FAQs: 2026 Horticulture Producer Storm Recovery Grants

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Questions about the application process:

How do I apply?

The Horticulture Producer Storm Recovery Grant is administered by Rural Finance on behalf of the Victorian Government.

Application forms and program guidelines are available on the Rural Finance website at www.ruralfinance.com.au. Horticulture producers who would like more information or have questions about the guidelines or application process can email admin@ruralfinance.com.au or call 1800 260 425

When do applications close?

Applications are open for six months and close at 4pm on 3 May 2027.

How long do I have to submit claims?

You must submit your initial application by the closing date: 4pm on 3 May 2027. Claims for reimbursement of expenditure on recovery activities can be made up to 6 months after applications close.

You can make up to 3 claims for funds under this grant, up to $25,000. Any additional claims, beyond 3, will be considered by Rural Finance on a case-by-case basis.

What documents do I need to provide with my application?

You are required to provide documentation that demonstrates you are an eligible primary producer. Section 3 of the application form includes a list of all the documents you are required to provide with your application. This includes:

- Proof of being directly impacted by the February/March Sunraysia Storm, such as photographs (jpeg format) and a description of direct storm/flood impacts.
- Proof of property location such as a copy of your latest council rates, lease documents or other contract that confirms the place where the primary production enterprise is operating.
- Proof of income, such as the latest available tax returns for your farm business and financial statements for your farm business.
- Proof of ID, such as a Drivers Licence.

If you are applying for grant amounts above $5,000 (Tier 2), you are also required to attach proof of payment for recovery activities and copies of relevant tax invoices.

Please see the program guidelines and section 3 of the application form for further details.

What do I need to provide to claim up to $5,000 under Tier 1 of this grant?

To apply for and claim up to $5,000 under Tier 1 of this grant, you will need to provide evidence of your eligibility and costs associated with clean-up and recovery.

- To demonstrate you are an eligible horticulture producer, you will be expected to provide documentation to show how you meet the criteria. Please see the question *What documents do I need to provide with my application?*
- To demonstrate the costs associated with the clean-up and recovery, you need to provide a list of the costs of the clean-up and recovery activities required to reinstate the horticulture

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production enterprise. Please read section 3 of the program guidelines for a list of eligible clean-up and recovery activities.

For Tier 1 applications, tax invoices and/or receipts to demonstrate expenditure are not required to be supplied as part of the application. However, applicants must keep evidence of payment for recovery activities for audit purposes or if they intend to apply for Tier 2 funds.

What do I need to provide to claim up to $20,000 under Tier 2?

A subsequent amount of up to $20,000 (Tier 2) is available for those who have already received the $5,000 grant (Tier 1) and have further costs associated with the clean-up and recovery of their primary production enterprise. To claim the additional $20,000, you will need to provide evidence of payment such as a tax invoice and official receipts for both Tier 1 and Tier 2 activities.

This means, evidence of payment:

- demonstrating acquittal of the $5,000 grant (Tier 1)
- demonstrating acquittal of costs exceeding the $5,000, up to an additional $20,000 (Tier 2).

You can claim grant funding via up to 3 separate payments. Further payments will be considered on a case-by-case basis.

What evidence do I need to retain in case I am audited under this program?

You must retain evidence of payment for clean-up and recovery activities undertaken using Tier 1 grant funds for audit purposes, unless you have demonstrated acquittal when accessing a Tier 2 grant.

Evidence of payment means:

- tax invoice(s) showing full details of the goods or services provided, and
- evidence of payment for these tax invoices. A copy must be provided of an applicant's bank transfer(s) and/or bank statement(s) with any relevant official receipt(s) from suppliers or contractors.

What is a valid tax invoice?

Invoices must be from a registered business with an active ABN that is independent of the owner or partners of the business applying for assistance. Invoices must include all of the following:

- a reference to a tax invoice
- the seller's identity and ABN
- the date the invoice was issued
- a brief description of activities or items purchased
- GST amount (if any).

Questions about the funding available:

Will the funding for this grant run out? Do I need to get my application in quickly to avoid missing out?

No, the total funding for this grant is not capped but you must submit your application before 4pm on 3 May 2027. Take your time to ensure you have all the required evidence to support your application.

Rural Finance can assist with understanding the application guidelines and application form.

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If you need assistance with applying for financial assistance the Rural Financial Counselling Service is able to help. To find your local Rural Financial Counsellor call 1300 771 741.

Does the grant count as taxable income?

The Primary Producer grant is a Category C grant provided under the Disaster Recovery Funding Arrangements (DRFA) with the Commonwealth. Grants provided under the DRFA are normally taxed as assessable income. The Commonwealth Government must pass legislative amendments to make DRFA grants tax free for a specific disaster event. No such declaration has been made.

It is strongly recommended applicants seek independent financial advice regarding these possible impacts. Applicants may also seek advice from the Australian Taxation Office on 1800 806 218 if they have further questions about their individual situation.

Questions about whether I am an eligible recipient

How do I prove that I suffered direct damage because of the Sunraysia Storm?

You must provide reasonable evidence that your primary production enterprise suffered direct damage as a direct result of the February/March 2026 Sunraysia storm. This may include photographs clearly showing damage to the property or crops with a brief explanation of what they are showing.

Direct damage is defined as a direct and material impact of the February/March 2026 Sunraysia Storms on the property, business assets, plant, equipment or produce used for the purposes of the horticulture production carried on by the horticulture producer.

Do I need an Australian Business Number (ABN) to apply?

Yes, to be eligible for this grant you must hold an ABN and have held that ABN at the time of the disaster.

What is the definition of a horticulture producer under this program?

The program guidelines define a horticulture producer as a sole trader, partnership, private company or trust that -

a) spends part of their labour on a horticulture production enterprise; and
b) either –
    i. derives at least 50 per cent of their gross income from primary production; or
    ii. in the opinion of Rural Finance, based on the demonstrated production potential of the horticulture production enterprise, will eventually derive at least 50 per cent of their gross income from primary production enterprise OR is a commercial horticulture enterprise generating more than $75,000 gross income from the primary production in an average year.

A ‘horticulture production enterprise’, for the purposes of this program, is:

- a business that is carried on by a primary producer and involves horticulture production, as listed under the Australian New Zealand Standard Industrial Classification 2006 (ANZSIC) Codes 011-013, including nursery and floriculture production, mushroom and vegetable growing and fruit and tree nut growing, and
- for which an entity holds an Australian Business Number (ABN).

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I have more than one property impacted by the storm, can I apply for a separate grant for each property?

The Horticulture Producer Storm Recovery Grant is provided per business, not per property. Horticulture producers who operate more than one horticulture production enterprise, for example under a single ABN at separate locations, may apply for a grant for each eligible separate business. To assess whether a business is an eligible separate business Rural Finance will take into account:

- The staffing arrangements of the separate business
- Whether the business has its own plant equipment or stock
- The accounting arrangements of the separate business
- Whether the separate business operates under its own trading name
- The commercial viability and autonomy of each business.

What if I haven't been in business long enough for my horticulture production business to account for 50 per cent of my gross income yet?

Rural Finance will look at your situation and determine whether you are likely to achieve this status within a three-to-five-year period, considering the nature of your industry.

You need to clearly demonstrate that the horticulture production enterprise will eventually derive this income requirement. For example, you might not achieve this requirement yet because of poor seasonal conditions that are disrupting your ability to establish the business. You might also not achieve this requirement yet due to long lead times to full production, such as when establishing vineyards or orchards.

Rural Finance will review your financial statements and look for a trend toward the timeline to full production that fits for your industry. Rural Finance may request additional information to support your application, such as a business plan, cash flow forecast, proof of property purchase, current income tax return and evidence of costs associated with establishing the horticulture production enterprise.

I haven't completed this year's tax return; can I submit earlier tax returns as proof of income?

Yes, Rural Finance will accept the latest available tax return for your farm business so long as you can demonstrate that you:

- were engaged in carrying on the business when affected by the Victorian storms; and
- intend to continue/re-establish the horticulture production enterprise.

I lease out my property to a primary producer, is this considered primary production?

No, leasing out property to a primary producer is not considered primary production.

The definition of primary production is taken from the Australian New Zealand Standard Industrial Classification (ANZSIC) Codes 01-05. Under the ANZSIC codes owning and leasing land, whether for agricultural or any other non-residential purpose, is classified as Non-Residential Property Operators, as part of Rental, Hiring and Real Estate Services.

For further information, see section 3 of the program guidelines.

What recovery activities can I apply for?

The Horticulture Producer Storm Recovery Grant is designed to help horticulture producers pay for clean-up and recovery activities to support reinstatement of the horticulture production enterprise.

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Please refer to section 3 of the program guidelines for a list of eligible recovery activities and include a list of activities and estimated costs in section 10 of your application form. The grant is not for discretionary activities.

Can I claim the loss of income?

No, the grant cannot be used to reimburse the loss of income.

Can I claim costs for my own labour?

No, you cannot claim the costs of labour from an owner or shareholder in the business. You can however claim costs associated with:

- third parties, such as independent contractors, where the services relate to clean-up and recovery
- paying staff wages where you can show that those hours are above standard day to day wages and can be explained based on cleaning up and repairs in relation to the natural disaster event.

Wages of the business proprietors/owners are not eligible. Any associated or related parties with common directors, partners or family members undertaking repairs are managed on a case-by-case basis and may require additional information to verify such as bank statements.

For further information, see section 3 of the program guidelines.

Can I claim costs for additional wages for my staff associated with clean-up and recovery?

Yes, you can claim costs for additional wages associated with the clean-up and recovery effort. This covers both additional wages to an existing or newly employed employee. You must demonstrate that the wages are above and beyond what would have ordinarily been incurred in the absence of the storm and that the additional time was associated with the clean-up and recovery effort.

You will need to prove that the additional wages are above and beyond normal wage expenditure.

- For full-time staff, this could be via a PAYG statement with year to date and salary details (showing standard hours) and payslips showing additional hours/overtime worked
- For casual staff, this could be via PAYG slips showing average hours worked prior the event and hours that are over and above the average.

Wages of the business proprietors/owners are not eligible. Any associated or related parties with common directors, partners or family members undertaking repairs are managed on a case-by-case basis and may require additional information to verify such as bank statements.

For further information, see section 3 of the program guidelines.

Can I claim costs for salvaging or removing damaged crops?

Yes, you can claim costs for salvaging or removing damaged crops where the activity is directly related to storm impacts and necessary to support clean-up and recovery of the horticulture production enterprise. This may include harvesting crops to the ground, removing diseased fruit, repacking cartons, or additional pruning or leaf plucking. Please provide supporting information or documents that will help support your claim; this could include photos of damage and explanation of recovery work undertaken and/or invoices for expenses or input costs.

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Can I claim the cost of additional drying?

Yes, you can claim the additional costs to dry fruit and nuts where those costs are directly related to the storm event. You will need to provide evidence of the additional drying costs and demonstrate how they relate to storm impacts.

Can I claim the cost of additional pest or disease control required following the event?

Yes, you can claim the additional costs for pest and disease control (e.g. chemicals) where those costs are directly related to the storm event. You will need to provide evidence of the additional costs and demonstrate how they relate to storm impacts.

Can I claim for the purchase of second-hand items?

Yes, you can claim second-hand items so long as the quote and/or invoice is from a registered business with an ABN that is independent of your business.

Can I claim the cost of activities I undertook prior to the storm event?

No, the grant cannot be used to reimburse costs incurred prior to the storms. The grant is designed to help primary producers pay for clean-up and recovery activities to support reinstatement of the primary production enterprise after the storm event.

Can I claim the costs associated with repairing farm roads or tracks impacted by the storms?

Yes, you can apply for grant assistance to repair farm roads, tracks, headlands or access roads impacted by the storms. You will need to provide evidence to show that the damage was caused by the storm event and describe how the repair is essential for resuming the operation of the business.

For further information, see section 3 of the program guidelines.

Can I claim for additional costs for seed and fertiliser to resow my pasture or crop?

Yes, repairing or restoring fields and replacing lost or damaged plants are eligible activities if the replacement is essential for immediately resuming operation of the primary production enterprise. You will need to:

- demonstrate that the crop was damaged by the storm event
- provide details of when the original crop was planted and how much has been damaged
- provide details of why replacing the crop is essential to resuming the operation of the enterprise.

For further information, see section 3 of the program guidelines.

Can I claim the cost of diesel associated with clean up and recovery?

In some cases you can claim the cost of diesel when it is purchased and used directly for the clean-up and recovery of the horticulture production enterprise. You must be able to demonstrate how the diesel relates to the clean-up and recovery activities. This could include evidence of:

- What the diesel is used for
- What equipment the diesel is being used for
- The unit of use (e.g. L/hr) and the length of use.

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Can I claim the cost to replace irrigation infrastructure?

Yes, the replacement of irrigation infrastructure, such as tanks, troughs, dripper lines, filters and pumps is an eligible recovery activity where the infrastructure is used for a farm business and is directly impacted by the storm and subsequent flooding.

Questions about support in applying for the grant program

Where can I go if I need help applying for financial support?

The Rural Financial Counselling Service is available to assist farmers access all support available.

The Rural Financial Counselling Service offers free and independent financial information, options, decision-making support and referral services to primary producers and small, related rural businesses experiencing, or at risk of, financial hardship.

To contact the Rural Financial Counselling Service in north west Victoria call 1300 735 578 or visit www.wswrcs.com.au

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