

## GUIDE TO DISASTER RELIEF/RECOVERY

We are trying to keep abreast of any financial relief packages the Government makes available for people and businesses, including tax relief packages that IRD has available. Below are details of some of the help available that we have collated for you.

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### I am Alive!

#### Police: 'Let us know you're safe'

NZ Police are asking for everyone in the Hawke's Bay/Gisborne region to mark themselves as safe. If you are able to do so, please see the below links to register.  
<https://forms.police.govt.nz/im-alive>

Anyone who has not yet been able to contact someone following the cyclone is also encouraged to make a Person Inquired For report.  
<https://forms.police.govt.nz/person-inquired-for>

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### Need a helping hand OR can offer help

Need extra hands or supplies? Submit your request for help through [Hawke's Bay Helping](#)

This same site details all those looking for help so anyone willing and able can find details of where help is needed.

Facebook site – [Cyclone Hawkes Bay Help](#) are also connecting volunteers, donations, food, and resources with those in need of help.

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### Banks

Most banks have put together a one-off payment/package, please see the links below for you bank and what they are offering:

- [ANZ](#)
- [Westpac](#)
- [BNZ](#)
- [ASB](#)
- [Co-operative](#)
- [KiwiBank](#)

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### Insurance

Please contact your insurance company for any insurance claims. [Civil Defence](#) have provided the following advice:

If your home, car, or contents have been damaged by the severe weather, take photos before you remove or repair anything and report it to your insurance company as soon as possible. You only need to contact your insurance company and they'll let you know what you need to do next, how to claim and – if applicable – how EQ Cover from Toka Tū Ake EQC works.

If you need to make your home safe, sanitary, secure, and weather tight, please record the work done, take before and after photos, and keep copies of the bills you paid.

If you don't have house insurance but do have contents insurance, speak to your insurer about what is covered. Make sure you take lots of photos and keep good records before you throw anything out, where possible.

Free and independent advice is available through the New Zealand Claims Resolution Service (NZCRS), this will provide expert support to homeowners with insurance claims after a natural disaster to avoid disputes, resolve issues and ensure claims are settled as quickly as possible. This service is available from Monday 20

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February 2023. The NZCRS will replace the Greater Christchurch Claims Resolution Service (GCCRS) and the Residential Advisory Service (RAS).

Homeowners who have concerns about their claim or are unsure about the process can contact NZCRS on 0508 624 327, email [contact@nzcrs.govt.nz](mailto:contact@nzcrs.govt.nz) or visit [www.nzcrs.govt.nz](http://www.nzcrs.govt.nz).

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**Insurance claims -**  
*Want to talk in person?*

**IAG Insurance** and **Tower Insurance** have moved into the pop-up recovery hub at 104 Heretaunga Street West (opposite BNZ bank). They are available for face-to-face discussions about insurance claims and queries.

**AMI** will also be available daily at:

Napier: Napier Conference Centre, Napier War Memorial Centre  
9am-5pm from Monday 27<sup>th</sup> February 2023

Waipawa: mobile unit in the carpark by the Waipawa Library  
10am and 2pm 2<sup>nd</sup>-3<sup>rd</sup> March

Wairoa: mobile unit location to be confirmed.mobile  
10am and 2pm 2<sup>nd</sup>-3<sup>rd</sup> March

Gisborne: Trust Tairāwhiti, 50 The Esplanade, Kaiti  
9am - 5pm from Tuesday 28 February

IAG represents the following companies; **AMI, State, NZI, Lumley, Westpac, BNZ, ASB, The Co-operative Bank, Lantern Insurance, NAC Industries and Swann Insurance.**

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**AA Insurance** will be basing its Hawke's Bay cyclone support team out of the Hastings and Napier AA Centres from Monday through Friday (27 February – 3 March).

Hastings: Mon – Fri 10am-4pm, 521 Heretaunga Street West, Hastings  
Napier: Mon – Fri 9am – 4pm, 33 Carlyle Street, Napier South.

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## EQC

EQCover for this event EQCover provides the following:

- Landslip damage, EQCover available for damage to house and land.
  - if the house is damaged by the landslide, cover available up to the building cap (up to \$150k or \$300k, depending on policy renewal date).
  - cover for repair or reinstatement of some residential land, up to the value of the insured land.
- Flood and storm damage, EQCover only applies to insured land, with private insurers generally providing cover for homes.
  - removal of flood debris such as silt and fallen trees.

Land claims can take some time to resolve and communication between impacted people and their insurer is critical. Information that may be useful for homeowners are in links below:

- [Householders guide to EQCover](#) - overview of how EQCover works, what is and isn't covered, and how EQCover claims are settled.
- [Factsheet - Land Cover: Storms and Floods](#) – how EQCover works for storm or flood damage to insured residential land.
- [Factsheet - EQCover: Land claims](#) – steps involved in an EQCover land claim, people involved and how settlements are calculated.
- [Householders' Guide to Residential Land](#) - overview of how EQCover works for insured residential land, what is and isn't covered.

## Civil Defence

If you are wanting to know more about the Civil Defence response, e.g. civil defence centres, road closures, water updates, phone and internet etc. Please see the link below:

<https://www.hbemergency.govt.nz> (Hawkes Bay)

<https://www.gdc.govt.nz/services/civil-defence> (Gisborne /Tairāwhiti)

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## Work and Income

If you have been affected by this emergency event, work and income may be able to make a Civil Defence payment to you. To apply, please see the link below: [Civil Defence Payment](#) or call 0800 400 100 (7am to 5pm)

For more information about urgent or unexpected costs, go to [workandincome.govt.nz](http://workandincome.govt.nz)

Civil Defence Payment fact sheet

<https://www.workandincome.govt.nz/documents/eligibility/emergencies/financial-support-for-cyclone-gabrielle-factsheet.pdf>

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## Business support

[Business.govt.nz](http://Business.govt.nz) have published tools, links and other reference information to support businesses affected by the extreme weather to keep yourself, your employees and your business safe.

The Government announced a \$25 million support package to help businesses in cyclone affected regions. Initial grants are up to a maximum of \$40,000 per business and will be distributed locally by the Hawke's Bay Chamber of Commerce and Trust Tairāwhiti in the Gisborne region. [Applications are open and can be accessed here.](#)

Applications are open if you are a **sole trader, self-employed, or an employer of up to 50 full time** employees.

### Eligibility criteria that must be met:

- You must be in one of the seven impacted locations.
- You are facing significant cashflow issues due to continued customer access, ability to source stock, supply chain issues, inability to operate as usual due to premises or delays in insurance assessment and repairs.
- Your business is otherwise viable both before and after the flooding.
- You are not receiving any funding from Ministry for Primary Industries recovery fund.
- You commit to acting in line with employment law and with due regard to your employees.
- Further criteria may apply.

### You will need the following key information to complete the application:

- Trading name / legal company name
- Type of business
- NZBN
- Location
- GST number
- Number of staff
- Short description of the impact your business has experienced.

The Government has advised that this is only the first stage of support for affected communities and businesses, with promise to work closely with communities to access needs. Further funding announcements will be made in the near future.

There is more information on the Hawke's Bay Chamber of Commerce [website](#).

## IRD - Tax relief

If you need help keeping up with your tax obligations, please see the link below:  
[Tax relief](#)

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## KiwiSaver Financial Hardship withdrawal

You may be eligible to withdraw KiwiSaver earnings early if you are experiencing financial hardship. If you would like to make an application, please contact our offices and we can assist you with the paperwork.

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## Hastings, Napier and Gisborne Councils

The councils have published advice for those who unfortunately need to clean your property or business premises.  
[Click here](#) to read more.

Contact details for the councils are as follows:

### [Napier City Council](#),

email: [info@napier.govt.nz](mailto:info@napier.govt.nz)

Tel: (06) 835 7579

### [Hastings City Council](#) (including Wairoa district)

Email: [customerservice@hdc.govt.nz](mailto:customerservice@hdc.govt.nz)

Tel: (06) 871 5000

### [Gisborne District Council](#)

Email: [service@gdc.govt.nz](mailto:service@gdc.govt.nz)

Tel: 0800 653 800 / (06) 867 2049

If your property has been impacted by the Cyclone and you are waiting for an inspection to determine whether it is White, Yellow or Red stickered please contact the customer service line at your applicable council. Building inspectors at the councils are responsible for this process.

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## ACC

ACC is providing support for those in the Cyclone affected areas. This includes:

- If you need medical support from a GP, nurse, nurse practitioner or Urgent Care, **for an ACC covered injury**, you won't need to pay anything. They are covering the cost of any additional payments you would usually have to pay between 19 February and 19 March 2023.

See [here](#) for more detailed information and other support for ACC related injuries currently.

## Farming/Horticultural specific support

### Ministry of Primary Industries (MPI) - Primary Sector Recovery Grants

Recovering from Cyclone Gabrielle in Hawkes Bay – [Information fact sheet](#)  
[Dealing with floods](#)

The Government has announced grants to support impacted farmers and growers.

- up to \$10,000 for pastoral and arable farmers/growers to assist with initial recovery e.g. repairs to water infrastructure for livestock and fencing
- up to \$2,000 per hectare (up to a maximum of \$40,000) to remove silt from trees and vines, support clean up and minimise future losses.

For more information on the grants and application forms [click here](#).  
Grants Information [fact sheet](#)

### Groups able to offer immediate farm/grower support

[Dairy NZ](#)  
[Beef and Lamb NZ](#)  
[Horticulture NZ](#)  
[Rural Support Trust](#)

The Government have approved mobilisation of the '[Enhanced Taskforce Green](#)' (ETFG) work programme to help businesses and communities clean-up the recent flooding. ETFG workers can provide support to farmers, growers, and other producers where their primary income is derived from land-based activities.

[Federated Farmers](#) are organising the Farmy Army – [register for help](#) or [volunteer](#)

Forest360 are offering emergency help. They have staff and harvest crews in the affected areas and have people with machinery to assist within HB. Email: [info@forest360.nz](mailto:info@forest360.nz), call (06) 323 5621 or text/call Marcus 0274 921 081 or Dan 027 585 9339 to find out more.

### Other resources for farmers and growers

There are a number of flood support services out there for the farming community that may be of use:

- [Recovering from a flood](#)(Beef and Lamb NZ fact sheet) will help you prioritise tasks during the immediate aftermath of a flood. It also provides guidance around what needs to be done in the weeks and months following, particularly if you are dealing with silt and/or slips.
- [A list of resources](#) to help growers make recovery decisions, particularly in regard to repairing, rebuilding or developing their soil, crops and land following flood events such as Cyclone Gabrielle.
- [Managing stressed stock](#)
- [Health and Safety post-flood](#)
- [Advice about Leptospirosis during floods](#)
- [Feed budgeting](#)

## Mental Health Support

During these times of emergency, your mental and emotional wellbeing is important.

If you feel you're not coping, talk to a health professional. Seek medical help from your doctor or a mental health provider familiar with the effects of disasters. Some people may never have a reaction. Others may have delayed reactions that show up days, weeks or even months after the disaster happens. Not everyone has reactions right away. Your symptoms may go and then come back again when something makes you think of the disaster. After a disaster, be sure to talk to someone about how you are feeling. There may be a specialist post-disaster crisis counsellor appointed in your area.

If you or family members are feeling stressed or anxious, the following support may be of useful:

<b>Need to talk?</b>	For anyone who is anxious, the 1737 line is available 24 hours. Text 1737 and you will be able to talk or text with a trained counsellor or peer support person.
<b>Xero Assistance Programme</b>	Xero has XAP for any small business owner, employee or their families to access. XAP gives three confidential and free telephone, live chat, online or face-to-face counselling sessions through until 31 March 2023. <a href="#">Xero Assistance Programme XAP</a> or email <a href="mailto:xap@xero.com">xap@xero.com</a> to get access.
<b>Red Cross</b>	Red Cross offers recovery matters workshops to support people through the long, challenging and complex recovery process <a href="#">Disaster recovery matters workshops</a>
<b>Rural Support Trust</b>	With the farming community being badly impacted it's important farmers look after their own wellbeing. We encourage reaching out to each other and using the <a href="#">Rural Support Trust</a> or contacting the <a href="#">East Coast Rural Support Trust</a> .