



# Flood Recovery – Information 2022

## Rural Financial Counselling Services – Southern Queensland

We provide free, impartial and confidential planning and support services to primary producers and small businesses who are:

- experiencing or at risk of financial hardship
- located in the [Southern Queensland area](#).

Our local rural and small business specialists can come to your farm or business and help you:

- Disaster Assistance
- understand your financial position and viability of your farm or business
- identify your financial options (including government assistance available)
- make informed decisions
- apply for the Farm Household Allowance
- communicate effectively with financiers, creditors and landlords
- move forward with a plan for a better future.

### Local Financial Counsellors

Rural Counsellor Name	Area	Mobile
Derk Abberfield	Wide Bay /Burnett & South East Queensland	0428 755 708
Kim Corfield	Wide Bay / Burnett	0427 296 848
Kath Clarke	Central Queensland &Wide Bay / Burnett	0439 067 944
Rachel Hancock	Wide Bay / Burnett	0448 999 742

Also available is our [Small Business Rural Counselling Service](#) – supporting Small Business in rural Queensland to plan, prepare for change and meet future Challenges. Please phone 1300 732 777 or Email [smallbusiness@rfcssq.org.au](mailto:smallbusiness@rfcssq.org.au) for further information and support.

SB Counsellor Name	Area	Mobile
Craig Hilton	Wide Bay / Burnett	0436 009 837
Helen Schirok	Wide Bay / Burnett	0437 292 848

## Other Assistance Available

[Farm and Rural Legal Services](#) and Legal aid – 1300 65 11 88

## QRIDA – Disaster programs available.

### Defined disaster area

The Minister for Fire and Emergency Services has activated disaster assistance for *Ex-Tropical Cyclone Seth*, 7 – 10 January 2022.

To be eligible for assistance your property must be located in one of the defined disaster areas:

- Bundaberg Regional Council
- Fraser Coast Regional Council
- Gympie Regional Council
- North Burnett Regional Council
- South Burnett Regional Council

Applications close 29 July 2022.

**Disaster assistance for flooded Wide Bay Burnett communities in Queensland** – Includes Queensland local government areas of Bundaberg, Cherbourg, Fraser Coast, Gympie, North Burnett and South Burnett. – [Information statement](#).

### QRIDA Link – Grants available for affected producers

<https://www.qrida.qld.gov.au/program/extraordinary-disaster-assistance-recovery-grants-ex-tropical-cyclone-seth#-Primary-producer>

- [Apply online](#) – QRIDA online application portal
- [Grant Application form](#) – PDF
- [Grant Application Guidelines](#) - PDF

[Frequently Asked Questions](#) – Under program select ‘Extraordinary Disaster Assistance Recovery Grants – Ex-Tropical Cyclone Seth’

### [Other QRIDA Options – Disaster recovery for Primary producers](#)

**Disaster Assistance ([Essential Working Capital](#)) Loan** – Maximum \$100,000, up to 10 years

[Disaster Assistance Loans](#) - Maximum Loan amount \$250,000, up to 10 Years, Low interest Rate

Disaster Assistance Loans – [Guidelines Primary Producers](#)

Disaster Assistance Loans – [Application Form](#) – Primary Producers

If you have any further queries around the guidelines, please call QRIDA to clarify on **1800 623 946** or by email on [contact\\_us@qrida.qld.gov.au](mailto:contact_us@qrida.qld.gov.au)

\*\*Taken from the QRIDA Website [Extraordinary Disaster Assistance Recovery Grants - Ex-Tropical Cyclone Seth | Queensland Rural and Industry Development Authority \(qrida.qld.gov.au\)](#)

## Australian Taxation Office (ATO) – Natural disaster support

The Australian Taxation Office (ATO) can help people affected by drought and other natural disasters depending on their situation, the ATO may be able to:

- give you extra time to pay tax or lodge tax returns, activity statements or other obligations
- prioritise any refunds owed to you
- set up a payment plan tailored to your individual situation
- remit penalties or interest charged during the time you've been affected.

<https://www.ato.gov.au/general/support-in-difficult-times/natural-disaster-support/>

### [Emergency hardship assistance](#) (For more information click the link)

The Emergency Hardship Assistance Grant is available as a contribution to support people directly impacted by a disaster to who are unable to meet their immediate essential needs for food, clothing, medical supplies or temporary accommodation.

If deemed eligible, applicants may receive **\$180 per person up to \$900 for a family of 5 or more**. The grant is initially available to claim for 7 days following the activation of the grant in your area.

Emergency Hardship Assistance is not income or asset tested. To be eligible, applicants must meet all of the following criteria:

- live or are stranded in the targeted activation zone
- have suffered hardship as a result of the event
- are unable to meet your immediate essential needs for food, clothing, medical supplies or temporary accommodation.

### How to Apply

- online via the [Community Recovery Portal](#)
- by phoning the Community Recovery Hotline on **1800 173 349**
- or by visiting a Community Recovery Hub (when open)

[Essential Household Contents Grant](#) - If you are uninsured, or unable to claim insurance, you may be eligible for financial assistance to provide a contribution towards replacing or repairing essential household contents, such as beds, linen and whitegoods, that have been lost or damaged in a disaster.

Grants of up to \$1,765 for single adults and up to \$5,300 for couples/families are available. For more information follow the link above.

[Structural Assistance grants](#) - If you're uninsured, or unable to claim insurance, you may be eligible for a one-off payment as a contribution towards repairs to your home to make it secure and safe.

Grants of up to \$10,995 for single adults and up to \$14,685 for couples/families are available. For more information and Eligibility criteria please follow the link above.

[Essential Services safety and reconnection grant](#) - If you're uninsured, or unable to claim insurance, you may be eligible for a grant to help you reconnect essential services that were damaged by a disaster.

There are 2 parts to the grant:

1. Inspection: up to \$200 towards a safety inspection for each essential service needing reconnection (electricity, gas, water and sewerage or septic system)
2. Repair: up to \$4200 towards repair work to enable essential services to be reconnected (for example, electrical rewiring).

For more information and Eligibility criteria please follow the link above.

[Rural Aid Australia](#) – Has [Financial assistance package](#) (Application page) for primary producers who have a current ABN and you must be registered with Rural Aid.

Rural Aid is offering Primary Producers a **ONE OFF** \$1000 payment to assist with your bill expenses. Once we have received your completed submission and have verified your registration in our system, our team will review and process your application. All approved applications will be paid within 4 weeks. NOTE: Rural Aid's financial support is available until the allocated funding for specific initiatives is exhausted. For more information and Eligibility criteria please follow the links above.

### **[GIVIT](#) is the smart way to help those affected by storms and flooding**

They have partnered with the Queensland Government to manage donation offers in response to recent flooding events in the state.

Most recently, Maryborough and the wider Wide Bay Burnett and Fraser Coast regions have been impacted.

Other parts of central, western and southern Queensland have been affected, including Inglewood and Texas, where homes have been damaged, and residents have been evacuated.

[Drought Angels](#) can provide individualised support and financial relief for farms affected by disasters. To apply for assistance, you can phone on 07 4662 7371 or for the Immediate Assistance [Application forms](#) click the link.

### **The Queensland country Women's Association – [Public Rural Crisis Fund](#).**

Applying for Support

The PRCF provides financial support to families/households in two circumstances:

- Natural Disasters such as flood, fire, cyclone or drought. You can apply for financial support of up to \$1000 per family/household.
- General financial hardship provides up to \$500 per family/household.

To apply

Click on [PRCF Natural Disaster Application](#) form or Contact the QCWA State office on **07 32 366 419**

## Insurance

The Insurance Council of Australia (ICA) can assist residents and property owners in the Gympie region by providing guidance and information throughout the insurance claims process.

If you need assistance, please call the ICA's 24-hour disaster hotline on 1800 734 621.

- [Understanding Insurance](#)

**Services Australia** – Queensland Floods, January 2022 – Australian Government Disaster Recovery payment. You have until **12 July 2022** to make a claim for the following Local Government Areas:

- Bundaberg
- Fraser Coast
- Gympie
- North Burnett.

If you're eligible you'll get; \$1,000 per adult and \$400 for each child younger than 16.

Make your claim

Follow these steps to make your claim:

1. Sign in to myGov and select Centrelink in your linked services.
2. Select Make a claim or view claim status.
3. Select Make a claim.
4. Scroll to Help in an emergency and select Get started.
5. Select Apply for Disaster Recovery Payment.
6. Select Begin.
7. Answer the eligibility and claim questions.
8. Submit your claim

**Services Australia** – [Farm Household Allowance](#) a fortnightly payment for farming families in financial hardship. Income Test for Farm Household Allowance Income Limit Per fortnight single: No dependent children \$1231.50 With dependent children \$1311.50 Principal Carer with dependent children \$1881.25 Aged 60 or over, after 9 continuous months on payment \$1321.84 Partnered \$1136.34

To get this you must:

- Be a farmer or partner of a farmer
- meet the income and assets test limits
- meet mutual obligation requirements.

## Mental Health and Wellbeing

### Phone Support

If you or someone you care about is distressed, in crisis or needs someone to talk to, call:

- 1300 MH CALL - 1300 642 255 (24/7 Queensland Health)
- Lifeline: 13 11 14 (24/7)
- Farmer to Lifeline farmer – Ross Blanch 0412 724 879
- Beyond Blue: 1300 224 636
- North Burnett Community Service 07 4165 4690
- Headspace Gympie: 5482 1075 (for young people aged 12-25) or 1800 650 890
- Kids Helpline: 1800 551 800 (24/7)
- 1800 RESPECT (National Sexual Assault, Domestic Family Violence Counselling Service): 1800 737 732
- DVConnect: 1800 811 811
- Qld Homelessness Hotline (24/7) 1800 474 753
- Parentline: 1300 301 300
- Mensline: 1300 789 978 (24/7)
- Redcross Telecross: 1300 885 698
- Rental Tenancy Authority: 1300 744 263

### Online resources

[Redcross](#) If you want to prepare for disasters, have experienced a disaster or are recovering from a disaster, Red Cross has a host of useful emergency management resources that can help.

[Lifeline](#) provides crisis support and suicide prevention for all Australians

[Headspace](#) is the national youth mental health foundation (for 12-25 year old's)

[Australian Government Department Head to Health](#) is a digital platform to improve your own mental health, or support somebody else with mental health issues

[Mindspot](#) provides free, anonymous assessment and treatment for adults experiencing stress, anxiety, depression, OCD, PTSD, and chronic pain