

Storm and flood assistance for businesses

Information sheet: 22 March 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.

If your business premises have been damaged in the recent storms and flooding, please take photographs of the visible damage as soon as it is safe to do so, to assist in accessing support in the future.

Disaster declared local government areas

Government support is available in local government areas that have been included in natural disaster declarations due to the heavy storms and flooding in NSW from 10 March 2021 onwards. Assistance includes concessional interest rate loans for small businesses, primary producers and non-profit organisations.

Visit <https://www.emergency.nsw.gov.au/Pages/publications/natural-disaster-declarations/2020-2021.aspx> to view a list of disaster declared LGAs.

Business loans and financial assistance

The range of measures available to businesses include the following.

Primary producers

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. Visit the NSW Rural Assistance Authority website <https://www.raa.nsw.gov.au/disaster-assistance> for more information or call 1800 678 593.

Small businesses

Urgent loans are available at a concessional interest rate to eligible small businesses. Visit the NSW Rural Assistance Authority website <https://www.raa.nsw.gov.au/disaster-assistance> for more information or call 1800 678 593.

Non-profit organisations

Loan assistance is available to churches and voluntary non-profit organisations for the restoration of essential facilities. Visit the NSW Rural Assistance Authority website <https://www.raa.nsw.gov.au/disaster-assistance> for more information or call 1800 678 593.

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.

To access an application for grant assistance, contact NSW Treasury by email at natural_disasters@treasury.nsw.gov.au.

To learn more about loan assistance, contact the NSW Rural Assistance Authority on 1800 678 593 or (02) 6391 3000, visit <https://www.raa.nsw.gov.au/disaster-assistance> or email rural.assist@raa.nsw.gov.au.

Legal support

Businesses can contact LawAccess NSW on 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 businesses affected by disasters on a range of issues including insurance, tenancy, credit and debt problems. Visit www.legalaid.nsw.gov.au for more information.

Insurance assistance

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. Visit <https://www.smallbusiness.nsw.gov.au/get-help/advocacy/quick-guide-making-insurance-claims>.

Insurance Council of Australia

The Insurance Council of Australia may be able to assist businesses who have queries relating to insurance. Visit <https://www.insurancecouncil.com.au/> or call 1800 734 621.

Mental health support

24/7 telephone services

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

- [Lifeline – 13 11 14](tel:131114)
- [Beyond Blue – 1300 224 636](tel:1300224636)

Online services and resources

- [Ahead for Business](http://everymind.org.au) by everymind.org.au – 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.

Business guides and resources

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 <https://www.smallbusiness.nsw.gov.au/resources/get-back-business-guide-recovering-disaster> to learn more or download a copy.

General business support

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 New South Wales.

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 & Mid North Coast, as well as the Newcastle, Hunter & Central Coast regions.

Call 1800 888 888 for more information.

Personalised business support

Business Concierge Service

The [Business Concierge Service](#) can help you in:

- identifying what support is available for you
- completing any financial relief application forms that are relevant to your situation.

Our business concierges will be on board our [Mobile Service Centres](#) and at Disaster [Recovery Centres](#) in impacted areas, or you can call [13 77 88](#).

Business Connect

Business Connect provides professional advisors, all of whom have experience in running their own small business. They'll be able to help you with:

- developing a customised recovery strategy
- managing your cashflow
- accessing finance including grants and loans
- marketing your business to reach new customers
- connecting to other government support and local professional services.

You can [select an advisor](#) and book an appointment online, or call [1300 134 359](#).