

NATURAL DISASTERS – WHAT TO DO

Fact Sheet and Contacts Guide (December 2010)

*This fact sheet updates and describes the various assistance measures that may be available to primary producers and small businesses operating in a region that has experienced an extreme weather event. Generally this means your area has been officially declared either a **Natural Disaster Relief and Recovery Arrangements (NDRRA)** or an **Exceptional Circumstances (EC)** area. Individuals are expected to be prepared and use appropriate risk management and self reliance strategies when dealing with weather and climate issues. It is only in the event of **extreme and rare events** that are 'judged' to be beyond the scope of prudent management that a case for government intervention arises. Summarised here are the guidelines governments use to trigger their actions, and the steps an individual should follow in the event of a natural disaster.*

**** TWO MAIN GOVERNMENT PROGRAMS ****

- **Joint Commonwealth-State Natural Disaster Relief and Recovery Arrangements (NDRRA)** are for communities widely affected by extreme weather events. In the case of a small scale but very damaging event, an individual may apply for an **Individual Disaster Stricken Property (IDSP)** declaration (call DEEDI 13 25 23) and be eligible for freight subsidies and concessional loans.
- Normal NDRRA activations occur on the advice of Emergency Management Queensland (EMQ) and are triggered to provide funds to local councils to restore public assets. It is advisable to know your local Counter Disaster contacts because it is on their advice that NDRRAs can be escalated to add personal hardship assistance (means tested), business recovery support (freight subsidies and concessional loans), and possible clean up and recovery grants (available to all). The Prime Minister decides the highest escalation based on whole-of-community impacts and the need for speedy recovery. Your local representatives are key influencers for any escalations.
- The state Drought Relief Assistance Scheme (DRAS) and the national Exceptional Circumstances (EC) program provide the key assistances for drought relief. While the 2009 National Drought Policy Review may lead to reform of these government programs and the 2010 Western Australia Drought Reform Pilot Study may see a national roll-out of those "preparedness and planning" measures in 2011 and beyond, at present DRAS and EC remain the vehicles for government drought assistance.
- The first step for activating government drought relief is an **Individual Droughted Property (IDP)** declaration by a government official (call DEEDI 13 25 23) confirming the property is in a drought state. When there are sufficient such declarations and the Local Drought Committee (LDC) advises, the state may declare a council or region eligible for DRAS and primary producers are then eligible to apply for freight subsidies and concessional loans. EC can be considered when a "one-in-twenty year" event impacts the majority of producers in a region.

Natural Disasters – What you should do.

Step 1. Be Prepared. QFF has long promoted that preparedness and self reliance are the best strategies for coping with Queensland's highly variable and extreme climate conditions. Every farm business is advised to review these strategies seasonally and make sure that you are up to date with insurances, seasonal risks, market risk mitigation tools, local contacts, etc. Be familiar with your own industry's website(s) for tips and advice, plus a few key general sites that offer some particularly useful checklists and advice;

<http://www.deedi.qld.gov.au/initiatives/179.htm>

<http://www.bom.gov.au/climate/>

<http://www.insurancecouncil.com.au/Default.aspx?tabid=1752>

Step 2. Be Community Aware. While it is noted above that the Queensland government may provide special assistance for primary producers severely impacted by an extreme climate event through either the IDP (drought) or IDSP (disaster) declaration, it is when the scope and scale of the event reaches a point that may have community wide impacts (combination of health, community services, infrastructure and business activity) that state and federal funds become available. The priority is to restore public assets (roads, schools, hospitals, etc), but if there is widespread damage to private property then personal hardship grants may be available (usually means tested), the primary producer and small business package (up to \$5,000 freight subsidy and \$250,000 concessional loan) may be activated, and in extreme cases clean up and recovery grants may be made available to anyone impacted by the event (conditions may apply depending on the event). For activation steps please follow the sequence;

1. Individual property declaration for severe damage– Call **DEEDI 13 25 23** – if confirmed, the declaration provides freight subsidies for up to \$5,000 and concessional loans to \$250,000 on a demonstrated needs basis.

2. Area NDRRA declared – Initial declaration usually covers only public assets and counter disaster operations. Your local council is the best source of advice. Note **contacts** here

3. NDRRA extended - Emergency Services Queensland identifies wider impacts and activates personal hardship relief and business support measures. Call **QRAA 1800 623 946** or DEEDI for advice and application forms.

4. NDRRA extended to highest level – more assistances become available to maximize clean up and recovery efforts (amount and form can vary). Call **QRAA 1800 623 946** and **Centrelink 13 23 16** for application advice.

Two useful websites that are usually current are;

<http://www.qraa.qld.gov.au/>

<http://www.emergency.qld.gov.au/>

Step 3. If a Flood, Storm or Cyclone comes your way. Aside from the above, make sure you have noted down whom your Emergency Services and Counter Disaster contacts are for your local area. Also, we suggest you subscribe to any relevant "Alerts" program available in your region. Know your way around the Bureau of Meteorology web site and those of the providers of your utility services (gas, electricity and water);

<http://www.bom.gov.au/>

<http://www.abc.net.au/>

Step 4. If an Exceptional Drought or Circumstances should emerge in your region.

Exceptional Circumstances (EC) occur when a rare (one in twenty or more years) and severe event (scope and scale is significant) causes a prolonged (more than one year) downturn in income for a significant proportion of the farm businesses in a region, and is unable to be managed using normal risk management practices. EC events require initial assessments by industry and state officials, then a formal submission to the Australian government for assessment by the National Rural Advisory Council. If granted, EC assistance provides a range of measures to assist affected farmers, rural communities and small businesses including income support, interest rate subsidies and free counselling. Should an EC event be declared in the next year a special **EC Fact Sheet** will detail the assistance measures being offered at that time. Background information is available at the following web site;

<http://www.daff.gov.au/agriculture-food/drought/ec>

Step 5. Care for yourself and your neighbour. In times of community stress it is always wise to be aware that individuals handle the issues quite differently and some may need special assistance. Aside from local community, charity and church services, free financial counselling is available through 24 Queensland centres (call **DEEDI 13 25 23** and ask for the one near you). Also, these websites can provide additional resources to help cope;

<http://www.lifeline.org.au/Find-Help/Online-Services/Online-Services/default.aspx>

<http://www.beyondblue.org.au/index.aspx?>

<http://positivepsychologynews.com/>