

Community Needs Analysis Natural Disaster Resilience Program

"Building Resilience in the Agricultural North Burnett"







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1. Background

1.1. North Burnett Region

The North Burnett Regional Council area comprises of six districts — Monto, Eidsvold, Mundubbera, Gayndah, Biggenden and Mount Perry. Named after the Burnett River that flows through the area, the North Burnett region covers 19,708km2, with a population of 10,623. The Burnett River begins in the Dawes Ranges, North East of Monto and flows South in a U-shape, through Mundubbera and Gayndah, some 400km before reaching its estuary and mouth at Burnett Heads, near Bundaberg.

Agriculture in the North Burnett region is both abundant and diverse and is also the leading employment sector in the region. The value of agriculture in the region is estimated at approx. \$220.9m and represents 2.5% of Queensland's total agriculture. On a broad scale, this is comprised of crops \$87.3m, livestock \$126.2m and livestock products \$7.4m. Other major industries include; citrus, pork, dairy, broad acre crops and timber.

1.2. Natural Disaster History

The North Burnett Region has been the most severely impacted by natural disaster events within the entire Burnett Catchment over the past decade. Flooding in the Northern part of the catchment is usually in response to the volume of rain received in the Dawes Ranges, North of Monto. Significant floods generally result from large rainfall events that occur in the Northern zone of the catchment. As rainfall patterns move further into the catchment – the river starts rising from the Headwaters located near Monto. Flood inundation of crop and grazing lands can occur, resulting in long-lasting impacts on both primary producers and the local and regional economy. Widespread inundation can cause isolation of properties and entire communities as road connections across the catchment can be cut for hours, days and sometimes weeks and months. The nature of these impacts signals the value in being prepared well in advance of annual disaster seasons.

The region has endured 7 severe weather/flooding events, 2 drought declarations, several bushfires, as well as being preceded by 8 years of drought conditions, and is therefore considered the most vulnerable to the cumulative effects of these and future events. Considerable vulnerability lies within the area of agriculture, of which the region's economy and communities rely. This is particularly prevalent in the agricultural community of Monto in the region's far North, with significant financial and emotional stress resulting from repetitive personal and business losses.

Whilst previous reports and recovery programs have focussed on recovery principles and plans, community and industry consultation has identified the need for specific targeted assistance in building long-lasting resilience to natural disasters, through developing methods, plans and changing behaviours to mitigate the impacts of these events – which this report will explore further.

1.3. Economic Impact

Economic impacts following natural disaster events in the North Burnett agricultural community have been widespread and in many cases long lasting. Locations across the North Burnett can be isolated for several days during flood events. From an economic perspective, this can create

significant impacts throughout various supply chains, as a result of isolation and loss of road connectivity.

Information provided by Mr. Brendan Egan, Director of Business Development and Engagement Queensland Rural and Industry Development Authority (QRIDA) has identified that "over the past 7 years for primary producers within the North Burnett Region, there have been a total of 770 applications for NDRRA assistance (Cat B, C and D) from primary producers in the Monto area that have been approved for a total value of \$8.5M. This does not include all data from the latest October 2017 event.

Collaborative research between Burnett Catchment Care Association (BCCA) and North Burnett Regional Council (NBRC) revealed that the most recent severe weather and flooding event of October 2017 resulted in approx. \$4.5M loss in income, along with approx. \$1M in infrastructure damage alone.

Whilst other industries may have the capacity to recover quite quickly from natural disaster, the impact on agriculture can be significant due to the broad spectrum of loss and damages. These impacts can have severe implications on agribusinesses and have the potential to cause significant financial cost and losses to individual producers, but also more widespread to regions, communities and industries. This further highlights the importance of being aware, informed and prepared for any potential future events, in order to reduce impacts of such.

2. Context

2.1. Agriculture in Australia

Research conducted by KPMG and National Farmers Federation, presented the following overview of the Australian Agricultural Industry:

- 85,681 estimated total farms
- 372 million hectares of land used for agricultural production
- 48% of Australia's landmass occupied/managed by Agricultural businesses
- 309,000 people directly employed in Australian agriculture, forestry and fishing
- \$59 billion Forecasted gross value of Australia's farm production in 2017-18
- \$61 billion Forecast gross value of farm production in 2018-19
- Second largest agricultural area in the world (after China and before the USA)

Population growth and the increasing global demand for food and fibre products will continue to increase going forward – with global meat consumption alone forecast to reach 470 million tonnes by 2050 (a 42% increase from current consumption). This highlights the importance of a strong Australian agricultural industry, as well as the need for producers to continue improving efficiencies and sustainable farming practices. In order to achieve this, agribusinesses will also need to focus on developing meaningful and long lasting resilience to a range of external factors, including natural disasters.

2.2. Agriculture in Queensland

Agriculture is a vital part of the Queensland economy, as well as the lifeblood of many rural and regional communities across the State. Queensland has the largest area of agricultural land of any Australian State and the highest proportion of land area dedicated to agriculture. Research completed by the Queensland Department of Agriculture & Fisheries in the 'State of Agriculture Report' provides the following overview of the Queensland Agricultural Industry:

- Agriculture occupies 88.4% of the State
- Grazing occupies 85.9% of the State
- Agriculture and Food Industries account for \$19.87B GVP and 3.6% of the State Economy
- 24,200 farm businesses across the state
- 57,000 people employed in agriculture, forestry and fishing
- 46,700 people employed in food and timber processing

Furthermore, from 34% of Australia's total farm area, Queensland grows 94% of the nation's sugar cane, has 47% of the beef cattle herd and produces 34% of the nation's cotton, 33% of grains and 30% of vegetables.

The trends that have underpinned growth in Queensland's agriculture and food sector are expected to continue into at least the medium-term future. Therefore it is imperative that the sector continues to work towards becoming sustainable, efficient and resilient.

2.3. Resilience in Agriculture

Resilience in agriculture is the ability to recover and attain full business functionality after a disruption. Building resilience needs to improve industry self- reliance in the face of industry and climate extremes. It is about changing attitudes towards risk and developing willingness and capacity to adapt to change.

Resilience and adaptability are becoming increasingly important in agriculture, particularly in response to ongoing changes in weather and climate. Australia is recognised as having the world's most variable climate and whilst Australian agriculture is considered to have a strong and proven history of adapting practices to a range of external factors, it is also suggested that going forward, impacts may be more severe and incurred more rapidly.

On average, Queensland is expected to become drier and warmer over the coming 30 years, whilst extreme weather events such as droughts and cyclones are predicted to increase in severity and impact. Rainfall may occur in less frequent, higher intensity storm events that could result in a range of issues for agriculturalists, such as soil erosion, run off, crop damage/losses and infrastructure damage — as well as more regional/catchment based impacts, including downstream water quality. Therefore, an emphasis must be placed on normalising risk management and decision making, subsequently enhancing farm businesses capacity to recover from natural disaster events.

Given the Natural Disaster history of the North Burnett, it is imperative that the region's agriculturalists are able to adapt to these challenging new conditions in order to improve resilience

and self-reliance so as to reduce potential impacts from similar future events and remain sustainable, productive and profitable businesses.

3. Methodology

3.1. Data Collection

Data has been collected from a range of sources, in order to maximise the diversity of information and stakeholder representation, as well as minimise bias.

Sources included:

- Interviews Local Landholders
- Interviews Community Organisations and other Stakeholders.
 - o Including industry advocacy groups, local grower/producer groups, financial professionals and local government.
 - Groups included Agforce, QRIDA, RFCSSQ, Suncorp, Accounting & You, Lonsdale Agribusiness, Monto Growers Group, GrowCom, DAF, WBBROC and BIEDO.
 - The following organisations were also asked to be involved but did not respond or were unavailable - Gayndah Fruit Growers, QLD Pork, Qld Dairy Organisation and Queensland Farmers Federation.

Events

- o In conjunction with existing planned meetings/events.
- o Informal discussions with individuals, groups etc at various local and industry events
- Events included BCCA workshops/events, North Burnett Ag Network Meeting, training/extension workshops, industry training and networking forums etc.

Desktop Research

- Existing industry and community reports relating to a range of topics including, previous natural disaster events and responses, strategic planning, resilience strategies, natural disaster preparedness, climate and Australian Agriculture.
- Information obtained has been used to further explain/understand the current and historical situations, as well as the needs identified through this report and potential resolutions/actions to address them.

4. Key Findings

Key findings have been identified through the information capture listed above and segmented using the triple bottom line approach; into the areas of - Economic, Environmental and Social. Findings have shown that support is required in all areas of this approach, however the greatest needs identified are currently in regard to economic and environmental security and sustainability. Providing assistance to agriculturalists in these areas will assist them in building meaningful and long lasting resilience for their businesses.

Strong interest has also been shown by various organisations and landholders to be involved in and/or collaborate in the next phase of this project – delivering resolutions to the key findings

identified below. This indicates a positivity and openness towards the delivery of this project, but also to building resilience in the North Burnett agricultural sector as a whole.

4.1. Economic

Needs identified below are largely in regard to financial and business management information, understanding and tools. Both professionals/organisations, as well as individual landholders identified gaps and/or a need for further information and training in these areas.

Professionals/organisations indicated that there is a strong need for a higher level of accountability, awareness and preparedness in regard to financial/business management – which also encompasses risk management, business planning and decision making. Historically, there has been a degree of hesitance/resistance from agricultural businesses to make changes or accept support and training in these areas – however, through this process some have suggested that further knowledge and training may improve their overall business resilience. Therefore, achieving engagement and improvement in these areas will be a priority for this program.

Addressing these gaps will provide producers with the opportunity to gain a more comprehensive understanding of their business and financial position, implement tools to better communicate policies and procedures (particularly in regard to natural disaster response), as well as the ability to analyse and identify areas within it that may require further attention to enhance overall business performance and subsequent self-reliance and resilience to future natural disaster events.

Topic	Needs / Further info required					
Business Management & Financial Literacy	 Financial Management & Preparedness Agri-focussed financial management / record keeping programs available (+ relevant training) Record Keeping tools & methods Business Planning (and implementation) Business / Farm Diversification options 					
Risk Management & Decision Making	 Risk Identification & Assessment Risk Management and Mitigation Strategies (planning) Decision Making Tools Info & Communication re. Recovery Programs & support etc available at time of / post event. 					
Communication & Relationship Building	Building communication skills within the business & family Personal Development courses / opportunities to enhance these skills					
Insurance	 Non-conventional / more affordable options available (particularly for crops) 					

4.2. Environmental

Information gathered has also suggested that further support is sought in the area of environmental preparedness and recovery from natural disaster events. Given the recent natural disaster history of the North Burnett, a large portion of this support, information and planning may be in the way of repairing damages from previous events, so as to reduce future impacts to the same areas and improve the overall land quality.

During an interview, a Biggenden producer indicated that on ground technical and financial support to plan and carry out repairs to existing erosion and run off sites would be the highest priority for his business - he would like to 'minimise impacts through changes in management'. A Monto grazier indicated that their priority for building resilience would be, advice on how to fix and re-stabilise creek banks to reduce future impacts, as well as advice to better design water infrastructure to let water flow better and general property planning/design. A Monto grower also suggested that growers in the area may require further information and training on crop selection and rotations – 'getting it right', so as to reduce the risk of potential damages and losses from natural disaster events.

Overall, it appears that landholders in the North Burnett would be open to both on-ground technical support (including 1 on 1) and group training/workshops covering the various topics listed below. Addressing these gaps will give growers and producers the ability to take a more proactive approach to the productivity and sustainability of their land and its ability to endure extreme weather events.

Topic	Needs / Further info required
Land Rehabilitation / Environmental Engineering	 Erosion Control Advice, Design & Works Run-Off Control & Repairs Property Planning & Design 1-on1 Technical Support / on farm advice for above
Crop Selection / Rotation	 Getting crop rotations right Crop varieties available (incl. new and emerging) Crop Selection - incl. grass/legumes etc. for grazing Building crop / farm diversity
Biosecurity	Weed & Pest Management / ControlBio-Control Options
Water Security & Management	 Water Infrastructure Planning Water Infrastructure Repairs Irrigation Technologies & Efficiencies
Climate	 Weather forecasting tools and technologies How to use these to assist in planning / proactive decision making

4.3. Social

Social needs did not appear to be front of mind for most landholders, however some did emerge through further discussion. When the topic was brought up by the interviewer, most producers indicated that mental wellbeing was impacted during disaster events, but that the support programs available were sufficient. They did however suggest that more one on one support would be preferred, rather than the group programs/workshops that have been available in the past.

The request for one on one support rather than group programs, may be due to the stigma surrounding mental health in rural areas, which has also been highlighted. A Gayndah producer felt that 'the mental health piece is done well, however needs more work to remove the stigma of seeking help in rural areas' and also that connectedness/connectivity within local areas during and after disaster events was important in both recovery and resilience.

A number of professionals / organisations also indicated that through their experiences and interaction with producers, some level of importance should be placed on these areas, though largely in regard to general information sharing and availability (particularly at time of disaster events), rather than as project priorities.

Topic	Needs / Further info required					
Community Connection	 Communication plans / networks for disaster events eg. plan/s to deliver info down the catchment. Community/social events at time of natural disaster & throughout recovery Local grower/producer groups and/or social networks 					
Mental Health & Wellbeing	 Ongoing mental health support currently available Tools to assist with managing (mental health) better at time of disaster and throughout recovery Further info/communication re. support available at time of disaster 1 on 1 support preferred, rather than group settings/info sessions 					

5. Summary

Due to the unpredictable nature of Natural Disasters, it is not possible to be or plan to be resilient to everything, however planning, preparedness and an informed understanding of potential risks and recovery requirements can result in a more flexible, adaptable and successful business.

A number of needs and gaps in regard to producers' ability to build natural disaster resilience have been identified through this research - the most common/significant themes have been prioritised as per below:

- 1. Financial / Business Management
- 2. Land Rehabilitation / Environmental Engineering
- 3. Risk Management / Decision Making
- 4. Crop selection / Rotation / Innovation
- 5. Water Security & Management

Insurance and Biosecurity/weed control also emerged as a need, however are considered a moderate priority, in comparison to those listed above. Social connection and mental wellbeing were identified as having a level of importance, however are considered a lower priority, due largely to the range of programs, information and support already available.

From the information gathered, it is clear that a whole of business approach is required to achieve overall enhanced agribusiness resilience in the North Burnett. Acknowledgement that further planning and management needs to occur amongst the region's producers, rather than only being reactive to disaster management. This was identified as one of the most significant barriers to the agricultural North Burnett building its natural disaster resilience, and therefore will be a key in improving it going forward.

6. References

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- Taylor B et al. 2015, Grazing and Climate Change in the East Coast Cluster: Impacts & Opportunities.

Appendix A - Landholder Interview Responses

NB: Information collated below is a selection from the structured interviews held with individual landholders.

Property Details	Have you been impacted by Natural Disasters	Most Significant Impacts	Management Changes already made	What would help improve your resilience	Workshop Topic Suggestions	Delivery Method Preferred	What Previous ND programs have you seen / been involved in	Other Comments
- Biggenden / Mingo - Cattle / Grazing - Also works off-farm	- Flood - Drought	- Erosion - Run-off - Wash Outs - Damage to a large dam - gradually getting worse with each event	- Involved in a BCCA projects previously: - Fence off water ways - has helped to an extent but doesn't stop the water flow/run off / erosion	On ground technical support Financial Support towards repairs / reducing chance of eriosion Minimize impacts through management / changes in management On ground technical supports through management / changes in management		- 1 on 1 on farm support - Workshops would suit as he works off-farm	BCCA Reef project (in response to flood damage - not an actual ND project) - fence off riparian zones. BCCA Flood Recovery Weeds Project No govt support / grants accessed previously	
- Gayndah - Cattle & Citrus	- Flood - Drought	- Loss of Electicity - lost 70-80 hd of cattle (flood) - Lost Citus crop (flood) - Lost some citrus trees - Creek Crossings/fences - Environmental damage - Financial Impact - loss of income + additional expenses in recovery - Mental Health (getting used to the new normal)	position - More sustainable options used now - solar	What would help landholders in the area: - Small targeted workshops / field days - Education & Trinling - Field Days demonstrating best practice etc. on local properties - Decision Making (incl. when to sell, succession, basics etc) - Make sure the workshops are inviting/engaging - eg. Bouncing Back - eg. Tackling Adversity	Managing Drought Decision Making Risk Management/Planning Succession	- Half Day Workshops - On Farm Field Days - Some 1 on 1 on farm support	- Connectedness/Connectivity - Smaller connected groups in local areas catching up in social (not formal) settings, just to chat - Mental Health piece is done well, however needs more work to remove the stigma of seeking help in rural areas	making type topics. - After flood hard decision had to be made - nee to be business decisions, not emotional
- Monto - Piggery / Cropping	- Flood - Drought	- Financial - Production - Physical Damage - Weeds	- Courses re. business management/finances etc - Crop selection	- Benchmarking Groups - PD / Leadership Course - Dusiness Mgmt / Financial Courses - Software to enhance business (financial management + production management/record keeping etc) - Decision Making Tools ** Technology - Risk Management Tools - Knowledge - What Advisors / Consultants are available??	- As per previous Question - Irrigation info - Efficiencies, Costs, Technology, Decision Making etc. (eg. technology vs people, solar etc) Weeds - Crop Selection - getting rotations right etc Risk Management	- Depends on topics / type - On farm / field day will draw more people		- Connectedness is a big part of disasters / resilience but in general for regional / rural also need more social gatherings etc. so people can catch up / talk / share ideas
- Monto / Cania - Grating	- Yes - Flood - Drought - severity of impacts dependant on management	- Financial - Mental - Infrastructure Damages (fences, roads etc) - Isolation - roads generally cut for 7-10 days - Market access issues due to isolation/roads - **Erosion** - severe creek bank erosion, which will also begin to impact water infrastructure soon - Water has changed its flow course in recent years - Communication & Networks at time of and post event	- Selling schedule (where necessary) - due to road closures etc Moved some fences / crossings etc Engaged a financial/agri consultant	- Advice on how to fix / re-stablise creek banks/water ways - to reduce future impacts - Advice to better design dams / water infrastructure to let water flow better and avoid blow outs, run off etc Better road infrastructure - Communications / Networks prior, during and post disaster	- Erosion Control - Property Planning (ie. paddocks/fences/crossings/infrastructure design to reduce impacts.	- Any Form - 1 on 1 for erosion issues - Often aren't aware of training/field days etc- otherwise would attend more of them.	- All need to be better advertised / communicated - QRIDA disaster loans & grants a big help - Blaze Aid + Students helping w/clean up were a massive help following TC Marcia Flood - Council Emergency centre/s hasn't worked that well for them in the past - Chopper has been sent to check on them when isolated, however no assistance provided or offered - just land and take off again.	
- Monto - Cattle / Grazing	- Yes - Flood (property has river frontage) - Prought (impacts reduced according to management strategies)	- Time - Financial Stress - Froduction Capabilities & Limitations - Run off, disturbances to top soil, road damage, structural damage to dams etc Variations to weed & grass species - can affect carrying capacity etc.	Monitoring stocking rates to be proactive leading into potential drought events. Controlled burning/fire - fire breaks to prevent widespread bushfires	- Financial Support to - increase water infrastructure & undertake repairs (fences etc) - Frosion Continu. - Weed eradication - Community field days - Nutritional Deficiences workshops - re. soils, grass species & natural disaster impacts - Risk Management, Business Management, Decision making Workshops	- As per previous Question	- Half Day on-farm workshops / field days	 QRIDA Grants - assisted in purchasing fencing materials to reinstate flood damaged areas or river crossings. 	
- Mundubbera - Cattle - Irrigation	- Yes - Flood - Drought - Fire	- Time (to complete repairs etc, which takes away from normal management/maintenance etc) - Infrastructure Damage - Financial cost of repairing damages - Sand dumped into pump sites (flood) - Before implementing cell grazing - fencing repairs	- Fire - back burn around infrastructure, whipper snip etc to reduce risks - Not a management change - but have seen a reduction in infrastructure repair cost since implementing cell grazing			- Half Day (morning) Workshop	- Blaze Aid - worked well - QRIDA Drought Funding (water infrastructure) - criteria not realistic / conducive to long term property development/improvement. Eg. funding not available to desitt/clean out existing dams, only to establish new dams.	

Appendix B - Organisation Interview Responses

NB: Information collated below is only from the structured interviews held with organisations, industry groups etc.

Industry	Which industry/les impacted hardest	Most Significant Natural Disaster Impacts on Producers	Management Changes Already Seen	What will help improve resilience	Training/knowledge/ education Gaps	Would Clients engage in activities to address these gaps - how?	What has been done well previously	Other Comments
Accounting	- Cropping (mainly flood) - Lucerne (drought & flood) - Beef producers (drought)	- Financial - loss of income, increased borrowings, reduced equity - Crop loss/damage - Water / energy - no power = no irrigation - however cost is the bigger issue Mental (good support available)	Transition to new irrigation systems Improved energy & water efficiencies However - marginal farmers can't afford these changes	- Insurance (even partial cover of grops) to mitigate significant financial loss Develop awareness that the events occur - Financial Support (govt) - Immediate response at time of event - More depots for orgs like Blaze Aid (govt support) Community Connection - Encouragement for farmers to keep farming -	- Education re. completion of financial applications/recovery/grants etc Insurance - govt subsidies/programs to encourage farmers to insure crops etc Suitable insurance coverage/policies available.	- Yes - Education / Training - Structured Forums/Workshops - Possibly Multi Topic (with insurance / financial focus) - re. insurance - risk/benefits vs cost - economics/savings	- Govt Support - needs to continue - Social/Mental support and awareness - needs to continue - Blaze Aid - needs to continue with additional support	
Agri Consulting	- Cropping / Lucerne (flood) - Beef (drought & flood), however may not realise full impact until 3-6 months later.	- Financial - loss of crops/income & cost of recovery efforts (pivot, paddock repairs, fencing, roads, infrastructure etc) - Increased borrowings and/or delays to paying down debt) - Declining equity positions - Market Access (due to road damage etc)	- Haven't seen a great deal of changes - Cropping / Farmers tend to be better at adapting than cattle producers - because they have to be	more support for air industry. - Community Connection - social/community events at time of/following disasters - Preparedness & Accountability - Improvement in overall management - Production/business/financial/ - Forward Thinking & Planning - Awareness of Risks - Awareness of recovery programs etc. available - Awareness of different programs available to improve management/production in general	- Financial Literacy - Business / Books / Admin - Cost of Production - Margins etc.	- Yes - More than a one-off workshop required	- Govt Support/funding has been good, but can't be reliied upon - producers need to be more prepared and accountable for their businesses	,
Finance/Banking	- Irrigated Farming (Flood) - Dryland Farming (Drought)	- Mental Health - Market Access - Loss of Income - Increased costs / reduced margins - Increased borrowings - Depletion of Equity - increased borrowings reduction in property values - Reduced overall viability - Working too hard during recovery efforts - losing balance	Flood Affected: - Have learnt how to recover - ie. how to prioritise recovery efforts/repairs etc Crop selection	- Save/put a side money - Risk Management Plans - Risk Management Plans - Extend criteria for govt support to living expenses, admin/book keeping etc Property design to reduce impacts of flooding - Acknowledgement that these disasters are now part of doing business - therefore manage around them Work towards adapting to the new normal - currently there is significant hesistance to do so - All areas of management need to be equally as important/strong - property, finance, business, HR, mental etc Producers need to have acceptance/openess to assistance, support, training etc.	- Paperwork (all) - eg. JBAS, Health Decs, Financial, Admin etc.	- Series of Workshops - Make the topics/workshops attractive & relevant - Provide something worth their while or free eg. a keynote speaker to draw a crowd.	- Blaze Aid - Flood Plain recovery (Monto)	- More targeted govt assistance required. Eg. allow grants to be used over 6 mths for living expenses, admin etc. rather than only for capital expenditure Break down stigmas around all areas where assistance is required/provided (mental health, admin, finance, tech etc)
Council	- Cropping	- Erosion - Fences - Soils - Dam / Water infrastructure damage	- Crop selection - some have diversified	New crop varieties / selections Trials for different/alternative crops/industries Could have small trial sites on a number properties to reduce risk component Perenial crops that are more resilient, rather than annual crops Breaking the mindset - opening it to practice change	- Soil - Ground Cover - Erosion - Land Recovery practices	- Workshops are overdone	- Soil Workshops & 1 on 1 support (eg. John Day) - Immediate assistance from groups at time of events (ie. clean up etc) - Blaze Aid - but could have come quicker/earlier	- Low interest Govt Loans put people in more debt (grants work better) - Grazlers bounce back better than cropping - moveable commodity - Grower Group and Ag Strategy both good initiatives
RFCS	- Cropping / Irrigation / Hay	- Loss of crops - Erosion / land degredation - Fences - Financial - Cashflow Erosion - Reduced Equity - Inability to service debt - Increased debt - Some property sales	- Some have moved out of cropping into Beef - Moved from Dairy into Beef & Hay - Recognised they could not financially or mentally take another flood and crop damge etc. therefore made the decision to change their business model to a more moveable commodities (with assistance from RFCS - in some cases the bank could also not offer any further assistance)		Financial / Business literacy Cost of Production Suitability of type of operation (breeding vs.	- would need to make it worth their while / something to draw them in (eg. include practical topics / demonstrations) - Late afternoon / night events - add a social aspect to make it more appealing - Financial only probably wouldn't draw a crowd, or would only draw the wives Workshops with local speakers/presenters may be more appealing to locals (make it something receptive to people)	- Blaze Aid - Rural Aid - not solely focussed on drought so are able to assist in flood / fire etc	- BMRG Workshop - Testing Management Options (Whole of Farm approach) - CWA Public Crisis Funding - People in Business Workshop - People don't know what BMRG/BCCA actually do - that probably needs work (Greenie perception) - more one on one, on ground support would be good for farmers - Need to overcome stigma of NRM - Community Assistance Team (non-locals) at time of event didn't work well - didn't deliver
BIEDO & DAF	- Cropping	- Market Access - Erosion - Financial - Mental - Varied across industries - minor to major - Market access - Huge economic impact across the regions		- Bridging the Gap - Workshops etc around topics to improve preparedness - Connectedness & Networks - Need to have a social / non formal aspect to events, particularly at time of or post disaster		- Series of workshops / field days etc - Topics to include Talking 2030 Industry Drivers - Perhaps piggy back on NB Ag Network Meetings - After lunch (content) - evening social function (ie. Ag Network Meeting) - KIT Day type event - Series of "What Ifs" workshops (eg. succession, finance, change of crops/industry, disaster/risk etc.)		manu_artions/cresults - dilFO will have a Human Social role next ye - purpose to build relationships and connect across the region (Jan 19 to Dec/June 20) - Vicki NBRC - Building Networks between Ag. Disaster (identify at risk properties & create networks for disasters)
Livestock Agency	- Deal mainly with cattle industry	- Financial - Mental - Infrastructure Damage - Road Access - Weeds - Drought & Flood both experienced	Own Business: - Additional staff training - eg. how to cope with supporting people - reduce impacts on staff in times of disasters. - At time of/during disasters - ensure the best and most accurate info for clients is to hand	- Planning to reduce damage and improve welfare outcomes Drought Planning - ie. a clear path for what is to happen in times of/leading up to drought Flood Planning - clear plan that tells when to move stock & machinery, when to open gates etc.	- Tools/training to produce plans (per previous question)		- Have shared info re. subsidies and counselling to clients - but not sure of outcomes.	