



2017 Flood Event and Impact on Businesses Meeting Minutes

Meeting details:

Time: 6.00 to 8.00pm

Date: 26 April 2017

Venue: Council Chambers, Station Street, Mullumbimby

Attended by some 30 businesses of the Billinudgel and Mullumbimby locality

1. Update on NSW Department of Industry Survey
 - a. Survey has closed
 - b. Some 90 responses from Byron Shire Businesses
 - c. Acknowledged may need to reopen the survey in response to businesses having more accurate data on the \$ impact
2. Category C
 - a. Byron Shire was not successful in the first round
 - b. NSW government will be submitting a second round application which will include addressing the impact on the northern part of Byron Shire
 - c. Impact is assessed on assets and property
 - d. Need to demonstrate:
 - i. For \$10,000 grant >15% of businesses have an average impact of \$45,000
 - ii. For \$15,000 grant > 66% of businesses have an average impact of \$75,000
 - e. The area of assessment can be a sub-area of a Shire
 - f. Other factors can be taken into consideration in the determination such as impact on and risk to essential businesses and services
 - g. Byron Shire Council is compiling information in support of this submission
3. Grant Payments if successful in awarding a Category C
 - a. Payments are for getting the business back up and running
 - b. Need to demonstrate expenditure (keep receipts) or supply quotes for the works
 - c. Timeframe for apply for the grants is to 30 October 2017
4. Community Newsletter is produced by the North Coast NSW floods recovery committee (Edition 2 circulated at the meeting) - appended
5. Insurance – Insurance Council recommends that if you have insurance (even if it is not for flooding) make a claim and let them determine the eligibility for payout
 - a. Meetings are being held for those with a claim this week – Lismore Thursday and Tweed Friday
6. Business impact statements
 - a. Statements tabled to Byron Shire Council
 - b. Advised that a subcommittee of the North Byron Business Chamber is proposed to be established – 'Billinudgel Business Chamber' (Todd Baldwin of the NSW Business Chamber was in attendance)
7. SES propose debriefing meetings at this stage planned for:
 - a. Billinudgel 4.00pm Sat 28 May
 - b. Mullumbimby 6 pm Tues 30 May
8. Stormwater and flood mitigation – attendees expressed their concerns around this issue requested a meeting Council for business and the community on this matter, including consideration of the fire restriction seasons. The following two questions were taken on notice and a petition was table to Council:

Q1. Has Council commenced the Flood risk management study outlined by BMT in the Byron Shire Flood Study 2016? If Yes, when will the results be available and what action will be taken to mitigate further flooding? If No, please provide explanation as to why this has not been undertaken and if it will be?

Q2. We would like to request a further meeting with Business and Residents of the Marshall's Creek/ Wooyong Catchment to discuss flood mitigation moving forward? Is and when would this be possible?

9. Where to from here

- a. A further meeting for the business community will be scheduled with the Regional Flood Recovery Co-ordinator, Agency and staff in the coming weeks
- b. Council to arrange and advise of a separate meeting on the stormwater and flood mitigation issues

Community Newsletter

North Coast NSW floods Recovery Committee



A message from
the Flood
Recovery
Coordinator, Mr
Euan Ferguson
AFISM

I've been appointed by the NSW Government to coordinate the recovery effort. This means coordinating all the agencies, councils and organisations working to assist the flood recovery. Our early priorities have been finding accommodation for displaced people, cleaning up and removing debris, getting insurance assessors on the ground and supporting the needs of small business.

We have established a Flood Recovery Committee and I have visited each of the 6 LGA's affected and met with business and community leaders. The fast recovery of small business is a key priority so thanks to the 760 small business owners who have already responded to the business survey. These responses allow us to make the case for support that is swift, tailored and relevant to your needs.

I have been heartened to see so many people and businesses that are beginning to bounce back despite suffering loss and trauma. For many, this recovery will be long and challenging. We are here, with you. If you need help, reach out to one of our recovery centres or call the welfare assistance line.

The Regional Recovery Committee is focusing on housing, infrastructure, business renewal, agriculture, and health and wellbeing. We know the community expects action and we are bringing together the right people to make this happen.

A heartfelt thanks to all those in the community who have done amazing work and continue to

selflessly serve their communities. To the tireless council staff, contractors, emergency services, small businesses, and community groups – your work is vital to the recovery process and deeply appreciated by us all. Thank you.

Recovery Centres

Recovery Centres are for impacted residents and businesses across the entire region. The centres are open in Lismore and Murwillumbah **every day from 9am – 6pm (however there are changed hours over Easter, please see below)**. Recovery Centres provide a one stop shop for affected residents, businesses and farmers to access recovery assistance from a range of agencies and organisations.

Agencies based at the Recovery Centres will include: NSW Health, Disaster Welfare, Primary Industries, Insurance Agencies, Family and Community Services, Business Connect, Legal Aid, Environment Protection Authority, Centrelink, Red Cross and Safe Work NSW.

RECOVERY CENTRES ARE FOR ALL IMPACTED RESIDENTS AND BUSINESSES IN THE SIX LGAs.

Murwillumbah Recovery Centre

Murwillumbah Community Centre,
Nullum Street, Murwillumbah
Telephone: 02 6626 5692

Lismore Recovery Centre

Public Works Facility, 120 Dalley Street
East Lismore, entry via Military Road
Telephone: 02 6670 2133

Easter Opening Hours

Closed on Good Friday
10am – 4pm Saturday/Sunday/Monday
9am – 6pm From Tuesday onwards

Australian Government Disaster Recovery Assistance

The Australian Government has activated both the Disaster Recovery Payment and the Disaster Recovery Allowance for eligible disaster affected residents in the local government areas of Lismore and Tweed.

Disaster Recovery Payment (for Lismore and Tweed only)

The Disaster Recovery Payment (DRP) provides one-off financial assistance to eligible Australians adversely affected by the North Coast floods.

The rate of DRP is \$1000 per eligible adult and \$400 per eligible child. Claims for this payment can be lodged with the Department of Human Services (Centrelink) for a period up to six months.

DRP is available for people who have been seriously injured, who have lost their homes or whose homes have been directly damaged, or the immediate family members of a person who has been killed, as a direct result of the floods.

You have until 4 October 2017 to lodge a claim for DRP in the Lismore and Tweed local government areas.

For more information on eligibility, visit the Department of Human Services (Centrelink) website or contact the Australian Government Information Hotline on 180 22 66 for claims for assistance.

Disaster Recovery Allowance (for Lismore and Tweed only)

The Disaster Recovery Allowance (DRA) provides income support payments to employees, primary producers and sole traders who can demonstrate they have experienced a loss of income as a direct result of the North Coast floods.

DRA provides fortnightly payments for up to 13 weeks equivalent to the applicable rate of Newstart or Youth Allowance, depending on the person's circumstances.

DRA is available to Australian residents who are sixteen years and older.

DRA is not available to those already receiving another income support payment or pension such as the Age Pension, Newstart Allowance or Service Pension.

You have until 4 October 2017 to lodge a claim for DRA in the Lismore and Tweed local government areas.

For more information on eligibility, visit the Department of Human Services (Centrelink) website or contact the Australian Government Information Hotline on 180 22 66 for claims.

Further information on Australian Government assistance is available online at www.disasterassist.gov.au. Or contact the Australian Government Emergency Information Line: 180 22 66.

NSW Disaster Welfare Service Available to People Impacted by Floods

Disaster Welfare Services, through the NSW Office of Emergency Management, is providing assistance to eligible residents whose homes and essential contents have been affected by natural disasters such as floods.

To process your application a home visit is required. This takes a little longer but is necessary to make sure each community member receives the assistance they need. We are working as quickly as possible and we have put on extra caseworkers to help meet the demand from over 1000 families so far. Please be patient. If you have any queries call us on **1800 018 444**.

Should you require any further information please visit one of the Recovery Centres. More information about the Personal Hardship and Distress Grants can be found at: www.emergency.nsw.gov.au

Small Business Assistance

The NSW Government provides practical support to businesses affected by the recent storms and floods.

Business Advice

Business Connect can provide you with two free independent and confidential business advice sessions. 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.

Call **1300 134 359** to speak to your local advisor or visit www.industry.nsw.gov.au/businessconnect.

Natural Disaster Relief for Small Business

Small businesses that have suffered direct damage from the floods in designated areas within Lismore and Murwillumbah can now access additional funding. This relief package is sometimes referred to as Category 'C' funding.

The funding is jointly provided by the Commonwealth and NSW Government to assist with clean up and immediate restoration costs as a result of the floods.

To apply or enquire about your eligibility please contact the Rural Assistance Authority on 1800 678 593 or www.raa.nsw.gov.au

Small Business Survey

The Small Business Connect Office is conducting a survey of businesses affected by the floods which provides important data to assist with recovery. If you have not yet filled in the survey, it can still be done online:

<https://www.surveymonkey.com/n/NorthCoastFloodsBusinessSurvey>

Financial Support Packages

Loans of up to \$130,000 are available at a concessional rate to small businesses and primary producers affected by disasters that meet the eligibility criteria.

The NSW Rural Assistance Authority administers this program. Enquiries should be directed to **1800 678 593**.

Are you insured?

If you are insured, you should talk to your insurance company as soon as possible about how to make a claim. You can start cleaning up immediately but first take pictures or video of damage to your property and possessions as evidence for your claim.

The Insurance Council of Australia can be contacted with any questions, complaints or concerns about your insurance on **1800 734 621**

Insurance Council of Australia Information sessions

The Insurance Council of Australia (ICA) will hold insurance forums in coming weeks for claimants in Queensland and New South Wales affected by damage caused by Tropical Cyclone Debbie and its aftermath.

The forums are open only to householders and businesses who have lodged claims. This preserves their privacy and allows insurers to focus their resources on those who need the most assistance.

The forums will be attended by the ICA, key insurance companies, Legal Aid and the Financial Ombudsman Service. The forums will cover key aspects of the recovery process, including claims management, rebuilding and dispute resolution.

To register for: **Lismore 27 April** or **Tweed Heads 28 April** call: **1800 734 621**

Health and Wellbeing

Storms and floods can bring big changes and challenges and is a stressful time for everyone. The physical impact of a flood is easy to see but we can't see how people are feeling.

You may feel frightened, sad or angry. You may be worried about a relative, friend or the future. These feelings are normal. However, if you're finding it hard to cope, there's free help available.

Northern NSW mental health services have joined together to help you get the right care.

The free mental health flood support line is available Monday – Friday from 8am to 6pm
Telephone: **1300 137 934**

Lifeline is available 24 hours on **13 11 14**

Kids Help Line: **1800 551 800**

Support is also available at the Recovery Centres.

Other Assistance

Legal Assistance

Legal Aid NSW helps people with their legal problems. Legal Aid NSW lawyers can provide free legal advice and minor assistance to people affected by disasters on a range of issues including insurance, tenancy and credit and debt problems.

You can call LawAccess NSW in the first instance to discuss any legal problems and what assistance may be available from Legal Aid NSW, Community Legal Centres and other free legal assistance services in your area.

Law Access NSW: 1300 888 529

Motor Vehicle Assistance

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.

Services NSW will replace certificates and drivers licences at no cost to those affected by the floods.

Services NSW: 137 788

Community Information

Your local council continues to be the best source of information for issues such as waste disposal, road closures, community events, and details on how to donate or support the flood recovery.

Tweed Shire Council

Telephone: 02 6670 2400

Website: <http://www.tweed.nsw.gov.au/>

Lismore City Council

Telephone: 1300 87 83 87

Website: <https://www.lismore.nsw.gov.au/>

Byron Shire Council

Telephone: 02 6626 7000

Website: <http://www.byron.nsw.gov.au/>

Richmond Valley

Telephone: 02 6660 0300

Website: <http://www.richmondvalley.nsw.gov.au/>

Kyogle Shire Council

Telephone: 02 6632 1611

Website: <http://www.kyogle.nsw.gov.au/>

Ballina Shire Council

Telephone: 02 6686 4444

Website: <http://www.ballina.nsw.gov.au/>

For more information

Visit our website at
www.emergency.nsw.gov.au