

Storm and flood assistance for businesses

Fact sheet: 06 April 2021

Disaster recovery assistance is available to businesses in eligible NSW local government areas (LGAs) that have been impacted by the storms and floods from 10 March 2021.

Business owners whose business premises have been damaged in the recent storms and floods are encouraged to take photographs of the visible damage as soon as it is safe to do so, to assist in accessing support in the future.

Register for ongoing business support

A Business Concierge can help businesses who have been impacted by the recent NSW storms and floods, and can notify businesses when new financial support becomes available.

Call [13 77 88](tel:137788) or [register for a call back](#).

Online information hub

The Service NSW [online information hub](#) can help people and businesses impacted by the recent storms and floods find support.

To find assistance available to businesses, visit: www.service.nsw.gov.au/campaign/storm-and-flood-assistance-businesses.

Businesses and individuals can complete our online questionnaire to receive a personalised list of available programs and services: disasterassistance.service.nsw.gov.au.

Other ways to get personalised support

Business Connect provides professional advisors, all of whom have experience in running their own small business. Business customers can [select an advisor](#) and book an appointment online, or call [1300 134 359](tel:1300134359).

The **NSW Small Business Commissioner** can assist landlords and tenants of shops, restaurants, industrial and commercial premises in negotiating and resolving any leasing disputes. Call 1300 795 534 or visit <https://www.smallbusiness.nsw.gov.au/> to speak with an expert.

Disaster declared local government areas

Government support is available in local government areas (LGAs) that have been included in natural disaster declarations due to the heavy storms and flooding in NSW from 10 March 2021 onwards.

Visit <https://www.nsw.gov.au/resilience-nsw/natural-disaster-declarations> to view a list of disaster declared LGAs.

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1. Grants and loans – **UPDATED**

6 April update:

Flood disaster recovery small business grant

Small businesses and non-profit organisations directly impacted by the NSW storms and floods from 10 March 2021 onwards may be eligible for a flood disaster recovery grant.

The small business or non-profit organisation must be in a [defined disaster area](#) to be eligible.

The flood disaster recovery grant of up to \$50,000 is to help pay for the costs of clean-up and reinstatement of a small business or not-for-profit organisation's operations.

Applications will open mid-April.

Visit Service NSW for more information and to stay up to date on when applications open:
<https://www.service.nsw.gov.au/transaction/flood-disaster-recovery-small-business-grant>.

A Business Concierge can help you if your business has been impacted by the recent NSW storms and floods, and can notify you when the grant opens. Call 13 77 88 or register for a call back: <https://mybusiness.service.nsw.gov.au/concierge>.

Disaster recovery grant for primary producers

A disaster recovery grant of up to \$75,000 is available to eligible primary producers in local government areas affected by the NSW storms and floods that occurred from 10 March 2021.

For more information and to apply, visit the NSW Rural Assistance Authority:
<https://www.raa.nsw.gov.au/disaster-assistance/special-disaster-grants-floods>.

30 March update:

Recovery loan

The Australian Government's SME Recovery Loan Scheme will be available to flood-affected businesses from April 1.

The SME Recovery Loan Scheme was designed to help businesses that were on JobKeeper during the March quarter and has been extended to flood-affected businesses.

For further information, view the media release: <https://www.pm.gov.au/media/government-extends-relief-flood-affected-businesses>

29 March update:

Recovery grant

The Australian and NSW Governments have announced a recovery grant of up to \$50,000 for small businesses and up to \$75,000 for primary producers where direct damage has occurred following the recent storm and flood event.

Further information, including eligibility criteria and guidelines, will be available on the Service NSW website in the coming days.

View the media release: <https://www.pm.gov.au/media/nsw-storm-and-flood-clean-grants-program-extends>

26 March update:

Disaster relief loans

A range of assistance is available to businesses. Visit the [NSW Rural Assistance Authority](#) or call [1800 678 593](tel:1800678593) for:

- **Primary producers** – may be eligible for urgent loans at a concessional interest rate and transport subsidies for the carriage of livestock, fodder and supplements for dairy cattle.
- **Small businesses** – urgent loans are available at a concessional interest rate to eligible small businesses.
- **Non-profit organisations** – loan assistance is available to churches and voluntary non-profit organisations for the restoration of essential facilities.
- **Sporting clubs** – a grant or a concessional fixed rate loan is available for sporting and recreation clubs and associations for clean-up, removal of debris and/or restoring essential facilities.

2. Financial and tax assistance

Tax assistance

30 March update:

Revenue NSW

Businesses affected by natural disasters can contact Revenue NSW to discuss the assistance available to help with payroll tax. Call 1300 139 815 to find out more.

26 March update:

Help from ATO

ATO is helping business owners who are facing problems meeting tax obligations due to flooding by allowing extra time for paying debts or lodging tax returns, depending on the circumstances. Visit the ATO website <https://www.ato.gov.au/General/Dealing-with-disasters/In-detail/Specific-disasters/Floods/> or call 1800 806 218.

Bank support

26 March update:

Banks are providing help for businesses affected by storms and floods through a range of financial assistance packages, deferred loans, waived fees and charges and grants. A few are mentioned below. Contact the relevant bank's helpline for more information.

- NAB's Disaster Relief Fund includes a \$2,000 business grant to help restart or reopen and cover the cost of damaged property, equipment, fencing and for loss of stock or livestock. Other available support includes help to restructure existing business banking facilities, fee waiver on terminal rental for a period of up to three months for merchants with working terminals that are no longer able to trade. Call NAB on 1300 769 650.
- Commonwealth Bank is providing emergency assistance to business customers through a range of customised options. Call 1800 314 695 or business customers can speak with their CommBank relationship manager.
- Westpac and St George business customers may access grants of \$5,000 to assist with the recovery and re-opening process, including repairing damage and helping with costs like the loss of equipment and stock. Call Westpac on 1800 029 749 or St George on 13 33 30.
- Business customers of ANZ Bank should contact their relationship manager to access the bank's disaster relief package. Call 1800 252 845.

3. Legal support

26 March update:

Contact [LawAccess NSW](#) or call [1300 888 529](#) to discuss legal support that may be available from Legal Aid NSW, Community Legal Centres and other free legal assistance services in your area.

[Legal Aid NSW](#) lawyers may be able to provide free legal advice to people affected by disasters on a range of issues including insurance, tenancy, credit and debt problems.

4. Insurance assistance

26 March update:

Guide to making an insurance claim

The [NSW Small Business Commissioner's quick guide](#) to making an insurance claim can help businesses through the claims process to get paid quickly and smoothly after a disaster or disruption.

Insurance Council of Australia

The [Insurance Council of Australia](#) may be able to assist businesses who have queries relating to insurance. Call the hotline on [1800 734 621](#).

5. Mental health support

26 March update:

24/7 telephone services

There is 24/7 help available on the following numbers:

- [Lifeline](#) – 13 11 14
- [Beyond Blue](#) – 1300 224 636
- [NSW Mental Health Line](#) – 1800 011 511.

Online services and resources

- [Ahead for Business](#) by [Everymind](#) helps small business owners take action on their own mental health and wellbeing.
- [NewAccess](#) by Beyond Blue – Free and confidential help for small business owners from mental health coaches with a small business background.
- [Rural Adversity Mental Health Program](#) – Connects people living in regional, rural and remote NSW with local mental health services and resources.
- [Rural Resilience Program](#) – helping build resilience by linking rural communities, families and individuals with the most appropriate services and information.

6. Business guides and resources

26 March update:

Business guide to recovering from disaster

'Get back to business' by the NSW Small Business Commissioner is a step-by-step guide for business owners dealing with a disaster. The guide provides information to help businesses from the moment disaster hits, to the days, weeks and months ahead.

Visit [Get back to business – a guide to recovering from disaster](#) to learn more or download a copy.

Business continuity plan

The Business Continuity Plan from the NSW State Emergency Service Emergency can guide small businesses with planning for emergencies to help reduce damage and costs following a natural disaster. Visit <http://www.sesemergencyplan.com.au/business/> for a copy of the guide.

7. Telco support

26 March update:

Telstra assistance package

Telstra has announced a disaster assistance package for its residential and small business customers who have lost services following the severe storms and major flooding across eastern parts of NSW. The package includes mobile call diversion, a boost to data and free calls as well as reconnection support to those impacted across the New England, North Coast and Mid North Coast, as well as the Newcastle, Hunter and Central Coast regions. Visit [Telstra](#) or call [1800 888 888](tel:1800888888) for more information.

8. Clean-up and rebuilding

30 March update:

The Australian and New South Wales governments have announced a new clean-up program to assist flood-affected communities. As part of the NSW Storm and Flood Clean-up Program, primary producers and small businesses will be able to access support to dispose of flood-related debris from their properties.

For further details, visit: <https://www.pm.gov.au/media/nsw-storm-and-flood-clean-grants-program-extends>.

9. Animals and livestock

30 March update:

The [NSW Department of Primary Industries \(DPI\)](#) and Local Land Services (LLS) are providing assistance to landholders and communities with animal welfare-related issues.

Contact the Agricultural and Animal Services Hotline on [1800 814 647](tel:1800814647) for:

- animal assessment and veterinary assistance
- stock euthanasia and burial
- emergency fodder (up to 3 days' supply)
- emergency stock water
- livestock feeding and management advice
- care of animals in evacuation centres.

10. Licences and business documents

01 April update:

Liquor and Gaming NSW

Liquor & Gaming NSW is providing the following support to licensees who have been affected by the floods:

- replacement copies of destroyed licences and identification cards
- extensions of interim certificates reaching their 90-day limit
- replacement signage cost waivers or reductions
- financial hardship provisions for annual liquor licence fees
- extra assistance for liquor licence applications
- temporary relocation of liquor licences to other premises.

For more information, contact Liquor & Gaming NSW on [1300 024 720](tel:1300024720) or by email at contact.us@liquorandgaming.nsw.gov.au with details of your situation. Include 'Flood assistance' in the subject line.

SafeWork NSW

SafeWork NSW is offering free replacement of some licences, permits and certificates that have been destroyed or lost during the floods. To arrange a replacement, call [13 10 50](tel:131050).

Vehicle and vessel registrations and licences

Concessions and refunds are being offered to eligible customers whose vehicles or vessels were damaged in the recent storms and funds.

For detailed information on driving and transport documents, visit the flood assistance hub on the Service NSW website: <https://www.service.nsw.gov.au/floods/driving-and-transport>.

30 March update:

Businesses affected by a natural disaster may be able to have certain licences and permits replaced free of charge, depending on their circumstances.

NSW Fair Trading

Visit your [nearest Service NSW Centre](#) or call [13 77 88](#) for assistance with the replacement of the following licences and permits:

- home building: contractor, qualified supervisor, tradesperson
- property and real estate
- motor vehicle dealer or repairers
- pawnbrokers and second-hand dealers
- tattoo parlour or tattooist
- owner-builder
- tow truck.

11. General Business support

01 April update:

Australia Post is offering free 12-month mail redirection for small business owners who have been impacted by the recent storms and floods, based on individual circumstances. Apply in person at your nearest Post Office or call 13 13 18 to find out more.