Rural Financial Counselling Service FARM LIAISON OFFICER

ABOUT THIS GUIDE

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This guide has been compiled from across agencies and organisations to assist Queensland rural businesses affected by natural disasters.

For further information or to provide information or updates for this guide, please contact the RFCS FLO, Tahna Jackson.

QUEENSLAND NATURAL DISASTERS

SUPPORT & RECOVERY GUIDE EDITION 2 - 18 FEB 2019

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Rural Financial Counselling Service SOUTHERN QUEENSLAND The Farm Liaison Officer role is supported by the Australian Government.



Australian Government

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GENERAL NATURAL DISASTER, BUSINESS, INDIVIDUAL & FAMILY SUPPORT

Department / Organisation	Assistance or Information	Contact details
Financial and business support		
Rural Financial Counselling Service: - North Queensland - Southern Queensland *See map at back for service areas	 FREE, impartial and confidential Financial Counselling. Mobile service working with you to: Understand the financial position of your business Identify options to improve your financial position Produce cash flows. Stock schedules, business plans Negotiate with your bank Help you through the application process - Farm Household Allowance applications & support while case managed Regional Investment Corporation and QRIDA concessional loans 	RFCSNQ (07) 4845 4849 <u>www.rfcsnq.com.au</u> RFCSSQ (07) 4622 5500 <u>www.rfcssq.org.au/</u>
Department of Human Services (Aust Gov) A new application for FHA can be made online through your MyGov account or alternatively by a paper application www.humanservices.gov.au/in dividuals/forms/su694 *See further information on disaster recovery allowance and payment in flood section	 Farm Household Allowance (FHA) Available to all primary producers in hardship no matter what the season/disaster, subject to assets and income test Provides fortnightly income support to farmers and their partners up to a maximum four cumulative years. You do not need to be drought declared to apply but there are income and assets tests that apply. The FHA provides farmers and farmers' partners access to: lump sum payments up to \$6,000 (couples) and \$3,600 (single households) Over \$100,000 may be available in income support over four cumulative years (for a household with two recipients) up to 17 face-to-face meetings with your personal Farm Household Case Officer up to \$4,000 activity supplement for each recipient to pay for training and/or advice (for on or off-farm activities) \$1,500 to complete a Farm Financial Assessment Healthcare Card, Pharmaceutical Allowance, Rent Assistance, Telephone Allowance and Remote Area Allowance. 	Farmer Assistance Line on: 132 316 (8am-5pm Monday-Friday) www.humanservices.gov.au/indiv iduals/services/centrelink/farm- household-allowance • You can contact your local RFC for assistance with this process.
QRIDA (QId Gov) *See further information in drought & flood sections	 Queensland Government's central webpage for disaster recovery assistance is hosted at QRIDA. www.qrida.qld.gov.au/current-programs/Disaster-recovery Productivity Loans First Start Loans provide you with finance up to \$2,000,000 to assist you in the early years of establishing your primary production enterprise Sustainability Loans provide you with finance up to \$1,300,000 to assist in achieving a more productive and sustainable primary production enterprise Farm Management Grants Scheme Provides a rebate of up to \$2,500 or 50% if seeking professional advice about succession planning and the transfer of the primary production enterprise. Disaster Assistance Loans Essential Working Capital - low interest loans up to \$100,000 Primary Producer Loans - Low interest loans up to \$250,000 	Freecall 1800 623 946 <u>contact_us@qrida.qld.gov.au</u> <u>www.qrida.qld.gov.au</u> • You can contact your local RFC for assistance with this process.

Australian Government Regional Investment Corporation	 Drought Loans, Farm Investments Loans You can use the loans for a range of purposes, including to refinance existing debt access new debt for operating expenses or capital, or to fund activities related to the impact of natural disasters (drought & floods). Fast facts: 10 year loan, first five years interest only, No Fees, 3.58% variable interest rate At least 50% of your total debt must be with a commercial lender when you apply. 	1800 875 675 <u>loans@service.RIC.gov.au</u> • You can contact your local RFC for assistance with this process. <u>www.ric.gov.au/farmers/farm-</u> <u>investment</u> <u>www.ric.gov.au/farmers/drought</u> Drought loan eligibility map link: <u>www.ric.gov.au/farmers/drought#</u> <u>eligible-area</u>
Business Queensland	What primary producers should do after a natural disaster Information and links relevant to primary producers to assist in recovering from a natural disaster including developing a Recovery Plan: www.business.qld.gov.au/running-business/protecting- business/risk-management/recovery-plan	BQ website www.business.qld.gov.au/industries/f arms-fishing-forestry/agriculture/rural- disaster-recovery/primary-producers
Department of Transport and Main Roads *See further information in drought section	 Natural disaster and drought assistance (registration and licensing) The department provides a natural disaster assistance package and a drought assistance package for eligible registered operators. The TMR Natural Disaster Assistance Package has been enacted for areas affected by bushfires (CQ) and flooding (NQ). 	Visit your local TMR office <u>www.tmr.qld.gov.au/Community-</u> <u>and-environment/Community-</u> <u>engagement/Natural-disaster-</u> <u>and-drought-assistance</u>
Queensland Department of Agriculture and Fisheries	Disaster Recovery Portal www.daf.qld.gov.au/business-priorities/agriculture/disaster- recovery Disaster recovery for livestock farms Animal Welfare Parasites Infectious Diseases Foot Diseases Plant Poisonings Provision of fodder drops www.business.qld.gov.au/industries/farms-fishing- forestry/agriculture/rural-disaster-recovery/disaster-recovery- livestock Disaster recovery for crop farms www.business.qld.gov.au/industries/farms-fishing- forestry/agriculture/rural-disaster-recovery/disaster-recovery- livestock	13 25 23 QLD DAF Primary Industry Call Centre: (07) 3239 3111
Australian Department of Social Services	 People who require financial assistance may be eligible for help through the Emergency Relief program, which provides immediate financial and/or material support. Emergency Relief is delivered by community organisations to help with immediate basic needs during a crisis. The assistance offered may include: food, transport or chemist vouchers part-payment of utility account/s food parcels or clothing budgeting assistance and/or referrals to other services that help to address underlying causes of financial crisis. Commonwealth Financial Counselling - financial counselling for individuals (not businesses). This is a free service that can help consolidate debts and put the household on a better financial 	National Debt Helpline 1800 007 007 <u>serviceproviders.dss.gov.au</u> To find a Financial Counsellor visit ASIC's Money Smart Financial Counselling page at <u>www.moneysmart.gov.au/managi</u> <u>ng-your-money/managing-</u> <u>debts/financial-counselling</u> or call the National Debt Helpline on 1800 007 007

Farm and Rural Legal Service	 footing. These services are voluntary, free and confidential, and can be accessed through: face-to-face meetings or the National Debt Helpline on 1800 007 007 (calls from public phones/mobile phones may be timed and charged at a higher rate). or visit <u>www.ndh.org.au</u> Free basic legal advice 	1300 65 11 88 www.legalaid.qld.gov.au/Get- legal-help/Our-services/Farm- and-rural-legal-service
Industry groups	 Australian Dairy Farmers: (03) 8621 4200 Australian Lot Feeders Association: (02) 9290 3700 Cattle Council of Australia: (02) 6269 5600 CANEGROWERS: (07) 3864 6444 Growcom: (07) 3620 3880 AgForce Queensland: 1800 648 974 	
QCWA	 Assistance of up to \$1,500 per individual/ family/ household/ primary producer/ small business. These funds are paid in the form of store credit or vouchers to your local grocery store or alternatively bills and other essential items can be paid for on your behalf, i.e. fuel, medical, education, electricity etc. Bounce Back Program, offering ideas, before, during and after difficult times. 	07 3026 1220 <u>secretary@qcwa.org.au</u> or contact your local branch Link for application <u>www.qcwa.org.au/what-we-</u> <u>do/public-rural-crisis-fund/</u> Link below for the Bouncing back program <u>www.qcwa.org.au/what-we-</u> <u>do/health-awareness/</u>
Drought Angels	 Assist farming families affected by Natural Disasters Australia wide. Support consists of providing Stock feed, Financial support via Pre-paid visas and local produce vouchers from within the communities, moral support through personal face to face or phone contact and referrals to other support networks as needed. Providing up to \$3,000 to families who are in drought declared areas and now also to the flooded areas of Queensland. To apply, complete an online application found on the website. 	www.droughtangels.org.au
Support services		
State Emergency Services (SES)		132 500
Qld Department of Agriculture and Fisheries - Crisis Support	www.daf.qld.gov.au/business-priorities/agriculture/disaster- recovery/natural-disaster/support-services Recovery Offices www.daf.qld.gov.au/business-priorities/agriculture/disaster- recovery/natural-disaster/recovery-office-locations	
Bureau of Meteorology	Warnings for Queensland www.bom.gov.au/qld/warnings/	

	Rainfall and River Conditions	
	www.bom.gov.au/gld/flood/	
D		
Biosecurity		
Qld Department of Agriculture and Fisheries	Farm biosecurity on natural disasters http://www.farmbiosecurity.com.au/dont-let-yourself-be-burned-following-a-disaster/ Managing weeds, pest animals and invasive ants after a natural disaster www.business.qld.gov.au/industries/farms-fishing-forestry/agriculture/rural-disaster-recovery/weeds	13 25 23
Animal welfare & fodder	r drops	
FODDER DROPS Business Queensland AgForce Queensland *See more information in flood section	 Provision of fodder and aerial fodder drops in natural disasters The Queensland Government together with industry representative groups help coordinate fodder drops for primary producers during natural disaster situations. 	About fodder drops in Queensland www.business.qld.gov.au/industri es/farms-fishing- forestry/agriculture/rural-disaster- recovery/disaster-recovery- livestock/fodder-drops
Utility providers		
Telstra	 longer-term payment options or extensions, reviewing and removing any administrative fees (e.g. for late payment), and reviewing a customer's mobile, fixed line and broadband plans to make sure they are affordable. 	13 22 00 http://telstra.com/hardship
Health, wellbeing & fam	ily support	
Queensland Department of Health	 Tackling Regional Adversity through Integrated Care program grants 2018-2019 (TRAIC) community-based groups to develop and promote mental health support in regions affected droughts, disasters and other crises. Confidential mental health telephone triage service for Queenslanders that provides the first point of contact to public mental health services. 24 hour assessment, referral, advice, and hospital and community health centre contact details. free online treatment program that helps you self manage your recovery from depression Allied Health 	TRAIC program: traic@health.qld.gov.au Cameron Dare: 4652 7951 (CWQ) Mental health access line 1300 64 22 55 To find your nearest health centre: 13 432 584 www.ontrack.org.au/web/ontrack
Primary Health Network	 Primary Health Networks partner directly with general practitioners, other primary health care providers, secondary care providers and hospitals to improve outcomes for patients. To make the services more accessible, Australians located in rural areas can access counselling via Skype from the first appointment. 	http://www.health.gov.au/internet/ main/publishing.nsf/Content/PHN -Home
Medicare Better Access	Under the existing Medicare Benefits Schedule (MBS) Better Access telehealth initiative, people in rural and remote areas can	Talk to your GP or Primary Health Network about accessing this service.

	now access up to 10 individual and/or 10 group mental health consultations without needing to leave their homes.	
Head to Health	Head to Health makes it easy for people to access a range of free or low-cost Australian digital mental health services.	www.headtohealth.gov.au/
Mental Health Association QLD	 Supports families and loved ones of individuals who are experiencing the effects of mental illness. Provides support to individuals at risk of developing a mental illness or those who are experiencing the effects of mental illness Online forum anonymous community for people living with mental illness, moderated 24/7 by mental health professionals. 	www.mentalhealth.org.au/welco me-mental-health-association- australia
Salvation Army	Family and personal support and financial assistance	13 72 58 Call 1300 371 288 for the Emergency Relief Team <u>www.salvos.org.au</u>
Uniting Care Community	 Country call back service 24/7 telephone support for drought affected and isolated communities within rural Queensland 	1800 54 33 54 (Country call back service) www.uccommunity.com.au
Lifeline	Personal support and assistance for self and family	13 11 14: 24-hour crisis counselling hotline www.lifeline.org.au
Relationships Australia	 Relationship support services for individuals, families and communities. 	1300 364 277 www.relationships.org.au
Mensline	Helping men deal with relationship issues in a practical way	1300 789 978
BeyondBlue	Help with personal issues including depression or anxiety.	1300 224 636 www.beyondblue.org.au
Outback Futures	 Outback Futures is a not for profit organisation committed to providing regular, professional and consistent mental and allied health and well-being services to rural and remote Queenslanders. 	www.outbackfutures.org.au
ifarmwell	An online tool kit to help farmers cope effectively with life's challenges and get the most out of every day.	www.ifarmwell.com.au/
Australian Psychological Society		1800 333 497
Bush Crisis Line and Support Services		1800 805 391
SANE Helpline		1800 187 263 (Mon-Fri)
Suicide Call Back Service Referral Line		1300 659 467
Trans-Help Foundation	Support for transport drivers and their families	1300 787 996
Support for young peop	le	
Education Queensland / Qld Health	• To help children of kindergarten age and younger process the events of a natural disaster, the Queensland Centre for Perinatal	www.childrens.health.qld.gov.au/ natural-disaster-recovery/

	 and Infant Mental Health has released a suite of free resources on its website. <u>Birdie's Tree</u> is a series of five storybooks that can be read in hard copy or on a computer or mobile device. You can choose from Birdie and the Cyclone, Birdie and the Flood, Birdie and the Fire, Birdie and the Earthquake and Birdie and the Drought. Parents, educators and carers can play interactive games with children online or find information to help them support babies and young children through extreme weather. Adults can use these resources at any time to help build children's resilience. 	1800 551 800
Kids Help Line		
ReachOUT	 ReachOUT is a website-based mental health service for young people that provides information, support and resources to help them build resilience and connect with support 	https://au.reachout.com/to access a wealth of mental health resources
Education and childcare	support	
Australian Government Isolated Children Scheme	 The Assistance for Isolated Children (AIC) Scheme supports parents and carers of children who cannot go to a local government school because of geographic isolation, disability or special needs. The AIC helps isolated families of primary, secondary and certain tertiary students with additional educational costs incurred as a result of their geographical isolation or because the student has special needs. 	www.humanservices.gov.au/indiv iduals/services/centrelink/assista nce-for-isolated-children-scheme
In Home Care program	• The In Home Care program provides flexible care that supports families' workforce participation and child care requirements where other options are not available or appropriate, particularly in rural and remote areas.	www.education.gov.au/in-home- care
Donations		
QCWA - Rural Crisis Fund	www.qcwa.org.au/financial-help/	
Rotary Australia	 Drought and flood appeals There are seven Rotary District drought relief projects in the whole area across Australia impacted by this drought, with local members dealing directly with farming families needing assistance. The emphasis is addressing the mental health issues caused by the drought. The Rotary Club of Townsville South West (District 9550) has established an appeal designed to assist those families and individuals whose needs are not covered by insurance and Government assistance. 	http://rawcs.org.au/
Salvation Army - Outback Flying Service	Simon and Natalie Steel	Simon 0409 798 097 Natalie 0466 169 871
Q4 Lions District - Disaster & Drought Relief	Michael Roach: disaster and drought relief chairCan provide gas cylinders and vouchers.	0414 727 346
AgForce Qld - hay donations		1800 648 974

DROUGHT SPECIFIC A	ASSISTANCE	
Financial & business support		
Department of Transport and Main Roads	 Drought assistance package for eligible registered operators of vehicles An additional registration payment term of 3 months and exemption from surcharge, for a 3 or 6 month registration payment term Multi-combination drought permits Permit to increase the maximum hay loading height Exemption from an administrative fee for late payment of registration Waiving of certificate of inspection fees Seasonal registration vehicles can have dormant period extended to two years Farm plate concession vehicles able to cart water for up to 80 km Stock grazing on declared road reserves 	Please visit local TMR office www.tmr.qld.gov.au/Community- and-environment/Community- engagement/Natural-disaster- and-drought-assistance
Qld Department of Agriculture and Fisheries http://www.daf.qld.gov.au/busi ness- priorities/environment/drought/ assistance- programs/guidelines-and- forms	 Transport of fodder freight subsidy Transport of water freight subsidy Emergency water infrastructure rebate Transport of livestock returning from agistment freight subsidy Transport of livestock purchased for restocking freight subsidy Individually droughted property (IDP) 	132 523 Charters Towers (07) 4761 5153 Rockhampton (07) 4843 2637 Toowoomba (07) 4529 4168 Longreach (07) 4536 8302 Kingaroy (07) 4160 0717
Support resources & gro	oups	
Farm Hub: National Farmers Federation	 A new online resource has relieved farmers of the hard work of looking for information on drought assistance. Developed by the National Farmers' Federation and funded by the Commonwealth Government, FarmHub is a one-stop shop for details on assistance with fodder, water, transport, everyday living expenses, health and more. 	https://farmhub.org.au/
Drought Angels	 Practical assistance supplying farming communities with food and pre-paid Visa cards. 	Tash 0447 129 681 Nicki 0409 548 414 droughtangels@gmail.com http://droughtangels.org.au
Health, wellbeing & family support		
RFDS - <i>Drought Wellbeing</i> <i>Service</i>	 Qualified counselling in managing tough times and wellbeing concerns. 	Gail Jamieson 0497 849 652 gjamieson@rfdsqld.com.au www.flyingdoctor.org.au/qld/our- services/primary-health-care- services/drought-wellbeing- service/
Utility providers		

Ergon	Drought relief	13 10 46
	 You can apply if you: are a customer of Ergon Energy Retail are a farmer of a property that has been individually drought declared or is within a drought declared area have no water to pump or severely restricted access to water. 	www.ergon.com.au/retail/resident ial/support-programs/drought- relief
	 Complete and submit a Drought Relief application form If you are mainly using electricity to pump water for farm or irrigation purposes, Ergon will waive the fixed charges on your account. These include annual fixed charges under Tariff 66, service fees and minimum payments. They don't include minimum demand charges. The waiver will continue until the drought declaration has been revoked. 	

FLOOD SPECIFIC ASS		
Financial assistance		
Disaster Assist Qld Floods	Australian Government's disaster response portal webpage detailing assistance available to eligible people and businesses affected by flooding in Queensland (includes details of some of the activities and initiatives listed below).	www.disasterassist.gov.au/Page s/disasters/current- disasters/Queensland/qld- monsoon-trough-25-jan- 2019.aspx
Department of Human Services	Australian Government Disaster Recovery Payment Must have been adversely affected i.e. had water in the house or been injured or sewage contamination, no income or assets test: • \$1,000 per adult • \$400 per child under 16 • Need ID documents www.humanservices.gov.au/individuals/services/centrelink/fa r-north-queensland-floods-february-2019-australian-government-disaster-recovery-payment Disaster Recovery Allowance If the flooding event has directly affected your income, whilst there is no assets test there is an income test. This payment may be appropriate for flood impacted primary producers and their employees, small business owners and their employees, truckies etc • Equivalent to Newstart allowance • Can receive maximum payment for up to 13 weeks www.humanservices.gov.au/individuals/services/centrelink/fa r-north-queensland-floods-february-2019-disaster-recovery-allowance	Call 180 22 66
QRIDA	 Special Disaster Assistance Recovery Grants Special Disaster Assistance Recovery Grants of up to \$75,000 are now available to eligible Primary Producers to assist with flood clean-up and recovery efforts including purchasing fodder, fuel, the use of helicopters, repairing or replacing fencing and other essential property infrastructure and more. Find out more information at https://bit.ly/2GqWA6X 	Freecall 1800 623 946 <u>contact_us@qrida.qld.gov.au</u> <u>www.qrida.qld.gov.au</u> <u>www.qrida.qld.gov.au/homepage/</u> <u>supporting-clients-through-a-</u> <u>disaster</u> <u>www.qra.qld.gov.au/sites/default/</u> <u>files/2019-</u> 02/v8 drfa_activation_summary <u></u>
Biosecurity		<u> </u>
Qld Department of Agriculture and Fisheries	Livestock diseases following floods www.daf.qld.gov.au/ data/assets/pdf_file/0010/868771/Fact _sheet_Livestock-diseases-following-floods.pdf Animal Health Australia - Biosecurity Extension Managers: Rachael O'Brien (Longreach) 0418 722 461 Jess Rummery -(North Aus) 0499 077 213	13 25 23 Emergency Animal Disease Watch Hotline: 1800 675 888 QLD DAF Primary Industry Call Centre: (07) 3239 3111 QLD DAF Pollution Hotline: 1300 130 372

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Fencing and other struc	tures	
BlazeAid	 A volunteer-based organisation that works with families and individuals in rural Australia after natural disasters such as fires and floods. Working alongside the rural families, our volunteers help to rebuild fences and other structures that have been damaged or destroyed. 4 base camps to be operational by late March 2019: Richmond - John Lillico - 0484 145 732 richmond.blazeaid@gmail.com Cloncurry - Christine and John Male - 0418 745 994 blazeaid.cloncurry@gmail.com Julia Creek - Christine and Brian Carr - 0428 984 117 juliacreek.blazeaid@gmail.com Winton - Barry Thompson - 0417 093 911 	blazeaid.barry@gmail.com http://blazeaid.com.au/
Animal welfare & fodder	r drops	ł
FODDER DROPS AgForce Queensland *See more information in flood section	 Provision of fodder and aerial fodder drops in NQ floods The Queensland Government together with AgForce help coordinate fodder drops for primary producers affected by flooding in North Queensland Emergency Fodder Drops - how to register <u>http://bit.ly/AgForceFodderMap</u> Ongoing Flood Support (including Feed and Fodder Coordinators) <u>https://bit.ly/2BBXcmn</u> 	For further assistance please call our AgForce Brisbane Hotline on 1800 648 974 .
Australian Cattle Veterinarians	 AVA is coordinating a veterinary hotline 1800 number for the North Queensland Disaster to provide support and advice to affected graziers. This is manned by volunteer vet practices who are members of the AVA and are also experienced cattle veterinarians. Graziers ringing this hotline will have an experienced veterinarian to speak with, can receive support, general advice and referral to their nearest vet clinic if this is necessary for further treatment. The volunteer veterinarians taking these hotline calls will assist the vets at the frontline of the floods to provide service and support for graziers. 	Qld Floods Vet hotline 1800 62 19 18 https://mycattlevet.com.au/
Health, wellbeing & fam	· · · ·	
Dedicated Mental Healt	h Support phone number for this event (RFDS):	07 3860 1194
NQ Connect	 NQ Connect is an established free and safe telephone and online counselling service for people in northern and western Queensland. NQ Connect provides help and support for people who are worried, stressed and affected by floods. 	Call <u>1300 059 625</u> nqconnect.com.au/floodsupport/

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