



## 2022 NSW Oyster Conference

Batemans Bay

Financial support to recent disasters



# RAA STORM & FLOOD DISASTER RECOVERY PROGRAMS



Rural Assistance Authority



## FEBRUARY/MARCH 2021 STORMS & FLOOD

### SPECIAL DISASTER GRANTS (SDG)

AGRN 960 & 954

Available to primary producers in LGAs impacted by the storms and flood that occurred from 19 February 2021 and 10 March 2021 onwards, to support recovery and reinstatement of the primary production enterprise.

**Grant amount:**  
Up to \$75,000

**Key dates:**  
Now closed to new applications, however approved applicants have until 1 June 2022 to lodge expense claims.

**More information:**  
Visit the SDG webpage [here](#).

### SUPPLY CHAIN SUPPORT GRANTS (SCSG)

AGRN 960 & 954

Available to primary producers in targeted industry sectors who have already been approved for the Special Disaster Grant. Targeted industry sectors include: Dairy, Extensive Livestock, Broadacre Cropping, Turf, Berries, Cut Flowers, Plant Nurseries, Vegetables, Oysters and Mussels.

**Grant amount:**  
Refer to the [website](#) for amount available to eligible industries.

**Key dates:**  
Applications open until 30 June 2022. All works must be completed, and invoices submitted to the RAA by 30 May 2023.

**More information:**  
Visit the SCSG webpage [here](#).

### RURAL LANDHOLDER GRANTS (RLG)

AGRN 960 & 954

Available to landholders impacted by the storms and flood that occurred from 19 February 2021 and 10 March 2021 onwards, who hold at least 10ha of rural land, earn a minimum \$20,000 from primary production per annum and are ineligible to receive the Special Disaster Grant.

**Grant amount:**  
Up to \$10,000

**Key dates:**  
Now closed to new applications, however approved applicants have until 1 June 2022 to lodge expense claims.

**More information:**  
Visit the RLG webpage [here](#).

## NOVEMBER 2021 SEVERE WEATHER & FLOOD

### SPECIAL DISASTER GRANTS (SDG)

AGRN 987

Available to primary producers in LGAs impacted by the flood and severe weather that occurred from November 2021 onwards, to support recovery and reinstatement of the primary production enterprise.

**Grant amount:**  
Up to \$50,000

**Key dates:**  
Open to new applications. Close dates vary, depending on LGA. Please refer to the RAA [website](#) for a full list of close dates.

**More information:**  
Visit the SDG webpage [here](#).

## JANUARY 2022 SEVERE WEATHER & FLOOD

### SPECIAL DISASTER GRANTS (SDG)

AGRN 1001 & 996

Available to primary producers in LGAs impacted by the flood and severe weather that occurred in January 2022 onwards, to support recovery and reinstatement of the primary production enterprise.

**Grant amount:**  
Up to \$50,000

**Key dates:**  
Open to new applications. Close dates vary, depending on LGA. Please refer to the RAA [website](#) for a full list of close dates.

**More information:**  
Visit the SDG webpage [here](#).

## FEBRUARY 2022 ONWARDS SEVERE WEATHER & FLOOD

### SPECIAL DISASTER GRANTS (SDG)

AGRN 1012

Available to primary producers in LGAs impacted by the flood and severe weather that occurred from February 2022 onwards, to support recovery and reinstatement of the primary production enterprise.

**Grant amount:**  
Up to \$75,000

**Key dates:**  
Open to new applications. Close dates vary, depending on LGA. Please refer to the RAA [website](#) for a full list of close dates.

**More information:**  
Visit the SDG webpage [here](#).

### RURAL LANDHOLDER GRANTS (RLG)

AGRN 1012

Available to landholders and aquaculturists impacted by the flood and severe weather that occurred from February 2022 onwards. Applicants must hold at least 10ha of rural land, earn a minimum \$20,000 from primary production per annum and be ineligible to receive the Special Disaster Grant.

**Grant amount:**  
Up to \$25,000

**Key dates:**  
Opening to applications soon. Visit the RAA [website](#) for more information.

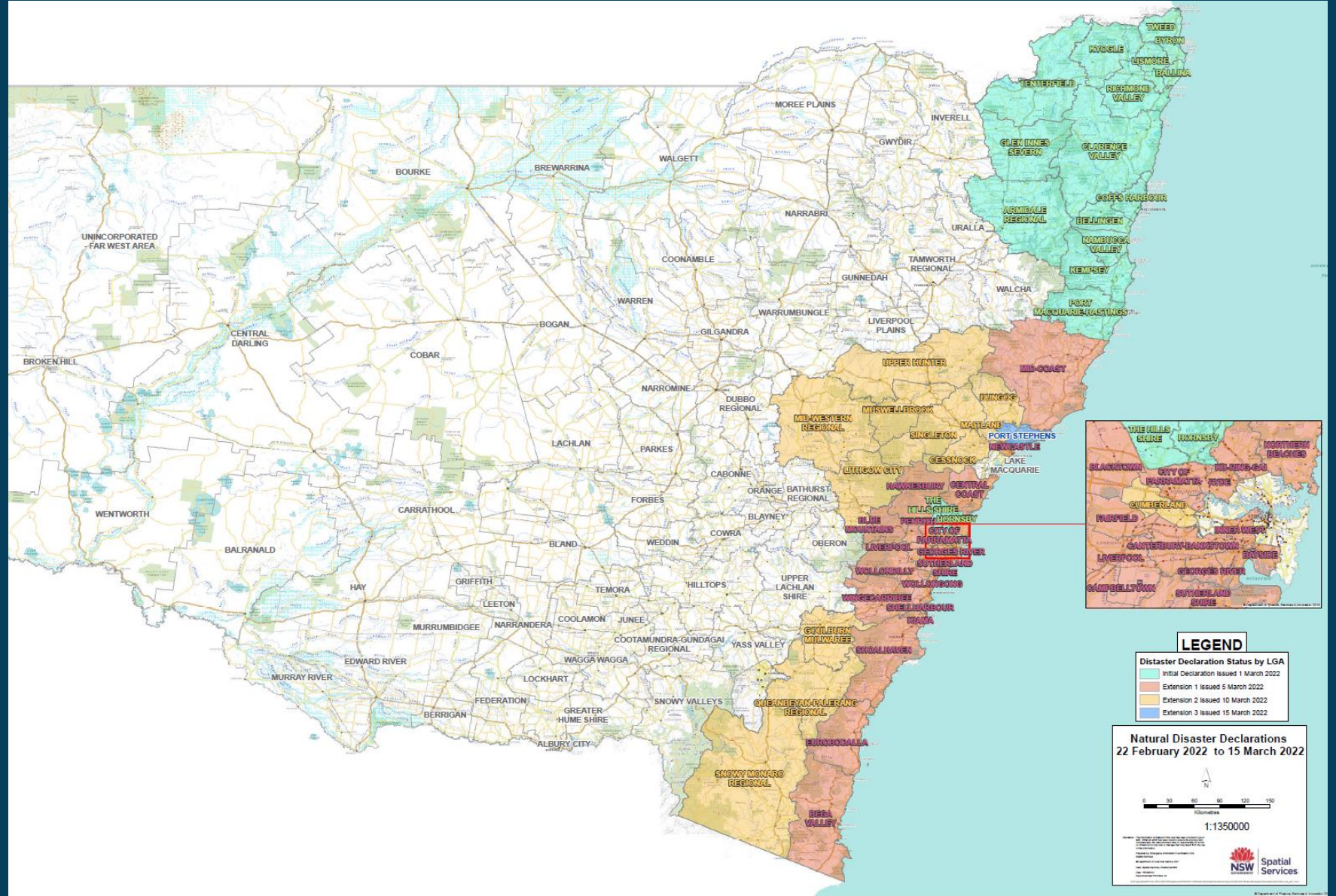
**More information:**  
Visit the RLG webpage [here](#).



Rural Financial Counselling Service  
New South Wales

# NATURAL DISASTER DECLARATIONS FOR AGRN 1012 BY LOCAL GOVERNMENT AREA

Map provided by  
Resilience NSW





## RAA - Special Disaster Grants NSW Severe Weather & Flooding February 2022 onwards

Eligible Disaster	Declaration Date	Disaster recovery grants available in Local Government Areas	Closing Date for applications	Closing Date for claims
NSW Storms and Floods from <b>22 February 2022</b> onwards	4 April 2022	Lake Macquarie and Strathfield	4 October 2022	4 March 2023
NSW Storms and Floods from <b>22 February 2022</b> onwards	23 March 2022	Port Stephens	23 September 2022	23 March 2023
NSW Storms and Floods from <b>22 February 2022</b> onwards	11 March 2022	Cessnock, Cumberland, Dungog, Goulburn-Mulwaree, Lithgow, Maitland, Mid-Western, Muswellbrook, Queanbeyan-Palerang, Singleton, Snowy Monaro and Upper Hunter.	11 September 2022	11 March 2023
NSW Storms and Floods from <b>22 February 2022</b> onwards	5 March 2022	Bayside, Bega Valley, Blacktown, Blue Mountains, Camden, Campbelltown, Canterbury Bankstown, Central Coast, Eurobodalla, Fairfield City, Georges River, Hawkesbury, Inner West, Kiama, Ku-ring-gai, Liverpool, MidCoast, Newcastle, Northern Beaches, Parramatta, Penrith, Ryde, Shellharbour, Shoalhaven, Sutherland, Wingecarribee, Wollondilly and Wollongong.	5 September 2022	5 March 2023
NSW Storms and Floods from <b>22 February 2022</b> onwards	4 March 2022	Armidale, Ballina, Bellingen, Byron, Clarence Valley, Coffs Harbour, Glen Innes, Severn, Hornsby, Kempsey, Kyogle, Lismore, Nambucca, Port Macquarie/Hastings, Richmond Valley, Tenterfield, The Hills and Tweed.	4 September 2022	4 March 2023



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# Disaster Assistance

## NSW SEVERE STORMS AND FLOODS

The Department of Primary Industries (DPI) and the NSW Rural Assistance Authority (RAA) are working with the National Recovery and Resilience Agency (NRRRA) and Resilience NSW to ensure that disaster recovery assistance is made available to those impacted by the ongoing storm and flood event unfolding in large areas of northern NSW.

NSW residents who have been impacted by severe storms and floods are encouraged to report damage via the Primary Industries [Natural Disaster Damage Survey](#).

Detail of Natural Disaster Declarations and assistance measures currently available to those in NSW Local Government Areas is available on the RAA [Declared Natural Disasters](#) page.

Special Disaster Grants - NSW  
Storms & Floods - February &  
March 2021

Supply Chain Support Grant -  
NSW Storms & Floods - February  
& March 2021

Rural Landholders Grant - NSW  
Storms & Floods - February &  
March 2021

Rural Landholders Grant - 22  
February 2022 onwards

Bushfire Programs

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Appeal a decision

ATO advice

Detail of current storm and flood grant programs is below.

## NSW Severe Weather & Flooding from February 2022 onwards (AGRN 1012)

### Special Disaster Grants

The NSW and Australian Governments have announced Special Disaster Grants of up to \$75,000 for primary producers who have been impacted by severe weather and flooding from February 2022 onwards.

Visit the [Special Disaster Grants - Severe Weather & Flooding - February 2022 onwards](#) webpage to view information about this program.

### Rural Landholder Grants

The NSW and Australian Governments have announced Rural Landholder Grants of up to \$25,000 for landholders and oyster farmers who have been impacted by severe weather and flooding from February 2022 onwards.

Visit the [Rural Landholder Grants - Severe Weather & Flooding - February 2022 onwards](#) webpage to view information about this program.

## NSW Severe Weather & Flooding from November 2021 and January 2022 (AGRN 987, 996 & 1001)



## ELIGIBILITY FOR THE SPECIAL DISASTER GRANT FOR PRIMARY PRODUCERS

To be eligible for the primary producer Special Disaster Grant for severe weather and flood from February 2022 onwards, you must:

- Be a primary producer;
- Draw at least 50% of your gross income from your primary production enterprise;
- Contribute a part of your labour to the primary production enterprise;
- Hold an active Australian Business Number (ABN) and have held that ABN at the time of this event;
- Have a primary production enterprise located in the defined area that has suffered direct damage as a result of this event;
- Have been engaged in carrying on the primary production enterprise when affected by this event;
- Lodge an application by the closing date shown on the RAA website;
- Intend to re-establish or continue the primary production enterprise.



## Using your grant

You can use your grant for the following items associated with the event:

- a) help pay for the costs of clean up, reinstatement activities and emergency measures associated with the immediate recovery of your primary production enterprise.
- b) hire or lease equipment or materials to clean premises, property or equipment.
- c) remove and dispose of debris, damaged goods or materials including injured or dead livestock.
- d) repair or replace fencing and/or other essential property infrastructure.
- e) purchase and transport fodder or feed for livestock.
- f) replace livestock.
- g) replace lost or damaged plants, salvage crops, repair or restore fields.
- h) repair, recondition or replace essential plant or equipment.
- i) maintain the health of livestock
- j) pay additional wages to an employee to assist with clean-up work (above and beyond normal wage expenditure, ie. day-to-day staffing)
- k) repair buildings (except dwellings, unless they are used for staff accommodation).

Special Disaster Grants - NSW Storms & Floods - February & March 2021

Supply Chain Support Grant - NSW Storms & Floods - February & March 2021

Rural Landholders Grant - NSW Storms & Floods - February & March 2021

Rural Landholders Grant - 22 February 2022 onwards

Bushfire Programs

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Detail of current storm and flood grant programs is below.

## NSW Severe Weather & Flooding from February 2022 onwards (AGRN 1012)

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The NSW and Australian Governments have announced Rural Landholder Grants of up to \$25,000 for landholders and oyster farmers who have been impacted by severe weather and flooding from February 2022 onwards.

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## NSW Severe Weather & Flooding from November 2021 and January 2022 (AGRN 987, 996 & 1001)



## ELIGIBILITY FOR THE RURAL LANDHOLDERS GRANT

To be eligible for the Rural Landholder Grant for severe weather and flood from February 2022 onwards, you must:

- a) be normally charged rates under the Local Land Services Act 2013 on property of at least 10 hectares (24.7 acres) in size, or
- b) hold a Class A Aquaculture Permit under the Fisheries Management Act 1984 authorising aquaculture lease area of at least 1 hectare; and

You must have a primary production business

- c) have an Australian Business Number (ABN); and
- d) undertake primary production as verified through the Australian and New Zealand Standard Industrial Classification ANZSIC Code; and
- e) not receive the majority of your income from primary production; and
- f) earn at least \$20,000 per annum from primary production; and

## ELIGIBILITY FOR THE RURAL LANDHOLDERS GRANT (continued)

- g) earn no more than \$180,000 from gross off-farm income, as individuals, directors or shareholders. That is, if there are three people involved in a primary production enterprise, they can each earn up to \$180,000 gross from income that is not derived from the applying primary production enterprise. The applicant will need to submit one or multiple self-declaration(s), confirming that each individual involved, does not earn more than \$180,000 gross from off-farm income
- h) where your earnings from primary production is less than \$20,000 per annum, you may nonetheless be eligible for a grant if it can be demonstrated that in the ordinary course of business you would meet that requirement, but your earnings from primary production are currently reduced due to seasonal conditions or biosecurity events; and
- i) were in active primary production at the time of the declared natural disaster event and plan to re-establish or continue the primary production enterprise; and
- j) not have gross off farm assets exceeding \$5,000,000 (excluding funds in a registered superannuation fund); and  
You must be impacted by this event

## ELIGIBILITY FOR THE RURAL LANDHOLDERS GRANT (continued)

- k) be in a Local Government Area (LGA) declared as natural disaster and approved for this program, and
- l) be able to demonstrate that you have personally faced costs for clean-up activities, losses or damages beyond the vicinity of your residential dwelling, arising from the declared natural disaster; and
- m) have a record of tax invoices and proof of payments for your clean-up activities, losses or damages OR you have quotations for clean-up activities, losses or damages; and

You must not have already received assistance for the damage you claim

- n) not have received or be entitled to receive, assistance under the Special Disaster Assistance - primary producer grant, or other natural disaster primary producer, small business or not for profit grant; and
- o) not have received or be entitled to receive, a payment under a policy of insurance for the costs being claimed.

# RAA STORM & FLOOD DISASTER RECOVERY PROGRAMS

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**Grant amount:**  
Refer to the [website](#) for amount available to eligible industries.

**Key dates:**  
Applications open until 30 June 2022. All works must be completed, and invoices submitted to the RAA by 30 May 2023.

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## JANUARY 2022 SEVERE WEATHER & FLOOD

### SPECIAL DISASTER GRANTS (SDG)

AGRN 1001 & 996

Available to primary producers in LGAs impacted by the flood and severe weather that occurred in January 2022 onwards, to support recovery and reinstatement of the primary production enterprise.

**Grant amount:**  
Up to \$50,000

**Key dates:**  
Open to new applications. Close dates vary, depending on LGA. Please refer to the RAA [website](#) for a full list of close dates.

**More information:**  
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## FEBRUARY 2022 ONWARDS SEVERE WEATHER & FLOOD

### SPECIAL DISASTER GRANTS (SDG)

AGRN 1012

Available to primary producers in LGAs impacted by the flood and severe weather that occurred from February 2022 onwards, to support recovery and reinstatement of the primary production enterprise.

**Grant amount:**  
Up to \$75,000

**Key dates:**  
Open to new applications. Close dates vary, depending on LGA. Please refer to the RAA [website](#) for a full list of close dates.

**More information:**  
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### RURAL LANDHOLDER GRANTS (RLG)

AGRN 1012

Available to landholders and aquaculturists impacted by the flood and severe weather that occurred from February 2022 onwards. Applicants must hold at least 10ha of rural land, earn a minimum \$20,000 from primary production per annum and be ineligible to receive the Special Disaster Grant.

**Grant amount:**  
Up to \$25,000

**Key dates:**  
Opening to applications soon. Visit the RAA [website](#) for more information.

**More information:**  
Visit the RLG webpage [here](#).

# Supply Chain Support Grant - NSW Storms & Floods - February & March 2021

Special Disaster Grants - NSW  
Severe Weather & Flooding  
February 2022 onwards

Special Disaster Grants - NSW  
Severe Weather & Flooding  
November 2021 and January  
2022

Special Disaster Grants - NSW  
Storms & Floods - February &  
March 2021

**Supply Chain Support Grant -  
NSW Storms & Floods -  
February & March 2021**

Rural Landholders Grant - NSW  
Storms & Floods - February &  
March 2021

## ***Storm & Flood Industry Recovery Program***

The NSW Government continues to stand by communities who were hit by devastating storms and floods earlier this year, providing ongoing support for communities through the [\\$200 million Phase Three Storm and Flood Recovery Package](#), co-funded by the Australian Government.

The Storm and Flood Industry Recovery Package is one of eight funding initiatives in the joint government package, targeting producers in impacted areas to help them rebuild and recover in the medium and longer-term, supporting job security and enabling future production.

Funding and projects under the SFIRP Supply Chain Support Grant will complement the [\\$75,000 Special Disaster Grant](#) and support NSW's agriculture, horticulture and aquaculture industries to rebuild and recover in the medium and longer-term.

Eligible primary producers are required to have accessed the full \$75,000 Special Disaster Grant before accessing funds through the Supply Chain Support Grant.

The amount of funding available to eligible producers in targeted industries will vary by industry and a 50:50 financial and/or in-kind co-contribution from applicants is required.

**Applications for the Supply Chain Support Grant have been extended to 30 June 2022. Applications can be submitted while awaiting the assessment of your Special Disaster Grant and/or prior to fully expending your Special Disaster Grant. All works must be completed, and invoices submitted to the RAA by 30 May 2023.**

Bushfire Programs	<b>Agriculture</b>	<b>Horticulture</b>	<b>Aquaculture</b>
Glossary of Terms	<b>Dairy</b> - up to \$100,000 per applicant	<b>Turf</b> - up to \$75,000 per applicant	<b>Oysters</b> - up to \$30,000 per applicant
Appeal a decision	<b>Extensive Livestock</b> - up to \$75,000 per applicant	<b>Berries</b> - up to \$30,000 per applicant	<b>Mussels</b> - up to \$ 30,000 per applicant
ATO advice	<b>Broadacre Cropping</b> - up to \$50,000 per applicant	<b>Cut Flowers</b> - up to \$30,000 per applicant	
		<b>Plant Nurseries</b> - up to \$30,000 per applicant	
		<b>Vegetables</b> - up to \$30,000 per applicant	

Local Government Areas eligible for Supply Chain Support Grants - NSW Storms and Floods	Closing date
Armidale, Ballina, Bathurst, Bega Valley, Bellingen, Blacktown, Blue Mountains, Bogan, Brewarrina, Byron, Cabonne, Camden, Campbelltown, Canterbury-Bankstown, Central Coast, Central Darling, Cessnock, Clarence Valley, Cobar, Coffs Harbour, Coonamble, Cumberland, Dungog, Eurobodalla, Fairfield, Georges River, Gilgandra, Glen Innes Severn, Goulburn Mulwaree, Greater Hume, Gunnedah, Gwydir, Hawkesbury, Hornsby, Hunters Hill, Inner West, Inverell, Kempsey, Ku-rin-gai, Kyogle, Lachlan, Lake Macquarie, Lismore, Lithgow, Liverpool Plains, Maitland, Mid-coast, Moree Plains, Muswellbrook Shire, Nambucca Valley, Narrabri, Narromine Shire, Newcastle, Northern Beaches, Oberon, Parramatta, Penrith, Port Macquarie-Hastings, Port Stephens, Queanbeyan-Palerang, Richmond Valley, Shoalhaven, Singleton, Snowy Monaro, Sutherland, Tamworth, Temora, Tenterfield, The Hills, Tweed, Upper Lachlan, Uralla, Walcha, Walgett, Warren, Wingecarribee & Wollondilly	30 June 2022





Rural  
Assistance  
Authority



Rural Financial Counselling Service  
New South Wales

## 4. Eligible activities

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Activities that address or respond to the impacts of the February and March 2021 storms and floods are eligible such

- 4.1 replacing or repairing damaged, non-insured or under-insured infrastructure including shellfish cultivation equipment, pipes, pumps, tanks, shellfish graders, processing equipment, land depot sheds and boats.
- 4.2 replacing physical assets to return infrastructure to its previous standard, or to a standard that does not jeopardise *future resilience*.
- 4.3 clearing storm and flood damaged including but not limited to removal of silt, gravel, damaged goods and other debris from within leases, adjacent to leases and from land bases.
- 4.4 hiring or leasing equipment or materials including machinery fuel to rectify damage to property, infrastructure, equipment or inventory.
- 4.5 the purchase of oyster/mussel spat or suitable alternative to replace stock oysters or mussels that were lost or died as a result of the February and March 2021 storms and floods.
- 4.6 critical business costs associated with re-establishing production in 2021-2022 i.e. licences and fees.
- 4.7 pest management supplies/service for flood affected stock.
- 4.8 accessing technical, environmental and business advice.

# RAA Loan Programs



## Disaster Assistance Loan

- **Disaster relief loans - Primary producers**
  - Primary producers directly affected by a declared natural disaster who are in urgent and genuine need of assistance, may be eligible for low interest loans of up to \$130,000.

## Seafood Innovation Fund

- Funding through low interest rate loans will allow the fishing and aquaculture industries to focus on long term profitability of their business/enterprises that will have long term benefits on the sustainability of the marine, estuarine and land-based environment up to \$500,000.

# Disaster Assistance Loan

- Essential working capital for up to 12 months from the date of the disaster, to continue operations until normal income resumes or until the next major income is received and/or
  - replacement and/or repair of property damaged as a result of a disaster and associated improvements not covered by insurance.
- Max \$130,000
- Up to 12 years with first 2 years interest & principal repayment free but depending on the amount borrowed.
- Concessional interest rate. (currently 0.8%)
- Secured by registered mortgage over land, not necessarily a first mortgage. Other security maybe considered.



# Seafood Innovation Fund

- The Seafood Innovation Fund is available to commercial fishers and aquaculture farmers in NSW to meet the cost of carrying out permanent capital works that will; improve assets and infrastructure, identify and address risks, help build resilience to changes in seasonal conditions and ensure long term productivity and sustainable use of the marine and land-based environment.
- The Seafood Innovation Fund will assist investment into four key areas:
  - **Preparedness** - adaptability to changing seasonal conditionals or climatic events of floods or droughts.
  - **Environment** - ensuring equipment has a minimal impact on the environment.
  - **Fishing and Aquaculture Farming Equipment and Assets** - replacement of unsafe or inefficient assets.
  - **Transport & Logistics** - ensuring that product reaches markets in optimum condition.
- Max loan amount - \$500,000
- Up to 20 years depending on the amount borrowed.
- Concessional interest rate. (currently 2.5% fixed for the term of the loan)
- Secured by registered mortgage over land is preferred. NSW RAA will consider other security, including fishing shares, aquaculture lease and chattels, on a case-by-case basis.
- No establishment or account keeping costs, however, costs for registering security documents, title searches and Government Stamp Duty will be borne by the applicant.

# Disaster Recovery Allowance

Support if you've lost income as a direct result of the floods in NSW starting in February 2022.

- Up to 13 weeks short term payment to help you following the NSW floods starting in February 2022.
- If you're eligible, you'll get the maximum equivalent rate of [JobSeeker Payment](#) or [Youth Allowance](#), depending on your personal circumstances.



Australian Government

# Farm Household Allowance



- A cost-of-living payment for farming families in financial hardship.
- This taxable payment is the same as the maximum rate of [JobSeeker Payment](#) or [Youth Allowance](#).
- If you have a partner, we may pay the allowance to both of you. You may be able to submit a combined claim.
- If you get Farm Household Allowance you'll get all the following:
  - a fortnightly payment for up to 4 years in each specific [10 year period](#)
  - [activity supplements](#) up to a lifetime limit of \$10,000 to pay for activities to help improve your financial position
  - a Farm Household Case Officer to work with you to help you improve your financial circumstances.



# How we help growers



We start by getting to know the farmer and their challenges



Then focus on the needs of the farmer resolving immediate needs



Understanding their financial position and highlight how to utilise the farmers strengths and weaknesses



Setting some goals to that strike a balance between the farmers, the family and the business



Equipping the farmer with the resources and skills to create a plan forward



Bringing the plan to life!



Measure and celebrate success. Equipping farmers with the tools to feel confident about the future

We can also refer you to other support services at any time



**DO YOU  
HAVE ANY  
QUESTIONS?**



**RFCS**

Rural Financial Counselling Service  
New South Wales

**Where to get support**

[www.raa.nsw.gov.au/disaster-assistance](http://www.raa.nsw.gov.au/disaster-assistance)

[www.rfcsnsw.com.au](http://www.rfcsnsw.com.au)

1800 319 458