

ASSISTANCE GUIDE – NORTH COAST FLOODS

Assistance Available to Farming Businesses & Families Natural Disaster areas

UNDER THE STATE DECLARED NATURAL DISASTER RELIEF

ASSISTANCE TYPE	DETAILS OF ASSISTANCE	FOR FURTHER INFORMATION
<p>Recovery Grants (administered through the Rural Assistance Authority)</p>	<ul style="list-style-type: none"> - Provide small businesses and primary producers who have experienced severe flood damage with grants of up to \$15,000 for clean-up and restoration activities. - Eligible primary producers who have suffered direct damage and who: <ul style="list-style-type: none"> • have a right or interest in the land used for the purpose of a farm enterprise, • derive the majority of their individual gross income from the farm enterprise • are registered with the Australian Taxation Office as a primary producer, and have an Australian Business Number (ABN), • have suffered direct damage as a result of March/April and May 2009 floods on the North Coast. This may be damage to farm buildings, crops, pasture, stock, fencing and/or tools of trade (e.g. equipment/plant) and the essential cost of repair or replacement are the applicant's responsibility, • were conducting a primary production business in a disaster declared Local Government Area prior to and including the date of the event, • have established or are intending to re-establish the primary production enterprise. - Eligible costs include damage to farm buildings, crops and/or pastures, livestock, fencing, equipment and/or plant, infrastructure - To access grants you will need to: <ul style="list-style-type: none"> • provide paid tax invoices or receipt for damages incurred • Provide copy of latest Council rate notice • Provide copies of your latest Personal AND Farm Business Taxation Returns • Your primary production business must be located within a disaster declared Local Government Areas - Closing dates for claims is 30 September 	<p>Contact the Rural Assistance Authority on 1800 678 593 Or visit their website http://www.raa.nsw.gov.au/</p>
<p>Disaster Recovery Payment (administered by Centrelink)</p>	<ul style="list-style-type: none"> - One-off lump sum payment of \$1,000 for adults and \$400 for each child to help their recovery. - This payment will be made available where: <ol style="list-style-type: none"> i. a person has been seriously injured ii. a person is the immediate family member of an Australian killed iii. a person's principal place of residence has been destroyed iv. a person's principal place of residence has sustained major damage, or v. a person is the principal carer of a dependant child who is adversely affected. - Claims for this assistance can be lodged until 25 November 2009 	<p>Contact Centrelink on 180 2233 or visit their website http://www.centrelink.gov.au/internet/internet.nsf/emergency/nrthnsw_floods_claiming.htm</p>

<p>Natural Disaster Relief Scheme (administered by Rural Assistance Authority)</p>	<ul style="list-style-type: none"> - Funding by way of loan to a maximum of \$130,000 is available for essential working capital (the amount required to continue normal business operations for the next twelve months or until the next major income is received.) and Replacement and repair of damage caused to the property and associated improvements not covered by insurance (Assistance does not cover costs unrelated to the business enterprise or commitments overdue at the time of the disaster, such as trading accounts, lease or hire purchase instalments, interest on borrowings or loan repayments.) - The Assistance is not compensatory and does not cover loss of trade or income. - The interest rate is a concessional rate of interest (currently 2.85 per cent), fixed for the term of the loan. Please contact the NSW Rural Assistance Authority on 1800 678 593 for current rates. - A repayment term of up to ten years dependant upon the amount borrowed and applicant's ability to repay. The repayment term is preceded by a two-year interest and repayment free period. - Monthly, half-yearly or annual repayments of principle and interest generally in line with applicants cash flow. - Security is registered mortgage over land, not necessarily a first mortgage. Other security, including a mortgage fro another person may be considered. - To be eligible for the Assistance you must: earn the majority of your GROSS income from Primary Production, Be in working occupation of the farm, Be within an area declared a natural disaster, Be in urgent and genuine need of financial assistance, demonstrate that if the assistance were obtained commercially your farm business enterprise would be placed in financial difficulty, Demonstrate that your farm business enterprise has long term viability, Demonstrate that you have the capacity to repay the loan, Lodge an application within 6 months of the date of the disaster. 	<p>Rural Assistance Authority: Phone 1800 678 593</p> <p>Inquiries may be directed to any bank which will forward applications to the NSW Rural Assistance Authority.</p> <p>Applications are available at http://www.raa.nsw.gov.au/reader/loans</p>
<p>Transport Subsidy Support (administered by NSW DPI via Rural Lands Protection Boards)</p>	<ul style="list-style-type: none"> - Providing 50% transport rebate for transporting fodder to affected stock or transporting stock to and from agistment. - If 30% or more of the property is affected by flood, then the Primary Producer is eligible. - There is a cap of \$15,000 on the subsidy, which is available over a period of 6 months from the events occurrence. 	<p>DPI Phone 1800 814 647 http://www.dpi.nsw.gov.au/agriculture/drought-bushfire-and-emergencies/flood</p>
<p>Personal Hardship and Distress Assistance</p>	<ul style="list-style-type: none"> - Assistance is provided by the Department of Community Services (DoCS) to people in distressed financial circumstances due to damage to houses and property. 	<p>Department of Community Service - State disaster Recovery Centre Phone 1800 018 444</p>
<p>Other</p>	<ul style="list-style-type: none"> - Under the natural disaster declaration assistance is also available to small business, councils, Sporting clubs and churches or non profit organisations. 	