

# The BUSH BIBLE



*A guide to  
Drought Assistance Schemes  
and Support Programs  
for  
Western QLD and beyond*

# Rural Financial Counselling Service

The RFCS Program aims to help primary producers, fishermen and small rural businesses identify ways to become self-reliant and better equipped to manage change and adjustment.

Rural Financial Counsellor can provide assistance to:

- identify financial and business options
- negotiate with their lenders
- identify any advice and training needed and develop an action plan
- find information about government and other assistance schemes
- get referrals to accountants, agricultural advisers and educational services
- get referrals to Centrelink and to professionals for succession planning, family mediation and personal, emotional and social counselling

## Rural Financial Counsellors

Counsellor Name	Location	Phone	Mobile
Rachel Bock	Longreach	07 4652 5602	0427 583 096
Ian Jackson	Gulf	07 4065 3493	0427 374 371
Derk Abberfield	Gympie	07 5482 5964	0428 755 708
Tony Kassulke	Mundubbera	07 41654 544	0428 654 544
Kim Corfield	Coalstoun Lakes	07 41275051	0427 296 848
Ben Slack	North Burnett – Gayndah	n/a	0439 324 949
Glenn Budden	Miles	07 4627 2027	0429 894 474
Emma Cook	Emerald	07 4987 6886	0427 373 572
Debbie Cowley	Goondiwindi	07 4671 4892	0439 067 944
Sarah Barron	St George	07 4625 5490	0439 247 258
Richard Lewis	Mackay	n/a	0499 144 522

For your Counsellors location, please go to

<http://www.rfcsqcsr.com.au/community-updates>

# Department of Agriculture, Fisheries and Forestry (DAFF)

- Freight Subsidy for transport of fodder
- Freight Subsidy for water cartage
- Freight Subsidy for returning animals from agistment or purchased for restocking after drought
- Up to 75% (to a maximum of \$50,000) Rebate for water infrastructure purchased for emergency welfare needs, including pumps and piping, drilling bores and new troughs.

The DAFF's website has more information on Drought Assistance and the appropriate forms/eligibility requirements.

Visit: [www.daff.qld.gov.au/environment/drought/assistance/new-package](http://www.daff.qld.gov.au/environment/drought/assistance/new-package) or phone 13 25 23.

## ATO - More Time to Pay

The Australian Taxation Office (ATO) can help people affected by drought and other natural disasters by allowing more time to pay tax debts, or arrange payment by instalments, without incurring interest charges.

In special circumstances, the Commissioner for Taxation may release individuals from payment of Income Tax, Fringe Benefits Taxes and some other taxes where it is shown that payment would cause serious hardship.

There are also other taxation measures and concessions available, including profit from the forced disposal or death of livestock, insurance recoveries and more.

For more information, phone the ATO on 13 11 42.

# Department of Transport & Main Roads

## Drought Assistance Package

The Department of Transport and Main Roads provides a drought assistance package for eligible registered operators of vehicles. This package is offered in conjunction with the Department of Agriculture, Fisheries and Forestry and the Queensland Police Service.

Items included in the package are:

- Multi-combination drought permits
- Permit to increase the maximum hay-loading height
- An additional registration pay term of 3 months and exemption from surcharge for a 3 or 6 month registration pay term
- Exemption of registration
- Waiving of certificate of inspection fees
- Seasonal registration vehicles can have dormant period extended to two years
- Cancellation of re-registration of vehicles
- Fodder transport with primary producer concession
- Farm plate concession vehicles able to cart water for up to 80 km
- Stock grazing on declared road reserves

A Drought Information Hotline is provided by the Department of Agriculture, Fisheries and Forestry on 1800 025 656. The hotline provides information about all drought assistance available. Information is also available on their website at [www.daff.qld.gov.au/environment/drought](http://www.daff.qld.gov.au/environment/drought)

More information and to down load the PDF at:

<http://www.tmr.qld.gov.au/~media/communityandenvironment/commenengage/disasterassistance/droughtassistancepackage.pdf>

## **DNRM – Land Rent Deferral**

Applications can be made to the Department of Natural Resources and Mines (DNRM) to defer land rent or instalment payments.

For more information, phone DNRM on 13 74 68 or go to: [www.dnrm.qld.gov.au](http://www.dnrm.qld.gov.au)

## **School Transport Allowance**

Families that drive their children to school or connect with a school bus run may be eligible for an increase in the school transport allowance. For more information please visit the Department of Transport and Main Roads

For further information:

<http://www.tmr.qld.gov.au/~media/Travelandtransport/School%20transport/stasbrochure.pdf>

For the Application form:

[http://www.support.transport.qld.gov.au/qt/formsdat.nsf/forms/QF3498/\\$file/F3498\\_ES.pdf](http://www.support.transport.qld.gov.au/qt/formsdat.nsf/forms/QF3498/$file/F3498_ES.pdf)

## **Home Energy Emergency Assistance Scheme**

Is one-off emergency assistance to help with paying your home energy bills. Pays up to \$720 in any 12 month period for a maximum of 2 consecutive years.

Call (07) 4932 7467 to request a form to be posted to you from Ergon.

**Visit:** <https://www.qld.gov.au/community/cost-of-living-support/home-energy-emergency-assistance-scheme/> for further information.

# Ergon Energy

Farmers in drought declared areas, or with an IDP Declaration, may be eligible to have the fixed charge components of electricity accounts (which are primarily used for water pumping or irrigation) waived. The fixed charge components include annual fixed charged under Tariff 66, service fees and minimum payments, but exclude minimum demand charges. The waiver continues to apply until the drought declaration has been revoked.

Payments on accounts used for farming purposes may be deferred for farmers experiencing financial difficulty. For more information, phone Ergon Energy 13 10 46 or go to [www.ergon.com.au](http://www.ergon.com.au)

Drought information link:

[www.ergon.com.au/your-home/electricity-prices/drought-relief#content-id-155816](http://www.ergon.com.au/your-home/electricity-prices/drought-relief#content-id-155816)

Application Form link:

[www.ergon.com.au/data/assets/pdf\\_file/0006/155823/SC1932C01ver3-Drought-Relief-App-Form.pdf](http://www.ergon.com.au/data/assets/pdf_file/0006/155823/SC1932C01ver3-Drought-Relief-App-Form.pdf)

## Queensland Country Women's Association Public Rural Crisis Fund

The QCWA Public Rural Crisis Fund (PRCF) was established to provide support to members of the public in times of crisis. Small grants of up to \$500 of non-means tested assistance is available for household or medical costs. Distribution is by way of gift vouchers, store credit and the payment of accounts (e.g. medical or utility). NO cash is paid. For the Application form please go to: <http://www.qcwa.org.au/cmsAdmin/uploads/prcf-application-form-2014.pdf>

# Farm Household Allowance (Centrelink)

This program was announced as part of the Federal Government's Drought Assistance package, however you don't have to be drought declared to receive this. There are off farm income and net assets (ie\$2.55m) thresholds that apply. Up to \$920/fortnight is available for couples, and the programme is administered by Centrelink. Both members of a household need to apply for this assistance using separate application forms.

Payments can last up to 3yrs, depending on individual circumstances. The aim of the programme is to help cover basic living costs for producers in financial hardship, until their business can return to profitability, or they find off farm employment.

For more information and application forms visit:

[www.humanservices.gov.au/customer/services/centrelink/interim-farm-household-allowance](http://www.humanservices.gov.au/customer/services/centrelink/interim-farm-household-allowance) or ring their **Drought and Farmer Assistance Hotline** on **132 316**.

## Farmers Card

Farmers can take this card to any business that is approved to accept the card and use it to pay for goods and services. The business accepts the card and processes the transaction and they are then reimbursed from the donations pool. The card acts like a Gift Card. Any drought declared landholder may apply. Limit of one card per household.

For further information visit their website

<http://www.farmerscard.com.au/register-for-a-card>

## **QRAA Farm Concessional Loan**

This QRAA loan scheme will open on 1 July 2014 and is available for all producers. The purpose is to refinance existing bank debt through a low interest loan. Currently the interest rate is 4.5%. It has a limit of \$1 million or 50% of eligible debt, with a term of 5yrs and can be interest only for the same period. However full payment is required at the end of the term, where the producer will most likely have to re-borrow the funds from their bank. The loan will need to be secured by appropriate assets.

Please visit QRAA's website at [www.qraa.qld.gov.au/current-programs/farm-finance](http://www.qraa.qld.gov.au/current-programs/farm-finance) for further information or application forms

## **QRAA Drought Concessional Loan**

Drought concessional Loans are now available to assist farm businesses recover from and prepare for future droughts and return to viability in the longer term. The purpose is to restructure existing Eligible Debt (including a Farm Finance Concessional Loan), providing new debt is for Operating Expenses or Drought Recovery and Preparedness Activities, or a combination of these. Currently the variable concessional interest rate has been set at 4% with a concessional interest period of five years with interest only payments available for the term of the loan. Loan amounts will be up to 50 per cent of total eligible debt to a maximum of \$1 million. Full payment is required at the end of the term, where the producer will most likely have to re-borrow the funds from their bank. The loan will need to be secured by appropriate assets.

Guidelines outlining eligibility for this loan can be found at [http://www.qraa.qld.gov.au/data/assets/pdf\\_file/0013/4450/Final-QLD-drought-loans-guidelines-June-2014.pdf](http://www.qraa.qld.gov.au/data/assets/pdf_file/0013/4450/Final-QLD-drought-loans-guidelines-June-2014.pdf) Please visit QRAA's website at <http://www.qraa.qld.gov.au/current-programs/drought-concessional-loans-scheme> for further information or application forms.



# **Royal Flying Doctor Service**

## **Social & Emotional Wellbeing Program**

The RFDS is well respected amongst rural communities across Australia. The Longreach Base co-ordinates the Social & Emotional Wellbeing Program right across rural and remote areas in Western QLD.

Trained Mental Health Professionals are able to assist people with a range of everyday challenges including:

- Anxiety
- Depression
- Abuse
- Self Esteem
- Grief & Loss
- Relationship Issues
- Work related issues
- Stress Management
- Achieving wellbeing and lifestyle balance
- Living with a serious illness

The service is confidential and free to access.

The Field Day Co-ordinator is also able to provide free information to stations and isolated communities. Field Days offer an opportunity to discuss health or wellbeing challenges in a relaxed environment. Guest presenters are often on hand to provide practical advice and education about achieving wellbeing and a healthy lifestyle.

Contact: RFDS Longreach Base – Phone: (07) 4652 5800

# Anglicare Central Queensland

Anglicare Central Queensland administers the No Interest Loans Scheme (NILS) operated by the St Vincent de Paul Society. These interest free loans are available for eligible low income households to purchase up to \$1,200 for essential household appliances and goods.

Emergency relief is also available for households and individuals for the purchase of food, fuel and utilities is also available – eligibility requirements apply. No cash is given and assistance is in the form of vouchers.

Anglicare Central Queensland also administers the Telstra Bill Assistance Program which may enable eligible persons to access up to \$500 in bill assistance voucher payments. Anglicare also offers affordable housing, support and counselling, and youth services.

Phone: Anglicare Central Queensland – Longreach Office: (07) 4658 0431

NILS visit:

[http://www.vinnies.org.au/page/Find\\_Help/QLD/Finances/No\\_Interest\\_Loans\\_Scheme\\_NILS/](http://www.vinnies.org.au/page/Find_Help/QLD/Finances/No_Interest_Loans_Scheme_NILS/)

## Aussie Helpers

Aussie Helpers Ltd is a non-profit registered charity that has been operating since 21 May 2002. The charity is operated by some forty volunteers working in Queensland, NSW, Victoria, South Australia and have assisted farmers in Tasmania and Western Australia.

These volunteers fully embody the spirit of volunteering, freely giving their own time and expertise (in many cases at their own expense), they have created a charitable association that is strongly supported by local communities including citizens and small business's, many of whom have donated and supplied goods and services to enable Aussie Helpers to achieve its goal of "helping to fight poverty in the bush".

Phone 1300 665 232 or visit their website at <http://aussiehelpers.org.au/>

## Buy a Bale

The Buy a Bale Fundraising campaign has been developed and is run by The Give Back Campaign on behalf of Frontier Services. 100% of all funds raised are distributed through Frontier Services to support farmers in need of fodder and its transport, family health support and counseling.

Phone 1300 448 322 or visit their website to register for assistance  
<https://www.buyabale.com.au/can-we-help-you>

## Telstra Assistance that can be offered:

- Longer term payment arrangement/payment extensions
- Reviewing and removing any administration fees
- Placing the customer on a more affordable mobile, fixed line and/or BigPond plan
- Conversion to a pre-paid service
- Incoming and emergency calls only on a fixed line service
- Telstra Bill Assistance Program – refer to Anglicare CQ

Financial Hardship policy at any time (24/7) on 13 22 00 and say “payment options” or visit:

<http://www.telstra.com.au/abouttelstra/download/document/telstra-financial-hardship-policy-summary-1.pdf>

## Centacare – Drought Support Program

- Counselling for individuals, families, relationships and children with qualified & experienced counsellors who are available via face to face, phone or skype.
- Caseworkers can provide access to information and referral to other wellbeing services, assist with completing forms and personal advocacy.

Phone: 1300 523 985 or [www.centacare.net](http://www.centacare.net)

# **Suncare Community Services**

## **Drought Relief Program**

- Provide information about services in remote areas in relation to wellbeing and social inclusion. We can refer you to financial, health, youth, education, fitness or any range of services.
- Administer the Form Assistance Program – provide individual assistance to complete and lodge application forms for various drought assistance programs – both on or off farm
- Host events and provide support for community activities that support social interaction. Events may include property field days, workshops, BBQ'S, bush events and wellbeing sessions.
- Based locally in western QLD

Phone: 0455 070 962 or (07) 4658 5933 or [www.suncare.org.au](http://www.suncare.org.au)

## **Trade Support Loans**

- Available from July 2014
- Paid in installments of up to \$20,000 over 4 years – repayable once income exceeds certain limit – term is interest free
- Aimed at assisting apprentices with everyday costs and training expenses
- Subject to eligibility

More information visit: <http://www.australianapprenticeships.gov.au/trade-support-loans>

## **Legal Aid**

Farm and Rural Legal Service is free basic legal advice for severe debt – related problems, disputes with lenders and financial hardships related to farming. Phone: 1300 65 11 88 or [www.legalaid.qld.gov.au](http://www.legalaid.qld.gov.au)

## **RAPAD Employment Services QLD (RESQ)**

Offers on property labour through jobseekers who have undergone relevant training and can undertake general property tasks with supervision of qualified supervisor. No cost to Landholder.

Station Owners can contact the service to register.

Phone: 4652 5671 or email: [gm@resqld.com.au](mailto:gm@resqld.com.au)

## **Weed & Pest Management Drought Affected areas**

- Waiting on further developments through DAFF and NRM
- Funding for pest and weed control measures on properties. Looks like it will be utilising services of a burr sprayer, weed control program, dog trapper or other method.

More information visit:

<http://www.daff.qld.gov.au/environment/drought/assistance/new-package/new-feral-animal-assistance-package>

## **Sporting Shooters Farm Assist Program**

- Licensed professional shooters can travel to property – free of charge – to eradicate pest animals on behalf of station owner
- Requires mitigation permit to be signed prior and other eligibility/application requirements met

Visit: <http://www.farmerassist.com.au/>

## **After Hours Mental Health Crisis**

Present to the nearest local hospital emergency department, rural health clinic or contact Rockhampton District Mental Health Service on (07) 4920 6100 – available 24/7

# Off the Track Training

Joy McClymont is a personal trainer and has devoted her career to empowering people to achieve their personal health and fitness goals.

Joy's business, Off the Track Training, can provide you with a tailored fitness, nutrition and health plan to suit your needs and budget. Regardless of your fitness level, gender or your location, Joy is committed in helping you to unlock your optimal health and wellbeing potential.

Her specialised service is perfect for those living in isolated areas and with full support throughout your program, you will be more than pleased with the results.

Visit: <http://www.offthetracktraining.com.au/>

Phone: (07) 4658 9039

## Other Regional Services

- Medicare Local offers a broad range of primary health care programs. Some include dietician, personal trainer, physiotherapist, diabetes educator and health promotion officers. Phone: (07) 4652 7100
- Frontier Services - Rural Area Family Services (RAFS) offers in-home care for parents/carers living in remote areas where access to normal child care is not possible.  
Phone: (07) 4658 1104
- Suncare Community Services – Cottage Respite offers carers and the people they care for a short break from the caring role.  
Phone: (07) 4658 0204
- Agforce QLD offers industry related information, services and education and is a voice for the future development and growth of agriculture in Queensland. Phone: (07) 4658 2244

# National & Statewide Social and Support Services

<b>Centacare Dryline</b> <b>Ph: 1800 644 955</b> To speak to a qualified professional who can link you to relevant drought assistance and support information in your area	
Lifeline Telephone Counselling Phone: 13 11 14	<a href="http://www.lifeline.org.au">www.lifeline.org.au</a>
Mensline Australia Ph: 1300 789 978	<a href="http://www.mensline.org.au">www.mensline.org.au</a>
Beyond Blue Info Line Ph: 1300 224 636	<a href="http://www.beyondblue.org.au">www.beyondblue.org.au</a>
Relationships Australia Ph: 1300 364 277	<a href="http://www.relationships.org.au">www.relationships.org.au</a>
Kids Helpline Ph: 1800 551 800	<a href="http://www.kidshelp.com.au">www.kidshelp.com.au</a>
Parentline Ph: 1300 301 300	<a href="http://www.parentline.com.au">www.parentline.com.au</a>
Seniors Enquiry Line Ph: 1300 135 500	<a href="http://www.seniorenquiryline.com.au">www.seniorenquiryline.com.au</a>
Suicide Callback Service Ph: 1300 659 467	<a href="http://www.suicidecallbackservice.org.au">www.suicidecallbackservice.org.au</a>
Queensland Health Ph: 13 43 25 84	<a href="http://www.health.qld.gov.au">www.health.qld.gov.au</a>
Salvo Care Line Ph: 1300 363 622	<a href="http://www.salvos.org.au/need-help/rural-isolation/">www.salvos.org.au/need-help/rural-isolation/</a>
Financial First Aid Ph: 1800 007 007	<a href="http://www.uccommunity.org.au/ffa">http://www.uccommunity.org.au/ffa</a>
<b>Add your own contacts</b>	

This information has been prepared by

# Rural Financial Counselling Service & Suncare Community Services Drought Relief Program



suncare  
community  
services inc.

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Australian Government  
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