

Managing risk before, during and after natural disasters: A guide for primary producers



Rural
Recovery
Support
Service



**A guide to support
Primary Producers to
prepare, respond and
recover from natural
disasters such as fire
and flood**



THIS TOOLKIT

This toolkit is for Primary Producers. It will provide advice and tips to help support you to prepare, respond and recover from natural disaster events such as fire and flood.

Disasters are a key risk to your business.

Planning how to mitigate the impacts and recover more quickly if a disaster occurs is crucial for your operation. Preparing for a disaster simply makes good business sense, as you are not guaranteed financial or farm assistance when events occur.

To support your business, this toolkit will help you and your business;

- **Prepare for a disaster**
- **Respond to a disaster**
- **Recover more quickly after a disaster**



BEFORE AN EMERGENCY

HOW TO PREPARE FOR NATURAL DISASTERS

We all know that natural disasters can cause significant disruption to primary producers.

Developing a plan now can keep you, your family and animals safe, and reduce the impact on you, your property and business.



USE THESE TOP TIPS TO PREPARE YOUR BUSINESS AND PROPERTY

YOU CAN REDUCE THE IMPACT OF EMERGENCIES, BIG AND SMALL, BY BEING PREPARED

BUSINESS PLAN

- Identify the key events, risks and disasters that could interrupt your business
- Determine the situations or triggers that will prompt the actions within your natural disaster plan
- Detail the actions you need to undertake to prepare for natural disasters and to reduce the risks to you, your property and business
- Outline how you will respond to key risks and natural disaster events
- Know how your business will continue operating to provide products or services during and after disasters
- Have up-to-date procedures including emergency contact lists ready for future disasters

FOR ASSISTANCE CREATING A BUSINESS PLAN



Contact Rural Financial Counselling Service

www.agriculture.gov.au/agriculture-land



Contact Farm Table for Business Planning Templates

farmtable.com.au/ag-library/farm-business-planning/business-planning-templates

INSURANCES AND FINANCES

- Check that your finance and insurances are up to date and adequate to cover your business, home, infrastructure, assets, stock, and crops
- Consider keeping financial reserves and emergency cash
- If you don't have insurance, consider seeking advice

FOR HELP

If you have questions about your policy or don't know who your insurer is contact The Insurance Council of Australia
<https://insurancecouncil.com.au/> or phone 1800 734 621

BACK UP AND SECURE IMPORTANT DOCUMENTS

Store electronic versions of key property documentation including:

- Current inventory of livestock, infrastructure, equipment, and supplies
- Insurance
- Business registration
- Information relating to your property eg. Title Deeds, copies of rate notices
- Login details to NLIS records
- Ensure licenses on the Service NSW app are stored on mobile phones with license details
- Printed map of your property highlighting access points, power and water access, dwellings, weight limited bridges, stock grids, fodder storages.

RECORD AND HAVE PHOTOGRAPHIC EVIDENCE OF EQUIPMENT OR ASSETS TO SHOW PRE-DISASTER CONDITION.

PROTECT YOUR IMPORTANT BUSINESS PLANS, DOCUMENTS, AND INFORMATION TO ENSURE THEY ARE ACCESSIBLE IN AN EMERGENCY.



BEFORE AN EMERGENCY

PREPARE YOUR PROPERTY

Complete a property check to identify risks, hazards and stock relocation

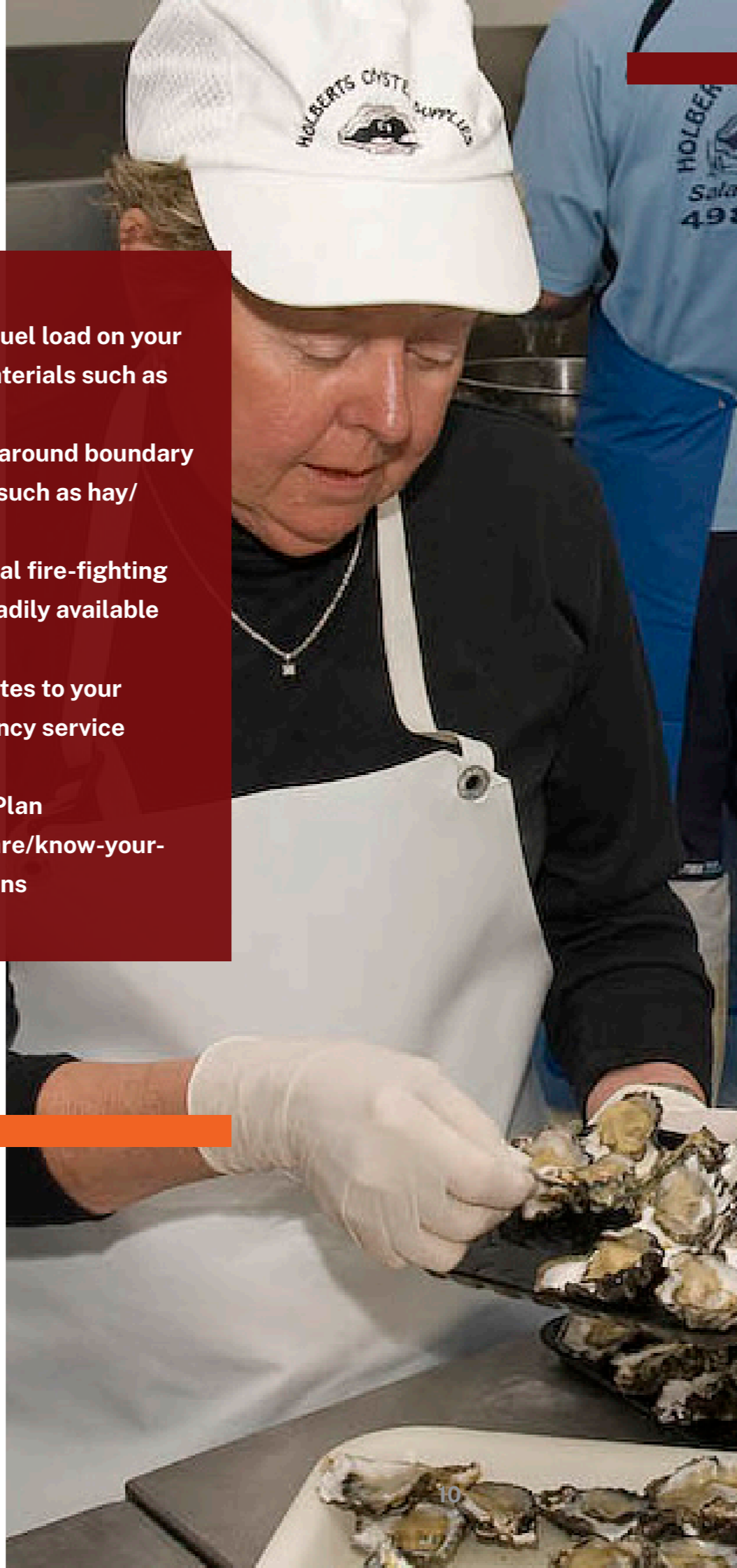
- Consider alternative ways to operate in case power, supplies, buildings, properties, roads, and communications are cut off or unavailable
- Have access to alternate power supply, generator, or fuel
- Ensure you have adequate fodder, medication, and water supplies
- Have a plan for your pets, stock and agisted animals
- Clear any loose equipment and vegetation around buildings and access points
- Consider tagging your breeders with the NLIS system.
- Identify evacuation routes



FIRE MANAGEMENT

Have you?

- Reduced potential fire hazards and fuel load on your property eg removing flammable materials such as fallen timber and cut grass?
- Installed and maintained firebreaks around boundary fences and other key infrastructure such as hay/ machinery sheds and your home?
- Access to appropriate and operational fire-fighting equipment, with an adequate and readily available water supply?
- Secured alternate exit and entry routes to your property for evacuation and emergency service vehicles access purposes
- Developed a Bushfire Management Plan
www.rfs.nsw.gov.au/plan-and-prepare/know-your-risk/bush-fire-risk-management-plans



FLOOD MANAGEMENT

Have you?

- Prepared a flood mound to hold animals, feed supplies and key machinery and equipment (or determine an area where these could be relocated)
- Built infrastructure above the flood zone eg sheds, yards, access roads (or determined strategies to raise or move assets above flood levels)
- Installed barriers/ levies around key infrastructure eg sheds/ your home
- Stabilised your riverbank, gully, stream, or dam
- Secured alternate exit and entry routes to your property for evacuation and emergency service vehicles access purposes
- Identified and mitigated the risk to key internal road infrastructure e.g. bridges, culverts, driveways that could be impacted in a flood
- Reduced the potential erosion damage in key risk areas
- Developed a Flood Management Plan
- Connected with your local brigade and community safer places
- Got Property Identification Codes (PIC) for your livestock

FURTHER ADVICE

<https://www.dpi.nsw.gov.au/emergencies/emergency/community/before-an-emergency>

<https://www.nlis.com.au/>



DURING AN EMERGENCY

HOW TO RESPOND DURING A DISASTER

Everyone can contribute to lessening the impact of emergencies on animals, plants, and business. Taking action early and staying informed can keep you, your animals, and your family safe and return things to normal sooner.



**HOW READY IS YOUR BUSINESS/
PROPERTY TO RESPOND TO A DISASTER
AND KEEP TRADING?**

USE THESE TOP TIPS TO PREPARE YOUR PROPERTY

ACT EARLY - ACTIVATE YOUR PLAN

1

Monitor the incident- listen for emergency alerts and updates and follow advice. Tune in to local ABC radio and subscribe to emergency services Facebook and Twitter feed NSW Rural Fire Service, NSW Police

2

Access reliable emergency management and disaster information, download an emergency app. Eg Hazards Near Me Australia, Emergency Plus

3

Communicate regular updates to staff, visitors and customers

4

Raise, move, or remove stock, plant, equipment, and fittings

5

Relocate animals and assets to a safer place on/off property

6

Move vehicles to higher ground

7

Move generators and water pumps into position

8

If you are required to evacuate, take your domestic animals and pets with you

9

Keep in contact with your neighbours and local community

10

Follow instructions from emergency services and biosecurity agencies

11

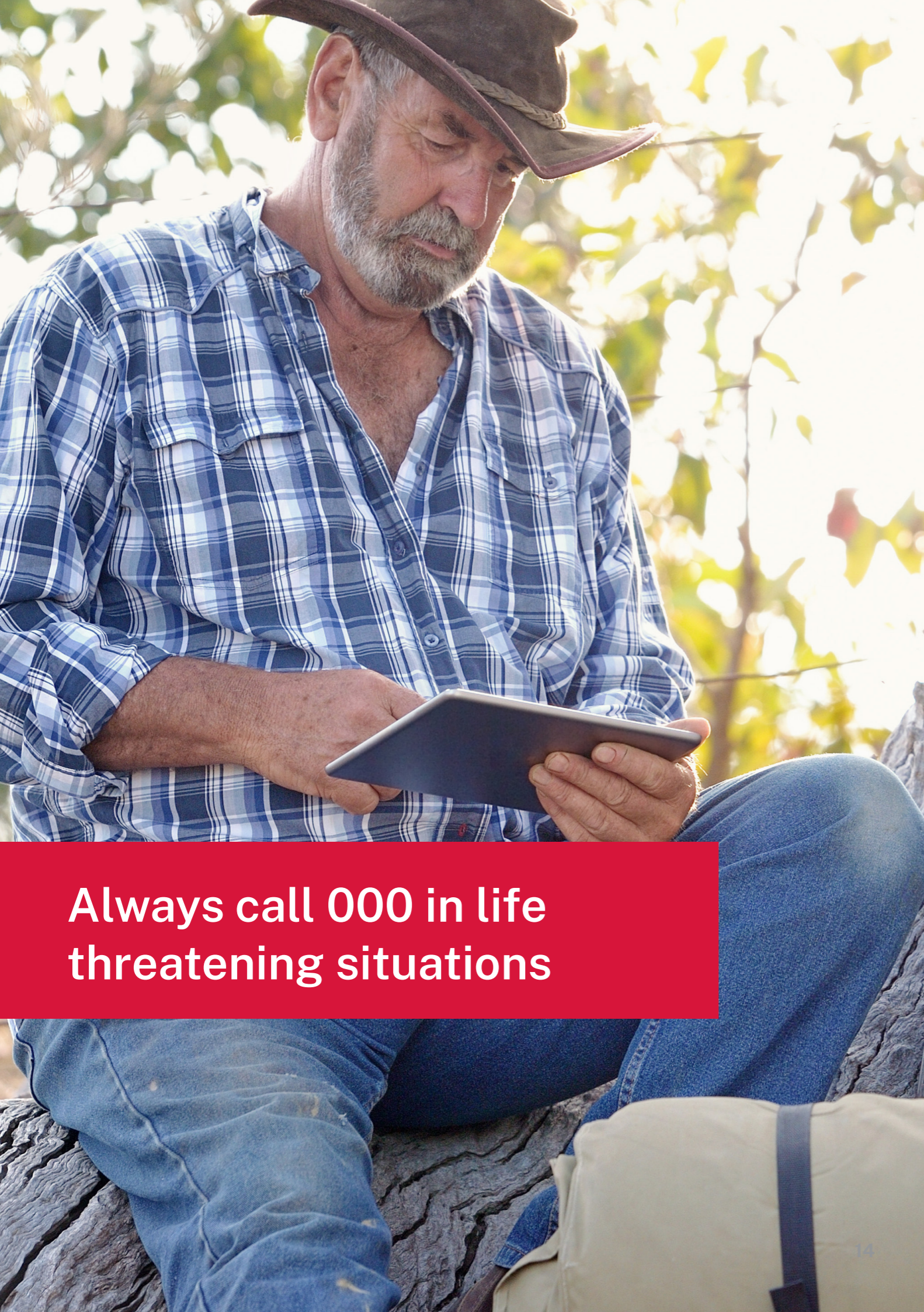
Never drive, ride or walk through flood waters or active fire zones

13

Report wildlife injuries to RSPCA 1300 596 457

14

Anticipate- it's going to be stressful, but help is available



Always call 000 in life threatening situations



DURING AN EMERGENCY

REPORTING EMERGENCIES AND WHERE TO GET INFORMATION



ABC Radio Listen
<https://www.abc.net.au/listen/listenapp>
(app download available)



Emergency +
www.emergencyplus.com.au/
(app download available)



Hazards Near Me
www.nsw.gov.au/emergency/hazards-near-me-app
(app download available)



Live Traffic NSW
www.livetraffic.com
(app download available)



NSW Rural Fire Service
www.rfs.nsw.gov.au
1800 679 737



NSW State Emergency Service SES
<https://www.ses.nsw.gov.au/>
132 500



WIRES
www.wires.org.au/
1300 094 737



AFTER AN EMERGENCY

HOW TO RECOVER AND GET YOUR BUSINESS BACK UP AND RUNNING AFTER A DISASTER

It can take months or years for some farm businesses to fully recover from natural disasters. Rapid business resumption and recovery after a disaster is important for the success and survival of your property.

HAVING A PLAN TO RESPOND AND RECOVER FROM A SEVERE WEATHER EVENT CAN HELP SPEED UP THE RECOVERY PROCESS

PROPERTY

- Before returning to the property, undertake a WH&S risk assessment
- When safe to return, assess the impact to livestock, crops, buildings, equipment, fences, etc.
- Consider hazards remaining on your property following a natural disaster before moving animals and assets

PRIMARY INDUSTRIES NATURAL DISASTER DAMAGE SURVEY

The primary industries natural disaster damage survey is a simple online survey farmers and agricultural industry can use to record damage to primary production and animals from natural disasters such as floods, fires, and storms.

<https://www.dpi.nsw.gov.au/emergencies/emergency/community/primary-industries-natural-disaster-damage-survey>

Reported damages help the government to better understand the scale and regional distribution of the impact of a disaster on agriculture and target resources and assistance in an area.

PETS, HORSES AND LIVESTOCK

- Missing animals – contact local council, animal welfare or rescue groups, microchip registry and check social media sources
- Determine the health and welfare of livestock and access veterinary and other support as required
- Bury dead animals and hazardous debris away from water courses refer to Animal carcass disposal (nsw.gov.au) and hazardous debris

AGRICULTURAL AND ANIMAL SERVICES HOTLINE

Livestock assessment, veterinary assistance, emergency fodder, euthanasia burial
Call 1800 814 647





AFTER AN EMERGENCY

FODDER, CROPS, PASTURES, HORTICULTURE AND WEEDS

- Check if hay or silage reserves have been inundated by water, and if new feed is required.
- After a flood or fire, be aware of weed emergence, especially any unusual plants that may be a livestock risk.

INSURANCE AND RECORD KEEPING

- Record information, decisions, actions, and before and after damage photos for insurance and potential Government disaster relief application purposes.
- Photograph the damage and contact your insurer and banks as soon as possible after the event.
- Check your insurance policy- ask about the level of support your policy provides for immediate business relief and recovery advice.

FOR HELP

If you have questions about your policy or don't know who your insurer is contact The Insurance Council of Australia

<https://insurancecouncil.com.au/> or phone 1800 734 621



AFTER AN EMERGENCY

FINANCIAL AND OTHER ASSISTANCE

- **Work with your accountant or advisors on your plan for financial recovery. This may include pursuing insurance and Government relief claim(s), assessing cash flow over the next months and the costs of reviving your business.**
- **Contact lenders, creditors and debtors early to discuss options.**
- **The NSW Government will announce any details of assistance following an emergency.**



Department of Primary Industries

Department of Primary Industries (DPI)
www.dpi.nsw.gov.au/emergencies/emergency/



Local Land Services

Local Land Services Connect people with information, support and funding to improve agricultural productivity and better manage our natural resources. They help you make better decisions about the land you manage and assist rural and regional communities to be profitable and sustainable into the future.



Australian Government
National Emergency Management Agency

NEMA
<https://nema.gov.au/>



Provide free, independent and confidential assistance to help eligible farmers and small rural related businesses with current and long-term financial planning



Rural Assistance Authority

Rural Assistance Authority (RAA) concessional loans, grants, or freight subsidies for declared natural disasters
www.raa.nsw.gov.au/disaster-assistance or call 1800 678 593 if you have any questions.

Rural Recovery Support Service

The Rural Recovery Support Service provides support to Primary Producers and Rural Landholders that have been impacted by natural disasters. Contact us on our general enquiry line 0448 077 684 or email us flood.recovery@dpi.nsw.gov.au or visit our webpage to find your nearest Recovery Officer. Rural Recovery Support Services (nsw.gov.au)



DISASTER PREPAREDNESS PLAN

1

PLAN

Identify your risks and plan what you will do, including evacuation plans

2

REVIEW INSURANCES, POLICIES AND FINANCES

Check your insurances and finances are adequate to cover your business

3

PREPARE YOUR PROPERTY

Prepare your property, livestock, and crops

4

MONITOR THE INCIDENT

Listen to emergency alerts and updates and follow advice

5

ACT EARLY

Activate your plan

6

ASSESS DAMAGE

When safe to return, assess and photograph the damage and contact your insurer and bank

7

CONSIDER THE CONCEPT OF “Building Back Better”

Assess the impacts of the disaster on your business, learning from them and minimising the impacts of future events

8

ACTION LESSONS LEARNT

Learn from your experience, integrate what you have learnt from the disaster into an updated emergency action plan

9

CELEBRATE SUCCESSES

No matter how big or small

10

LOOK AFTER YOUR PHYSICAL AND MENTAL HEALTH AND SEEK HELP IF YOU NEED IT

<https://www.health.nsw.gov.au/mentalhealth/services/Pages/support-contact-list.aspx>



REFERENCE GUIDE



Australian Red Cross November, 2016, Emergencies Happen: Protect What Matters Most. [Your Emergency Redi Plan rediplan-lite.pdf \(redcross.org.au\)](#)

Business Queensland, 21st August 2023, Flood Preparation for Primary Producers Flood preparation for primary producers | Business Queensland
<https://www.business.qld.gov.au/running-business/natural-disaster/disaster-hub/primary-producer/natural-disasters/flood>

Business Victoria 4th July 2022, Disaster resilience for business toolkit, A toolkit to help your business survive disasters Disaster resilience for business | Business Victoria
<https://business.vic.gov.au/business-information/disaster-resilience/business-resilience#disaster-resilience-for-business-toolkit>

Department of Primary Industries Managing Emergencies [Managing emergencies \(nsw.gov.au\)](#)

NSW State Emergency Service, SES, Emergency Business Continuity Plan NSW State Emergency Service (sesemergencyplan.com.au)

Small Business Commissioner, Get back To Business, A Guide to Recovering from disaste. [Get back to business - a guide to recovering from disaster | Small Business Commissioner \(nsw.gov.au\)](#)



Department of Primary Industries
Department of Regional NSW

Managing risk before, during and after natural disasters: A guide for primary producers



Rural
Recovery
Support
Service

