

Flood Assistance Information Kit

March 2009



Introduction

Queensland has been experiencing a series of floods and tropical storms which has had severe implications for individuals, primary producers and small business through out a number of regions.

The Australian Government and Queensland Government have recognised the challenge that these conditions create and has made available a number of assistance packages to effected groups.

To help flood and storm effected farmers and small businesses understand where, how and if they can apply for support, CPA Australia in conjunction with the Queensland Rural Adjustment Authority (QRAA) has prepared an information kit summarising the financial support available.

The flood and tropical situation can be changeable, resulting in variations to the assistance packages provided by the government. Additional support or different criteria could be introduced if the conditions alter. The information provided in this kit is designed to be general in nature, to help farmers and small businesses get started with their application. Detailed information can be obtained by contacting the QRAA and Centrelink or from visiting their websites.

Assistance for primary producers

QRAA

Concessional loans for primary producers

Low interest loans of up to \$250,000 are available for restocking and/or meeting carry-on requirements for eligible primary producers who have been impacted by a natural disaster event. The assistance is available for:

- Re-planting, restoration and re-establishment of affected areas
- Sustenance
- Carrying out essential property operations
- Paying rents and rates
- Repairing and/or replacing farm building.

To be eligible to obtain assistance, the primary production enterprise must be located in an eligible local government area as announced by the Minister for Emergency Services – www.disasater.qld.gov.au/publications.

If the primary production enterprise is located outside of these defined areas and the property has suffered loss or damage as a result of this disaster event, producers can obtain an Individual Disaster Stricken Property (IDSP) Certification from the Department of Primary Industries and Fisheries (DPI&F) enabling loan assistance to be sought from QRAA.

QRAA's financial support provides a low interest rate of 4 per cent*, no fees and charges, repayments of the principal may be deferred for up to two years and a total loan term of up to seven years (with the capacity to extend to 10 years after four years).

*Under IDSP, a commercial rate of interest applies, with QRAA having the discretion to approve a concessional rate (4 per cent) for applicants who are considered viable and in desperate circumstances.

Please contact QRAA on Freecall 1800 623 946 or visit www.qraa.qld.gov.au for further information.

Department of Primary Industries and Fisheries (DPI&F)

Freight subsidies

Freight subsidies of 50 per cent of costs up to \$5000 for moving food, building and fencing materials, stock, fodder, machinery and fuel are available for eligible primary producers.

To be eligible for the subsidies primary producers must be located within a disaster declared area under joint Commonwealth/State Natural Disaster Relief and Recovery Arrangements (NDRRA). If the primary production enterprise is not located in a declared disaster area, severely impacted producers can contact DPI&F to obtain an Individual Disaster Stricken Property declaration and a DPI&F officer will visit the enterprise (where possible) to make an assessment.

Stranded stock and fodder drops

DPI&F officers are assisting landowners with stranded stock. The department is also working closely with AgForce to determine the practicality of locally based, coordinated fodder drops.

The Queensland Government has established a networking service to link producers and businesses with fodder available for sale with flood-stricken northern graziers. If you can provide fodder, or if you are flood-affected grazer needing fodder, register your details with DPI&F.

Please contact DPI&F on 13 25 33 or visit www.dpi.qld.gov.au for further information.

Assistance for small businesses

QRAA

Concessional loans for small businesses

Low interest loans of up to \$250,000 are available for eligible small business operators who have been impacted by a natural disaster event to recover and re-establish their businesses. The assistance is available for:

- Repairing and/or replacing damaged plant and equipment
- Repairing and/or replacing buildings
- Providing up to one month's supply of lost stock
- Maintain the liquidity of your business.

To be eligible to obtain assistance, the small business must be located in an eligible local government area as announced by the Minister for Emergency Services – **www.disaster.qld.gov.au/publications**.

QRAA's financial support provides low interest rate of 4 per cent, no fees and charges, repayments of the principal may be deferred for up to two years and a total loan term of up to seven years (with the capacity to extend to 10 years after four years).

Please contact QRAA on Freecall 1800 623 946 or visit **www.qraa.qld.gov.au** for further information.



Building Business Resilience

General business risk, resilience and recovery information is available for small businesses. Please contact the Business Hotline 1300 363 711 or visit www.business.qld.gov.au/resilience for more information.

General assistance

Australian Taxation Office

The Australian Taxation Office (ATO) has set up a dedicated emergency support information line, 1300 304 975, to assist people affected by the flooding. Extensions have also been granted to the following:

- Due dates for lodging activity statements for people and businesses in disaster affected areas
- Lodgement date for 2007–08 tax returns so people in affected areas can receive their tax bonus
- Deadline for superannuation guarantee charge statements.

Please contact the ATO on 1300 304 975 or visit www.ato.gov.au for further information.

Centrelink

Australian Government Disaster Recovery Payment (AGDRP)

A one off payment of \$1,000 per eligible adult and \$400 per eligible child is available for:

- People whose principal place of residence has been destroyed, significantly damaged or is inaccessible for 48 hours or more as a direct result of the floods; or
- For people who have been seriously injured as a direct result of the flooding.

To be eligible for the assistance you must:

- be an Australian resident, and
- have been adversely affected by the disaster, and
- be 16 years or older or are receiving a social security payment, and
- not already be receiving an Australian Government Disaster Recovery Payment for the North Queensland Floods.

Income Recovery Subsidy and Newstart Allowance

An income recovery subsidy is available for employees, small business owners and farmers who have experienced a loss of income as a direct result of the North Queensland Floods. If you are eligible you will receive:

- \$449.30 per fortnight for a single adult
- \$405.40 per fortnight per adult who is a member of a couple
- \$486.00 per fortnight for a single adult with a dependent child.

To be eligible for the assistance you must:

- be 16 years of age or older and are not a dependent child
- be an Australian resident and living in Australia for the period of time you receive the assistance
- have experienced a loss of income as a direct result of the disaster
- not be currently receiving another substantive income support payment or pension (such as Age Pension, Newstart Allowance, Exceptional Circumstances Income Relief Payment), **and**
- derive an income from the are affected by the disaster, **or**
- reside in the area affected by the disaster.

If you are on Newstart Allowance, Youth Allowance (jobseeker), or Parenting payment you are not eligible for the Income Recovery Subsidy. You may not be required to look for work or meet your activity/test participation requirements for up to 13 weeks to receive your income support payments. In situations where more time is needed to recover, circumstances will be reviewed by Centrelink.

For more information refer to www.centrelink.gov.au or the Ex-gratia Income Recovery Subsidy Assistance claim form or call 180 22 22.

Essential household contents grant

A grant is available to eligible families and individuals to help with the replacement or repair of uninsured, essential household contents which have been lost, damaged or destroyed by the flooding. Assistance of up to \$1,635 for individuals and \$4,910 for families is available and is subject to an income and asset test.

Structural Assistance Grant

A grant is available to assist repair of owner-occupied, uninsured residences damaged by the flooding. The residence must be the property owner's sole place of residence. Assistance of up to \$10,100 for individuals and \$13,600 for families can be provided. Applicants must satisfy an income and asset test.

Contact the Department of Communities for further information on 1800 173 349 or visit www.communities.qld.gov.au.



Other support services

Australian Red Cross

The Australian Red Cross has a number of resources available in the aftermath of the flooding including a booklet titled 'coping with a major personal crisis'. Contact the Australian Red Cross for more information on 1800 733 111 or visit www.redcross.org.au.

Building Services Authority

The Building Services Authority (BSA) offers residents, builders and trade contractors information and assistance on rebuilding, repairing and insurance for damaged homes. The BSA website provides comprehensive information for flood victims and also offers a free on-line search facility for residents to assist with locating a contractor to perform building work. Contact BSA on 1300 272 272 or www.bsa.qld.gov.au for more information.

Department of Health

Health information for volunteers, council and emergency workers and home owners in flood affected areas can be obtained from www.health.qld.gov.au/floods. Fact sheets on health issues such as drinking water, food safety and coping in times of disaster are available.

Insurance Council of Australia

The Insurance Council of Australia consumer guide provides tips and information about making insurance claims. Visit www.insurancecouncil.com.au or contact 1300 728 228.

Legal Aid Queensland

Legal Aid has created an online guide to help you get your insurance claim paid. Visit www.legalaid.qld.gov.au or contact 1300 651 188.

Lifeline Community Care

Lifeline's Community Recovery program offers counselling and support to victims of disaster or vents. Community Recovery Officers provide psychological first aid to both individuals and the community to recover and rebuild. The Lifeline Crisis Line is open 24-hours, seven days a week. To talk to an experienced telephone counsellor call 13 11 04, or for a face-to-face counselling session, contact Lifeline direct on 4944 2300.

Residential Tenancy Authority

Information and advice on tenancy issues can be obtained by contacting the Residential Tenancies Authority on 1300 366 311 or www.rta.qld.gov.au.

- Centacare Counselling (fees may apply) and Centacare Employee Assistance Program – 4772 9000
- The Salvation Army – 4755 0722
- St Vincent de Paul Helpline – 4721 2030
- Department of Housing – 4760 7378
- Townsville Housing Resource Unit – 4721 5011
- Townsville City Council – 4727 9000
- Parent Support Group Prickly Problems – 4776 1822
- Hinchinbrook Shire Council – 4776 4600
- Hinchinbrook Community Support Centre – 4776 1822
- Ingham Community Health Service – 4720 3050
- Burdekin Shire Council – 4738 9800
- The Insurance Ombudsman Service – 1300 780 808

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