Government is additionally investing \$57.5 million in four national capability programs (the National Aerial Firefighting Centre, National Bushfire Intelligence Capability, AusAlert and Northern Australian Fire Information service) that underpin an integrated approach to disaster preparedness and response.

#### **44. What consultation and evidence is required when submitting a place-based Project Proposal?**

Applicants must provide evidence of meaningful consultation with affected communities (or explain why consultation has not occurred). This requirement applies regardless of whether a project is a new idea or has been previously identified – e.g. in an existing plan.



While the Guidelines are not prescriptive about types of evidence, evidence may include summaries of consultation undertaken during development of the project idea or plan, supporting documentation such as survey results, or other records demonstrating community input and support. Additional examples, including letters of support or community participation in project delivery, are outlined in the assessment criteria at Appendix E of the DRF Round Four Guidelines.

#### **45. Can DRF funding be used for programs that provide grants or rebates to third parties?**

There are no specific restrictions on DRF funding being used in this way. However, proposals must clearly show how the grant or rebate program aligns with the DRF Guidelines, including how funded activities meet eligible activity types and how the program will ensure the DRF's objectives, eligibility requirements and expenditure rules are met.

#### **46. Can historical co-contributions include funding from previous DRF rounds?**

Australian Government funding from previous DRF rounds cannot be used to meet minimum co-contribution requirements. However, where an Applicant or delivery partner contributed their own non-Commonwealth funds to an earlier project, that portion may be counted as an historical investment for a Round Four project, but only if it extends or enhances the earlier initiative and all relevant co-contribution rules are met.

Applicants must also ensure they disclose the prior funding and adhere to the rules related to historical investments (section 3.1.2) and double dipping (section 5.4) in the DRF Round Four Guidelines.

#### **47. Can a project still apply if it has received funding from another Commonwealth program?**

Yes, a project may still apply. However, as per section 3.1.2 of the DRF Round Four Guidelines, Australian Government funding from any other source cannot be used to meet minimum co-contribution requirements.

Applications should disclose any prior funding and ensure the proposed DRF activity is consistent with the rules on historical investments (section 3.1.2) and double dipping (section 5.4). This includes showing that DRF funding is being sought for a different stage or component of the project, rather than for activities already funded from another source.



#### **48. In what circumstances is a letter of support useful or required?**

Letters of support can serve as evidence of consultation. They are also a requirement for joint project proposals.

Projects that are place-based or that will affect the particular interests of First Nations communities must demonstrate evidence of consultation with local governments and affected communities, including any affected First Nations communities. Examples of stakeholder engagement activities that can be presented as evidence of community support are included at Appendix E of the Guidelines.

If a stakeholder is listed as a delivery partner on a joint project proposal, they must contribute financially and/or in-kind and provide a letter of support using the NEMA-issued template, outlining their contribution to the project.

#### **49. Are pilot programs eligible for DRF Round Four?**

Pilot programs may be eligible where they form part of an eligible activity type (see section 5.1.2 of the Guidelines) and meet all other program requirements – for example, rules relating to business as usual activities.

#### **50. How are non-traditional infrastructure projects assessed?**

Section 5.1.2 of the Guidelines lists eligibility activity types and domains, including four infrastructure categories, along with a range of non-infrastructure categories. All projects must fall within one or more of these categories and are assessed through the same competitive process outlined in section 8, against the assessment criteria outlined in section 6.

#### **51. What evidence is most useful to include my application?**

Evidence may take a variety of forms and should be proportionate to the size and complexity of the project.

As noted in the scoring matrix at Appendix E of the DRF Round Four Guidelines, strong evidence may include, but is not limited to, peer-reviewed research, government risk assessments, expert advice, technical reports, building specifications and impact estimates from relevant professionals, peak bodies or industry representatives.



Where particular types of evidence must be provided as part of the Application (e.g. evidence of entity type for Applicant eligibility and co-contribution purposes), these are stated in the Guidelines.

### **52. What co-contribution is required for a consortium made up of organisations that fall under different categories in Table 1, section 3.1.1?**

Where multiple organisations are involved in the delivery of a project, a lead organisation must be appointed as the Applicant (section 7.2.4) and co-contribution requirements are determined based on the Applicant's entity type (see sections 3.1.1 and section 4.2).

### **53. Can a project generate revenue without it being deemed ineligible?**

Activities undertaken primarily for commercial (profit-generating) purposes are ineligible under the DRF. However, generation of revenue does not necessarily mean that a project is 'commercial' - for example, generation of a surplus by a not-for-profit organisation that is reinvested in its mission or a public benefit would not be considered commercial.

Final eligibility decisions are made by the Program Delegate on a case-by-case basis once full application details have been submitted and considered by NEMA.

### **54. What happens if I submit an incomplete or inaccurate application?**

Applicants are responsible for ensuring that their Project Proposals are complete and accurate based on the requirements set out in the DRF Round Four Guidelines and forms issued by Lead Agencies (section 7.2). Lead Agencies have discretion to either not accept incomplete Project Proposals or to seek additional/corrected information in accordance with section 7.2, and must ensure that Applications submitted to NEMA are complete and accurate (section 7.7).

If an Application submitted to NEMA is incomplete or contains inaccurate/inconsistent information, NEMA will make a case-by-case assessment of its significance, which may result in the Application being ruled ineligible by the Program Delegate or scored down in merit assessment.



**55. What types of documents are acceptable to demonstrate historical expenditure?**

Examples include, but are not limited to, copies of financial statements and/or other documentary records showing an Applicant's prior investment in the earlier project. It is ultimately for Applicants to identify and submit the most appropriate form of evidence having regard to the nature of the project and available documentation.

**56. Can the historical investment for a delivery partner be more than 50%, if the total of historical co-contributions for the application is no more than 50%?**

Yes, as long as no more than 50 per cent of historical co-contributions are included in the total co-contributions offered as per Section 3.1.2 of the DRF Round Four Guidelines.

**57. How will national and multi-jurisdictional projects count towards state and territory application caps?**

National and multi-jurisdictional projects are excluded from the state and territory application caps. Further detail on the national and multi-jurisdictional project pathway can be found in section 7.2.3 of the DRF Round Four Guidelines. There is also a [factsheet](#) on the NEMA website.

**58. Is there a limit to the amount of money that can be spent on wages for the project?**

No. Applicants are required to submit a complete and accurate estimate of the costs involved in delivering the project as part of their project plan (sections 6.3 and 7.60). Budgets should factor in all direct costs of project delivery, as well as contingency, having regard to the eligibility and ineligibility rules set out in sections 5.3 and 5.4 of the DRF Round Four Guidelines.