

Managing your financial and mental wellbeing

Getting farmers, growers and fishers up and running after the earthquake

Ministry for Primary Industries
Manatū Ahu Matua



Ministry for Primary Industries

The Ministry for Primary Industries (MPI) coordinates Government recovery assistance measures for farming families in or after major adverse events like earthquakes. Standard Government assistance is also available as needed for hardship.

Earthquake Relief Fund for uninsurable damage to primary industries

- The Government has announced \$4 million towards a primary industries earthquake relief fund for uninsurable infrastructure repairs as a result of the 14 November 2016 earthquake.
- All earthquake-affected farmers, fishers and growers in the Hurunui, Kaikōura and Marlborough districts can apply for a grant which may contribute to uninsurable repairs.
- For more information visit the MPI website or call your local Rural Support Trust.
- Don't wait to make essential repairs. Contact EQC for your dwelling, and your insurer as soon as possible. Document, photograph and keep receipts for work carried out.
- "Primary industry" for the purpose of a relief fund grant includes: the primary production of poultry, meat, wool, or dairy products; sharemilking; arable farming, horticulture, viticulture, forestry, market gardening; an orchard, herb or flower growing; apiculture; aquaculture and fishing (including pāua, crayfish, finfish).

Rural Support Trusts

Your local Rural Support Trust is a great place to start for free and confidential support and advice. This nationwide network is run by local people who really know the area. RSTs are always here, helping farming families and rural communities – especially in times of hardship.

RSTs work with Government, industry and support agencies, helping with information and delivery of recovery measures.

RSTs can put you in touch with the services you might need, including planning and management advice and mentoring, health information, professional counselling, and Work and Income or financial support.

Please call 0800 787 254 (0800 RURAL HELP) to arrange a free and confidential chat at a place that suits you.
www.rural-support.org.nz


RuralSupport

Start early! Talk to your accountant or financial adviser about your options for managing your finances.

Managing your finances

Inland Revenue

Inland Revenue has tax relief and income assistance options that may be made available in hardship or an adverse event. If your income has changed significantly, tax assistance could include:

The Income Equalisation Scheme: Talk to your accountant about income equalisation. Whether the change is an increase, such as from the sale of stock, or a decrease due to lower production or market prices, the scheme may help farmers by spreading income over several years.

Late filing and late payment: Extensions for some income tax returns may be available. Penalties for late filing, or late payments (including use of money interest) as a result of the effects of the adverse event, may be remitted.

Provisional tax: If your income is lower than last year, provisional tax can be estimated or re-estimated downwards, until the date that the last instalment is due. After that date, if it seems that provisional tax is overpaid, you could file your tax return early.

Tax outstanding: Inland Revenue will consider instalment arrangements for outstanding tax in some circumstances.

Other tax provisions may include:

- deductions for losses on farm when certain improvements are destroyed or irreparably damaged;
- payments or donations from charities are not taxable or liable for GST;
- if you will have trouble making child support payments on time, please call **0800 221 221**;
- tax treatment of insurance payments depends on what the payments are for. Insurance for loss of capital assets is non-taxable, but income replacement insurance may be taxed;
- if you need to borrow money to keep your farm going, the interest may be deductible;
- you may be eligible for the Independent Earner Tax Credit or increased Working for Families Tax Credits.
- Inland Revenue's Emergency Helpline 0800 473 566 is open Monday to Friday 8am–8pm and Saturday 9am–1pm.

Call the government 0800 helpline on 0800 779 997 from 7am - 9pm, seven days a week.

Working for Families

If your income has changed, Working for Families may be able to offer:

- childcare assistance for pre-schoolers or after school and holiday care;
- an accommodation supplement, which may be available to families with or without children;
- IRD Tax Credits to help with the cost of raising a family.

Check your Working for Families eligibility at www.workingforfamilies.govt.nz or talk to your accountant



Ministry of Social Development — Work and Income

A range of financial assistance is available for families whose incomes have been severely affected by adverse events. Everyone's situation is different so please talk to your local Work and Income office.

Emergency Benefit: Can provide income and asset-tested financial assistance for people who are in hardship, unable to earn enough to support themselves and their family, and are not eligible for any other benefit.

Special Needs Grant: Non-taxable, one-off payments for people to meet an immediate need. You do not have to be on a benefit to qualify. It is income and asset tested and may or may not need to be paid back depending on your specific circumstances.

Recoverable Assistance Payments: Non-taxable and interest-free financial assistance to non-beneficiaries to meet essential immediate needs for specific items or services. This assistance is income and asset tested, and will need to be paid back later. You must be able to identify a particular immediate need for an essential item or service.

Jobseeker Support: A weekly payment for people looking for full-time work, or unable to work due to a health condition, injury or disability.

Work and Income non-financial assistance

Work and Income can help farmers, partners and workers to find off-farm employment, including seasonal work, as well as access to personal support services.

Enhanced Taskforce Green: An "enhanced" labour assistance scheme, managed through local councils, to support clean-up and repairs after a medium or large scale event like an earthquake.

Rural Assistance Payments: Rural Assistance Payments (RAPs) have also been made available. Rural Assistance Payments are for people whose main income comes from primary industries and who cannot meet essential living costs because of the event. Some conditions must be met which includes an income and asset test.

For more information on Rural Assistance Payments please contact your local Rural Support Trust on **0800 787 254**.

Where to go for more information and support

Especially for farmers, growers and fishers

- If you need physical help on-farm, or want to offer your help to affected farmers, call Federated Farmers on **0800 FARMING (0800 327 646)**.
- Check the MPI website on <https://www.mpi.govt.nz/protection-and-response/responding/adverse-events/kaikoura-earthquake/> for updates relevant to rural people.
- Register your accommodation needs with MBIE's temporary accommodation service on <http://temporaryaccommodation.mbie.govt.nz/> or 0800 673 227.

General earthquake support

- Anyone can call the Earthquake Support Line on 0800 777 846, which is available for anyone who feels affected by the earthquake and may want stress counselling or support.

- Anyone can call the Government Helpline on 0800 779 997 from 7am - 9pm, seven days a week if you would like assistance, are struggling to support yourself, or your family, or would like more information about Government help. This line is for urban and rural people affected by the earthquake. The Government Helpline can advise you on:
- Work and Income's Earthquake Support Subsidy which may provide financial assistance to help you pay employees while you manage through the impact of the earthquakes. <https://www.workandincome.govt.nz/online-services/eesp/index.html>
- Civil Defence payments which have been made available for people in the affected districts
- Help with living expenses.

General numbers

Inland Revenue's Emergency helpline 0800 473 566
Work & Income General Enquiries 0800 559 009
Rural Women NZ 0800 256 467.

**If you or someone you know
needs urgent help, call 111.**

Coping after an earthquake

We've all been shaken up by the recent earthquakes. It's normal to feel worried about you and your family's safety, especially if you are living in an affected area.

Our bodies react to shocks such as earthquakes – releasing adrenaline. This response is your alarm system telling you to be alert and ready for action. It can also cause you to feel shaky, queasy or on-edge and make it hard to concentrate. It may result in strong emotional responses such as anger or crying. This is normal and there are things we can do to help.

Although all of us have different needs and different ways of coping, acknowledging our feelings can help us get back on track, so can some light physical activity, taking up a small chore or task, or focusing on breathing calmly for 10 seconds.

Going through a disaster takes a toll on all of us and coping is not always easy. Good mental health helps us carry on and deal with all that life throws at us.

Here are five tips to help you look after yourself and those around you...

1. Pace yourself and focus on the things that are most important to you. For example, relationships, family/whānau and your health.
2. Take time to think about your energy levels. If you are feeling tired or stressed, consider ways you can recharge your batteries. Things like doing some exercise or listening to music can help pick you up – just think about what makes you feel good.
3. Try to focus on the things that you can control at the moment. It's ok to acknowledge things that are beyond your control, but focusing on them too much can simply leave you feeling overwhelmed.
4. Routines can help us deal with uncertainty and constant change, so try to maintain your daily or weekly routine (if you can). If you can't, create a temporary one, for example, dinner around the camp table at a particular time each day.
5. It's ok to talk about what has happened and how you are coping. If you are around children or vulnerable people, try to remain calm and positive as they will take their lead from you.

On your own?

No you're not! Stay connected and reach out to others: family, friends, neighbours, co-workers, where possible go to community events. Talk about what you have been through and how you feel.

Six ways to help children worried about earthquakes

1. Retain routines. Do things you normally do (even if you're doing them in different places or ways).
2. Turn media off. Repetition of disaster scenes adds to anxiety.
3. Be calm and loving. Don't talk about adult worries with your children.
4. Keep normal disciplinary boundaries. The world is unpredictable enough without the rules changing.
5. Take notice of when your child needs support and reassure them. But don't overdo it... too much reassurance can create worry.
6. Let them talk about it, but don't let it take over. Use distraction and play to get their minds off it.

Give yourself a break if you need one – looking after you is the best way to look after your children. And remember it is all right to reach out for extra support.

Source and **more information:** theworrybug.co.nz or allright.org.nz.

**Call the Rural Support Trust
0800 RURAL HELP or the Earthquake
Support Line 0800 777 846 if you
need support, advice, or just need
someone to talk to.**