

**Submission
No 43**

**SUPPORT FOR DROUGHT AFFECTED COMMUNITIES IN NEW SOUTH
WALES**

Organisation: The Salvation Army, Australia

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Inquiry into support for drought affected communities in New South Wales

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Statement of Recognition

The Salvation Army acknowledges the Traditional Custodians of the lands and waters throughout Australia. We pay our respect to Elders, past, present and emerging, acknowledging their continuing relationship to this land and the ongoing living cultures of Aboriginal and Torres Strait Islander peoples across Australia.



Hope where it's needed most

The Salvation Army thanks the Committee for the opportunity to provide evidence and welcomes the Committee's focus on the impact of drought on rural communities. Public attention and government support have largely focussed on the plight of farmers during the drought. To a degree this is appropriate, as primary producers largely drive the economic experience of a rural community. There is, however, scope to better alleviate the impact of drought on rural communities distinctly and additionally to the impact on primary producers.

Fundamental to the ethos of The Salvation Army is the idea that every single human being has inherent worth and every person should be able to live with dignity. Through the tireless efforts of our rural chaplains and flying padres who work alongside our corps (church) officers, who live in and work with communities across the whole of NSW, The Salvation Army has been supporting rural communities experiencing drought since 2011.

Our experience leads us to a simple conclusion:

Drought is inevitable. Suffering is not.

When the current drought intensified in 2018, The Salvation Army provided over \$4 million of support to over 1,700 households thanks to the generous support of donors. The Salvation Army also provided support in targeted drought affected regions under Round 1 of the Commonwealth Government's Drought Community Support Initiative and has recently received funding to continue support under Round 2 of this initiative.

This work is complemented by our Strategic Emergency and Disaster Management teams, who provide short, medium and long-term support to individuals and communities impacted by disasters and emergencies across Australia. They are typically one of the first on the scene and often the last to leave. As these events become increasingly prevalent, we continue to see significant impacts on human health and wellbeing.

Through this experience, we have identified several opportunities for the NSW Government to support rural communities. Our work within communities has shown us both the level of despair and hopelessness in communities experiencing drought, but also the remarkable protective factor of community connectedness. It is our experience that when communities are supported to thrive its members are better equipped to maintain emotional and mental wellbeing and resilience in the face of adversity.

By supporting rural communities facing drought in the short-term by providing **relief**, in the medium-term through **recovery**, and in the long-term to **restructure** where necessary to safeguard the future of the agricultural industry and by extension, rural communities, the NSW Government can ensure that the impact of tomorrow's drought will not be as keenly felt as today's.



Jono's story *

Jono grew up with his grandparents in a small country town. At 18 he left school and started work as a dairy hand. This work was relatively well-paid and high demand meant that he was working two milking shifts a day.

When the drought set in, production was cut in half and consequently so was his pay. Jono managed to make ends meet as he was still living on the farm. But when the farm became unviable and was sold, Jono found himself unemployed and homeless at age 23. He managed for a time to stay with his grandparents and receive Youth Allowance with the support of our local Doorways emergency relief service.

Though Jono was actively looking for work, he found it hard to find employment in part due to lack of skills. His accommodation arrangement eventually broke down and because he had no fixed address, he also stopped receiving Youth Allowance.

Jono is currently still homeless and living in his car, with no income support and no real job prospects where he is. Though we are helping him look for accommodation and re-apply for Youth Allowance, the future is not looking bright for him if he stays where he is. Regardless of where he is, he will need training and support to find employment.

*name changed

The nature of drought

Drought and the community

Primary producers, like all members of the community, are part of the community's ecosystem. They buy their daily necessities at the local shops, meet up with friends at the local pub, and employ local contractors and tradespersons. Local businesses in turn employ local people and keep money within the local community.

The impact of drought on finances has meant that this cash flow has all but dried up. Farmers have been forced to let farm hands go and can no longer provide enough business for contractors to make their businesses viable. In some instances, this means that farm hands have not only lost a job, but their accommodation too.

In many communities, we have witnessed businesses closing. Tradespeople and their families are also leaving rural communities due to lack of work. We have seen local hospitality staff go from a 40-hour working week to a 15-hour working week. A common sight in many rural towns today is a half-empty main street. In a small town in Warrumbungle Shire, six businesses have closed over the past six months. In effect, businesses share the burden with farmers by carrying their debt. This is especially true of small communities, which may only have one school and a single general store.

Drought into the future

Drought has been a constant feature of Australian life – and this is expected to continue. The Commonwealth Scientific and Industrial Research Organisation (**CSIRO**) and the Bureau of Meteorology (**BOM**) predict longer periods of drought, more extreme drought and less rainfall, particularly in parts of NSW.¹ Evidence shows that climate change has led to an increase in the frequency, severity and duration of drought.² The Intergovernmental Panel on Climate Change (**IPCC**) warns that climate-related extreme conditions, including drought, have a significant impact not only on ecosystems but also on physical and mental health and wellbeing.³ Combined with increased frequency and intensity of heat events, this leads to increased fire danger and has huge implications for the agricultural industry as well as human health and infrastructure.⁴

¹ Bureau of Meteorology and CSIRO. 2018. State of the Climate 2018. Canberra: Commonwealth of Australia.

² CSIRO and Bureau of Meteorology. 2015. *Climate Change in Australia Information for Australia's Natural Resource Management Regions*. Technical Report, Australia: CSIRO and Bureau of Meteorology.

Department of Agriculture. 2019. *Australian Government Drought Response, Resilience and Preparedness Plan*. Canberra: Commonwealth of Australia.

³ Intergovernmental Panel on Climate Change (IPCC). 2014. *Climate Change 2014: Synthesis Report*. Contribution of Working Groups I, II and III to the Fifth Assessment Report of the Intergovernmental Panel on Climate Change, Geneva, Switzerland: IPCC.

⁴ CSIRO and Bureau of Meteorology. 2015. *Climate Change in Australia Information for Australia's Natural Resource Management Regions*. Technical Report, Australia: CSIRO and Bureau of Meteorology.



Relief – An opportunity for leadership

An overwhelming theme in gathering information for this submission was the **desperate need for hope**. Primary producers (and by extension, their communities) are no strangers to drought and know the value of holding on until the rains come. This is impossible to do without hope for the future. For many, the current experience of drought is the worst they have encountered, with credible predictions that this will increasingly be the reality for Australia's future.

Holding on to hope

Many people we talked to expressed despair, confusion and cynicism at government actions and decision-making. This presents a significant opportunity for all Australian governments to show leadership and give hope and guidance to those experiencing drought. A clear and coherent strategy that illustrates the road to recovery would show that government understands the gravity of the situation, values rural communities' contribution to society and is prepared for the future.

Margaret's story *

In early 2019, our rural chaplains paid a visit to Margaret and her husband, who live on a sheep farm an hour from Walgett. They have struggled to keep their flocks safe and alive with the lack of feed and water, as well as the daily threat of predators. At the time they were losing between 30-40 sheep and rescuing between 6-8 sheep each week.

Though The Salvation Army was able to help with some drought assistance, what mattered the most to Margaret was that we cared enough to simply pass her story on to "government people". She explained this meant that she and her husband were not forgotten. This statement, while dramatic, illustrates how effective it can be for governments to show that they are taking communities seriously.

*name changed

Recommendation 1

The NSW Government work with the Commonwealth and other state and territory governments to develop a strategic national drought response.

Melissa's story *

Melissa lives with her husband and her two daughters, who are both under five. Her local rural chaplains have been supporting her for several years with pastoral and financial support through visits and regular phone calls.

Melissa's family situation is complex, and finances are tight. As the nearest town is 70 kilometres away, she is only able to leave the farm once a week to take her daughter to free child care. Both Melissa and her husband are stressed and isolated. Her husband, who is over 20 years her senior, sometimes spends most of the day in bed and has lost hope.

*name changed

Support to thrive

Evidence shows that people living in rural and remote areas are already at increased risk of self-harm and suicide, but that health and especially mental health services are far less accessible than in urban and inner regional areas.⁵ This has been exacerbated by the drought, where financial pressures can have a significant impact on physical and mental health and ability to travel.

During the Millennium Drought, Australian farmers who experienced the greatest reduction in agricultural production were shown to be 8.5 times more likely to experience mental health issues and 7.6 times more likely to use prescription medication.⁶



"I was desperate when I called you but after I got off the phone, I felt that it was going to be ok and there were people out there who really care." (Recipient of assistance under DCSI Round 1)

⁵ National Rural Health Alliance Inc. 2017. *Mental Health in Rural and Remote Australia*. Canberra: National Rural Health Alliance. Australian Institute of Health and Welfare. 2019. *Rural and remote health*. Canberra: Commonwealth of Australia.

⁶ Edwards, Ben, Matthew Gray, and Boyd Hunter. 2019. "The social and economic impacts of drought." *Australian Journal of Social Issues* 54 (1): 22-31. <https://doi.org/10.1002/ajs4.52>.



Our experience with the Drought Community Support Initiative (**DCSI**) was that financial and material support had a direct positive impact on emotional and mental wellbeing.⁷ The Salvation Army local corps (church) officers and rural chaplains continue to provide this practical and emotional support to individuals and families. Our ability to visit isolated individuals at their homes means that we can reach those who have fallen through system cracks or who have felt unable to seek assistance. Being able to see their home environment allows us to better provide appropriate assistance. Anecdotal evidence is that financial stress has led to increased relationship breakdown and family violence, higher crime rates and increased instances of drug and alcohol misuse.

“The people who used to shop at Target are now coming to our thrift shop, and the people who used to shop at the thrift shop are now coming for welfare to get a voucher to shop at the thrift shop. No one wants to present a voucher at a shop when everyone knows them.” (The Salvation Army rural corps (church) officer)

Our frontline support teams are reporting that tighter finances mean that people are choosing to do without food, private health insurance, electricity and transport, which affects their physical and mental health. This in part is exacerbated by the shame and stigma associated with being seen to need help in a small community.

The option to seek help without needing to physically present at the local Centrelink or community support agency would increase the likelihood of people seeking help early. This would ideally mean face-to-face support at alternate locations, such as the home, neutral location or even the option to meet with a financial counsellor not known to the community. These flexible service delivery options could also be extended to mental health and other support services, where appropriate. It is important to note that while advances in technology have increased the capabilities and uptake of service delivery via telephone, web chat and video conferencing, the experience of our financial counselling services is that these cannot replace face-to-face support in certain circumstances, particularly in intake and assessment.

Recommendation 2

The NSW Government seek ways to reduce the stigma of help-seeking in rural communities, as well as service delivery options that recognise the social and logistical barriers to seeking help.

⁷ Rintala, J, L Lensun, and J Loo. 2019. *The Salvation Army 2019 National Drought Initiative Evaluation*. Internal report, unpublished: The Salvation Army Australia.



Holding together a community

Our experience is that many people in drought-affected communities are barely hanging on. Financial hardship combined with the physical isolation of the bush can lead to social isolation. Conversely, internal Salvation Army research has found that community connectedness had the greatest positive association with subjective wellbeing. Our experience with community events is that those arranged by 'locals' are well attended and are the most effective.

The way funding is delivered

We cannot emphasise enough the need for any assistance measure to support the local economy in some way. Funding feed to be provided to struggling farmers helps feed their animals but has no effect on their community. A voucher to a major supermarket probably does not support the local economy; a voucher to the local butcher who buys from the local abattoir does.

Funding to organisations

Our experience is that the short-term nature of government funding means that we regularly lose skilled and experienced staff to more secure jobs towards the end of a contract, sometimes later to find out that the funding has been extended anyway. Continuity of care and community rapport and trust are also affected as short-term contracts attract people who require more experience on the field but do not intend to stay long term.

The need for clear information

In preparing this submission, we spoke to many people in rural areas who were not aware of resources that would be of use, despite believing they had good knowledge of government assistance. This included information about the type of support and services available for communities in drought, eligibility for these services and where information can be found. Additionally, community members have reported receiving differing advice on whether their Local Government Area (**LGA**) would be eligible for DCSI and that the decision-making process for eligibility was not transparent. A 'single source of truth' that is easily accessible and understood would ease some of this confusion. A comprehensive guide to the various support available could have the added benefit of reminding people that they are not alone.

Recommendation 3

The NSW Government work with local councils to build community connectedness and prioritise support measures that will benefit the local economy.

Recommendation 4

The NSW Government work with the Commonwealth Government to develop and advertise a 'single source of truth' for available drought support.

Holding on to life

Feed and water

It is our experience that the greatest need for farmers is to keep their remaining animals alive – stock and dogs alike – to ensure that they are well-placed for recovery. Stock levels are at core level or even lower, after de-stocking and stock loss.

At the most basic level, farmers need adequate and affordable access to feed and water to keep stock alive. The Salvation Army welcomes the NSW Government increasing the hay capacity of heavy vehicles by 21 per cent. In addition to transportation, our experience is that supply issues mean that feed is becoming increasingly hard to source. We have heard stories of larger farms paying suppliers to quarantine a guaranteed amount of feed even prior to production, which results in less feed being available for smaller producers. When available, prices can be exorbitant – we have heard stories of a week's worth of hay costing \$10,000. Water supply and water rights are another area of concern. Anecdotal evidence is that prices have increased beyond normal supply and demand fluctuations as suppliers know that farmers have no choice.

Infrastructure

Increased support to manage pests and weeds would further ensure stock survival. Our experience is that many existing fences have been destroyed or have fallen into disrepair, offering little protection to stock. Assistance to repair them would mean, for example, that sheep that are less stressed, better quality wool is produced and lambing increases. The Salvation Army notes the government assistance already available in this area, however our experience is that this assistance is not accessible for smaller scale farmers.

Recommendation 5

The NSW Government work with the Commonwealth and state governments to maintain stock levels, including feed and water price regulation and accessible weed and pest management assistance.

Trevor's story *

Trevor, an Angus cattle breeder, invested years building up blood lines and genetics but came into financial hardship due to circumstances beyond his control. Over the past year, we have supported Trevor with \$3,500 of Salvation Army funds as his LGA was not eligible for DCSI. He has also received financial and counselling support from various sources with no further financial support available. It is imperative that breeders can maintain core breeding stock as they will be vital when the drought does break.

*name changed

Holding on to home

Financial literacy

In our conversations with primary producers, it was expressed that requirements to undertake financial management counselling can be perceived as patronising. Others have identified a need for more accessible financial counselling.

Our experience is that people living in rural communities are not accessing the financial support they need, even when it is available. This will be at least in part affected by the stigma of seeking help. This stigma does not appear to have extended to the joint Commonwealth and state-funded Rural Financial Counselling Service (**RFCS**), potentially because their services focus on business needs. This means that personal financial issues and non-agricultural small businesses are excluded, however it also presents an opportunity for the RFCS to provide a soft-entry point for other forms of assistance.

Our work in communities of various sizes reveals scope for better connection and referrals between organisations. The Salvation Army is exploring ways for local services to provide better wrap-around support for individuals and households and seeks the support of Commonwealth and NSW governments to encourage this in programs and services they fund.

There is also potential for better early intervention financial support in rural communities. Our experience is that people only access our Moneycare financial counselling services when they have reached crisis point.

Oftentimes people present with a year's worth of credit card, utility and other bills. An early intervention approach can ensure that people access available hardship supports, set payment plans in place and therefore avoid exorbitant credit card interest fees.

Recommendation 6

The NSW Government work with local community services, including the Rural Financial Counselling Service, to increase outreach and phone support services and strengthen referral pathways between local support services, including financial counselling and emotional support for individuals.

Recommendation 7

The NSW Government promote financial literacy and early intervention financial support, including raising awareness about financial counselling support services.

Financial assistance

Income support for farmers has not been enough to boost local economies, which still face issues of unemployment, underemployment and workforce casualisation. While it is true that lower incomes for farmers has a direct impact on the entire community, including local small businesses, the level of income support available through the Farm Household Allowance (**FHA**) is simply not high enough to increase job prospects in their local community.

This leads to higher rates of people receiving the Newstart Allowance, the current rate of which is too low to allow a person to avoid poverty themselves, let alone to stimulate the local economy.

Any hope for economic stimulus (and therefore, increased job prospects) requires broader assistance to ensure local businesses have enough support to keep their doors open, either by increasing service demand or by adapting to meet a different need. For example, small business owners could be assisted to adapt through seed funding or subsidised study.

While preparing this submission, we heard the view that government supports are inaccessible and overly complex. This included no or low interest loans, infrastructure rebates, subsidies and the FHA. Issues identified included long and complex application forms, the fact that primary producers could not afford to take on more debt, regardless of interest charged, and that rebates require recipients to pay for goods or services upfront, making them inaccessible for those with low cash flow.



“It was hard to find any help as we were told that we don't qualify for anything as we work off farm. The government made us feel like we were being crucified for working off farm just to keep it.” (Recipient of assistance under DCSI Round 1)

Income support and emergency relief measures

Many people we spoke to expressed the belief that the current eligibility requirements for measures such as the FHA and the DCSI do not reflect the complexity of the situation at best, and are arbitrary at worst.

In one instance, we were approached for assistance by a farmer in a similar situation of hopelessness as his neighbours living 20 kilometres away. Both farms were classified as being in drought. However, because they were in different LGAs, his neighbour was eligible for assistance under DCSI and he was not.

The data that The Salvation Army gathered during the first round of DCSI indicates that approximately 300 households in NSW alone were not able to receive assistance. This figure excludes households who were not eligible for DCSI assistance that we supported with Salvation Army funding and households who were not recorded due to limited information.

It was also very important to the people we spoke to that we raised the FHA asset test, which does not recognise that property and machinery are not assets in times of drought as they do not fetch a true price if a buyer could even be found. Additionally, the asset test does not factor in debt levels.

Relief for rates and bills

As with the financial support services we offer in urban centres, The Salvation Army is often approached to assist with bills. This includes for council rates, insurances, mortgage repayments, utilities and registrations.

The average amount of financial assistance required differs greatly. Electricity bills can approximate \$2,000 per quarter and council rates up to \$4,000 per quarter, depending on the size of the property and location. Rates in Muswellbrook Shire increased 15.13 per cent in 2019-20, while Dungog Shire Council is set to raise rates by 76.02 per cent by 2023-24 to meet the benchmarks outlined in the NSW Government's 'Fit for the Future' reform package.⁸

While The Salvation Army applauds the focus on preparing for the future, it is our view that the timing of cost recovery needs to recognise and respond to the economic situation faced by most communities in drought-affected LGAs.

⁸ Independent Pricing and Regulatory Tribunal. 2019. *NSW councils' special variation and minimum rate applications for 2019-20*. Sydney: Independent Pricing and Regulatory Tribunal. Accessed November 13, 2019. <https://www.ipart.nsw.gov.au/files/sharedassets/website/shared-files/local-government-special-variations-applications-for-special-variations-2019-20-special-variation-documents/determinations-13-may-2019/fact-sheet-decisions-on-councils%E2%80%99-requests-for-special-variations-for-2019-20-13-may-2019.pdf>.

Dungog Shire Council. 2018. *Special Rate Variation - Frequently Asked Questions*. 12 March. Accessed November 13, 2019. <https://www.dungog.nsw.gov.au/special-rate-variation-frequently-asked-questions>.



Recommendation 8

The NSW Government work with local government in drought-affected areas to:

- Provide or identify alternate funding sources to meet Fit For the Future requirements and limit council rate increases
 - Aid with meeting fixed costs, including council rates, driver licence registration fees, vehicle assessment and registration.
-

Shane's story *

Shane was living on and agisting his cattle at a property in central NSW. He was asked to leave after the property was sold as the new owners could not continue to agist his cattle. As Shane was now without a source of income, he could not afford to relocate but was not eligible for any drought relief as he did not classify as a primary producer.

Shane could not sell the cattle as they were too malnourished to sell but could not find a job as he had nowhere to leave his cattle. He ended up taking his child out of school to assist with droving the cattle on the side of the road so they could be fed.

*name changed

Recovery

Experience shows that when drought-breaking, sustainable rain comes, this is far from the end. As the NSW Government articulates in their *Drought Recovery Guide*, severe drought has a significant long-term impact on all sectors of primary production.⁹

“...the two year period after the drought breaks... is when many farmers are going to be in severe financial difficulties. ... borrowings during the drought are at their highest level and stock numbers are at their lowest; expenses are at their maximum and income at its minimum.”

Restock, repair and rebuild

Our experience is that the recovery process of restocking, repairing and rebuilding will take years, depending on how much farmers have needed to shed or allowed to fall into disrepair during the drought. While stock was likely sold at bargain prices and earnings used to ensure survival of the remaining stock, prices when the drought breaks will rise again to premium levels. Similarly, the damage done to soil throughout the drought and erosion due to drought-breaking rain will require significant investment to return to a state that is viable for planting.

Additional to this are the costs of repair and replacement. Idle dairy plants will require a substantial recommissioning process to become operational again. Water tanks that have sat empty in drought are already showing signs of rust and will need to be replaced. Farm clean up jobs that were put off throughout the drought due to removal and disposal costs will become unavoidable. These costs, though vital for operation, will come when income is at its lowest.

Many primary producers also have large loans worth hundreds of thousands of dollars and will continue to struggle to make these repayments in the immediate period following the drought.

Continuation of financial measures

The period between the drought breaking and income streams returning can be one of the hardest for the industry and their community. Depending on the level and nature of rebuilding required, this period can take several years. It is vital that government assistance continues to ensure that communities have their best chance at recovery.

Recommendation 9

The NSW Government factor in the need to support primary producers to restock, repair and rebuild once the drought breaks, and maintain support for rural communities well after the drought breaks.

⁹ Mackay, Bruce I. 2005. *The drought recovery guide*. 3rd. Orange: NSW Department of Primary Industries.

Restructure

A changing climate means that droughts will be part of Australia's future even more so than they already have been. There is an inherent tension between providing relief in the present and safeguarding the future, which has not been eased by the current debate playing out in the media. The fact is, adaptation is vital to the continued success of agriculture and by extension, rural communities, in Australia. This level of suffering does not need to accompany every drought.

The *Commonwealth Bank of Australia Annual Report 2019* included a strategic analysis of the climate-related risks to the grain, livestock and dairy industry. The analysis found that doing nothing could be expected to result in a 40-50 per cent decline in productivity by 2060. In contrast, breeding for increased heat and drought tolerance would at minimum maintain 2018 baseline yield, with potential increases of between 20-40 per cent for certain industries.

Successful adaptation requires investment and education, as well as a willingness to change. Government is well-placed to play a leadership role in charting the narrative and path for change, including by committing investment to support adaptation.¹⁰ This includes funding for research and education on opportunities for adaptation – water efficient techniques, renewable energy 'farming' instead of, or alongside, traditional farming, and broader community awareness to encourage Australians to adapt diets to have a lower water footprint. The importance of education is supported by international research findings that farmers who were more confident they could manage drought were more likely to adopt adaptive practices.¹¹

Support is also needed for people who do not have the financial and emotional resources to adapt and decide to leave. This support could take the nature of employment and training support or limited funding to assist with the costs of relocation. These are similar to the natural disaster and emergency relief support that The Salvation Army provides for individuals who cannot, or do not want to, return to their previous job, or who need to relocate for their safety.

Recommendation 10

The NSW Government fund research and community education on water-efficient farming techniques and diets.

Recommendation 11

The NSW Government provide assistance to farmers and communities to adapt or to build skills in other areas of need with a view to relocation.

¹⁰ Commonwealth Bank of Australia. 2019. *Commonwealth Bank of Australia Annual Report 2019*. Sydney: Commonwealth Bank of Australia

¹¹ Truelove, H B, A R Carrico, and L Thabrew. 2015. "A socio-psychological model for analyzing climate change adaptation: A case study of Sri Lankan paddy farmers." *Global Environmental Change* 31: 85-97.

van Duinen, Rianne, Tatiana Filatova, Petrus A.T.M Geurts, and A van der Veen. 2015. "Coping with drought risk: empirical analysis of farmers' drought adaption in the south-west Netherlands." *Regional environmental change* 15 (6): 1081-1093. <https://doi.org/10.1007/s10113-014-0692-y>.



Recommendations

Recommendation 1 The NSW Government work with the Commonwealth and other state and territory governments to develop a strategic national drought response.

Recommendation 2 The NSW Government seek ways to reduce the stigma of help-seeking in rural communities, as well as service delivery options that recognise the social and logistical barriers to seeking help.

Recommendation 3 The NSW Government work with local councils to build community connectedness and prioritise support measures that will benefit the local economy.

Recommendation 4 The NSW Government work with the Commonwealth Government to develop and advertise a 'single source of truth' for available drought support.

Recommendation 5 The NSW Government work with the Commonwealth and state governments to maintain stock levels, including feed and water price regulation and accessible weed and pest management assistance.

Recommendation 6 The NSW Government work with local community services, including the Rural Financial Counselling Service, to increase outreach and phone support services and strengthen referral pathways between local support services, including financial counselling and emotional support for individuals.

Recommendation 7 The NSW Government promote financial literacy and early intervention financial support, including raising awareness about financial counselling support services.

Recommendation 8 The NSW Government work with local government in drought-affected areas to:

- Provide or identify alternate funding sources to meet Fit For the Future requirements and limit council rate increases
- Aid with meeting fixed costs, including council rates, driver licence registration fees, vehicle assessment and registration.

Recommendation 9 The NSW Government factor in the need to support primary producers to restock, repair and rebuild once the drought breaks, and maintain support for rural communities well after the drought breaks.

Recommendation 10 The NSW Government fund research and community education on water-efficient farming techniques and diets.

Recommendation 11 The NSW Government provide assistance to farmers and communities to adapt or to build skills in other areas of need with a view to relocation.



About The Salvation Army

The Salvation Army is an international Christian movement with a presence in 128 countries. Operating in Australia since 1880, The Salvation Army is one of the largest providers of social services and programs for people experiencing hardship, injustice and social exclusion.

The Salvation Army Australia has a national operating budget of over \$700 million and provides more than 1,000 social programs and activities through networks of social support services, community centres and churches across the country. Programs include:

- Financial inclusion, including emergency relief
- Homelessness services
- Youth services
- Family and domestic violence services
- Alcohol, drugs and other addictions
- Chaplaincy
- Emergency and disaster response
- Aged care
- Employment services.

As a mission driven organisation, The Salvation Army seeks to reduce social disadvantage and create a fair and harmonious society through holistic and person-centred approaches that reflect our mission to share the love of Jesus by:

- Caring for people
- Creating faith pathways
- Building health communities; and
- Working for justice.

We commit ourselves in prayer and practice to this land of Australia and its people, seeking reconciliation, unity and equity.

Further Information

The Salvation Army would welcome the opportunity to discuss the content of this submission should any further information be of assistance.

Further information can be sought from Major Brad Halse, National Head of Government Relations, at [REDACTED]

