

Community Recovery News

November 2008

All levels of government and volunteer organisations are working to help communities recover from the results of recent thunderstorms and flooding.

This newsletter contains information about where to get help, the types of financial assistance available and how to move forward after the storms.

Recovery centres in your community

Residents can visit recovery centres for information on financial assistance, building-related issues and other support services. Organisations at the centres include local governments, Department of Communities, Building Services Authority, Lifeline, Centrelink, Red Cross and insurance companies.

For more information visit one of the centres listed below or call 1800 173 349.

Community Recovery Centres

Ashgrove

Baptist Church
7 Firhill Street

Operating hours:
7.30am–7.30pm
Monday–Saturday

Ashgrove State Primary School
31 Glory Street

Operating hours:
10am–2pm Sunday

Keperra

Baptist Church
980 Samford Road

Operating hours:
9.00am–5pm Monday–Friday
10am–2pm Sunday

Ipswich

Level 2 Hayden Building
cnr South and East Streets

Operating hours:
7.30am–7.30pm
Monday–Saturday
10am–2pm Sunday

Rosewood

Rosewood State High School
46 Lanefield Road

Operating hours:
7.30am–7.30pm
Monday–Saturday
10am–2pm Sunday

Everton Hills

Police Citizens Youth Club
135a Olearia Street West

Operating hours:
7.30am–7.30pm
Monday–Saturday
1pm–5pm Sunday

Narangba

Narangba Community Hall
229 Mackie Road

Operating hours:
7.30am–7.30pm
Monday–Saturday
1pm–5pm Sunday

Queensland Government financial assistance

Department of Communities' financial support

Following the thunderstorm on 16 November, the Queensland Government through Department of Communities began distributing a comprehensive financial assistance package to support affected individuals and families with the recovery process.

This financial assistance was provided through the Australian Natural Disaster Relief Arrangements. A summary of each of the three types of assistance is outlined below.

Emergent assistance

Emergent assistance is aimed at helping with the immediate and short term costs of purchasing food, clothing, accommodation and medical supplies.

- This assistance is available until the first week of December.
- This assistance is a one-off, non-means tested payment of \$165 for an individual and up to a maximum of \$765 for a larger family.
- To claim a payment you must have experienced a financial loss as a result of the thunderstorms and associated localised flooding, be able to provide photographic identification — as well as your family Medicare card if claiming for a family — and fill out a Disaster Relief Application Form.

Essential household

Essential household grants are available to assist individuals and families to replace and repair essential household contents such as mattresses, linen and whitegoods damaged or destroyed due to the storms and not able to be claimed under household insurance.

- Essential household assistance is means tested and will require an inspection of the applicant's premises. You will be asked to provide any photographs of lost or damaged items.

Structural assistance

Structural assistance grants are available to assist with the repair of uninsured owner/occupied residences damaged by the storms to a safe, habitable, legal and secure standard.

- This assistance is asset and income tested to assure assistance is targeted to people who need it most. Allowances are higher for pensioners.
- This assistance will open in early December.

Advertisements in local newspapers and on the Department of Communities' website at www.communities.qld.gov.au will let you know when assistance packages open and close. You can apply for financial assistance in person at Community Recovery Centres.

Rebuilding

The Building Services Authority (BSA) is present at some Community Recovery Centres to assist residents, builders and trade contractors with advice about rebuilding, repairing and insurance matters.

Through the centres, the BSA aims to streamline insurance company and building industry activities to speed up the rebuilding and repairing of damaged homes. Builders and homeowners can also contact the BSA by phone and the Rebuilding Recovery Team will help homeowners to find available and appropriately-licensed contractors.

The centres also have information on repairing and rebuilding homes including:

- *A Guide to Rebuilding After a Natural Disaster*
- fact sheets on asbestos removal, choosing a contractor, building contracts, licensing requirements, insurance and natural disasters.

Always ask to see a contractor's BSA licence and phone BSA or visit the website to check their credentials.

For copies of the guides or other information about rebuilding or repairing homes, please visit one of the Community Recovery Centres listed on the front of this newsletter or phone 1300 BSA BSA.

Copies of the guides are also available to download at www.bsa.qld.gov.au

Recovery taskforce

Premier Anna Bligh has appointed John Gaskin to chair a taskforce that will coordinate the long-term rebuilding efforts of storm-ravaged homes in the South-East. While telecommunication and power services are being restored quickly, the rebuilding process will take many months.

Clean up

Waste removal

Residents should take green waste to their local transfer station. Waste can be disposed of free of charge. All Brisbane transfer stations will remain open until 6pm.

Other waste disposal options such as kerbside collections have been organised for certain suburbs — contact your local council for suburb-specific information.

Electrical safety

If your house or business has been damaged, electrical equipment, wiring and appliances may have been affected. Using water damaged equipment can result in electric shocks and fires.

The Electrical Safety Office, part of the Department of Employment and Industrial Relations, recommends disposing of small household electrical items, such as kettles and toasters, rather than risking an accident. A licensed electrician should inspect any larger appliances, such as televisions and refrigerators, which may have been in contact with water.

For more information contact the Electrical Safety Office on 1300 650 662.

Other safety information

For advice on staying safe during the clean up, contact Workplace Health and Safety Queensland, a division of the Department of Employment and Industrial Relations, on 1300 369 915.

For more information on electrical safety after wet weather and general electrical safety contact Energex on 13 12 53 or visit www.energex.com.au/safety. You may also call the Electrical Safety Office on 1300 650 662 or visit www.deir.qld.gov.au for information.

Asbestos

Properties built before 1990 are likely to contain asbestos fibro sheeting. It is very difficult to tell by looking at fibro sheeting whether it contains asbestos or not. Play it safe, if you think there may be asbestos in your home, call Workplace Health and Safety Queensland on 1300 369 915 for advice.

Do not attempt to remove this material yourself and do not disturb or break it as asbestos fibres may be released. Specialists who remove asbestos are licensed by Workplace Health and Safety Queensland. To remove more than 10 square metres of asbestos sheeting requires a license. The Building Services Authority has further information on licensed operators available at the Community Recovery Centres.

Insurance

The Insurance Council of Australia has provided the following responses to commonly asked questions.

What does contents insurance cover?

Contents insurance generally covers items contained inside the home, such as furniture, clothing and electrical goods.

Will my home insurance cover me for flooding/inundation/storm water damage?

Each insurance policy is different depending on a variety of factors, including the location of the home insured and the insurer issuing the policy. It is important to read the policy and make sure it covers all of your requirements. If you have any concerns, contact your insurer as they can provide answers specific to your policy.

How do I provide evidence of loss of property?

You may need to produce receipts and/or photographs of your possessions to make a claim. Speak to your insurer before removing any damaged items from your home.

What happens if I am not insured?

If you are uninsured financial assistance is available through the Queensland Government's Department of Communities. Assistance is subject to an income and assets test.

Can I choose a cash payment for my claim?

When you lodge a claim you can choose to take a cash settlement. If this is accepted then your insurer has no further part in any repairs. However, insurance companies can ensure that all repair work is carried out by qualified builders.

What if I discover more damage later?

If further assessments are required you should contact your insurer immediately and they can arrange for any repairs that may be needed.

Trouble with insurance?

If you are unhappy with an insurance assessment or service, make sure you read your insurance contract and then talk directly to the company to try to resolve the problem.

If you are not satisfied with the response, you can go through an internal dispute resolution process. This requires the company to review the claim or problem and provide its final decision in writing within 15 business days of receiving the request.

If you are unhappy with the decision, you can contact the Insurance Council of Australia to help resolve the dispute.

If the problem is still not resolved you can then contact the Financial Ombudsman Service. However, the Insurance Ombudsman cannot act until the complaint has gone to the Insurance Council of Australia first.

The Financial Ombudsman Service assists in resolving disputes between consumers and participating companies and can also assist

with enquiries about general insurance matters. This service is free.

The Financial Ombudsman Service can make decisions which are binding on participating companies if the dispute is covered by the Terms of Reference and the amount does not exceed \$280 000.

You may refer an insurance matter to a legal representative at any time if you feel you are being dealt with unfairly.

For more information contact:

- The Insurance Council of Australia on 1300 728 228
- Financial Ombudsman Service on 1300 78 08 08; email: info@fos.org.au or visit www.fos.org.au

The emotional impact

Residents who were severely affected by the storms may have experienced emotional highs and lows.

Post event stress

Some of the most common signs of distress include:

- difficulty sleeping or nightmares
- increased levels of anxiety
- tightening or pressure in the chest
- frequent and sudden angry outbursts over seemingly small matters
- overeating, under-eating or emotional eating
- fatigue.

Ongoing distress

The main symptoms of ongoing distress to watch out for are:

- a major shift in a loved one's normal behaviour or mood that lasts for longer than four weeks
- a lack of desire to do anything
- interrupted sleep or loss of appetite
- an ongoing 'flat' mood.

Overcoming anxiety and ongoing distress

Some people may have experienced stress, anxiety and a depressed mood immediately following the storms, and some people may still be feeling it months afterwards. Most people will resolve these feelings with the support of family and friends.

If problems persist after four weeks, talk to a doctor, counsellor or other trusted health professional.

Helping your child to cope

Some children may be struggling to cope with the distress of the storms, especially if they are unable to return to their homes.

You can help your child to feel more secure by developing a storm safety plan — including where the family would go and who they might stay with if such a storm struck again.

Remember, children are very resilient and usually come through any trauma better than adults. However, it is important to be aware that they too may be suffering anxiety as a result of the storms.

Moving forward after the storms

Residents may feel uneasy and anxious for the first 12 months after the storms. Even the sound of rain, wind or other noises on the roof may spike anxiety levels causing feelings of insecurity and uncertainty.

To help ensure your sense of security and control in the future you should:

- seek advice from reliable sources on how to protect yourself, your family and possessions
- visit the Emergency Management websites for storm preparedness tips — visit www.emergency.qld.gov.au/emq or www.ema.gov.au
- talk through any ongoing emotional issues with a trusted friend, doctor or counsellor.

Emergency Management Queensland has the following advice to prepare for storms.

Before the storm

- Trim trees, clear gutters and downpipes, clear the yard of rubbish.
- Secure loose roof tiles or sheets.
- Protect sky lights with wire mesh and fit glass windows and doors with shutters or insect screens.
- Prepare an emergency kit with emergency phone numbers including SES hotline 132 500, portable radio, torch, spare batteries, first aid kit, strong plastic bags for clothing, valuables, and plastic sheets, timber strips, hammers and nails for temporary repairs.
- Check boats are securely moored, or protected on land.
- Check home insurance is current and adequate.

As the storm approaches

- Listen to a local radio station.
- Shelter and secure animals and put loose garden furniture and toys inside.
- Park vehicles under solid shelter or cover with firmly tied tarpaulins/blankets.
- Secure all external doors and windows and draw curtains.
- Keep your emergency kit handy.
- Disconnect all electrical items, external television/radio aerials and computer modems.

When the storm hits

- Listen to your radio for severe storm updates.
- Stay inside and shelter well clear of windows, doors and skylights.
- If the building starts to break up, shelter in the strongest part (cellar, internal room, hallway or built-in wardrobe) under a mattress, doona or a strong table or bench.
- If outdoors, seek solid enclosed shelter.
- If driving, stop clear of trees, power lines and streams. DO NOT drive through flooded causeways.
- Don't use a fixed telephone during a severe storm due to lightning.

After the storm

- Call 132 500 for SES assistance.
- For emergency or life threatening medical assistance call 000.
- For assistance with less serious medical problems call 13 HEALTH.
- Cover structural property damage with plastic sheeting and nailed on wood strips.
- Beware of fallen powerlines and trees, damaged buildings and flooded watercourses.
- For powerlines down phone Energex on 13 19 62.

Queensland Transport support

Queensland Transport is supporting storm affected residents by:

- replacing storm-damaged driver licences at no cost. You will need to produce the damaged licence in order to have it replaced
- waiving the Registration Renewal Reinstatement Fee if you miss your renewal date due to storm-related issues, however you should not drive your car until it is registered.

Your lifeline to support

Lifeline's Community Recovery Officers provide psychological first aid to assist both individuals and the community to recover and rebuild. The Crisis Line is open 24 hours, seven days a week. To talk to an experienced telephone counsellor call 13 11 14.

Centrelink assistance

Centrelink's specialised staff provides professional assessments, counselling and support services. Referrals to financial counsellors and advisers are also available. For more information contact Centrelink on 180 2266.

Contacts

Disaster Recovery Line	1800 173 349
Telephone Typewriter (TTY)	1800 010 222
Translating and Interpreting Service	13 14 50
Red Cross	1800 733 111
Electrical Safety Office	1300 650 662
Local government referrals (Smart Service Queensland)	13 13 04

General health advice ... 13 HEALTH (13 43 25 84) always call 000 in an emergency	
The Insurance Council of Australia	1300 728 228
The Financial Ombudsman Service	1300 78 08 08
Lifeline	13 11 14
Centrelink	180 2266

Information updates for parents

Storm and flood information for Queensland state school parents can be found at:

<http://education.qld.gov.au/>

<http://deta.qld.gov.au/>

<http://education.qld.gov.au/storm-damage.html>