

Assistance for primary producers and small business

This information is current as at Wednesday 12 January 2011.

Please refer to the Business and Industry website www.business.qld.gov.au or QRAA website www.qraa.qld.gov.au for the most up-to-date information.

Special disaster flood assistance grants

Special disaster flood assistance grants of up to \$25 000 are available to help Queensland primary producers and small businesses who have been affected by the November-December 2010 floods (including those in January 2011).

These grants are available under Natural Disaster Relief and Recovery Arrangements (NDRRA) and will help eligible applicants to pay for costs arising from flood damage.

To help recovery in communities affected by flooding, people receiving these grants are encouraged to, wherever possible, support local business.

The grant scheme will run until 30 September 2011.

Primary producers and **small businesses** in the following local government areas may be eligible for this assistance:

Balonne	Lockyer Valley
Banana	Maranoa
Barcaldine	Moreton Bay
Brisbane	North Burnett
Bundaberg	Rockhampton
Central Highlands	Scenic Rim
Cherbourg	Somerset
Fraser Coast	South Burnett
Gladstone	Southern Downs
Goondiwindi	Sunshine Coast
Gympie	Toowoomba
Ipswich	Western Downs
Isaac (part)*	Woorabinda

* The partial declaration of Isaac Local Government Area is defined as west of Marlborough-Sarina Road, south of the Peak Downs Highway and east of the Gregory Developmental Road.

More areas may be added as this flooding event continues to develop.

Eligibility criteria

All applicants must be able to provide proof that they have suffered damage as a direct result of flooding – for example, photos.

A small business is defined as having an Australian Business Number and less than 20 employees.

Both primary producers and small businesses must derive the majority of their income from the business (QRAA will account for fluctuations in income) to be eligible.

Not-for-profit businesses are not eligible for these grants, but are covered under other sections of the NDRRA.

Types of grants available

There are two types of grants which can be applied for:

- Tier one grants of up to \$5000 will be immediately available to assist with the early recovery effort.
- Tier two grants of up to \$20 000 will be provided on proof of expenditure.

Applying for a Tier one grant

Evidence of damage is all that is required for Tier one grants – for example photographs, quotes or tax invoices.

Evidence of expenditure must be kept until 30 September 2012 as you may be subject to a subsequent audit by QRAA.

Applying for a Tier two grant

Before making your claim you must have already made the payments for your repairs.

QRAA will require:

- tax invoices showing the full details of the goods or services supplied (to be identifiable as flood-related damage on the invoice) including the initial claim up to \$5000, **and**
- an official receipt from the supplier or contractor – if this cannot be obtained, photocopies of cheque butts, bank transfers and bank statements will be required including the initial claim up to \$5000.

Eligible expenditure for primary producers

The assistance enables primary producers to cover the costs associated with cleaning and restoration activities including:

- purchasing, hiring or leasing plant, equipment or materials to clean or resume business activities
- clearing or disposing of debris, damaged goods or injured or dead livestock
- repairing buildings or fittings in buildings other than houses
- repairing or reconditioning essential plant or equipment
- repairing roads, fences and dams and other essential infrastructure
- leasing temporary premises
- repairing or restoring fields and purchasing fodder or saving crops or feed for livestock
- replacing lost or damaged stock (other than livestock)
- maintaining the health of livestock or poultry
- engaging a person to clean or conduct a safety inspection of premises
- paying additional wages to an employee to assist with the clean-up and restoration work.

Eligible expenditure for small businesses

The assistance enables small businesses to cover the costs associated with cleaning and restoration activities including:

- purchasing, hiring or leasing plant, equipment or materials to clean or resume business activities (including stock replacement)
- clearing or disposing of debris and damaged goods
- repairing buildings or fittings in buildings other than houses
- leasing temporary premises for the purpose of resuming trading

- engaging a person to clean or conduct a safety inspection of premises
- paying additional wages to an employee to assist with the clean-up and restoration work.

For more information about eligible expenditure for primary producers and small businesses contact **QRAA** on **1800 623 946** or visit **www.qraa.qld.gov.au**.

Items that cannot be claimed

The grants are not available for:

- loss of income
- the purchase of livestock – QRAA provides concessional NDRRA loans of up to \$250 000 for this purpose
- the use of your own labour or equipment
- self-invoicing or 'dry hire rates' within an entity
- repairing houses or dwellings
- repairing or replacing household goods.

For more information about household assistance contact **Communities Services** on **1800 173 349** or visit **www.communities.qld.gov.au**.

Claiming for multiple businesses

If you have more than one business and each business is at a separate location and is able to operate as a viable entity in its own right, you may be able to make a separate claim for each entity.

For more information about multiple business applications contact **QRAA** on **1800 623 946** or visit **www.qraa.qld.gov.au**.

Financial hardship

Expenditure is not required prior to claiming a Tier one grant. For Tier two grants the requirement for prior expenditure for those in financial hardship will be waived.

Existing insurance policies

If your business is insured, you must lodge a claim against your insurance policy for any loss or damage you have suffered.

Any application for a Tier two grant will not be assessed until you produce written evidence from your insurance company regarding the result of your claim.

Tax payable on the grants

Tax must be paid on the grants but many of the expenditure items may be claimed as legitimate business expenses for tax purposes. You should talk to your financial adviser about this matter.

Unspent grant monies

You are expected to repay any unspent Tier one grants.

QRAA may conduct an audit of the recovery grant scheme and you are required to keep proof of your expenditure until 30 September 2012.

False claims

Penalties can apply under the *Rural and Regional Adjustment Act 1994* or the Criminal Code for any false claims.

Individual grants for collaborative effort

If two or more producers combine efforts – for example, paying for the bulk freight of fodder – each can make a claim for their individual share of the cost.

For more information about individual share applications contact **QRAA** on **1800 623 946** or visit **www.qraa.qld.gov.au**.

Applying for flood assistance grants

Applicants will be able to claim for individual expenditure items on separate forms or together on one form, but cannot claim more than \$25 000 for any one business.

Follow these steps:

1. Download an application form from the QRAA website www.qraa.qld.gov.au or phone 1800 623 946.
2. Complete the form and check the guidelines to ensure you have supplied all the necessary supporting materials.
3. Return the form via fax or email or visit a Community Recovery and Coordination Centre in your region.

If you require assistance accessing or completing the application form contact **QRAA** on **1800 623 946** or the **DEEDI Customer Service Centre** on **13 25 23**.

Concessional loans, financial counselling and freight subsidies

Primary producers and small businesses may also be eligible for concessional (low interest) loans through QRAA of up to \$250 000. Primary producers can also access freight subsidies of up to \$5000 through DEEDI.

Eligible shires for this assistance include:

Balonne	Lockyer Valley
Banana	Longreach
Barcaldine	Maranoa
Blackall-Tambo	Moreton Bay
Brisbane	Murweh
Bundaberg	North Burnett
Central Highlands	Rockhampton
Cherbourg	Scenic Rim
Fraser Coast	Somerset
Gladstone	South Burnett
Goondiwindi	Southern Downs
Gympie	Toowoomba
Isaac (part)*	Western Downs
Ipswich	Woorabinda

*The partial declaration of Isaac Local Government Area is defined as west of Sarina Marlborough Road, south of the Peak Downs Highway and east of the Gregory Developmental Road.

More areas may be added as this flooding event continues to develop.

For more information about concessional loans contact **QRAA** on **1800 623 946** or visit **www.qraa.qld.gov.au**.

Primary producers outside of these shires who have been impacted by flooding and wish to access this assistance can apply for an Individually Disaster Stricken Property (IDSP) declaration.

To make an application for an Individually Disaster Stricken Property declaration contact the **DEEDI Customer Service Centre** on **13 25 23**.

Financial counselling

The Queensland Government offers a free and confidential financial counselling service for primary producers.

A qualified financial counsellor will spend time with you exploring your issues to help you understand your current financial position and assess options for improvement.

Freight subsidies

The Queensland Government will pay primary producers 50 per cent of the freight cost, up to a maximum of \$5000, for the movement of:

- foodstuffs
- building/fencing materials
- restocking of livestock
- fodder
- machinery/equipment
- fuel.

For more information about freight subsidies book an appointment with a Farm Financial Counsellor through the **DEEDI Customer Service Centre** on **13 25 23**.

Fodder assistance

The Queensland Government and AgForce are assisting with the coordination of fodder drops for those primary producers in need of assistance.

Anyone who requires a fodder drop or wishes to donate fodder should contact:

- **AgForce Regional Manager, Danielle Hogarth** on 0427 021 370
- **DEEDI Senior Beef Extension Officer, Ken Murphy** on 0419 658 412.

Expenditure on fodder drops for stranded livestock is an eligible expense for special disaster flood assistance grants in the designated council areas.

Anyone donating fodder must ensure that appropriate declaration forms are completed when moving hay from fire ant restricted zones or where it is contaminated with Class 2 weeds.

For general information about fodder drops contact the **DEEDI Customer Service Centre** on **13 25 23**.

Intensive livestock industries

Operators of intensive livestock businesses – for example cattle and sheep feedlotting, dairying and pig farming, must take all reasonable and practical measures to prevent contamination to land and water courses.

To discuss options and your general environmental responsibilities contact the **DEEDI Customer Service Centre** on **13 25 23**.

Pests and diseases

Flooding increases the risk of pest and disease outbreaks and early intervention is critical to limit damage.

You can help by remaining vigilant. As you begin clearing debris be alert for any signs of diseases or pests – for example, sick animals or unusual pests or diseases on plants.

As part of your damage assessment, note the condition of plants and animals. Monitor any change to their condition over time and address any immediate animal welfare needs.

For advice on flooded pastures and crops, stranded animals or pest and disease outbreaks contact the **DEEDI Customer Service Centre** on **13 25 23** or visit **www.deedi.qld.gov.au**.

Legal and financial obligations for businesses

As a business owner, you should:

- alert your bank that your business has been impacted by the flood
- inform the **Australian Taxation Office** on **13 28 66** or visit **www.ato.gov.au** if records have been destroyed
- contact your suppliers and customers to let them know when you might be operating again.
- understand your legal obligations to employees should retrenchments be necessary.

For more information about workplace rights and responsibilities contact the **Fair Work Ombudsman** on **13 13 94** or visit **www.fairwork.gov.au**.

Employment support and services

If you have lost your job or are looking for employment you can access assistance from the Federal Government, State Government and community services.

For help in accessing the appropriate service call the **worker assistance help line** on **1800 035 749**.

Scams and legitimate charity collectors

Be alert to scams that take advantage of natural disasters to target homeowners and small businesses.

You may be approached to donate money to charities collecting on behalf of flood affected areas.

Legitimate street and door-to-door charity collectors should:

- wear prominent identification, such as an armband or badge
- issue receipts (unless a collection box is used, or the donation is given in exchange for a promotional item such as a badge, emblem, pen or artificial flower)
- be able to produce a current written authority from the association for which they claim to be collecting
- be 15 years or older, or be accompanied by an adult
- door knock between 9am and 5pm.

If you don't think a collector is genuine, do not make a donation.

For more information about scams or charity collectors contact the **Office of Fair Trading** on **13 74 68** or visit **www.fairtrading.qld.gov.au**.

Floor repair trades people

The majority of traders working on flood clean-up and repairs are honest and fair, but it is likely that some unscrupulous traders will be drawn to flood areas to prey on the desperation of householders and businesses.

Before you engage a trader to assist in repairing your house or business, check their credentials and obtain a written quote and referees for their work.

Rules that give consumers a 10-day cooling off period for work costing more than \$100 do not apply when emergency repairs are needed after a natural disaster.

If you are a trader planning to travel to a flood affected area to assist in the recovery you should:

- bring your qualifications and licence to establish your credentials
- provide written quotes, invoices and receipts that include your trading name, ABN and address
- make arrangements and promote how you will guarantee your work after you have left the area
- provide referees to verify the quality of your work.

Reconnecting gas supply to homes and businesses

As soon as waters recede, residents and business owners must have any flood-affected LPG and natural gas appliances and equipment checked by a licensed gas fitter.

The owner of the gas appliances or equipment (including regulators and meters) and the gas supplier, will receive a gas system compliance certificate once it has been checked, after which supply will be restored.

Owners with gas appliances or equipment, supplied by their own cylinders or exchange cylinders, should have these checked.

Gas suppliers will not connect or reconnect supply to customers where rising flood waters have threatened the safety of network equipment and if they consider the gas system is unsafe for continued use.

Contact your local gas fitter or gas supplier for further assistance.

Energy efficiency

If you need to replace your electrical appliances due to flood damage, you are encouraged to:

- consider the new item's energy rating
- take advantage of the Queensland Solar Hot Water Rebate to switch to solar heating
- use an electrical contractor to connect your appliances – for example hot water systems or pool pumps to Economy Tariffs.

Financial assistance for individuals and families

If you have been personally affected by the floods you may be eligible for financial assistance from the Queensland Government, such as:

- a personal hardship allowance
- an essential household contents grant
- a structural assistance grant.

For more information about State financial assistance contact **Communities Services** on **1800 173 349** or visit www.communities.qld.gov.au.

The Australian Government has also authorised certain payments and services for people affected by the flood.

For more information about federal financial assistance contact **Centrelink** on **180 22 66** or visit www.centrelink.gov.au.

Important contact information

You can discuss your situation with the **Australian Taxation Office** on their dedicated emergency support information line by calling **1800 806 218**.

Community Services

Residents who have been flooded and require assistance should phone the **Community Recovery Line** on **1800 173 349**.

Community Recovery and Coordination

Centres have been established to provide a broad range of support and assistance for people affected by the disaster at:

- **Bundaberg PCYC**, 37D Maryborough Street, open 9.00am to 5.00pm
- **Chinchilla Cultural Centre**, 80/86 Heene Street, open 8.30am to 5.30pm.
- **Emerald McIldoe Park**, Opal Street, open 9.00am to 5.00pm
- **Rockhampton Show Ground**, James Lawrence Pavilion, open 9.00am to 5.00pm
- **Theodore RSL Hall**, The Boulevard, open 9.00am to 4.00pm.

Temporary centres will be also established in other areas to provide flood assistance information. Listen to local Community Service Announcements or contact the **DEEDI Customer Service Centre** on **13 25 23** for location details.

The **Insurance Council of Australia** has established a 24 hour emergency hotline on **1300 728 228** for general insurance consumers who have a question in relation to their policy or require assistance in identifying their insurer. Visit their website for further information at www.insurancecouncil.com.au.

The **Insurance Ombudsman Service** is an independent national dispute resolution body which aims to resolve disputes between consumers and participating insurance companies. Their free service is available on **1300 780 808**.

Lifeline offers a 24-hour confidential telephone counselling service on **13 11 14**.

To find lost animals or their owners contact the **RSPCA** on **1300 363 736** or visit www.donate.rspcaqld.org.au/lostanimal.

Contact **Workplace Health and Safety Queensland** on **1300 369 915** for advice on any workplace health or safety issues.