

Recover

STEPS TO HELP REPAIR AND REBUILD YOUR FARM BUSINESS AFTER A SEVERE WEATHER EVENT OR NATURAL DISASTER

Severe weather and disaster events can cause direct impacts and damage to farms and farm infrastructure, damage to public infrastructure that disrupt market access and supply chains or delay a return to normal business operations, and longer term effects on productivity, profitability and mental health in farming families.

If the damage from the event has been significant, it is important to recognise from the outset that the process of recovery may take a long time. Natural disaster recovery has been likened to running a marathon: those who start out at a sprint risk burning out and not making it. Recovery requires time, thinking, good planning, assistance and support from a range of sources and, very importantly, patience - lots of it!

Give yourself enough time to really think through the best ways to approach recovery tasks and, even, to plan and implement changes and improvements to your farm and business.

Experiencing severe weather events and dealing with their impacts on your home, farm, business and community can cause shock, distress or trauma. It is quite common for growers to experience the problem of not being able to think clearly for days, weeks or even months after a natural disaster event. These are the times you need to accept help from others. Industry recovery officers offer invaluable assistance in these situations, helping growers break down problems into smaller tasks, work through them step by step, and make sense of forms and paperwork required to access financial support.

Some aspects of disaster recovery common to most farm businesses:

Clean-up

- Some aspects of the clean-up and repairs may need to be delayed until an insurance assessor has visited
- The clean-up process may help identify tasks to include in a recovery plan
- Think laterally about alternate uses for available resources
- Give your team / staff tasks to do – having purposeful work to do may

help people overcome the emotional impacts of the disaster experience

- Volunteers may be available to assist with clean-up and work crews are often coordinated through regional councils. Also check out these volunteering organizations:
 - <http://www.volqld.org.au/web/>
 - <http://www.conservativolunteers.com.au/what-we-do/disaster-recovery>
- Some tips on cleaning walls and carpets, drying out computers, saving photos
 - <http://www.abc.net.au/local/stories/2011/01/15/3113625.htm>

Communication

- Try to keep family and friends informed about how you are going and what assistance you do and don't need. They may find it hard to relate to your emotional state but they can help in practical ways such as providing meals or taking on an area of clean up that you are finding difficult to tackle.
- Check with your staff on how they have been affected at home and whether there is anything you can do to help them
- Keep staff informed about your clean-up/recovery plans and identify staff who are willing and able to assist you

with clean-up and recovery tasks. This may even be an opportunity for people to show strengths, skills or leadership abilities of which you were not aware.

- Social media (eg facebook) or your business website can be used to:
 - Advise if you are open/closed for business
 - Inform family/friends, business and supply chain partners of your status and needs
 - Advise if you do/do not need volunteers
 - Let people know any assistance / equipment / resources you require
 - Provide information about local road conditions and property access

Revise damage/loss/impact assessment

- Any initial damage assessment made immediately after the event should be revised as a more accurate picture emerges of what has been damaged and what might be recoverable. Experience from past disasters is that it can take many months to develop a full assessment of disaster impact on a farm business. Make sure you do not sign off on your claim with your insurance company too early.
- Use the Growcom/QFF industry impact

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assessment form as a starting point to document losses and damage www.growcom.com.au/disaster-recovery.

- Damage assessments and loss estimates can be used to inform your discussions with insurers, banks, customers etc
- Sharing your impact assessment data with industry organisations allows impact information to be collated for government briefings, applications for disaster assistance funding, media statements or briefings for retailers.

Insurance assessment and claims

- Contact your insurer as soon as you can to begin working on your claim and identify any requirements regarding clean-up and repairs. Take a photo log as soon after the event as is safe so you have a record for the insurance assessor and your claim. This also helps demonstrate the extent of damage for disaster recovery applications.
- If your insurance policy does not cover you for the natural disaster, check if you have other options such as income protection insurance
- Insurance Council of Australia may be able to assist with questions regarding your insurance policy
 - Ph 1800 734 621
 - <http://www.insurancecouncil.com.au/>
- The Financial Ombudsman Service may be able to assist should you find yourself in a dispute with your insurance company
 - ph 1300 780 808 or www.fos.org.au/
 - www.fos.org.au/custom/files/docs/

[fact_sheet_natural_disasters_are_you_experiencing_financial_difficulty.pdf](#)

Reflect and capture lessons from disaster experiences and responses

- It is good practice to do a post-event evaluation with your family, business team and staff. This should not be done until all services such as power and communications are back to normal, insurance assessments are underway and immediate clean up has been done. Consider things such as:
 - How well did your preparations, emergency plans and response work?
 - What should be done differently next time?
- Revise plans and procedures to incorporate any lessons or opportunities for improvement that were identified.

Prepare a recovery plan

- As recovery tasks are identified, it is worth writing them down to help with prioritising, scheduling, and organising works. A recovery plan can be particularly useful when the impact of a disaster is becoming overwhelming. Writing up a recovery plan often helps people feel more in control of their efforts, less helpless and provides a sense of achievement when they can cross off tasks that are completed.
- A recovery plan can be continually adjusted and refined over the weeks and months following the disaster event

Assess your finances

- Prepare a cash flow forecast to work out how much cash is available in the business
- Prepare a profit and loss report to assess your financial position
- Contact your accountant / financial advisor to help analyse your financial position, if necessary.

Manage finances and cash flow

- Make use of your financial reporting, monitoring and accounting tools to carefully manage your business finances through the recovery process
- Work closely with your bank / financial institution regarding options for adjusting repayments or re-financing, if necessary
- The ATO may also be able to help
 - fast track tax refunds
 - defer payments
 - delay debt repayments
 - relax lodgement obligations or timeframes
 - access assistance available to people or businesses affected by natural disasters
 - <http://www.ato.gov.au/Individuals/Dealing-with-disasters/>

Manage staff

- Ask staff if they are available/willing to assist with clean-up and recovery work
 - Some may not be able to return to work
 - Carefully manage health and safety issues

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- Keep staff informed about available counselling and mental health services and monitor staff for signs of trauma or stress
- Keep staff well-informed about business recovery plans and likely timeframes
- If you cannot retain staff, consider options such as
 - Asking staff to use accrued leave
 - Check if you can stand down staff without pay
- <http://www.fairwork.gov.au/resources/fact-sheets/workplace-rights/Pages/employment-entitlements-during-natural-disasters-or-emergencies.aspx>
- Seek advice from the Fair Work Ombudsman 13 13 94

Tap into recovery assistance

- Regional Councils play an important role in coordinating many recovery support services so keep in touch to stay informed of assistance available locally through council.
- Financial support and other assistance for recovery may be made available by State and Federal Governments through their Natural Disaster Relief & Recovery Arrangements (NDRRA) – this will be announced through the media and industry organisations.
 - Following severe natural disasters, some NDRRA funds may be used to support Industry Recovery Officers and Farm Financial Counsellors. These people are often located in industry organisations or DAFF. Part of the Industry Recovery Officer's role is to help growers identify the assistance they are eligible for plus help growers prepare their applications

- Immediate natural disaster assistance is usually accessed through Centrelink. Growers often feel out of place walking into a Centrelink office, so it is useful to keep in mind that Centrelink is simply the Australian Government's shop-front/service desk and it is used to administer and deliver recovery assistance to people in the community
- Connect with support networks and organizations that have built a good track record of offering useful support to farm businesses and farming families following natural disasters:
 - Regional Councils – have primary responsibility for coordinating the disaster recovery process at a local level. All councils have Emergency Coordination Managers and recovery committees. Councils are often looking to have industry representatives involved in committees or advisory groups.
 - Growcom and regional or commodity organisations – Industry organisations such as Growcom or Canegrowers play an essential role linking growers with available assistance and advocating for industry's needs to government and in the media. Where possible, growers should keep their contact details / memberships up to date with industry associations to ensure they receive phone calls, email updates, industry newsletters and magazines. It is also useful to regularly check industry association websites, friend industry Facebook pages, or follow industry associations on Twitter.
 - Red Cross - <http://www.redcross.org.au/emergency-services.aspx>
 - Small business advisory services and Business Enterprise Centres

- Regional Natural Resource Management Groups
- GIVIT - During times of disaster, this organisation works alongside regional councils and not-for-profit organisations to identify and source donations by location, enabling the rapid delivery of quality goods in a timely manner. <http://www.givit.org.au/disaster/default.aspx>

Mental Health

- Natural disasters are traumatic. It is common for people recovering from natural disasters to experience mental health problems such as stress, anxiety or depression. Be aware of how you are feeling. Keep talking with your partner, your kids or your friends. Keep an eye on your partner, family members, friends and staff. Make use of on-line information and resources and seek help or support if needed.
- If you begin to experience feelings of being overwhelmed, consider taking a break and do something you normally enjoy. Industry Recovery Officers who have worked with growers following a number of disaster events strongly recommended this. They suggest that, if possible, it can help to get out of the affected region for a few days, see a movie or catch up with friends who did not go through the disaster. You are likely to come back in a better frame of mind and more able to cope with the workload.
- Most people who have experienced trauma will recover with support from family and friends. A counsellor may also be helpful – a trained person with whom you can safely talk about how you are feeling and who can suggest

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things you can do to cope and return to good health and a positive headspace

- If the impact of the trauma is more severe, more specific psychological care or treatment may be needed.
- Warning signs of anxiety or depression include: problems sleeping, panic, sensitivity to reminders of the trauma, frequent crying, loss of appetite or an inability to concentrate.
- Your GP / local doctor is a good place to start to find the help you need.
- Find out about service providers in your region <http://www.nhsd.com.au/>
- Phone counselling
 - Lifeline: 13 11 14
 - Suicide Callback Service: 1300 659 467
- Online Resources
 - For adults, google: Mindhealth Connect; Lifeline; Beyond Blue
 - For young people: Headspace; Reachout
- For suicide prevention:
 - http://www.sane.org/images/stories/information/factsheets/1110_info_26suicidehelp.pdf
 - <http://www.beyondblue.org.au/the-facts/suicide-prevention/emergency-and-crisis-situations/responding-to-warning-signs>