



MANAGING YOUR FINANCIAL AND MENTAL WELLBEING

Where to go for help and
information for fishers, oyster
farmers and people affected
by biosecurity responses

[www.mpi.govt.nz/protection-
and-response/responding/alerts/
bonamia-ostreae/](http://www.mpi.govt.nz/protection-and-response/responding/alerts/bonamia-ostreae/)



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 to help people and families in the primary sector.

RSTs have facilitators trained in mental health and can put you in touch with services, including planning, mentoring, health information, Work and Income, and financial support.

DO YOU NEED TO TALK THROUGH YOUR OPTIONS?

Are you a bit concerned about someone – a family member, partner, worker?

Call **0800 787 254 (0800 RURAL HELP)** to arrange a free and confidential chat on a phone or at a place that suits you.

www.rural-support.org.nz

MPI RECOVERY COORDINATORS

MPI's local primary industries' recovery coordinators are available to help:

MARLBOROUGH

Chris Faulls: **027 274 2802**

Graham Pomeroy: **027 488 8402**

SOUTHLAND

Lindsay Wright, Invercargill and Bluff: **021 891 787**

Jo Learmonth, Stewart Island: **021 241 8764**

Cathie Cotter, Invercargill and Bluff:
021 652 919



MINISTRY FOR PRIMARY INDUSTRIES

Bonamia ostreae is a parasite that can be fatal for flat oysters. It has been in New Zealand since 2015 in the Marlborough Sounds and Nelson. In May 2017, MPI detected the parasite on two flat oyster farms on Stewart Island.

On 12 June 2017, MPI delivered a Notice of Direction to flat oyster farmers in Big Glory Bay in Stewart Island and Marlborough requiring the removal of all flat oyster stocks.

COMPENSATION FOR AFFECTED FARMERS

There are provisions for compensation under the Biosecurity Act 1993. If you can prove financial losses arising from MPI's exercise of powers under the Biosecurity Act, and your loss resulted from damage or destruction of property, or from restrictions placed on the movement or disposal of your goods, you can claim compensation for those losses.

Compensation is funded from a special appropriation from Parliament requiring, in some cases, Crown Law endorsement and Cabinet approval.

The Act gives very clear grounds for compensation but the losses have to have actually occurred and can be verified, and you have been unable to mitigate the losses by taking every step that is reasonable in the circumstances.

Affected parties have to apply for compensation.

The amount paid depends upon what verifiable losses have incurred as the result of any direction by MPI. Each situation will be different and every claim has to be assessed on a case-by-case basis. MPI's compensation team will assess claims under section 162A of the Biosecurity Act.

If you have questions about compensation email:
compensationcoordinator@mpi.govt.nz

INLAND REVENUE

Inland Revenue has tax flexibility and income assistance options that may be made available for affected oyster farmers. If your income has changed significantly, tax assistance could include:

- **Income Equalisation Scheme:** Talk to your accountant about income equalisation which may help by spreading income over several years.
- **Provisional tax:** If your income is lower than last year, provisional tax can be estimated downwards.
- **Tax outstanding:** Inland Revenue will consider instalment arrangements for outstanding tax in some circumstances.

Other tax provisions may include payments or donations from charities not taxable or liable for GST.

WORKING FOR FAMILIES

If your income has decreased you can re-estimate your income for both Working for Families and Child Support purposes.

If you claim Working for Families annually you can apply to move to fortnightly payments.

If you will have trouble making child support payments on time, please call **0800 221 221**.

Other support may also be available – see www.workingforfamilies@govt.nz or talk to your accountant.

Phone Inland Revenue on 0800 473 566, Monday to Friday 8am–8pm, Saturday 9am–1pm.

MORE INFORMATION OR SUPPORT

Inland Revenue's Emergency Helpline **0800 473 566**

Work & Income General Enquiries **0800 559 009**

National Depression Initiative: depression.org.nz
0800 111 757

The LowDown for youth: www.thelowdown.co.nz

Lifeline: lifeline.co.nz free 24-hour service: **0800 543 354**

Youthline: youthline.co.nz **0800 376 633**

Alcohol Drug Helpline: **0800 787 797**

Gambling Helpline: **0800 654 655**

National free “need to talk” Helpline: **1737**

MINISTRY OF SOCIAL DEVELOPMENT — WORK AND INCOME

A range of financial assistance is available for families whose incomes have been severely affected by biosecurity responses. 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 can help farmers, partners and workers to find other employment, including seasonal work, as well as access to personal support services.

Work & Income General Enquiries: 0800 559 009

FIVE TIPS FOR GETTING THROUGH TOUGH TIMES

Dealing with a biosecurity response can bring stress and uncertainty. International research found that people who thrive

in adversity have five things in common.

Make the **BIG 5** a part of your life to help you stay well.



TALK & LISTEN,
BE THERE,
FEEL CONNECTED

1. CONNECT

Good friendships and spending time with your mates makes a big difference to how you feel. Having a good circle of friends has lots of benefits including reducing stress, lowering your risk of heart disease, and bringing you happiness.



Your time,
your words,
your presence

2. GIVE

When you give to others, not only do they benefit, but it makes you feel a lot happier too. There are lots of ways you can give. It may be spending some one-on-one time with your kids, offering to feed your neighbour's dogs so they can have time off, or helping someone who needs a hand.



REMEMBER THE
SIMPLE THINGS
THAT GIVE YOU JOY

3. TAKE NOTICE

Taking notice of the small things in life that make you happy makes a big difference. We all get busy and our minds get cluttered with all kinds of stuff. Paying attention to the world around you, even for a few moments, can help you feel calm and relaxed.



EMBRACE NEW
EXPERIENCES.
SEE OPPORTUNITIES.
SURPRISE YOURSELF

4. KEEP LEARNING

Learning keeps you fresh and creative. At whatever age, setting goals to learn new skills is good for your brain and keeps your thinking flexible and open.



DO WHAT YOU CAN,
ENJOY WHAT YOU DO,
MOVE YOUR MOOD

5. BE ACTIVE

Keeping active is a great way to feel good. Working up a sweat releases endorphins in your system that make you feel fresher and better able to cope with challenges. Make physical activity a habit – at least 30 minutes of movement a day.

You can learn more about the five ways to wellbeing through The Mental Health Foundation of New Zealand: www.mentalhealth.org.nz or Farmstrong: farmstrong.co.nz