



MINISTRY FOR PRIMARY INDUSTRIES

The Ministry for Primary Industries (MPI) coordinates government recovery assistance measures for farming families, following major adverse events like drought and floods.

The classification of a medium- or large-scale event triggers extra measures for people working in primary industries in the affected regions. Primary industry includes meat, wool, dairy, arable farming, aquaculture, sharemilking, forestry, fisheries, orchards, bee-keeping, herb or flower growing, market garden, and poultry farming (not hobby farming).

Normal government assistance is always available in times of hardship or localised events.

ANIMAL WELFARE

MPI works with vets and sector organisations to help farmers with their options when animal welfare may be at risk.

When hardship or adverse events mean that animals are more at risk of falling below minimum standard, farmers are urged to continue making early decisions and seek advice from trusted advisers, vets, and support organisations.

Talk to your Rural Support Trust or call the **MPI FREEPHONE 0800 00 83 33** if you need to talk about any concerns in confidence.

RURAL SUPPORT TRUSTS

Your local Rural Support Trust (RST) is a great place to start for free and confidential support and advice. This nationwide network is run by local people to help farming families and rural communities.

A medium- or large-scale adverse event triggers extra funding for RSTs to assist farming families. They work with government, industry and support agencies, helping with information and recovery measures.

RSTs have facilitators trained in mental health and can also put you in touch with services, including planning and management advice and mentoring, health information, Work and Income, or 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 at a place that suits you.

www.rural-support.org.nz



INLAND REVENUE

Inland Revenue has tax flexibility 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 which may help by spreading income over several years.

LATE FILING AND LATE PAYMENT: Extensions for some income tax returns – not GST or PAYE – may be available. Penalties for late filing or late payments may be remitted.

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.

WORKING FOR FAMILIES

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

- ≈ childcare assistance for pre-schoolers, after-school, and holiday care;
- ≈ an accommodation supplement, for 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.

Other tax provisions may include:

- ≈ deductions for losses on farm when certain improvements are destroyed or irreparably damaged;
- ≈ payments or donations from charities 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.

Phone **INLAND REVENUE** on **0800 473 566**, Monday to Friday 8am–8pm, Saturday 9am–1pm or www.ird.govt.nz/yoursituation-ind/extreme-weather/

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: A labour assistance scheme may be managed through local councils to support clean-up and repairs after a medium or large-scale event like floods or an earthquake.

RURAL ASSISTANCE PAYMENTS: Rural Assistance Payments (RAPs) may be made available during or after a medium- or large-scale adverse event. RAPs 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 checks for other income, personal (non-farm) assets and a cash asset review. For more information on RAPs please contact your local Rural Support Trust on **0800 787 254**.

INFORMATION AND SUPPORT

Rural Support Trusts: **0800 787 254 (0800 RURAL HELP)**

MPI adverse events: www.mpi.govt.nz/protection-and-response/responding/adverse-events/

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

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

Federated Farmers: www.fedfarm.org.nz, **0800 327 646**

Rural Women New Zealand: **0800 256 467**

Farmstrong: <http://farmstrong.co.nz>

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

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

Like Minds, Like Mine: www.likeminds.org.nz **0800 102 107**

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

Youthline: www.youthline.co.nz For young people **0800 376 633**

Your local GP

Your local vet

Healthline: Free advice from trained registered nurses **0800 611 116**

Alcohol Drug Helpline: **0800 787 797**

Gambling Helpline: **0800 654 655**

DAIRYNZ: **0800 4 324 7969**

HORTNZ: **0508 467 869**

BEEF+LAMB NZ: **0800 733 466**

NZKGI: **0800 232 505**

FONTERRA: **0800 656 568**

In an emergency dial 111

ON YOUR OWN? NOT ALL RIGHT? If you or someone you know might do with some extra support, please talk to your GP or contact your local Rural Support Trust on **0800 787 254 (0800 RURAL HELP)**. Help is free and confidential – they will point you in the right direction.

TO FARM WELL, YOU NEED TO LIVE WELL

Farming is a job with plenty of challenges and rewards. There's always ups-and-downs.

That's why you've got to look after yourself. Investing in your wellbeing means you will have some to draw on when you are under pressure. It will also make you healthier and more productive on the farm.

International research found that people who thrive had five things in common. Make the **BIG 5** a part of your life.



1. CONNECT

Good friendships and spending time with your mates makes a big difference to how you feel. Even in a busy life, you should try and make it a priority.

When you do, the rewards are huge. Having a good circle of friends has lots of benefits including reducing stress and even lowering your risk of heart disease.

Of course, friends also provide you with happiness and can help you perform better in life and business too.



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 or supporting an employee who is having a tough time. It may be offering to feed your neighbour's dogs so they can have time off, or helping someone who needs a hand.

And remember sometimes you have to give to yourself – like having a break or going easy on yourself.



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.

Each day take a few moments to stop and think about what's most important to you, and what you have that you really appreciate.

Focus on your breathing for just one minute. Naturally your mind will try and wander, but just bring it back to the rise and fall of your breath and let thoughts go as they arise. This exercise is good to do last thing at night, because it helps to clear your mind for a good sleep. You can also try it in the morning, before you get up.



4. KEEP LEARNING

Learning keeps you fresh and creative, and this counts in farming too.

Being curious and learning about all sorts of things on or off the farm will help you farm smarter.

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



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. It could be as simple as leaving the quad at home and walking to the shed.

Regular exercise is not just for professional athletes. It really is a game-breaker in lifting your mood, and keeping your physical health in better shape too.

Ministry for Primary Industries
Manatū Ahu Matua



MANAGING THROUGH TOUGH TIMES

Managing your financial and mental wellbeing and where to go for help and information for farmers, growers, workers and families

MPI ADVERSE EVENTS

www.mpi.govt.nz/protection-and-response/responding/adverse-events/

Growing and Protecting New Zealand