

2022 SOUTH-EAST QUEENSLAND FLOODS

ASSESSMENT OF THE IMPACTS ON QUEENSLAND BUSINESSES

December 2022

The background features a dark purple gradient. In the lower half, there is a stylized graphic. On the left, a red line graph with a dotted white line above it fluctuates. To its right is a bar chart with eight dark purple bars of increasing height. Above the bars are several small arrows: two pointing up, two pointing down, and one pointing down. The bottom right corner is filled with a pattern of small white dots.

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Introduction

The Chamber of Commerce and Industry Queensland (CCIQ) is Queensland's peak industry representative organisation for Queensland businesses. CCIQ works with more than 115 regional and local chambers across Queensland to develop and advocate for policies that are in the best interests of Queensland's businesses, economy, and community.

In February and March 2022, widespread areas across South East Queensland and Wide Bay-Burnett, as well as parts of New South Wales, suffered a major flooding crisis which severely impacted thousands of properties, with households, businesses and communities impacted directly and indirectly. Data from the Insurance Council of Australia (ICA) shows it was Australia's costliest flood disaster, and fifth costliest natural disaster overall, with insured losses totalling \$3.35 billion.¹

CCIQ submission to Queensland Government in response to 2022 floods

In the days after the floods, CCIQ made a submission to the Queensland Government that recommended what support would likely be needed for an effective recovery.² CCIQ's recommendations in this initial submission were based on data CCIQ had previously collected six months after the 2011 Brisbane flooding event.³

The impacts of the 2022 flooding events were also experienced on top of existing constraints and challenges businesses faced due to the COVID-19 pandemic. CCIQ's December quarter 2021 Pulse Survey reported the emergence of the Omicron variant in Queensland had significant impacts on Queensland business confidence, staff availability, and mental health. CCIQ's recommendations focused on response, relief, and recovery, as shown in Box 1, below.

Box 1: CCIQ's submission to the Queensland Government in response to the 2022 floods

Recommendations:

1. Activation and enhancement of the Disaster Recovery Funding Arrangements (Category B)
2. Activation of Disaster Recovery Funding Arrangements (Category C)
3. Activation and broadening of the Disaster Recovery Funding Arrangements for exceptional circumstances (Category D)
4. Australian Government Emergency Response Fund
5. Taxation and Permits Assistance (State and Commonwealth)
6. Ongoing Recovery: Business Continuity Support Package

¹ Insurance Council of Australia, 2022, *Updated data shows 2022 flood was Australia's costliest*.

<https://insurancecouncil.com.au/resource/updated-data-shows-2022-flood-was-australias-costliest/>

² Chamber of Commerce and Industry Queensland (CCIQ), 2022, *South East Queensland Floods 2022: Support Needed for Business Relief & Recovery*. www.cciq.com.au/assets/2022-Floods/CCIQ-Submission-South-East-Queensland-Floods-2022.pdf

³ CCIQ, 2011, *Six Months on from Queensland's Natural Disasters*. www.cciq.com.au/assets/Documents/Advocacy/111014-October-CCIQ-report-to-the-Queensland-Government-Six-Months-on-from-Queenslands-Natural-Disasters.pdf

Following the submission to the Queensland Government, CCIQ continued to work collaboratively with the Queensland Government to:

- Ensure clarity in communications to Queensland businesses, including offering a webinar of how to access recovery assistance,
- Design a business wellbeing support program, one part of the business continuity package recommendations from our submission, and
- Support the delivery of flood recovery through CCIQ.

Assessing the impact on Queensland businesses, six months on

The purpose of this paper is to continue the series of research, understanding how Queensland business were directly and indirectly impacted by the 2022 South East Queensland flooding event, and is to continue CCIQ's research on impacts to Queensland business from natural disasters to better inform response and recovery efforts, and long-term resilience planning.

This paper offers a comparison to the reported impacts from the February/March 2022 flooding event to those reported in 2011, to provide context for considerations to build business resilience and recovery from similar events in the future. It is important to note that the flooding events occurred in different contexts and across different locations. The flooding seen in 2010 – 2011 happened as rivers rose overtime⁴, and as such primarily affected areas near those rivers, whereas in 2022 the flooding was mostly caused by intense downpours over a short period in dense metropolitan areas⁵.

⁴ Bureau of Meteorology, 2011, *Special Climate Statement 24*. <http://www.bom.gov.au/climate/current/statements/scs24.pdf>

⁵ Readfearn, G., Evershed, N., Nicholas, J., 2022, *What caused the 'rain bomb'? How the unprecedented Queensland and NSW 2022 floods unfolded*. <https://www.theguardian.com/australia-news/2022/mar/01/how-the-unprecedented-queensland-and-nsw-floods-unfolded>

⁶ Bureau of Meteorology, 2017, *Known Floods in the Brisbane & Bremer River Basin*. www.bom.gov.au/qld/flood/fld_history/brisbane_history.shtml

Most importantly, the 2022 event saw areas not traditionally considered flood prone experience significant flooding, despite the lower peak flood levels seen in 2022 (3.8m peak in 2022 vs 4.5m peak in 2011 for the Brisbane River⁶).

The 2022 floods also occurred after years of ongoing economic constraints due to COVID-19 related restrictions, and months after Queensland's Omicron outbreak following the border reopening. It must be acknowledged these factors likely contributed to the direct and indirect impacts experienced, and the recovery capability of businesses from this natural disaster.

Methodology

CCIQ collected survey responses via the CCIQ Pulse Survey of Business Conditions for the September quarter, open from September 29 – October 24. The flood related questions achieved a sample of 306 – a profile of survey respondents can be found in Appendix A.

For consistency and comparison purposes, the questions included in the survey were replicated from a survey CCIQ conducted in 2011, six months after the 2011 Brisbane flooding event. The first question asked if the respondent's business had been impacted (identifying direct and indirect types of impact) by the 2022 South East Queensland floods, with the following questions being available only to those who indicated they had had some level of impact.

Summary of Key Findings

Extent of impacts (direct and indirect)

- 49% of all state-wide respondents were impacted by the floods in some capacity
- 20% of all businesses indicated they were directly impacted by the floods
- 45% of all respondents were indirectly impacted
- Of those reported affected by the floods, one in four were required to close following the floods.
- 62% of flood affected businesses were impacted through affected suppliers compared to 38% in 2011.

Cost of damage

- On average, flood damages were estimated to cost each business \$137,575.
- 27% of respondents indicated a damage bill of at least \$100,000
- 3% of respondents reported severe damages, with costs over \$1 million in damages.
- Comparatively, reported damage costs were lower overall from 2011, with almost four times as many businesses indicating minor damages (less than \$5,000). However, the damages were more widespread across SEQ.

Lost earnings

- 50% of flood affected respondents indicated they lost earnings.
- 42% of businesses that lost earnings, lost at least \$100,000 due to flood impacts. More than a third (34%) of businesses who lost earnings indicated they lost between \$100,000 and \$500,000.
- The average business lost \$185,562 as a result of the floods, with a median of \$50,000.

- On average, flood affected respondents lost an average 12% or a median of 10%, of annual turnover.
- 25% of respondents reported losing at least 20% of their annual turnover

Business closures and other impacts

- The median number of days businesses were closed was five.
- 25% of businesses reported business closures with resultant lost sales.
- Average length of impacted days was estimated to be 32 days, with the median business impacted for 14 days following the floods.

Degree of impacts

- 53% of impacted respondents indicated moderate to critical impacts to their short-term business sales, including over one in ten indicating short-term critical impacts to their sales.
- 52% of businesses reported some long-term impacts to their sales.
- 47% of businesses reported some long-term impacts to their financial viability.

Insurance

- 65% of respondents indicated they had not made an insurance claim following the floods.
- A further 10% indicated they were unable to file a claim despite making efforts to.
- 68% of businesses that filed insurance claims are yet to have their claims finalised.

Impact of 2022 South East Queensland Floods on Queensland businesses, 6 months on

Extent of Impacts (Direct and Indirect)

Q1. Has your business been impacted by the March 2022 floods crisis?

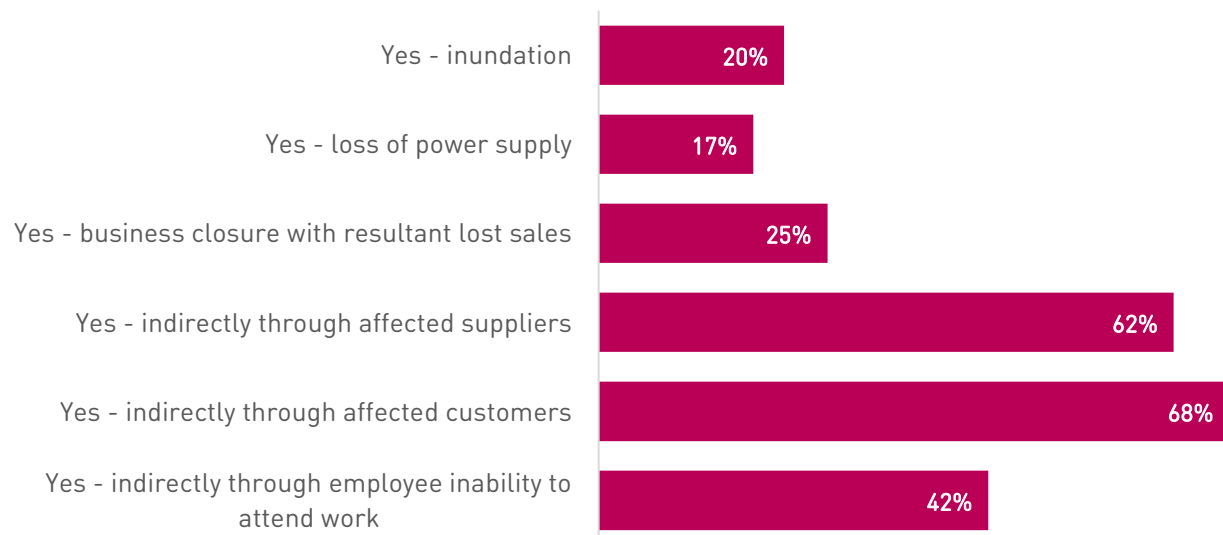
Close to half (**49%**) of all businesses indicated they were impacted by the February/March 2022 floods; **20%** were impacted directly and **45%** faced indirect impacts.

Of those who indicated they were impacted by the floods, **45%** experienced some form of direct impact; including **25%** that experienced business closures throughout the initial floods, **20%** that were inundated with flood water, and **17%** that lost power. Of those directly impacted, **33%** faced multiple direct impacts and **70%** were also impacted indirectly.

Indirect impacts were far more widespread, with **92%** of flood affected respondents indicating they were impacted indirectly in some way; **62%** were disrupted due to affected suppliers, **69%** were negatively impacted due to affected customers, and **42%** of flood affected businesses had their workforce impacted as a result. Of those indirectly impacted, **64%** experienced multiple indirect impacts and **32%** were also directly impacted.

It is also important to note the **42%** of flood impacted business indicating they were affected through employee inability to attend work also came at a time where businesses were already facing workforce challenges. The March 2022 quarter Pulse Survey saw the ability to recruit and retain suitable employees become the number one constraint on business growth⁷ where it has stayed since.

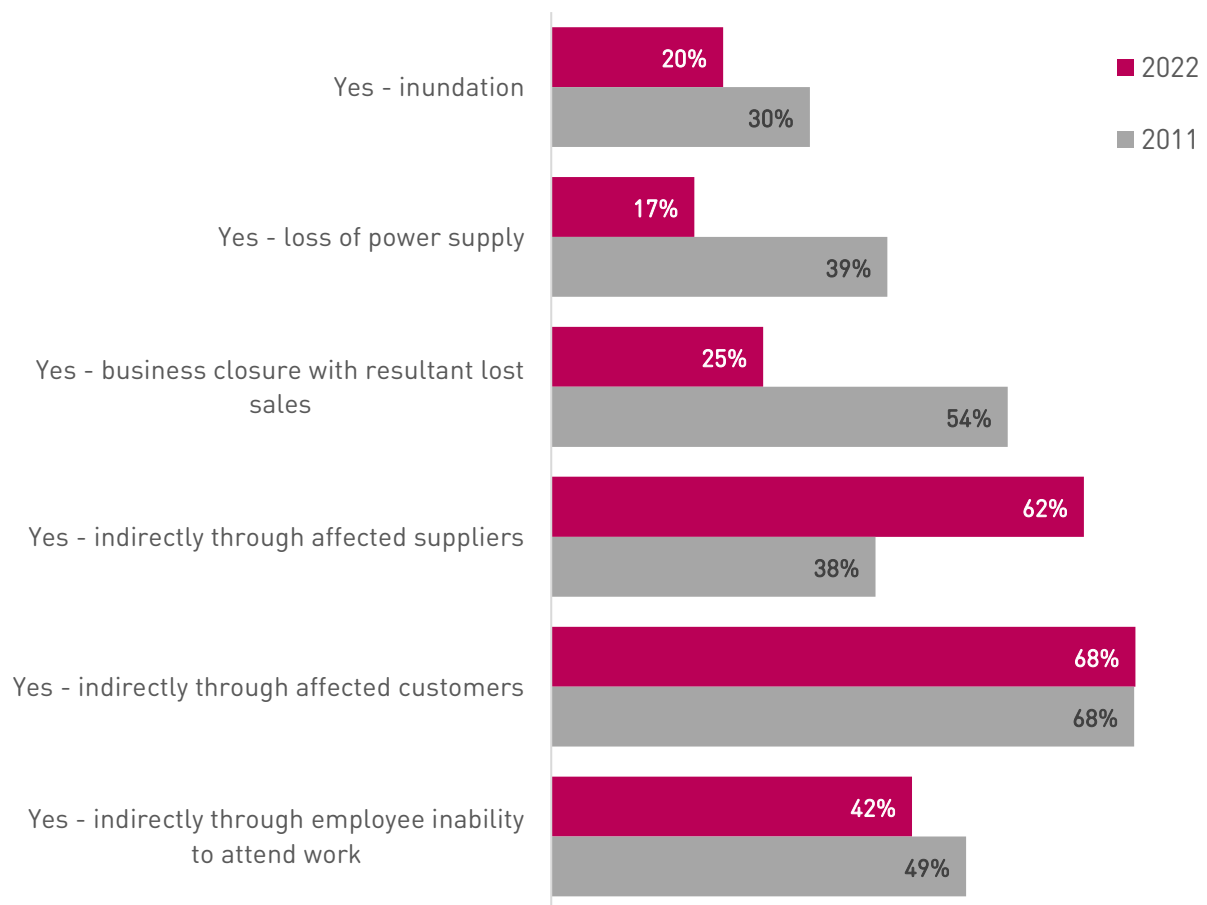
Figure 1 The extent of impacts to flood affected businesses in 2022



Compared to 2011, a smaller proportion of businesses overall indicated they were affected by the February/March 2022 floods (**67%** vs **49%**), however at nearly one in two businesses, the impacts of the 2022 floods were evidently widespread. While the proportion of flood affected businesses that were directly impacted is lower than in 2011, **the share of businesses indirectly impacted by the floods was significantly greater, with over six out of ten (62%) businesses being impacted through affected suppliers compared to 38% in 2011.**

⁷ Chamber of Commerce and Industry (CCIQ), 2022, *CCIQ Pulse Survey of Business Conditions, March Quarter 2022*.

Figure 2: Comparison of the extent of impacts to flood affected businesses in 2011 vs 2022



“Clients could not/would not travel, and events were cancelled again, so clients did not bring work in. After such a tough two years, it was another blow.”

– Personal services, Small business, Brisbane

“The impact by the floods was significant on our suppliers in turn affecting parts supplies for our business operations.”

– Personal services, Small business, Central Queensland

“Unable to progress products, staff caught between floods with additional costs, projects unable to be completed”

– Electricity, gas, water and waste services, Small business, Brisbane

“A high percentage of clients fly up to work in the mining industry; suppliers suffered transport delays in delivery of vehicle parts necessary for repairs e.g., windscreens”

– Vehicle car hire, Small business, North Queensland

“We service Gold Coast & NSW customers by road transport. Sales were severely hampered due to flooding with Lismore being one of our main customer hubs, now, no longer.”

– Wholesale trade, Small business, Brisbane

Cost of Damage

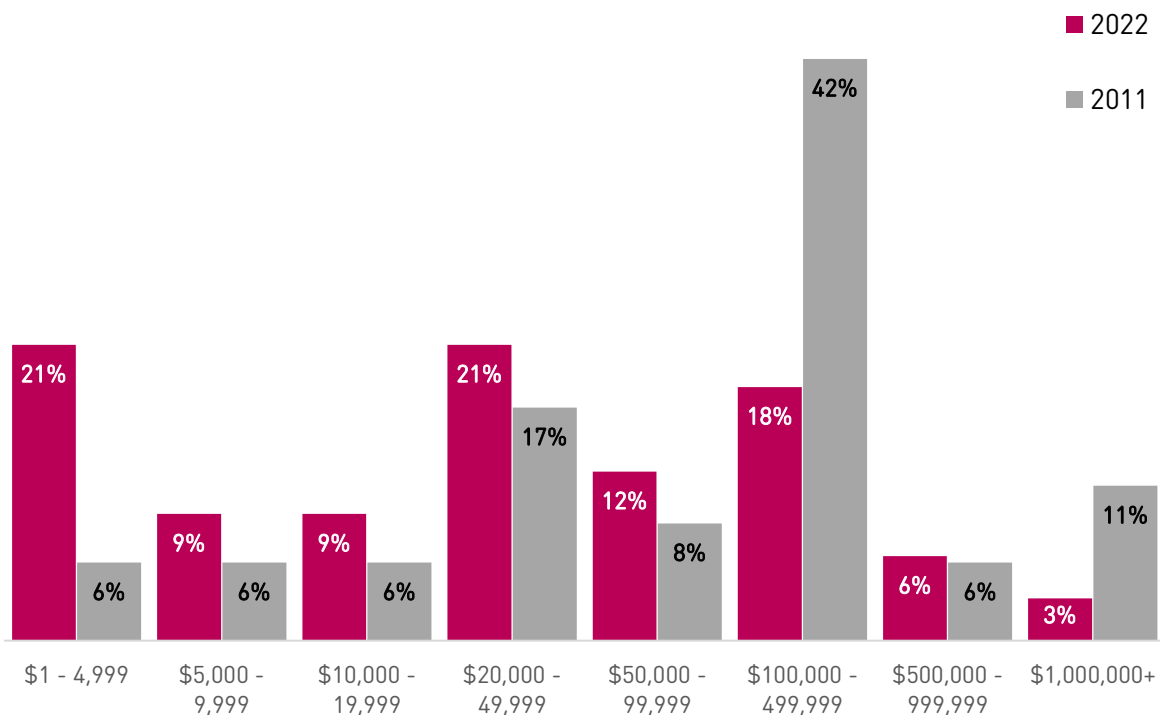
Q2: If your business was affected by inundation or other damage, what was the total cost of the damage in dollars?

Of the businesses that indicated they were impacted by the floods (directly or indirectly), **22%** indicated they faced a bill for flood related damages. Close to one in five (**18%**) of those faced a damage bill between \$100,000 and \$500,000, and nearly one in ten (**9%**) reported damages costing over \$500,000 as seen in Figure 3. The average reported cost of flood damages was **\$137,575** and the median was **\$25,000**.

The distribution in 2011 is significantly different, with **42%** of those affected by the 2011 floods indicated flood damage costs sat between \$100,000 and \$500,000 compared to just 18% in 2022, and damages greater than \$1 million were reported by more than one in ten businesses (**11%**) in 2011, compared to 3% in 2022. **In 2022, almost four times as many businesses (21%) indicated minor damages (less than \$5,000).**

Overall, the reported costs of damages in 2022 were lower than the costs reported in 2011, where the average cost of damages was **\$364,253** and the median was **\$110,000** (compared to an average of \$137,575 and median of \$25,000 in 2022).

Figure 3: The cost of flood related damage to Queensland businesses, 2011 vs 2022 floods



“Our business did not get impacted however due to some of our customers being impacted, we had to cancel or reschedule bookings which affected planned income.”
 – Arboriculturist, Micro business, Brisbane

“Our bus depots had the be evacuated, we were fully flooded, then suffered major uncertainty with service delivery.”
 – Transport, postage and storage, Medium business, South West Queensland

Lost Earnings

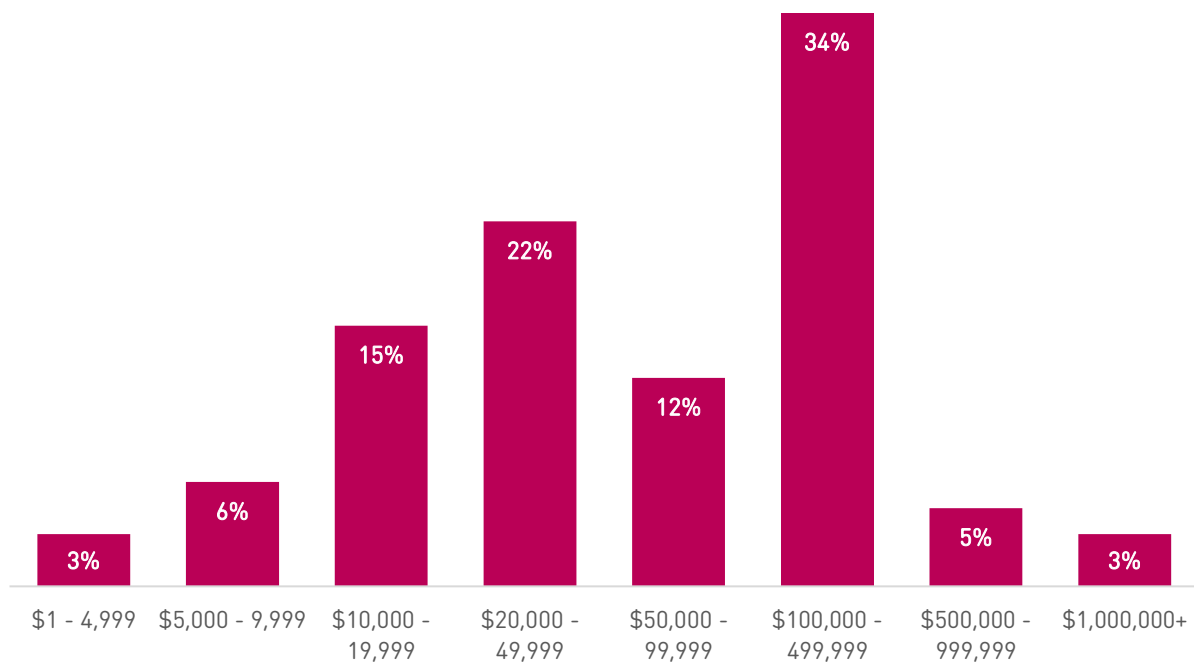
Q3: Approximately how much has your business lost in terms of earnings as a result of direct or indirect impacts from the March 2022 floods?

Half (50%) of flood impacted respondents indicated they lost earnings as a result of direct or indirect impacts. Queensland businesses estimated their total lost earnings (inclusive of damages and lost earnings due

decreased trading) on average at \$185,562, with a median at \$50,000.

More than one third (**34%**) of businesses indicated they lost between \$100,000 and \$500,000, a further **8%** indicated losing over \$500,000 as a result of the floods. This result clearly shows businesses outside of inundated areas can still experience significant lost earnings – **32%** of respondents who reported lost earnings only experienced indirect impacts.

Figure 4: Approximate lost earnings as a result of direct or indirect impacts in 2022

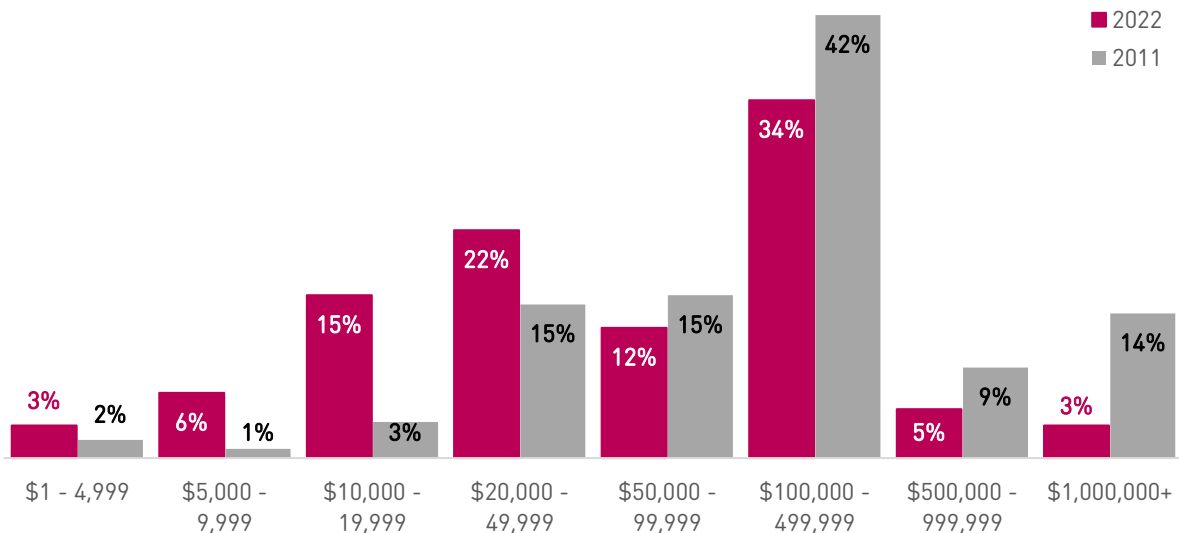


“Reopening required a major investment for builders, electricians, painters, refrigeration technicians to get us to reopen. We lost a considerable amount of stock which all required sorting, cleaning, and salvaging what we could. We are now faced with a persistent mould issue which has meant additional stock loss and considerable time and money to continue to combat this.”

– Retail, Small business, Sunshine Coast

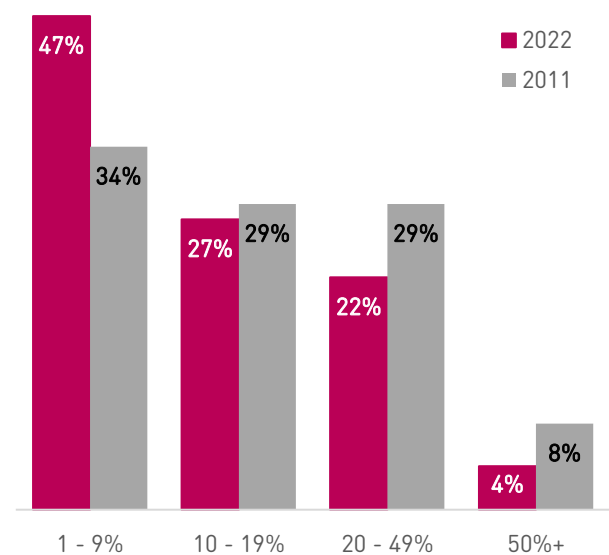
While the distribution of lost earnings in 2011 tilted higher (where the average was \$446,239 and the median was \$150,000, with 42% reporting lost earnings between \$100,000 and \$500,000), the 2022 flood impacts reported a distribution similar to 2011, compared to the respective comparison for the cost of damages as seen in Figure 5. This may be due to the widespread nature of the indirect impacts among flood affected businesses, particularly the **percentage of businesses that were impacted through affected suppliers, as this is significantly higher in 2022 than in 2011 (62% vs 38%)**.

Figure 5: Approximate lost earnings as a result of direct or indirect impacts in 2022 and 2011



Businesses also estimated the lost earnings as a percentage of the business’s annual turnover, shown in Figure 6. Almost half of businesses (**47%**) reported losses ranging between 1 – 9% of their annual turnover, and a quarter of businesses (**25%**) lost 20% or more of their annual turnover attributed to the 2022 flood event.

Figure 6: Lost earnings as a percentage of annual turnover in 2022 and 2011



On average, businesses reported losing 12% of their annual turnover, a median of 10%. Compared to 2011, businesses reported on average lost earnings of **12%** of their annual turnover in 2022 floods compared to **17%** in 2011. The median score for both 2022 and 2011 was **10%**. A somewhat similar distribution is observed, with most businesses in both 2011 and 2022 reporting losing between 1 – 9%.

While the severity of losses reported was not as high as those reported in 2011, **the impact of the 2022 flooding event was a significant setback for many businesses.**

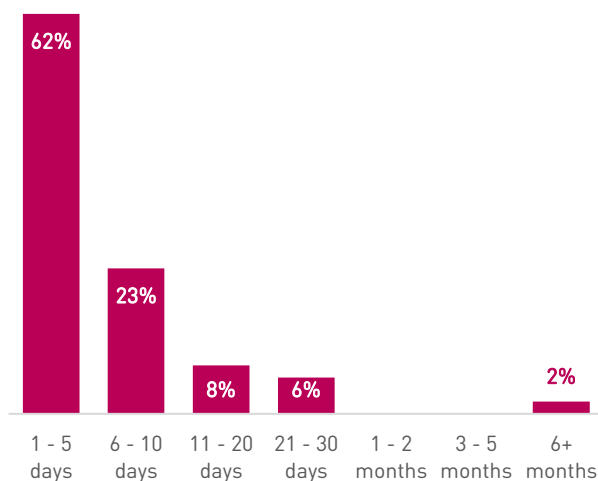
Duration of Business Closures and Other Impacts

Q4: For how many days was your business required to close, or otherwise impacted (e.g. not operating at full capacity), during and immediately after the floods?

Many businesses were required to close during and immediately after the floods due to direct factors such as water inundation, as well as indirect factors such as being unable to operate due to affected suppliers, staff, or customers. Additionally, through abnormal economic conditions or the inability to operate at full capacity, these factors can continue to impact a business even after the initial effect has passed.

The vast majority (**62%**) of businesses that were required to close during and immediately after the floods were closed for between 1 and 5 days, followed by **23%** required to close between 6 and 10 days. The median business had to close for **5 days**.

Figure 7: Days businesses were required to close during and immediately after the floods

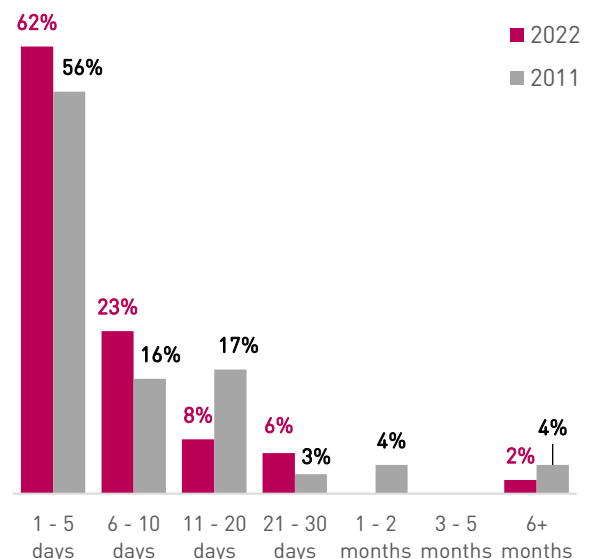


It is important to note businesses did not have to be flooded directly to be required to close – **21%** of reported closures came from businesses who were only impacted indirectly

but were not able to open for a period of time.

Once again when comparing the findings from 2022 to those from 2011 there is a similar distribution of responses, with the majority of businesses reporting being closed from between one to five days. Longer-term impacts were more prevalent in 2011, with more businesses being required to close for more than 10 days (**15% vs 28%**) and **8%** reporting being closed for a month or more.

Figure 8: Days businesses were required to close during and immediately after the floods 2022 vs 2011



“Flood water damaged flooring, internal walls and machinery. We were closed for 14 days while clean up and repairs were completed. Due to the time it's taken for other stores to recover it will be some time until customers return in the numbers they were previously.”

– Retail, Micro business, Sunshine Coast

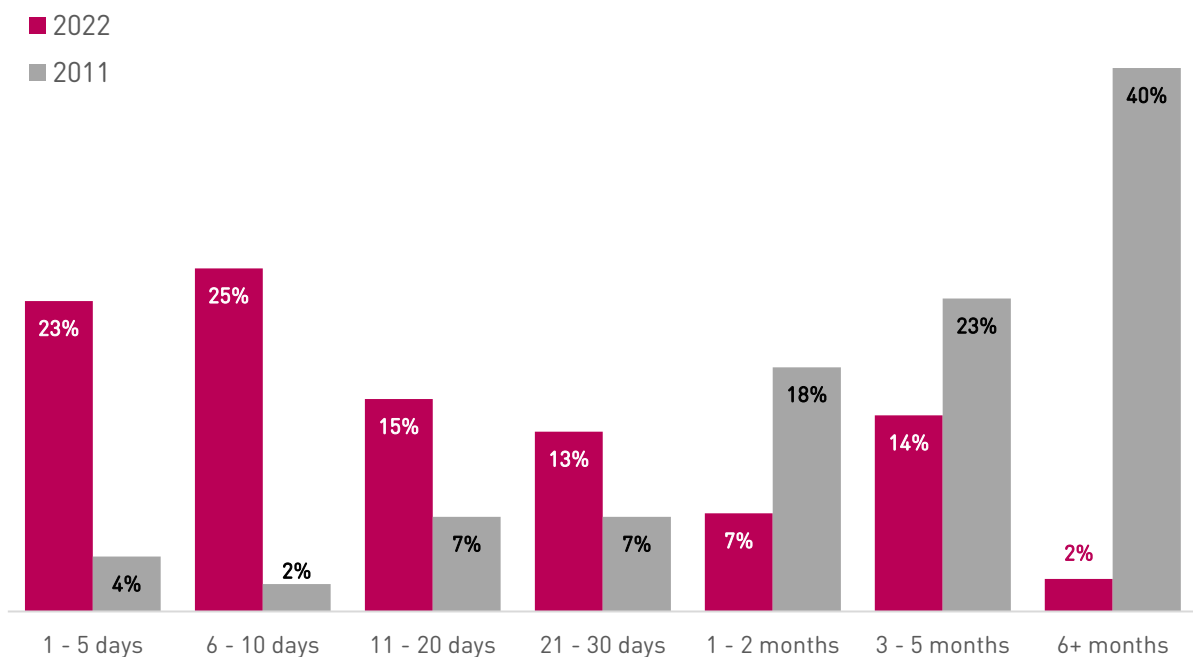
While business closures were primarily in the short-term and eased as the rain stopped and the flood waters receded, businesses remained impacted. Businesses remain impacted after a natural disaster through affected suppliers, decreased economic activity through affected customers, not operating at full capacity while waiting for equipment to be replaced, and many other examples.

On average, businesses indicated being otherwise impacted for 32 days; with the median impacted for 14 days. One in four businesses were affected for between six and 10 days and nearly as many (24%) were affected for a month or longer. 36% of

respondents were only impacted indirectly, yet still reported being impacted for an average of **30 days** and a median of **12 days**.

While the length of business closures was very similar between the 2011 and 2022 events, the long-term effects are much more prevalent in 2011, with **40%** of respondents reporting being otherwise impacted six months after the floods. However, 17% of impacted businesses reported ongoing impacts three months after the event. While less than in 2011, this is still a large proportion of the business community that may require targeted resilience and recovery support.

Figure 9: Days businesses were otherwise impacted during and immediately after the floods 2022 vs 2011



“Loss of power to one of our key sites meant 30 employees could not work, our central server could not operate which effected all other sites, raw materials were not available and product could not be transported to customers.”

– Agriculture, fisheries and forestry, Medium business, Wide Bay-Burnett

“Staff and customers were not able to get to the store or it was deemed to be dangerous to get people to come to work safely. We were not physically impacted by water damage, but business was slow for 4-5 weeks due to customer's being affected by flooding and losses, concerns about future weather events, children not going to school etc.”

– Health and Community Services, Small business, Brisbane

“Roads around us cut off for excessive amount of time stopped locals and tourists getting to us. We had localised moderate flooding but no customers and had to still pay our full-time employees...”

– Accommodation, Cafes and Restaurants, Small business, South West Queensland

“Cyclone Seth then the floods resulted in us shutting our doors in Jan 2022, we were going to start operating again, then the floods hit - so we were unable to start operations until the 1st of April - when the weather had settled.”

– Rental Hiring & Real Estate, Micro business, Sunshine Coast

“Equipment damaged unable to operate and needed to be repaired or replaced, this required waiting on available stock - should have been tail end of peak time for business and couldn't operate - Easter should have been major earner but can't run, finally have 1 piece up and running another 2 to repair - no grants so can't afford to pay staff or for repairs let alone excess”

– Arts & Recreational Services, Micro business, Brisbane

“We have a large farming operation, and our farm suffered much damage to creeks, fences and the like. However, because our manufacturing activities dwarf our farm activities - we are not eligible for assistance. Interesting to add that without our farming activities - our manufacturing could not be carried out sustainably.”

– Manufacturing, Medium business, Brisbane

“Still being felt. Whenever rain is forecast [even if it doesn't eventuate] visitation drops as people are too scared to travel.”

– Wholesale trade, Medium business, Gold Coast

Degree of Impacts to Business Sales and Viability

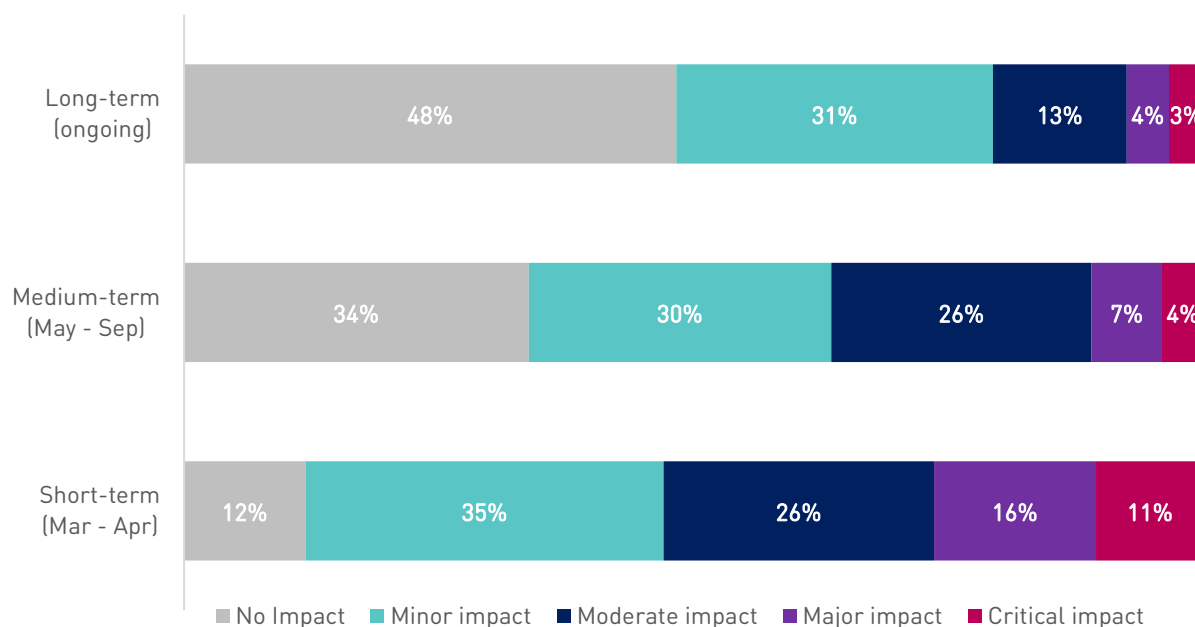
Q5: To what extent did the floods negatively impact business sales?

To better understand the severity of the long-term flood impacts, respondents were also asked about the extent of the negative impacts to their business sales and profitability in the short, medium, and long term.

Figures 10 and 11 below detail the reported severity of the flood's impacts on business sales and overall financial viability in the short-term, medium-term, and long-term.

53% of respondents experienced moderate to critical negative impacts in the short-term with respect to their business sales. More than one in ten businesses experienced short-term critical impacts. While it is clear the severity of impacts has decreased with time, the effects still linger, with more than half of business respondents indicating their business sales remained negatively impacted to some degree, with only **48%** reporting no long-term impacts to sales.

Figure 10: The extent to which the floods negatively impacted business sales rounded to nearest whole number



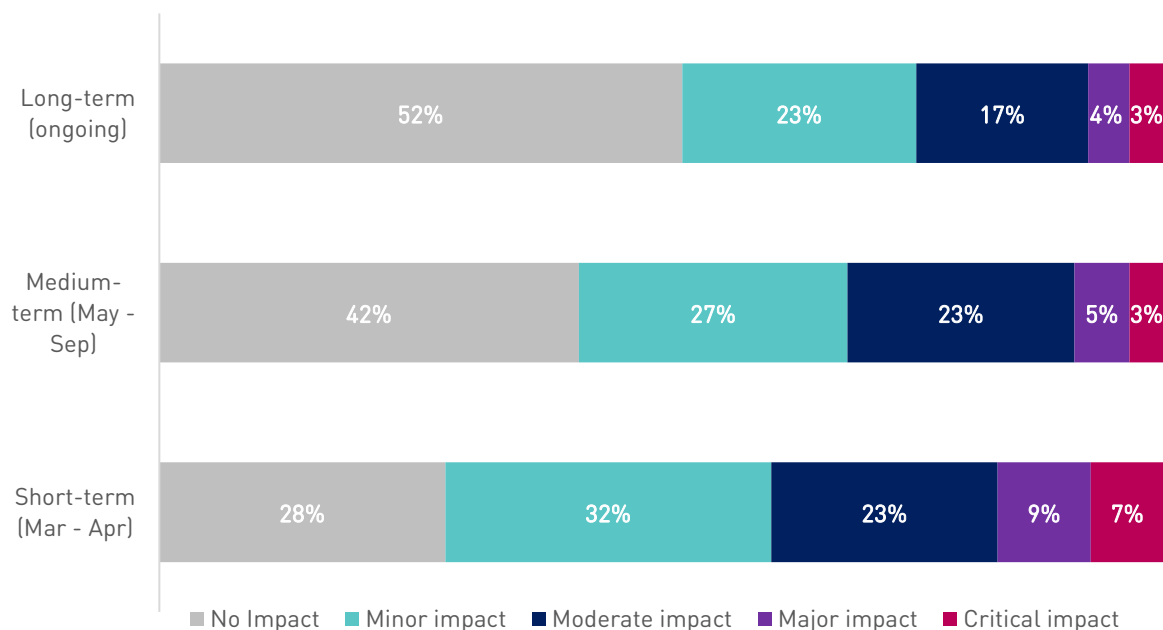
This compares with **73%** of flood affected businesses reporting moderate to critical short-term impacts to their business sales in 2011. Close to twice as many businesses reported short-term critical impacts in 2011 (**19%**) and only **32%** reported no long-term impacts to sales.

2011 Business Sales Impacts	No impact	Minor impact	Moderate impact	Major impact	Critical impact
Short-term (Jan/Feb 2011)	4%	23%	22%	32%	19%
Medium-term (Mar/Jun 2011)	14%	22%	36%	21%	6%
Long-term and ongoing (July 2011 onwards)	32%	25%	27%	8%	9%

Q6: To what extent did the floods negatively impact the financial viability of your business?

A significant proportion of businesses experienced impacts to their financial viability, with **39%** of respondents stating the floods had short-term, moderate to critical negative impacts on their business’s viability. While impacts did alleviate with time, one in four (**25%**) businesses reported long-term, moderate to critical negative impacts on their business’s financial viability. Close to half (**47%**) of respondents reported ongoing impacts to their financial viability at the time of the survey, six months after the initial event.

Figure 11: The extent to which the floods negatively impacted business financial viability rounded to nearest whole number



The reported impact to business viability in 2011 was more severe, with **57%** of flood affected respondents indicating short-term, moderate to critical impacts. Long-term impacts were also more severe, with **36%** reporting moderate to critical impacts. **38%** of respondents reported no long-term impacts to viability and **11%** reported long-term critical impacts.

2011 Business Viability Impacts	No impact	Minor impact	Moderate impact	Major impact	Critical impact
Short-term (Jan/Feb 2011)	19%	25%	20%	19%	18%
Medium-term (Mar/Jun 2011)	26%	23%	28%	12%	11%
Long-term and ongoing (July 2011 onwards)	38%	26%	14%	11%	11%

“Clients could not/ would not travel, and events were cancelled again, so clients did not bring work in. After such a tough two years, it was another blow.”

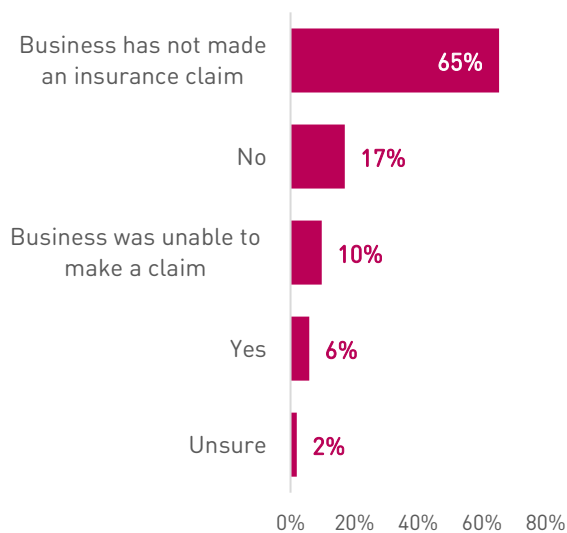
– Other services, Small business, Brisbane

Insurance

Q7: If your business made an insurance claim as a result of the floods, has it been processed yet?

Most respondents (**65%**) indicated their business had not made an insurance claim for the floods; a further **10%** indicated they were unable to make a claim despite making efforts to.

Figure 12: If your business made an insurance claim as a result of the floods, has it been processed yet?



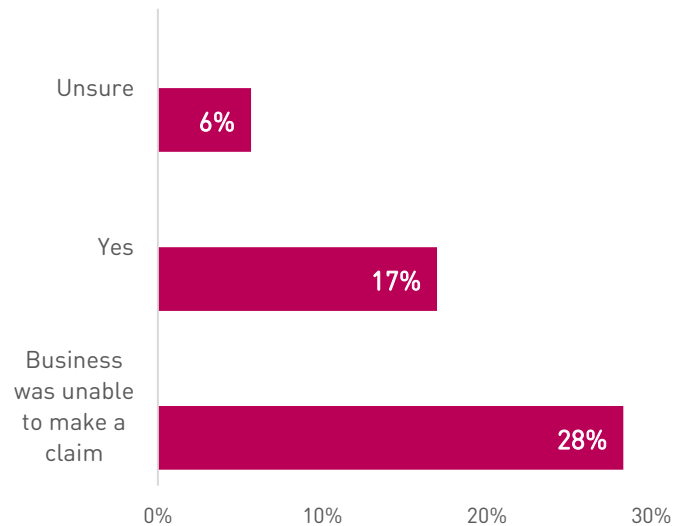
“We were covered for interruption to business prior to covid, however policies were rewritten to reduce chances of any claims. As such, I don't believe we can claim much under current challenges.”

– Other services, Small business, Brisbane

Of the businesses that had made an insurance claim as a result of the floods (Figure 13), only **24%** indicated their claim has been processed six months on from the event. Close to seven in ten (**68%**) businesses indicated their claim is yet to be processed.

Compared to 2011, the proportion of claims processed is lower with one in three businesses reporting their claim had been processed within six months.

Figure 13: If your business made an insurance claim as a result of the floods, has it been processed yet? 2011 vs 2022



It is important to note Importantly, the CCIQ Pulse data shows insurance premium costs have been a more prevalent constraint on business growth in recently years and increased significantly from 2011 to now. From the December quarter 2010, to the December quarter 2011, insurance premium costs ranked in the top ten constraints only twice, at sixth and eighth place. Since the September quarter 2019, insurance premium costs have been consistently in the top five constraints on business growth.

“Flood insurance is cost prohibitive in a known flood zone, which is why we intend to move out of the flood zone. This will be a great expense.”

– Agriculture, fisheries and forestry, Small business, Central Queensland

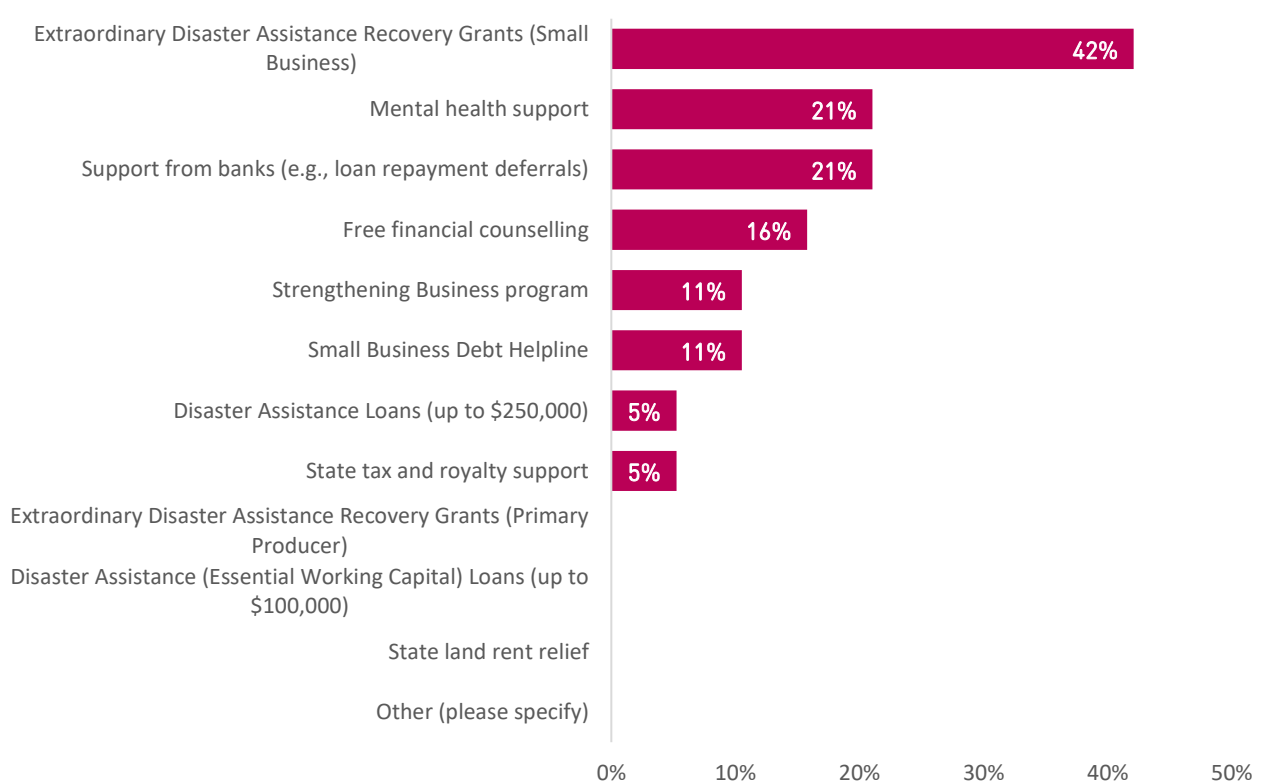
Assistance Sought by Business

Q8: What, if any, assistance measures did your business seek after the floods? (Select all that apply)

Businesses were asked if they sought assistance following the floods. Only **13%** indicated they had sought any of the listed assistance measures since the start of the floods.

Of the businesses that did seek assistance, **42%** pursued Extraordinary Disaster Assistance Recovery Grants, **21%** sought mental health support, **21%** support from banks, **16%** free financial counselling, **11%** Strengthening Business program, **11%** Small Business Debt Helpline. Only **5%** indicated that they sought Disaster Assistance Loans – possibly suggesting a reluctance to take on additional debt in the wake of the pandemic.

Figure 14: Assistance measures sought by business respondents following the floods (of those that indicated they sought some form of assistance)



Several businesses also reported the difficulties they faced in seeking assistance, including a lack of clear communication around the status of applications, and the lack of assistance available to those indirectly impacted by the floods.

“No assistance is available if you are not directly affected by flooding”

– Wholesale trade, Micro business, Brisbane

“I have not received any reply from my application for the above grant when it was available. Without any assistance to know if the application was lost, misplaced, or just not accepted, no information has been returned and so I am just working on what I go and that is all on me at this present.”

– Accommodation and hospitality, Small business, South West Queensland

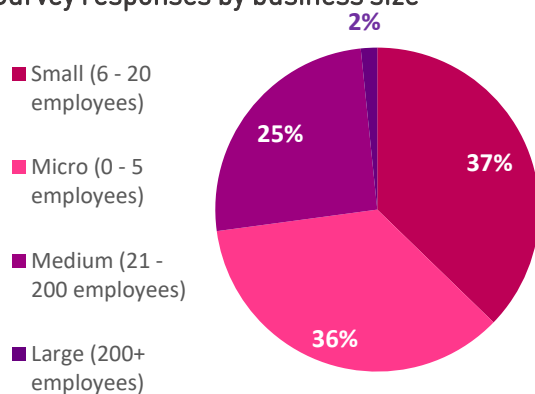
Support available for Queensland businesses impacted by floods

Support is available for businesses impacted during the heavy rain and flooding in Queensland in February and March. CCIQ's HR and export helplines are available for free to support affected businesses. A full list of available assistance can be accessed on the [CCIQ website](#).⁸

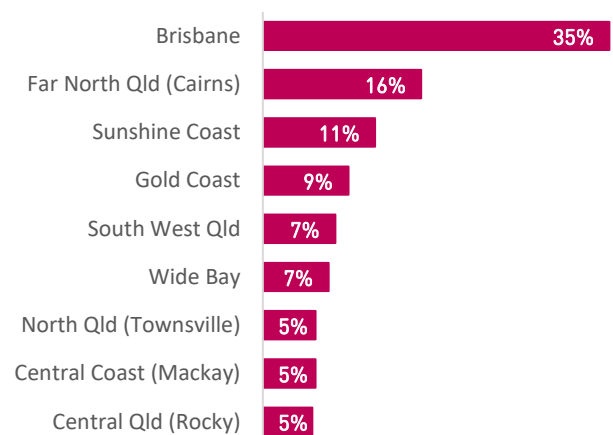
Appendix A: Profile of Survey Respondents

CCIQ collected survey responses via the CCIQ Pulse Survey of Business Conditions for the September quarter, open from September 29 – October 24. The flood related questions achieved a sample of 306.

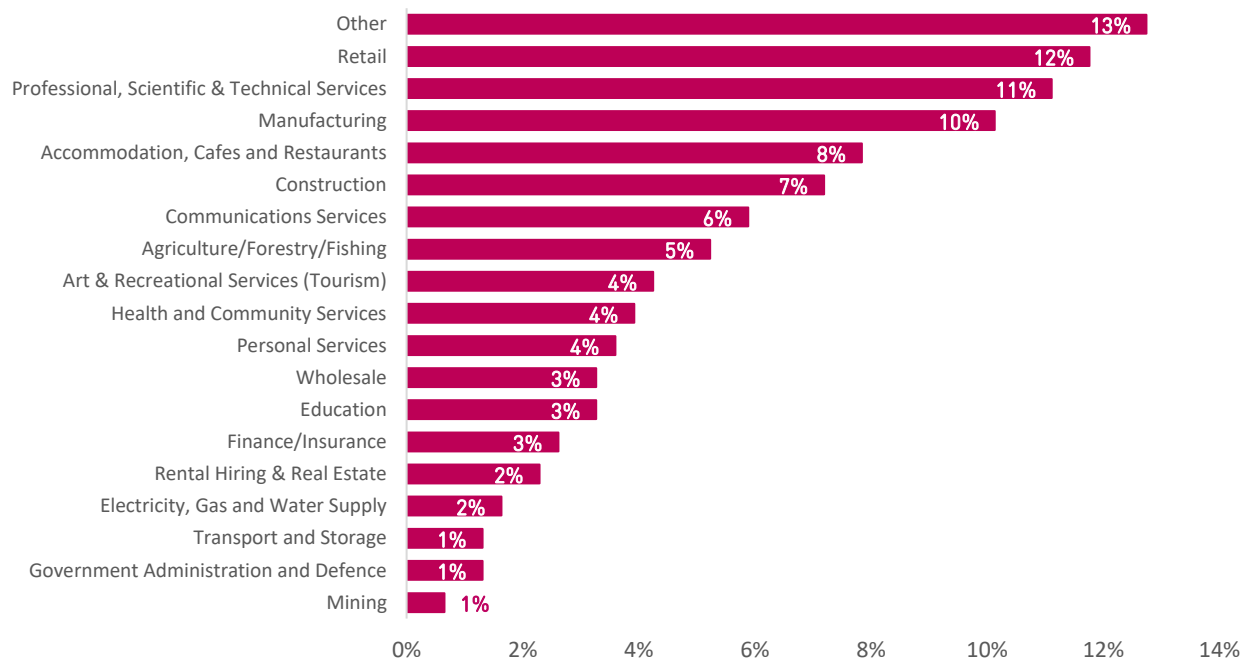
Survey responses by business size



Regional breakdown of survey responses



Industry breakdown of survey responses



⁸ Chamber of Commerce and Industry (CCIQ), 2022. *QLD business flood support*. www.cciq.com.au/business-voice/south-east-queensland-flood-updates-and-support/