



Support for bushfire affected small businesses

Updated at 6 January 2020

Practical support is available to all businesses affected by the NSW bushfires, from damaged or destroyed property to disrupted business and reduced income.

Support for all businesses, including lost trade or disruption

Disaster Recovery Allowance

Assistance is available if you can show you have experienced a loss of income or have been adversely affected as a direct result of the NSW Bushfires in August 2019 through to January 2020.

The Disaster Recovery Allowance is a short-term payment to help you if a declared disaster directly affects your income. The payment is available in specific local government areas. You can call to discuss on 180 22 66 and can claim at:

<https://www.humanservices.gov.au/individuals/subjects/nsw-bushfires-september-2019>

Small Business Recovery Toolkit

The NSW Small Business Commission has developed a range of resources to help small business owners recover from disasters. Visit

<https://www.smallbusiness.nsw.gov.au/disaster-recovery> to access these resources.

These complement the NSW Government's [Get Ready Business - five step guide to preparing for disasters \(2018\)](#), which helps business owners prepare for disaster in five simple steps.

Solving Problems and Dispute Resolution Service

Access a confidential and free dispute resolution service which has been set up to help small businesses needing assistance to work through problems with other businesses or government. The NSW Small Business Commission helps parties talk about their problems and work towards a solution through negotiation and communication. We can also assist small businesses with issues in relation to insurance and regulatory concerns. Call 1300 795 534 or visit <https://www.smallbusiness.nsw.gov.au/dispute-resolution>

Business Connect

A free mobile advisory service is available to small businesses through Business Connect. An advisor can meet you at a convenient place and discuss your business needs. Advice is offered about managing cash flow, planning the next steps, accessing



financial support schemes and connecting to additional support. A trusted local business advisor can meet you at your business premises or another convenient location.

Register at industry.nsw.gov.au/businessconnect or call 1300 134 359 to book a session with a local advisor.

Tax Assistance

For businesses affected by natural disasters, Revenue NSW can help with payroll tax. Call 1300 139 815 to find out more.

The Australian Tax Office is offering support to businesses affected by the bushfires and can waive interest charged, set up payment plans with interest free periods and give you more time to pay. Visit the [ATO website](https://www.ato.gov.au) or call 1800 806 218 to discuss your situation.

Fair Trading

Fair trading can provide information on credit matters to assist people in negotiating repayments with their lenders and fund regional based financial counselling and legal services for people in financial hardship. Provides assistance to businesses regarding fair and ethical practices. Call 13 32 20 or visit www.fairtrading.nsw.gov.au

Credit/Mortgage Hardship Lines

ANZ Bank	P: 1800 252 845
Commonwealth Bank Hardship	P: 1300 720 814
National Australia Bank Care	P: 1800 701 599
St George Bank Assist	P: 1800 629 795
Summerland Credit Union	P: 1300 802 222
Newcastle Permanent	P: 13 19 87
Regional Australia Bank Hardship	P: 132 067
Bank of Queensland	P: 1800 079 866
Westpac Assist	P: 1800 067 497
Southern Cross Credit Union	P: 1300 360 744

Financial Advice

- Financial Counselling Australia Free, independent and confidential support to people in financial difficulty. P: 1800 007 007 or visit www.financialcounsellingaustralia.org.au
- Financial Rights Legal Centre Advice and advocacy for consumers in financial distress. P: 1300 663 464 or visit www.financialrights.org.au

Australian Securities and Investments Commission (ASIC)

ASIC is offering assistance to small businesses that are facing disruption or severe hardship due to the bushfires, including reviewing fees or considering payment options.



More information available at
<https://asic.gov.au/for-business/payments-fees-and-invoices/bushfire-relief/>

Utility Payments Hardship Support

Customers experiencing any form of long term or temporary hardship with management of utility accounts are advised to contact their retail provider to discuss payment options as soon as possible. Get help paying energy bills -
<http://www.resourcesandenergy.nsw.gov.au/?a=295483>

Energy and Water Ombudsman

The Energy and Water Ombudsman NSW, provides a free, fair and independent dispute resolution service for all electricity and gas customers in NSW, and some water customers. Call 1800 246 545 or visit <https://www.ewon.com.au>

Mental Health

The following are free services available 24 hours a day, seven days a week:

- Mental Health Line – 1800 011 511
- Lifeline - 13 11 14
- Mensline - 1300 789 978
- Kids Helpline - 1800 55 1800
- Beyondblue - 1300 22 4636

If you or someone you know is in immediate danger call 000.

Support for businesses that have had premises or equipment damaged or destroyed

Disaster Recovery Grants

Grants of up to \$15,000 are available if your business has been directly affected by bush fire. Applications can be made to the Rural Assistance Authority on 1800 678 593 or visit <https://www.raa.nsw.gov.au/disaster-assistance/disaster-recovery-grants> for eligibility criteria.

Natural Disaster Relief Loans

The Natural Disaster Relief Scheme assists Small Business Operators directly affected by a declared natural disaster. Small businesses who have been directly affected by a declared natural disaster including floods, fires or storm damage, may be eligible for low interest loans of up to \$130,000. Visit <https://www.raa.nsw.gov.au/disaster-assistance/disaster-recovery-loans/small-business> for more information and loan guidelines.



**Small
Business
Commissioner**

**Australian Government Emergency
Information Line**

The Australian Government Disaster Recovery Allowance (AGDRA) is a short-term payment that is available to eligible Australian citizens whose income has been directly impacted by a declared or widespread disaster. An allowance paid for a maximum of 13 weeks is available to eligible individuals, including employees, sole traders and primary producers, whose income has been directly affected by a declared disaster. Call 180 2266 or visit <https://www.humanservices.gov.au/individuals/help-emergency>
<https://www.humanservices.gov.au/organisations/business>

Insurance Council of Australia

Can assist policy holders determine which insurer they are with and assisting with general inquiries about the claims process. Call 1300 728 228 or visit www.insurancecouncil.com.au

Safe Work NSW

Will replace NSW licences at no cost to those affected by natural disasters. Call 13 10 50 or visit www.safework.nsw.gov.au

Service NSW

Will replace certificates and drivers licences at no cost to those affected by natural disasters. Call 13 77 88 or visit <http://www.service.nsw.gov.au/assistance-bush-fire-affected-communities>

Motor Vehicle Stamp Duty Relief

Motorists whose cars have been written off as a result of a natural disaster may be eligible for a stamp duty refund on their replacement vehicle. Call 1300 139 814 or visit <https://www.revenue.nsw.gov.au/taxes-duties-levies-royalties/motor-vehicle-duty/relief>