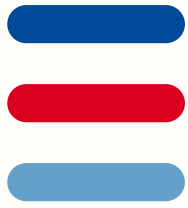


MARCH 2022

BRAVERY TRUST



THE HOME FRONT

QUARTERLY NEWSLETTER



The Home Front 2022

We know the start to 2022 has been heavy. World and local events, such as the Ukraine invasion and floods, have impacted so many people.

Just remember there is help available. It's always Brave To Ask for help. Bravery Trust works closely with many other support services and we're always happy to help work out a way forward if you're not sure where to turn.

For those in Queensland and New South Wales flood areas there's a list of available aid on page 7.

This edition also has:

- New FinWell videos - FinWell meaning Financial Wellness
- Tips to help keep car costs on budget
- Community ambassador Kevin Hughes

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WELCOME MESSAGE

FLOOD ASSISTANCE

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BRAVERY TREK

**NEW COMMUNITY
AMBASSADOR**

USEFUL NUMBERS

2022 Queensland & New South Wales Floods

Were you impacted by the Queensland and New South Wales flood?

We know that many from our veteran community were unfortunately impacted by the recent floods.

If you are a veteran who has been seriously injured or sustained illness during service and face financial hardship, Bravery Trust may be able to assist.

Luke's Story

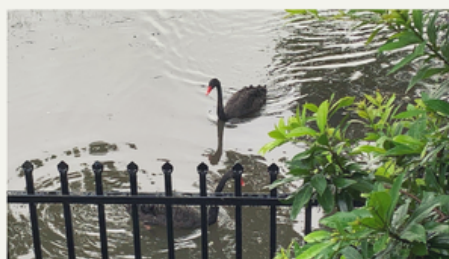
Luke served in the Army for eight years and was medically discharged.

Luke had hit hard times and Bravery Trust recently helped Luke, his wife and two children, move to their property on the Gold Coast.

Unfortunately, like many in his area when the floods hit, Luke and his family were caught by surprise.

They weren't able to get all their belongings to higher ground in time and essential appliances were damaged beyond repair. Replacing the items was an unexpected expense, causing Luke and his family financial stress.

Bravery Trust was able to support Luke and his family, to replace their washing machine and get back to some sort of normality.



Insurance Claims



The details and evidence you provide will be important when you lodge a claim.

We recommend:

1. Writing a list of all the damaged or destroyed items, dates or purchase, make & models.
2. Providing photographs if you them of the damaged and discharged items it's a good way to visually support your claim.
3. If not lost in the flood damage, providing receipts, warranties, credit card or bank statements is useful to show the purchase price and date of the items.







Flood Grants for NSW & Queensland

Below is a list of available grants (with clickable links for more information) that may assist those impacted by the floods. Please note we are sharing links we could find, but you should also check for other support available.



Be sure to check the eligibility criteria for each grant by clicking the hyperlink, as some require applicants to live in a specific impacted area and/or have an income test attached.

You can also contact the Australian Government emergency information line for help for payments available to eligible people in disaster areas on 180 22 66.

QLD-only Grants

- 
Emergency Hardship Assistance Grant
 Up to \$180 for individuals & \$900 for families for immediate relief and recovery, e.g. food, clothing, emergency accommodation or medical supplies.
- 
Essential Services Hardship Assistance
 There are costs you need to pay before you move in, including bond (usually 4 weeks rent) & 2 weeks upfront rent.
- 
Essential Household Contents Grant
 Up to \$1,765 for a single & \$5,300 for a family to help those uninsured or unable to claim insurance replace essential household contents.
- 
Structural Assistance Grant
 Up to \$10,995 per single & \$14,685 per couple to repair damage to an uninsured dwelling (including caravans and residential vessels).
- 
Essential services safety and reconnection grant
 If uninsured or unable to claim insurance, up to \$200 for inspections to help reconnect essential services (electricity, gas, water and sewerage or septic system) and up to \$4,200 for repair work.
- 
Transport and motoring assistance
 Up to \$10,995 per adult & \$14,685 per family to repair an uninsured dwelling (including caravans and residential vessels).

NSW & QLD Grants

- 
Disaster Recovery Payment QLD
Disaster Recovery Payment NSW
 Eligible adults (\$1,000) and children (\$400) seriously injured, missing a relative or if there has been major damage to your home.
- 
Disaster Recovery Allowance QLD
Disaster Recovery Allowance NSW
 A payment for up to 13 weeks if you have lost income due to the floods. Equivalent to the JobSeeker Payment or Youth Allowance, depending on your circumstances.



Or if you prefer to call:

Community Recovery Hotline - 1800 173 349
 Residential Tenancies Authority's (RTA) - 1300 366 311
 New South Wales Tenants Union - 1800 251 101
 Tenants Queensland - 1300 744 263
 Northern Rivers Community Legal Centre - 02 6621 1000
 Financial Rights Legal Centre: 1300 663 46
 Domestic Violence Legal Service (NSW) - 1800 810 784
 Welfare Rights Centre - 02 9211 5389
 Justice Connect - 02 8599 2100 (for small businesses, farms and other primary producers assistance)
 Legal Aid Queensland - 1300 527 700
 Urgent maintenance (public housing QLD) - 1800 808 107
 Temporary Accommodation (QLD) - 13 74 68



Useful websites:

www.servicesaustralia.gov.au
www.disasterassist.gov.au
www.nsw.gov.au/floods
www.qld.gov.au/alerts/i-need-help/floodhelp
www.disasterassistance.service.nsw.gov.au

FinWell (Financial Wellness) New Resources



We know there are intrinsic links between financial wellness and veteran health.

Our new videos and resources are designed to help veterans and their families with budgeting tips and provide more awareness of the ways Bravery Trust can help those facing financial hardship.

These online resources provide useful information if you or someone you know is experiencing difficulties paying for essential household bills, preventing growing debt, budgeting, and keeping car and housing costs in check.

They're a starting point to help you head to financial wellness and may be the first step towards someone asking for help.

A little history

We started our own Veteran Specific Financial Counselling Service in 2020, since that time:

- Saved veterans and their families \$1.1M
- Creditor negotiations have saved up to \$32,000 per veteran
- Unlocked existing income sources & entitlements of up to \$550,000 per veteran
- Prevented 6 bankruptcies
- Increase budgeting skills, overall wellbeing & ability to focus on recovery/employment



FinWell Tips - keeping car costs in check

Of all those reaching out to Bravery Trust, assistance with the cost of keeping vehicles on the road has been the number one request so far this year.

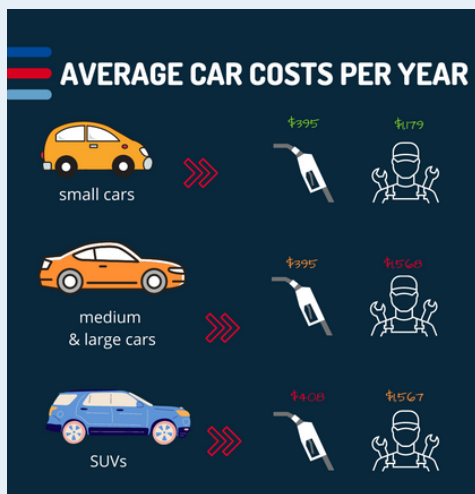
We've got some tips to help you keep your car on the road and in budget.

Watch our short video about keeping car costs in check here: [Car Cost Video](#) or download our useful factsheets about: [Car Repossession](#) and [Car Loans](#)

Consider more than the purchase/lease cost

Consider all the running costs not just your purchase or lease repayments - otherwise keeping your car on the road might be too costly.

You might be surprised by the difference in cost between car types. Drive found that one of the cheaper cars to run is Hyundai's diesel i30 hatch coming in at \$114.73 per week. But, Toyota's Land Cruiser Sahara and Holden's Caprice both cost around \$360 per week to own - a total difference of \$245.27 per week or \$12,754 per year!



Useful resources for more information:

Drive: www.drive.com.au/news/size-matters-with-running-costs-20100701-zomf/

Canstar Blue: www.canstarblue.com.au/vehicles/running-costs-popular-cars/

ASIC's Money Smart App

This reputable app is a good way to check the upfront and running costs fit into your budget, before buying/leasing a new car.

Car repossession notice

A credit provider can repossess your car if repayments aren't maintained under a secure loan. If you receive a default notice you only have 30 days, don't wait, contact the provider.

Bravery Trek

Bravery Trek 2021 was a huge success, thank you to everyone for your generosity and enthusiasm.

Bravery Trek 2021



The count down is already on for our next trek, starting in October. Bravery Trek 2022 will be bigger and better than ever. Get your teams ready!

Bravery Trek is a virtual fitness challenge which gets veterans and their families active. It initiates conversations about what it means to serve; what it is like to be a young veteran; and how we can all help each other.

The Trek is not possible without the generous support of our sponsors Leidos Australia, Accenture and the Department of Veterans' Affairs.

“When you come from service, it's quite regimented... if you stop doing that you really lose some of that rhythm of life. The Bravery Trek ... gets people back into a routine.

**The Governor-General,
His Excellency, David Hurley**

”

New Community Ambassador

Kevin Hughes

We welcome Kevin & thank him for volunteering his time to help us reach out to more veterans in need.



Kevin was awarded a Bravery Medal (BM) by the Governor General, Sir Peter Cosgrove AK MC (Retd) for saving the life of a parachutist caught up under his aircraft at 12,000ft. He's served in the Air Force both in Australia and overseas.

Kevin told us that he wanted to join Bravery Trust after hearing about us from his time volunteering as a veteran advocate. He felt we had a strong understanding of our veteran community and the military & that he had a lot to offer Bravery Trust.

When we spoke to Kevin, we asked him to let us know about his top tips for financial, mental and physical fitness and we certainly feel he had some great recommendations!

- Figure out where you stand financially – it sounds simple but 1:4 don't have that clear picture.
- Being physically active - it also improves your mental wellbeing
- Learn new skills - it boosts self-confidence & self-esteem
- Help others - creates positive feelings & great reward
- Concentrate on the present - pay more attention to the present moment including thoughts & feelings



Coles Bakery Fundraising

We are excited to again partner with Coles in the lead-up to Anzac Day.

Our partnership with Coles over the last 8 years has delivered \$5.7 million to support those who serve.

We're incredibly grateful for the generosity of Coles to support veterans who've been injured during service.

Coles will support Bravery Trust in-store from April 20 to 25 – keep an eye out for Bravery Trust branding at your local Coles!

Useful Contact Details

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ASK@BRAVERYTRUST.ORG.AU

WEBSITE

WWW.BRAVERYTRUST.ORG.AU



IMPORTANT NUMBERS

OPEN ARMS

1800 011 046

LIFELINE AUSTRALIA

13 11 14

ADF FINANCIAL CONSUMER CENTRE

13 11 14

SAFE ZONE

1800 142 072

BEYOND BLUE

1300 224 636

DEFENCE MEMBER AND FAMILY HELPLINE

1800 624 608

Thank you to the Department of Veterans' Affairs for supporting this publication through the Veteran and Community Grants program.