

SOMERSET REGIONAL COUNCIL

FLOOD RECOVERY NEWSLETTER

ISSUE 3

NOVEMBER 2022



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MESSAGE FROM THE MAYOR

It is hard to believe that the Somerset region has faced two major flooding events this year. Our community has certainly had their fair share of the extremes of nature in 2022.

These events brought many in our community together, and I commend the volunteers and community service groups who have helped out during and since the events.

Council was also faced with many challenges as a result of these disasters, and I am proud to be part of a team who has worked so hard to get this region back on track. We will continue to focus on supporting our community and enhancing our rural amenity.

I encourage you to look at the options available for your particular situation and contact the agencies that can offer the best form of assistance to you.

There's always help available, but often the difficulty lies in knowing where to look. I encourage people in our community, residents, farmers and our business community to ask for assistance, it's never too far away.

There are various Queensland Government grants outlined in this edition of the Flood Recovery Newsletter open to help support those impacted. From business, agriculture, and tourism grants – there's something for everyone. As always, Council is here to help facilitate and support our community and its residents.

I thank and congratulate everyone involved in representing our region so successfully and showing resilience and camaraderie when the going gets tough.

Along with my colleagues Deputy Mayor Helen Brieschke, Councillors Sean Choat, Cheryl Gaedtke, Bob Whalley, Jason Wendt and Kylee Isidro, I am proud to work with residents to continue to make Somerset the great region that it is.

Graeme Lehmann
Somerset Regional Council Mayor

FLOOD PREPARATION



Flood preparation for Primary Producers, Tourism and Hospitality, Retail and other small businesses.

Having a plan in place to cope with floods can help reduce the impact on your business and help you to recover quickly.

Depending on your business's location, you can be impacted by different types of floods such as river or creek flooding, overland flow (when water travels over land during heavy rainfall events) and storm tide flooding when sea levels rise above normal levels flooding coastal areas, or a combination.

It's important to understand the different types of flooding, how your property may be impacted and what types of flooding your insurance policy covers. Even if your business premises are not directly flooded, access and supply routes may be cut off during a flood having a significant impact on your business.

To get back to business sooner, use these 4 stages to help your business manage a flood:

- prevent and prepare
- respond
- recover
- communicate



For more information:

<https://www.business.qld.gov.au/running-business/protecting-business/disaster-resilience/disaster-hub>

MENTORING FOR GROWTH

Reasons why you should attend a Mentoring for Growth session

It has been a difficult few years for businesses across Queensland, dealing with the impacts of COVID-19 and natural disasters as well as the everyday issues and challenges of operating a business.

Department of Employment, Small Business and Training (DESBT) Mentoring for Growth (M4G) program offers free and confidential mentoring sessions where you are matched with business and industry specialists to help you talk through problems in your business or to help it grow.

M4G can help your business as mentoring:

- gives you reassurance
- can increase your networks
- can give you perspective
- helps you refine your ideas
- provides fresh eyes on your business.

Experienced M4G mentors can help you with anything related to your business and you can register for a mentoring session at any time:

www.business.qld.gov.au/mentoring

SOMERSET REGIONAL COUNCIL GRANT FINDER



Somerset Regional Council is proud to provide the 'Somerset Regional Council Grant Finder' to all local businesses, community groups, not-for-profits and individuals. This site provides a comprehensive list of grant and funding opportunities available to you.

Our free service means you will never miss a grant opportunity again. Register to receive emailed alerts for new grants, save your favourites and access tips to help you apply for grants.

Somerset Regional Council has partnered with GrantGuru to provide you with this service. See our Top Tips and Grant Writers if you need additional help.

<https://someset.grantguru.com.au/>

TOP TIPS:



1. Be strategic!

Match what funding is available and when, we all know that writing a grant application in a rush rarely works.



2. Alignment

Make sure you find grants that align well with the future direction of your organisation. Find out the 'how and why' and a bit more about the funding provider to ensure it's a great match.



3. Avoid making simple mistakes.

Make sure you have somebody working with you on the application or at least have someone check it before you submit it.



4. Live up to your funding obligations.

Make sure you're prepared to provide interim and final reports to the funding provider to keep up your end of the agreement.

PRIMARY PRODUCER FINANCIAL SUPPORT

Extraordinary Disaster Assistance Recovery Grants South East Queensland Rainfall and Flooding

Grants of up to \$75,000 are available for affected producers following South East Queensland Rainfall and Flooding to hire or purchase equipment and materials, clean up, remove debris, replace fencing and other costs associated with the recovery process. Producers should take photographs of the direct damage to accompany their application.

The maximum grant amount is **\$75,000** and is available through two applications:

- An initial amount of up to **\$15,000** is available to support an initial claim. Evidence of the direct damage such as photographs, quotations, tax invoices and official receipts is required.
- A subsequent amount of up to **\$60,000** is available to support subsequent claims for which full evidence of payment is required.

Download information sheet and application forms here:

<https://www.qrida.qld.gov.au/program/extraordinary-disaster-assistance-recovery-grants-south-east-queensland-rainfall-and-flooding>

Disaster Assistance (Essential Working Capital) Loan

Disaster Assistance (Essential Working Capital) Loans are available to assist primary producers, small businesses and non-profit organisations with essential working capital for expenses.

Loan maximum of **\$100,000**, Loan term up to 10 years.

Repayments if needed, up to two years interest only may be available. Concessional loans are provided to assist you with essential working capital for expenses such as:

- paying salaries or wages
- paying creditors
- paying rent or rates
- buying goods, including for example, fuel essential to carry on the primary production enterprise
- buying fodder or water for livestock or produce
- transporting livestock or produce.

Download information sheet and application forms here:

<https://www.qrida.qld.gov.au/program/disaster-assistance-essential-working-capital-loan>

PRIMARY PRODUCER FINANCIAL SUPPORT

Disaster Assistance Loans

Disaster Assistance Loans are available to assist primary producers, small businesses and non-profit organisations with re-establishing normal operations.

Loan maximum of \$250,000, Loan term up to 10 years.

Repayments if needed, up to two years interest only may be available.

Concessional loans are provided to assist you to re-establish the normal operations of your primary production enterprise by covering costs such as:

- repairing or replacing damaged plant and equipment
- repairing or replacing farm buildings
- purchasing livestock to replace those lost in the disaster event
- meeting carry-on requirements including:
- re-planting, restoring or re-establishing areas affected by the disaster event
- sustenance
- essential property operations
- paying rent and rates.

Download information sheet and application forms here:

www.qrida.qld.gov.au/program/disaster-assistance-loans#-Primary-producer



Rural Aid / Farm Army Volunteers

Rural Aid offers free, confidential counselling to registered farmers and their families. They conduct counselling at the place that best suits, on farm, in town or over the phone. Rural Aid counsellors are professionally trained to help support people navigate all kinds of life challenges but come with an understanding of the unique needs of rural people. They can support with practical strategies to help you refocus and get back on track.

Register your details here: faa.ruralaid.org.au/

Rural Aid also offers a job-posting platform called Farm Army that connects volunteers with farmers who need an extra set of hands. Farmers and volunteers/groups access the page and register assistance.

Apply here: www.farmarmy.com.au/



BUSINESS SUPPORT

Extraordinary Disaster Assistance Recovery Grants South East Queensland Rainfall and Flooding

Grants of up to \$50,000 are available for affected small businesses following South East Queensland Rainfall and Flooding to hire or purchase equipment and materials, clean up, remove debris, replace or repair damaged infrastructure and stock and other costs associated with the recovery process. Businesses should take photographs of the direct damage to accompany their application.

The maximum grant amount is \$50,000 and is available through two applications:

- An initial amount of up to \$15,000 is available to support an initial claim. Evidence of the direct damage such as photographs, quotations, tax invoices and official receipts is required.
- A subsequent amount of up to \$35,000 is available to support subsequent claims for which full evidence of payment is required.

Download information sheet and application forms here:

<https://www.qrida.qld.gov.au/program/extraordinary-disaster-assistance-recovery-grants-south-east-queensland-rainfall-and-flooding>



Disaster Assistance (Essential Working Capital) Loan

Disaster Assistance (Essential Working Capital) Loans are available to assist primary producers, small businesses and non-profit organisations with essential working capital for expenses.

Loan maximum of \$100,000, Loan term up to 10 years.

Repayments if needed, up to two years interest only may be available.

Concessional loans are provided to assist you with essential working capital for expenses such as:

- paying salaries or wages
- paying creditors
- paying rent or rates
- buying goods, including for example, fuel essential to carry-on the small business.

Download information sheet and application forms here:

<https://www.qrida.qld.gov.au/program/disaster-assistance-essential-working-capital-loan#business-tab>

BUSINESS SUPPORT



Disaster Assistance Loans

Disaster Assistance Loans are available to assist primary producers, small businesses and non-profit organisations with re-establishing normal operations.

Loan maximum of \$250,000, Loan term up to 10 years.

Repayments if needed, up to two years interest only may be available.

Concessional loans are provided to assist you to re-establish the normal operations of your small business by covering costs such as:

- repairing or replacing damaged plant and equipment
- repairing or replacing buildings
- supplying stock for up to one month to replace lost stock and maintain liquidity of the business
- meeting carry-on requirements including:
 - sustenance
 - paying rent and rates.

Download information sheet and application forms here:

<https://www.qrida.qld.gov.au/program/disaster-assistance-loans#business-tab>



SPORTING & NOT-FOR-PROFIT SUPPORT



Queensland
Government

Extraordinary Disaster Assistance Recovery Grants South East Queensland Rainfall and Flooding

Grants of up to \$50,000 are available for affected non-profit organisations following South East Queensland Rainfall and Flooding to hire or purchase equipment and materials, clean up, remove debris, repair or replace damaged infrastructure or goods and other costs associated with the recovery process. Organisations should take photographs of the direct damage to accompany their application.

The maximum grant amount is \$50,000 and is available through two applications:

- An initial amount of up to \$15,000 is available to support an initial claim. Evidence of the direct damage such as photographs, quotations, tax invoices and official receipts is required.
- A subsequent amount of up to \$35,000 is available to support subsequent claims for which full evidence of payment is required.

Download information sheet and application forms here:

<https://www.qrida.qld.gov.au/program/extraordinary-disaster-assistance-recovery-grants-south-east-queensland-rainfall-and-flooding#nonprofit-tab>

Disaster Assistance (Essential Working Capital) Loan

Disaster Assistance (Essential Working Capital) Loans are available to assist primary producers, small businesses and non-profit organisations with essential working capital for expenses.

Loan maximum of \$100,000, Loan term up to 10 years.

Repayments if needed, up to two years interest only may be available.

Concessional loans are provided to assist you with essential working capital for expenses such as:

- paying salaries or wages
- paying creditors
- paying rent or rates
- buying goods, including for example, fuel essential to carry-on the non-profit activities.

Download information sheet and application forms here:

<https://www.qrida.qld.gov.au/program/disaster-assistance-essential-working-capital-loan#nonprofit-tab>

SPORTING & NOT-FOR-PROFIT SUPPORT

Disaster Assistance Loans

Disaster Assistance Loans are available to assist primary producers, small businesses and non-profit organisations with re-establishing normal operations.

Loan maximum of \$100,000, Loan term up to 10 years.

Repayments if needed, up to two years interest only may be available.

Concessional loans are provided to assist you to re-establish the normal operations of your non-profit organisation by covering costs such as:

- repairing or replacing damaged plant and equipment
- repairing or replacing essential premises including grounds, amenities and infrastructure
- supplying stock for up to one month to replace lost stock and maintain liquidity of the organisation.

Download information sheet and application forms here:

<https://www.qrida.qld.gov.au/program/disaster-assistance-loans#nonprofit-tab>



RURAL FINANCIAL COUNSELLING

Free, impartial and confidential financial counselling

RFCSSQ 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 Somerset region.

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

- 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.

Phone

07 4622 5500 (farm business enquiries)

1300 732 777 (small business enquiries)



STRENGTHENING BUSINESS

Strengthening Business is a service to assist disaster affected businesses

Strengthening Business is a service to assist disaster affected businesses. Facilitators can talk through your business' disaster recovery challenges with you – where your business was, where it is now, and where you want it to be in the immediate, medium and long-term by providing:

- an initial business health check
- tailored advice and assistance to help the business to re-open through the recovery and rebuild phase
- facilitation and connections to a range of services, potential financial assistance, and expert advice
- a detailed business roadmap, providing a documented plan and strategies to achieve the immediate, medium and long-term goals of the business
- strategies on growing your business to become more resilient against future economic instability or natural disaster.

Facilitators work with other government and non-government disaster response organisations to make sure that we are complementing what already exists on the ground, and that our advice is immediate and meaningful.

They will tailor their advice to each business and guide them through the recovery process, how to rebuild and re-open their business, support their staff, and work with their customers, suppliers and community.

Facilitators can connect you and your business to other services or advice you might need, such as navigating the grants and loans available to you for disaster recovery, improving the digital structures of your business, better understanding your client base, and financial counselling or planning.

To be eligible for the service you must:

- have a current Australian business number (ABN)
- not be a trust. Trustees may apply on behalf of trusts where the trustee is a legal business entity, and must be an incorporated entity. An individual is not able to apply on behalf of a trust
- be a business located in an identified disaster local government area (LGA).

The pathway for referrals is direct to the relevant Facilitator to that LGA or email EPStrengtheningBusiness@industry.gov.au

Applications can also be made through the website business.gov.au/grants-and-programs/strengthening-business

SMALL BUSINESS WELLNESS PACKAGE

Small Business Wellness Package

The Small Business Wellness Package is a new package of mental health support providing tailored, one-on-one services to small business operators to help them grow and thrive.

The services provided through the Small Business Wellness Package offer end-to-end support to small business operators at all stages of their business lifecycle.

The Package includes:

- Small Business Wellness Coaches
- financial support (up to \$5000 per applicant) to connect small businesses with specialist services
- a program for chambers of commerce to connect their small business community with local support
- statewide campaign to promote the wellness coaches and additional support.

This package is being delivered by the Queensland Government in partnership with the Queensland Mental Health Commission, the Queensland Small Business Commissioner and CCIQ.

<https://www.business.qld.gov.au/starting-business/advice-support/support/wellbeing>



COMMUNITY FLOOD SUPPORT

- **Essential household contents grant - Queensland Government**

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. Income tested. You can be a tenant or an owner-occupier.

How to Apply - online via the Community Recovery Portal or by phoning the Community Recovery Hotline on 1800 173 349

www.qld.gov.au/community/disasters-emergencies/disasters/money-finance/types-grants/essential-household-contents

- **Essential services safety and reconnection grant - Queensland Government**

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: Inspection: up to \$200 towards a safety inspection for each essential service needing reconnection (electricity, gas, water and sewerage or septic system).

Repair: up to \$4200 towards repair work to enable essential services to be reconnected (for example, electrical rewiring).

How to Apply - online via the Community Recovery Portal or by phoning the Community Recovery Hotline on 1800 173 349

www.qld.gov.au/community/disasters-emergencies/disasters/money-finance/types-grants/essential-serv-safety-reconnect

- **Structural assistance grant - Queensland Government**

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. Income tested.

How to Apply - online via the Community Recovery Portal or by phoning the Community Recovery Hotline on 1800 173 349

www.qld.gov.au/community/disasters-emergencies/disasters/money-finance/types-grants/structural-assistance

- **List of phone numbers - Queensland Government**

Brochure of helpful phone numbers -

www.qld.gov.au/community/disasters-emergencies/disasters/resources-translations/regional-support-brochures

- **Dealing with mould after a storm, flood, or cyclone - Queensland Health**

Fact Sheet - www.health.qld.gov.au/_data/assets/pdf_file/0018/713421/dm-mould.pdf

- **Public health advice for disaster management - Queensland Health**

Collection of fact sheets and other information regarding health advice during disaster recovery.

www.health.qld.gov.au/public-health/disaster/evacuation-centres

- **Laundry and shower services - Orange Sky**

Mobile laundry and shower service. Find available dates and locations on website or Facebook.

<https://locations.orangesky.org.au/>

COMMUNITY FLOOD SUPPORT

- **Family resources - Queensland Government**

List of resources for families after a disaster. Mostly mental health, parenting information and coping strategies.

www.qld.gov.au/community/disasters-emergencies/disasters/mental-health/resources-for-families

- **Housing Help - Queensland Government**

Assistance finding temporary accommodation. Call 13 QGOV (13 74 68) or visit your nearest Housing Service Centre.

www.qld.gov.au/housing/emergency-temporary-accommodation/housing-help-after-disaster

- **Information resources - Red Cross**

Downloadable guides for parents in an emergency.

www.redcross.org.au/emergencies/resources/

- **Stress after emergencies - Federal Government**

Fact Sheet https://www.publications.qld.gov.au/dataset/coping-in-crisis-factsheet/resource/0b6c6172-4b0d-4cb3-9f69-8523cf431e5d?truncate=30&inner_span=True

- **Salvaging damaged collections - State Library of Queensland**

Information on salvaging flood and pest damaged belongings, such as documents and photographs.

www.slq.qld.gov.au/how-do-i/preserve-your-collections/salvaging-damaged-collections

- **Tenancy advice - RTA**

Information for property managers/owners and tenants affected by floods.

www.rta.qld.gov.au/during-a-tenancy/events-that-impact-the-agreement/natural-disasters

- **Legal help - Legal Aid Queensland**

Some information and assistance on dealing with insurance after a natural disaster, sample letters. Website, or phone 1300 527 700.

www.legalaid.qld.gov.au/Get-legal-help/Our-services/Natural-disaster-legal-help?BestBetMatch=flood%7C33642ca2-1ee0-427b-938e-96024c6f8bda%7C0a4b0d77-1b6c-4201-871e-25d5b0944cb0%7Cen-AU

- **Free mental health counselling for small business owners - Beyond Blue**

NewAccess for Small Business Owners is a free and confidential mental health coaching program, developed by Beyond Blue to give small business owners, including sole traders, the support they need.

www.beyondblue.org.au/get-support/newaccess/newaccess-for-small-business-owners

- **Mail redirection & Mail hold - Australia Post**

Free mail re-direction for 12 months following a natural disaster. In person at a post office.

<https://auspost.com.au/receiving/manage-your-mail/redirect-hold-mail/redirect-mail/free-mail-redirection-and-po-boxes>

COMMUNITY FLOOD SUPPORT

- **Mental health support - Beyond Blue**
www.headsup.org.au/
- **Flooded car advice - RACQ**
Information on what to do - www.racq.com.au/
- **Small business loan**
Low interest loan for businesses in disaster areas, may be used to replace damaged equipment.
www.business.gov.au/grants-and-programs/disaster-assistance-loans-small-business-qld
- **Managing stress after a disaster - Queensland Government**
Fact sheet/information page
www.qld.gov.au/community/disasters-emergencies/disasters/mental-health/managing-stress-after
- **Banking - Australian Banking Association**
List of phone numbers for banking customers who are flood affected or in financial distress.
www.ausbanking.org.au/for-customers/financial-difficulty/
- **Small business assistance - Australia Post**
Information for small businesses impacted by natural disasters.
<https://auspost.com.au/enterprise-gov/capabilities/disaster-support-and-recovery>
- **Vinnies Disaster relief - St Vincent De Paul**
If you or your family needs help please call: 1800VINNIES or 1800 846 643
www.vinnies.org.au/findhelp/view/22
- **Disaster Assist - Federal Government**
www.disasterassist.gov.au/
- **Rebuilding after a natural disaster - QBCC**
Fact sheets, sample repairs contract - <http://www.qbcc.qld.gov.au/resources/campaign/seq-flood-recovery>
- **Money Smart - Federal Government**
Information on managing finances after a natural disaster.
www.moneysmart.gov.au/dealing-with-natural-disasters
- **West Moreton Health Disaster Recovery mental Health and Wellbeing - West Moreton Health**
Mental health check in for residents in the West Moreton Health area.
Phone Ipswich Health Plaza on 07 3817 2570 or 0417 585 846.
Email WM_MHSS_Disasterrecovery@health.qld.gov.au



SOMERSET REGIONAL COUNCIL

CONTACT US



PHONE

(07) 5424 4000
(including after hours emergencies)



EMAIL

mail@somerset.qld.gov.au



POST

PO Box 117
Esk Qld 4312

IN PERSON

ESK

2 Redbank Street
Monday to Friday, 8.30am to 5pm

LOWOOD

1 Michel Street
Monday to Friday, 8.30am to 5pm

KILOY

15 Kennedy Street
Monday to Friday, 8.30am to 5pm



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