

Foundation

FLOOD UPDATE

FRIDAY 14
JANUARY
2011

first national
foundation

AFFECTED FIRST NATIONAL MEMBERS

BRISBANE

Oxley

Water rose to the eaves of the office (lower level) and possibly up to 1 metre in the upper level of the shop. No access to the office at this stage. Phones have been diverted to the Network Property Manager.

OXLEY WORKING BEE

A Working Bee is being arrange to help clean up at the Oxley Office at 30 Oxley Station Rd, Oxley.

Everybody is welcome on Saturday, Sunday and Monday morning from 9-30am. Some labour intensive support is required so we are seeking the able bodied. Currently there is no power - can anybody assist with the loan of a generator?

PLEASE bring Cleaning equipment and buckets, your own drinking fluid and food (depending how long you plan to stay), and, your clothing must be protective (eg, long pants, fully enclosed shoes, hat, sunscreen).

First National Head office staff have donated \$500 for food and drink.

If you would like to participate, please email greg.reed@firstnational.com.au or percy.surti@firstnational.com.au letting us know who and what times you are available.



AFFECTED FIRST NATIONAL MEMBERS

Ipswich

Water reached the car park but the office remained dry. Staff are moving furniture and equipment back into the ground floor and the business is becoming operational.

Toowong

It will be a very busy month for this chiefly property management office (approx 450+ managements). This member has 23 apartments vacating over the next three days. There are some staffing issues with two property managers trapped outside of Brisbane.

Coorparoo

No vendors'/purchasers' or tenants'/landlords' properties damaged, however, flooding in local streets did occur. Member office lost power yesterday morning and Energex have advised will be 24 to 48 hours before resumption of service. Member has closed office with sign on door referring people to Principal Jason Stevens mobile. Landline diverted to Principal's mobile.

Carina

Office reopened yesterday morning and has remained open. Office closed Wednesday lunch time, bracing for the high tide as a precaution. Only has one property in rental portfolio that is damaged but only minimally. No properties which are for sale have been affected. Principal Tony's personal property on Bulimba creek witnessed a 2 metres rise in water levels but property was not damaged.

Morningside

Office closed Wednesday lunchtime (bracing like Carina) and reopened yesterday morning. Principal Gary Galbraith evacuated tenant at an East Brisbane property on eve of 11th Jan - yesterday at 4pm that property was completely submerged (including the roof). There were five Bulimba properties in this office's portfolio that faced very minor risks and were not asked to evacuate. Yesterday morning there was no damage and limited flooding.

AFFECTED FIRST NATIONAL MEMBERS

CENTRAL QLD

Rockhampton

Two to three rental properties severely damaged. Approximately 35 have suffered mild damage out of 400+ properties. Network Property Manager is rendering assistance.

Gracemere

Gracemere stayed dry in the floods but has been cut from Rockhampton. Food supplies in supermarkets very low. No access to Rockhampton via air as the airport is anticipated to remain closed for approximately two more weeks. Dot does have some staff issues with people stranded in Rockhampton etc. Network Property Manager is rendering assistance.

WIDE BAY

Woodgate Beach

Dry but tourists did not come throughout the holiday season and there has been a business impact.

Gympie

Operations have recommenced. The office narrowly missed the wet by just inches. Two to three rental properties out of 140 have damage. Three to four businesses in the main street have stated they won't return. Liz & Milne Haber are preparing for a detrimental impact on business turnover over the next six months.

Maryborough

Dry but with the town access cut, sales are greatly affected.

LOWER GOLD COAST ZONE

Tweed, Kingscliff and Pottsville are fine.

FAR NORTH NSW

Ballina, Alstonville, Lismore, Casino, Yamba and Grafton are dry and operational. Contact with Byron Bay and Evans head has not been established but these areas are known to be unaffected.

Yamba has experienced some flooding near the highway causing access problems. Grafton flooding is around the yacht club but principal Derek Morgan has reported no issues.

George Sloss reported at 10am this morning that Goondiwindi was fine and that the river had peaked without breaching the levies.

NATIONAL VOLUNTEERS REGISTER

QUEENSLAND GOVERNMENT - RECOVERY SUPPORT AND ASSISTANCE

Assistance is available to individuals and families who have been flooded in Balonne, Banana, Barcaldine, Brisbane, Bundaberg, Central Highlands, Fraser Coast, Goondiwindi, Ipswich, Lockyer Valley, Mackay, Maranoa, Murweh, North Burnett, Rockhampton, Scenic Rim, Somerset, Southern Downs, Toowoomba and Western Downs council areas.

The needs of individuals and families will be assessed and the most appropriate support will be provided from a range of options including referrals to non-government organisations, financial assistance and other advice and assistance.

Residents who have been flooded and require assistance should phone the Community Recovery Line on **1800 173 349**.

COMMUNITY RECOVERY AND COORDINATION CENTRES

Theodore RSL Hall

The Boulevard

(open 9am to 4pm)

Community Recovery and Coordination Centres

Bundaberg PCYC

37D Maryborough Street

(open 9am to 5pm)

Emerald McIndoe Park, Opal Street

(open 9am to 5pm)

Rockhampton Show Ground

James Lawrence Pavilion

(open 9am to 5pm)

Chinchilla Cultural Centre

80/86 Heeney Street

(open 8.30am to 5.30pm)

NATIONAL VOLUNTEERS REGISTER

FINANCIAL ASSISTANCE

Several forms of assistance are available in 'natural disaster' areas:

- Personal Hardship Assistance
- Essential Household Contents Grant
- Structural Assistance Grant
- Other financial assistance

Claimants must have:

- Drivers licence or ID card
- Medicare card showing members of your family, and
- Recent rates notice or electricity account showing your address

Personal Hardship Assistance Grant

Personal Hardship Assistance may be available to individuals and families who do not have the capacity to meet immediate, unexpected basic costs for food, clothing, medical supplies or accommodation caused by the disaster.

This grant is a non-means tested once-off payment of \$170 per person, up to a maximum of \$850 for a family of five or more.

Personal Hardship Assistance is not means tested, however if people seeking assistance need to establish that they have experienced, or will experience, personal hardship as a result of the disaster. Individuals and families can express an interest in this grant by calling **1800 173 349**.

Eligibility for an Essential Household Contents Grant or a Structural Assistance Grant

The Essential Household Contents and Structural Assistance grants are means tested and will need to satisfy income and asset tests for these grants. Income and asset tests are as follows:

Upper income limits:

Individual: \$704/week + \$51 for each dependent

Couple: \$930/week + \$51 for each dependent

Upper asset limits:

Pensioners: \$25,101

Others: \$6,135

Applications will be assessed on a case by case basis and claimants need to discuss their eligibility for these grants with officers from the Department of Communities.

NATIONAL VOLUNTEERS REGISTER

Essential Household Contents Grant

An Essential Household Contents Grant may be available to people who own essential household contents that have been lost or damaged in the disaster and who do not have contents insurance.

This grant is a means tested once-off payment of up to \$1,705 per adult, up to a maximum of \$5,120 for a couple/family.

Eligible household contents may include cooking utensils, clothing, bedding and linen, floor coverings, essential furniture and white goods and food lost due to storm damage. The grant assists with the repair or replacement of essential items and maximum limits apply for individual items.

An income test will be applied to applications for this grant. If applicants are eligible, departmental officers will visit their home, to assess the damage and to complete an application form with them. Apply for this grant by calling **1800 173 349**.

Structural Assistance Grant

A Structural Assistance Grant may be available to property owners whose home has been damaged by the disaster. The home must be uninsured for this disaster event, owned by the applicant and be their sole place of residence at the time of the disaster. The grant provides a contribution towards repair of the residence to a habitable and secure condition.

This grant is a means tested once-off payment of up to \$10,500 per individual, and up to \$14,200 for a couple/family, less amounts paid as an Emergency Assistance Grant and/or Essential Household Contents Grant.

An income and assets test will be applied to applications for this grant. If applicants are eligible, departmental officers will visit their home to assess the damage and to complete an application form with them. Apply for this grant by calling **1800 173 349**.

Other Financial Assistance

Financial assistance may also be available through other government agencies as follows:

The Australian Government Disaster Recovery Payment of \$1,000 per eligible adult and \$400 per child is available to eligible people adversely affected by the Queensland flooding. Centrelink also has a Disaster Income Recovery Subsidy and a range of other payments and services to support people in an emergency or crisis, whether or not they are already a Centrelink customer. For more information, visit the Centrelink website or call the Emergency Assistance Hotline on **1800 002 266**.

NATIONAL VOLUNTEERS REGISTER

The network has launched a volunteers register for members who believe they can offer assistance, experience, or simply share resources to help flooded members cope with the anticipated inundation of calls for assistance in the coming days.

**CLICK TO REGISTER
YOUR SUPPORT**

ADVICE FROM HONAN INSURANCE

If you or your Landlords have suffered property damage as a result of the current floods, you should lodge a claim with your insurer.

Most insurance policies may specifically exclude damage caused by a flood. The definition of flood varies from insurer to insurer so do not assume that you will have no cover. Each insurer will ask for a report from a Hydrologist as to the cause of water damage and they will base their assessment on this report. We will argue each case with the insurer and keep you informed of the progress of each claim.

In the event of your office suffering damage caused by the floods or if your landlords suffer property damage, it is essential that you do the following:

In order to prove a loss of damaged goods/contents:

- Take photographs of all damage, especially those items that will be thrown out.
- If you have to throw out damaged goods, keep a detailed inventory, including model number a description of the contents.
- If you are removing water-damaged carpet, keep a section of carpet that shows patterns and manufacturer's brand.
- If electrical items have been damaged or lost, please keep manuals/instruction booklets as proof of ownership

All claims and questions should be directed to Chris Glass at Honan Insurance Brokers Queensland. Chris can be contacted on **07 3368 3708** or by email on **chrisg@honan.com.au**

STATUS UPDATE AS FLOOD WATERS RECEDE

RED CROSS RESPONSE

With three quarters of Queensland declared a disaster zone, Red Cross Emergency Services are in full response mode. Evacuation centres are being managed and supported by Red Cross across affected areas. Other initiatives are also underway in areas of New South Wales and Victoria.

- Red Cross now has a response team on the ground in Lockyer Valley
- The National Registration and Inquiry System (NRIS) has been open all week. People can register details and find out about family and loved ones online, or by calling 1800 727 077 within Australia.
- More than \$28,000 has been donated to First National Foundations 'Australian Floods Appeal'
- More than \$36m has been donated to the Premier's Disaster Relief Appeal as of 12 January 2011
- The Queensland Premier has announced the appointment of a committee to determine allocation and oversee the distribution of the funds raised. The committee comprises State, Federal and local government representatives as well as two Red Cross Board members

PROPERTY MANAGERS' RECOMMENDATIONS

The complexities of responding to the needs of tenants renting damaged or destroyed properties are already emerging.

Some will need to be urgently re-housed, some will stop paying rent on properties with minor damage that you may consider to be habitable, there will be questions about who cleans up, where the rent should be paid to, and, if the tenancy ceases.

Don't assume that tenants must continue to pay rent on fundamentally sound properties that have suffered water inundation. The Residential Tenancies Authority is currently unreachable for clarification although it is understood that it will soon make a recommendation.

Properties that are considered uninhabitable are likely to be subject to immediate cessation of leases. It is possible that even properties suffering only minor water damage may be considered unfit for habitation - if it could reasonably be considered that there may be impacts to the health of occupants should they continue their occupation. Every property will need to be assessed individually.

Landlords are understandably concerned about the status of their properties and some have been unable to establish just what has happened.

You may receive questions about whether the landlord may access their property if the tenants appear to have abandoned their home. As it is virtually impossible to ascertain whether a property has in fact been abandoned, or whether the tenant simply cannot get home currently, it is considered unwise to recommend a landlord enter their property without witness or supervision. There is a risk that any lost property may be blamed upon the landlord.

The responsibility for cleaning up is thought to be the landlord's, however the Federal Government may provide financial or practical assistance in the coming days and weeks. There will though be situations where tenants abandon possessions and it may be the case that they remain responsible for removing those.

Contact the Network Property Manager or your Member Services Manager for further assistance

To download the following fact sheets click the DOWNLOAD BUTTON;

- Brisbane City Council's Flood Fact Sheet
- Disaster Recovery Recommendations for the Real Estate Industry
- Disaster Best Practice Guide – Real Estate Excellence
- Coming clean over costs

SOURCE: Stacey Holt Real Estate Excellence

CLICK HERE

NATIONAL VOLUNTEERS REGISTER

Rural Assistance

Freight subsidies of up to \$5000 per disaster event are available for eligible primary producers located within a disaster-declared area under joint Commonwealth/State Natural Disaster Relief and Recovery Arrangements (NDRRA). For more information, visit Department of Employment, Economic Development and Innovation website or telephone **132 523**.

Low interest rate loans of up to \$250,000 for eligible primary producers and small businesses located within a disaster-declared area can be obtained through QRAA (Queensland Rural Adjustment Authority). For more information, visit QRAA or freecall **1800 623 946**.

Grants up to \$25,000 are available for primary producers and small businesses to pay for costs arising out of damage caused by the November and December flood crisis. Assistance is provided through an initial claim of up to \$5,000 to assist with immediate early recovery and subsequent claim of up to \$20,000 to repair direct flood damage.

The maximum amount available under the scheme is \$25,000. For more information, visit QRAA or freecall **1800 623 946**.

ONLINE FACT SHEETS

Fact Sheets

Fact sheets that provide practical health advice and contacts for people seeking assistance can be found by clicking the side button.

[CLICK HERE](#)

Business Assistance

Flood assistance is available for primary producers and small businesses.

[CLICK HERE](#)

Rural Assistance

Click the button for further details.

[CLICK HERE](#)

Insurance

For people who have questions about their insurance policy, or need help identifying their insurer, call the Insurance Council of Australia's 24-hour emergency hotline on **1300 728 228**.

Energex

Energex's website carries flood updates, information about how to stay safe with electricity, loss of supply, emergencies and general enquiries.

[CLICK HERE](#)