

The Natural Disaster Relief Scheme assists Not-for-Profit Organisations directly affected by a declared natural disaster.

Assistance under this scheme by its nature is not compensatory therefore applicants need to be in urgent and genuine need of assistance.

## 1. Objectives

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Restoration of essential facilities, equipment or other assets damaged or destroyed as a direct result of a declared disaster. These funds may also be directed towards temporary storage or leasing of alternate premises.

*Note: Assistance does not cover costs unrelated to the Not for Profit Organisation or commitments overdue at the time of the disaster, such as; trading accounts, lease or hire purchase instalments, interest on borrowings or loan repayments.*

## 2. Amount

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A loan to a maximum of \$25,000 is available.

## 3. Eligibility

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To be eligible you must:

- a) Be registered or incorporated as a Not for Profit Organisation.
- b) Perform a service to the community or environment and are funded by grants or donations.
- c) Not perform a commercial function, charge a fee for service or represent commercial or industrial groups, e.g. industry bodies.
- d) Be within an area declared a natural disaster and have suffered damage to facilities or other assets as a direct result of the declared disaster event.
- e) Demonstrate that the organisation does not have the financial capacity to meet restoration costs from its own resources or insurance.
- f) Demonstrate that the organisation has the financial ability to repay the loan sought.
- g) Be unable to obtain assistance through normal channels.
- h) Provide security, acceptable to the NSW Rural Assistance Authority.
- i) Lodge an application within six months of the declaration of a natural disaster.

## 4. Interest

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The interest rate is a concessional rate of interest, fixed for the term of the loan. The rate is currently 0.45%

## 5. Term

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A repayment term of up to five years dependent upon the amount borrowed and the applicant's ability to repay.

## 6. Repayments

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Monthly, Half Yearly, Quarterly or Annual repayments of principle and interest.

## 7. Security

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Registered mortgage over land, not necessarily a first mortgage. Other security, including a mortgage from another person may be considered.

*Note: In assessing this requirement the Authority will take into account all cash reserves, investments, undrawn overdraft balances plus loans with redraw facilities.*

Funds will not be released until all security requirements have been satisfied.

## 8. Fraudulent claims

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- a) By signing the application form, you are declaring that the information provided in the application form and supporting documentation is true and accurate.
- b) Providing inaccurate, untrue or misleading information may be a breach of criminal law for which serious penalties may apply.
- c) If any information provided in an application or supporting documentation is found to be inaccurate, untrue or misleading, legal action may be taken against you, including action to recover the funds.

## 9. Important Information

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- a) Guidelines are correct at the time of publishing.
- b) RAA reserves the right to amend, alter or change these guidelines at any time, and it is the responsibility of the applicant to ensure that they check the relevant website prior to application.
- c) The guidelines that apply to your application will be the guidelines that are current at the time your application is received by RAA.

- d) While RAA has taken all care in preparing these guidelines, RAA will not be liable in any way for any errors, omissions or variation to information in these guidelines or for not advising an applicant of any errors, omissions or variations to information in these guidelines.

## 10. Assessment

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- a) Applications will be assessed against the eligibility criteria. RAA reserves the right to request further information from you or from any business or individual you have engaged, to assist in assessing your application and to verify any information provided in your application.
- b) Failure to provide such information may result in RAA refusing your application.
- c) RAA also reserves the right to refuse an application, at its discretion, for any reason or for no reason irrespective of whether the eligibility criteria have been met.
- d) Applications submitted may be subject to audit by RAA or its agents in order to determine compliance with scheme guidelines.

## 11. Applications

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Applications for assistance under the program must be made on RAA's application form and be accompanied by the documentation stated in the application form.

Complete applications will be assessed in order of receipt. Incomplete applications will not enter the assessment queue until all required information is provided.

Applicants should note that past financial assistance under this program or any other program is not a reliable indicator of eligibility for future financial assistance under this program.

Before applying for financial assistance under this program or making any decision, applicants should seek advice from their legal, business and financial advisers to determine their eligibility for and the terms of the financial assistance.

Applications and claim forms can be submitted online, by email, post, or in person. Applications and claim forms that have been emailed can be tracked most efficiently.

Apply Online: <https://www.raa.nsw.gov.au/disaster-assistance/loan-application-online-form>

Email: [rural.assist@raa.nsw.gov.au](mailto:rural.assist@raa.nsw.gov.au)

Post: Locked Bag 23, Orange NSW 2800

In Person: 161 Kite St, Orange NSW 2800

**Applications must be received by the NSW Rural Assistance Authority NO later than the closing date.**

**Applications received after the advertised application closing date, in any other circumstances will NOT be accepted.**