

17 February 2023

There are a few assistance packages that are available to farmers who have been affected by the October/November floods. The Victorian Flood Recovery Package is administered by Rural Finance. Information can be found at the following website:

<https://www.ruralfinance.com.au/industry-programs/victorian-primary-producer-flood-recovery-package>

The Flood Recovery Package includes:

- The Victorian Primary Producer Flood Recovery Grant.
 - This is a grant of up to \$75,000 which is available to support clean-up, relief and recovery efforts. It covers activities like the removal and disposal of debris and injured or dead livestock, replacing or repairing essential equipment, fixing and replacing fencing, buying fodder or water, hiring or purchasing materials to clean up a property, salvaging damaged crops and repairing or restoring fields amongst other things.
 - It is important to specifically mention “repairing or restoring fields”. If a farmer had an area of crop wiped out due to the floods (for example, lost 70ha. of beans), then the farmer can claim for seed, fertiliser and chemical costs for this 70 ha. to be sown in 2023 to “repair or restore” the field.
 - Applications close at 4:00pm on 30 April 2023.

- The Victorian Rural Landholder Grant.
 - This grant of up to \$25,000 is available to help rural landholders who have an eligible smaller-scale primary production enterprise with clean-up, relief and recovery efforts. If you do not meet the eligibility for the \$75,000 Flood Recovery Grant listed above, but operate a smaller-scale primary production enterprise, you may be eligible for this.
 - Applications close at 4:00pm on 30 April 2023.

- The Victorian Primary Producer Flood Recovery Transport Support Program.
 - This program allows farmers to claim 50% of transport costs, up to a maximum of \$15,000, to help pay for the transport of emergency fodder or stock drinking water, and to move stock to agistment, sale or slaughter.
 - Applications close at 4:00pm on 30 April 2023.

- The Victorian Primary Producer Flood Recovery Concessional Loan.
 - Primary producers, small businesses and not for profit organisations whose properties have been directly impacted or who have suffered a significant loss of income as a result of the 2022 Victorian floods and storms are eligible to apply for a concessional loan of up to \$250,000 to restore or replace damaged assets, and meet general expenses incurred while the clean-up is underway.
 - The loans have a concessional interest rate for up to 5 years (loans revert to a commercial rate of interest for any remaining loan term after the concessional period.)
 - For the year to 30 June 2023 the concessional interest rate is 1.69%. This rate is updated annually.
 - Applications close at 4:00pm on 30 April 2023.

Further to the abovementioned programs, farmers may potentially be eligible for either of the following two income support payments through Services Australia (formerly Centrelink):

- Farm Household Allowance.
 - An income support payment for farmers and their partners
- The Victorian Floods, October 2022 – Disaster Recovery Allowance.
 - A 13-week support payment if you've lost income as a direct result of the Victorian floods that started in October 2022. Loss of income can include lost cropping income.
 - Applications for this payment close 28 May 2023.

Our Service is a free, confidential and independent service which is available to assist farmers access any of the abovementioned grants, payments or programs. The best contact number is our head office, which can be contacted on 1300 735 578.

Kindest regards...

Patrick White

Rural Financial Counsellor