

Hi Graham. Re Service NSW and flood grant applications.

The process is fundamentally flawed.

This is my experience from the Windsor floods of February/March 2022.

Initially I was not able to apply as unbelievably, Blacktown Council was not listed in the council areas eligible for any grant. This is despite Blacktown council municipality includes waterways and the creeks systems of South Creek, Ropes Creek and many other more minor riverine systems that are included in the Hawkesbury Nepean flood plain.

I lobbied Service NSW and Blacktown Council to have my area included to no avail. I was brushed off by both and it was not till in a very distressed state, I approached my local MP who was able to write to Service NSW and ask why my council

area was not on the list of affected areas. I might draw your attention to the fact that myself and my twelve year old son were under an evacuation order for ten days and were living out of a box trailer parked on the road, adjacent to my property.

I have made a total of three applications. My initial application was rejected with no notification as to why this was the case. My following two claims have been approved after exhaustive process involving an estimated cumulative time of ten hours or more on the phone to Service NSW. This is in addition to any assistance and written support from yourself, my accountant ABAS Atkins Accountant and my local Member of Parliament, Ms Prue Car.

My initial application was rejected and initially I was unable to find out why. When I contacted Service NSW I was told that they were unable to disclose to me why I was rejected. This I found very distressing as I had been severely impacted by major Flooding. My Thoroughbred

spelling and injury rehab business being located on my farm backing onto South Creek. My business has been solvent and running since 2014. I believed that I has complied and fitted all the necessary criteria in order to meet the requirements of the grant.

I contacted Service NSW again and spoke to a different business concierge who would only say, have your accountant change my ANZIC code, but would not tell me what it needed to be changed to. I did not even know what an ANZIC code was at that point but was soon to become very familiar with this term. I rang back again the following day and spoke to a third business concierge who assisted me in advising me that my ANZIC code was under the umbrella of agricultural services as "horse farming" and therefore was ineligible for a small business flood grant and I had to re apply as a primary producer. I explained that I was NOT a primary producer in so much as the crops grown on my property were consumed by clients horses - on my property and therefore were not on sold off farm. I recieved no further assistance. Following

this conversation, I went back to my accountant and we investigated all of the alternatives available pertaining to my job description and services I offer in order to comply and apply for a small business flood grant. Finally we selected another code, which seemed it would better conform and meet Service NSW criteria. I subsequently re applied and was granted funds of \$15,000 to begin to rebuild my property and recommence my business.

I have had to apply piecemeal for funding as I did not have the full grant amount of \$50,000 in the bank to replace my business tools and machinery up front. This has been another major problem as despite being virtually overqualified to receive funding, unless I found the money and spent it first, I could not be assisted in the purchase of replacement items needed to remediate my property to restart my business.

I am now about to apply for a fourth round of funding which will see my grants total the maximum of \$50,000 available. I can then concentrate on repairs to my home and office

which were also flood affected at the time. Indeed as a single parent running a business but also having a mortgage, sadly my priorities have had to be shifted from personal needs to my business...as without a business, I have no income and cannot be financially secure in the long term.

Personally, I feel greatly let down by the current processes that assess who is eligible for assistance and how one applies for it. For myself it was a matter of "do or die" as without the flood grant, I would not have been able to survive, moving forward. I am extremely grateful and appreciative that such a scheme exists. As a contrast, the entire application process after dealing with the distress and loss brought on by this major flood event has left me physically and psychologically spent.

I believe that in future, there must be a more refined, more common sense approach with CLEAR guidelines for those affected to determine **if and how** they can apply for financial

assistance. Also a more consistent approach by business concierge staff that are trained and knowledgeable in assisting clients to [meet the criteria](#) expected in order to obtain critically needed help in times of natural disasters, when they next occur.

I am quite happy to field any questions in relation to my experience and would welcome any feedback given in relation to my comments above.

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