RURAL FINANCE

THE DISASTER RECOVERY FUNDING ARRANGEMENTS FEBRUARY 2026 SUNRAYSIA STORM (AGRN 1270)

Victorian Horticulture Producer Storm Recovery Grants

Program Guidelines

1. About the program

1.1 The program is jointly funded by the Commonwealth and Victorian Governments under the Disaster Recovery Funding Arrangements in relation to the North-West Victorian Storms which impacted the Sunraysia region in late February and early March 2026 (AGRN 1270) (the "**February 2026 Sunraysia Storm**"). The defined disaster area incorporates the local government areas of Mildura, Swan Hill, Loddon and Gannawarra.

1.2 The objective is to assist with the costs of clean-up and *reinstatement* of horticulture producers that have suffered direct damage as a direct result of the February 2026 Sunraysia Storm.

1.3 This assistance will go towards minimising disruption in the affected areas and assisting communities to recover.

1.4 The program opened for applications on 3 November 2026 and will close on 3 May 2027 at 4:00 pm. Claims can be made up to six months after applications close.

2. Available funding

2.1 Eligible *horticulture producer*s who have been directly impacted by the February 2026 Sunraysia Storm may apply for up to $25,000 to undertake clean-up and recovery actions.

2.2 The maximum grant amount available is $25,000.

a. An initial up-front payment of up to $5,000 (Tier 1) is available. To support an initial claim, *evidence of direct damage* is required. For example, photographs, quotations or advisory reports. You can also provide tax invoices or official receipts for recovery activities carried out.

i. For Tier 1 applications, tax invoices and/or receipts are NOT required to be supplied as part of the application. However, applicants must keep *evidence of payment* to verify expenditure of funding on eligible relief and recovery activities

b. A subsequent amount of up to $20,000 (Tier 2) is available. To support subsequent claims full *evidence of payment* (tax invoices and official receipts) is required for the funding to be provided under Tier 2. This *evidence of payment* must also include any amounts claimed under the initial (Tier 1) claim if not already provided.

2.3 You can make up to three claims to support your grant for up to $25,000. Any additional claims will be considered by Rural Finance on a case-by-case basis.

3. How funding may be used

State Government Victoria

Australian Government

3.1 Grants are provided to help pay for the costs of the clean-up and *reinstatement* of the *horticulture production enterprise*, including:

a. engaging a tradesperson to conduct a safety inspection of damage to a property, premises or equipment;

b. hiring and leasing equipment[1], or purchasing materials to clean a property, premises or equipment;

c. paying additional wages to an existing employee, or employing a person to clean a property, premises or equipment if the cost would not ordinarily have been incurred in the absence of the eligible disaster;

d. removing and disposing of debris, damaged goods and material;

e. repairing a building or repairing or replacing fittings in a building if the repair or replacement is essential for resuming operation of the *horticulture production enterprise*. Funding is not available for repairs to a building that is used as a dwelling, unless it is used for carrying on the *horticulture production enterprise*, for example staff accommodation;

f. purchasing, hiring or leasing equipment or materials that are essential for immediately resuming operation of the *horticulture production enterprise*, including pumps and generators;

g. engaging technical expertise and undertaking technical analysis such as soil or water sampling, and

h. any of the following –

i. repairing, reconditioning or replacing essential plant or equipment damaged by the eligible disaster;

ii. repairing or replacing damaged trellising, netting or irrigation infrastructure (eg dripper lines, filters, pumps) on a property, other than to the extent the cost may be recovered under other assistance from the Commonwealth or State/Territory;

iii. repairing or restoring fields, headlands or access roads;

iv. Salvaging or removing damaged crops (eg harvesting crops to the ground, removal of diseased fruit, repacking cartons, additional pruning/leaf plucking);

v. replacing lost or damaged plants if the replacement is essential for immediately resuming operation of the *horticulture production enterprise*.

vi. Additional drying costs for fruit/nuts (eg dried grapes, almonds) directly related to the event.

vii. Additional costs for pest and disease control directly related to the event (e.g. chemicals).

3.2 Grants cannot be provided to help pay for costs associated with the following:

a. loss of income as a result of the eligible disaster;

b. payment of employee salaries that would have ordinarily been incurred by the *horticulture production enterprise* had the *eligible disaster* not occurred;

c. for expansion projects;

d. if the applicant is entitled to, has received, or has been approved to receive, an amount under a policy of insurance for the relevant costs claimed. The applicant may be eligible for a grant for the portion of costs that are not covered by their insurance, or for amounts in excess of the value insured; and

e. where the applicant has received, or has been approved to receive, financial assistance through another government assistance scheme for an item described in section 3.1 the applicant cannot receive reimbursement under the Victorian Storm Grant for the same item(s).

4. Eligibility criteria

[1] Purchasing equipment may be considered eligible on a case-by-case basis if demonstrated to be more cost effective.

4.1 To be eligible for the *horticulture producer* Storm Recovery Grants, the *horticulture producer* applicant must:

a. Be a *horticulture producer*,

b. Devote part of their labour to the *horticulture production enterprise*;

c. Derive at least 50 % of their gross income from primary production in an average year

i. An applicant may also be eligible for a grant if the applicant derives at least 50 % of their total gross income from primary production and value-added products (e.g. wine) made directly from raw produce grown by the applicant

d. Hold an Australian Business Number (ABN) and have held that ABN at the time of the disaster;

e. Have a *horticulture production enterprise* that is located in the defined disaster area for the eligible disaster and have suffered direct damage as a result of the eligible disaster;

f. Have been engaged in carrying on the *horticulture production enterprise* when affected by the eligible disaster;

g. Intend to re-establish the *horticulture production enterprise* in the same community, region or sector as the *defined disaster area* for the *eligible disaster*;

h. Be primarily responsible for meeting the costs claimed in the applications.

4.2 An applicant may also be eligible for a Horticulture Producer Storm Recovery Grant if in the opinion of Rural Finance:

a. based on the demonstrated production potential, the *horticulture production enterprise* will derive at least 50 % of their gross incomes from the *primary production*[2] within a three-to-five-year period, taking into account the nature of the industry; or

b. if the income is less than 50 % of their total gross income, the applicant can demonstrate it is a commercial enterprise generating more than $75,000 gross income from *primary production* in an average year.

4.3 A *horticulture producer* applicant may also be eligible for a Horticulture Producer Storm Recovery Grant if both of the following apply:

a. The applicant's *horticulture production enterprise* is located outside the *defined disaster area* for the February 2026 Sunraysia Storm but is carried on at least sometime on a regular basis within that area; and

b. Property, plant or equipment of the *horticulture production enterprise* situated in the *defined disaster area* has been damaged as a result of the February 2026 Sunraysia Storm.

4.4 Where two or more independent and separately owned and registered *horticulture producer*s operate a *horticulture production enterprise* from the same property, each *horticulture producer* may be eligible to receive the maximum amount of grant funding providing each applicant can demonstrate that:

a. The *horticulture production enterprise*s are independently owned and separately operated from any other *horticulture production enterprise* operated on that property;

b. Each *horticulture producer* would be eligible for the grant in their own right (including the requirement that they derive at least 50 % of their gross income from p*rimary production* as provided in clause 4.1);

c. The *horticulture producer*s are each claiming for different expenses from those claimed by the other *horticulture producer* operating a *horticulture production enterprise* from the same property; and

d. The expenses that each *horticulture producer* is claiming are essential to the operation of their respective *horticulture production enterprise*s.

[2] For example, this could be because of seasonal conditions, or long lead times for production.

5. Eligible separate businesses

5.1 *Horticulture producer*s who operate more than one *horticulture production enterprise*, for example under a single ABN at separate locations, may apply for assistance for each eligible separate business up to the maximum amount of assistance available for the relevant defined disaster area.

5.2 When assessing an application on this basis Rural Finance may consider (but is not limited to):

a. the staffing arrangements of the separate business;

b. whether the business has its own plant equipment or stock;

c. the accounting arrangements of the separate business;

d. whether the separate business operates under its own trading name; and

e. the commercial viability and autonomy of each business.

6. Assessment and Approval Process

6.1 The program will be administered by Rural Finance on behalf of the Victorian Government. All assessments of applications and payments will be managed in accordance with these Guidelines.

6.2 To apply for the Horticulture Producer Storm Recovery Grants an application form must be completed and lodged. The application form can be accessed on the Rural Finance website: www.ruralfinance.com.au

6.3 Applications will be assessed against the eligibility criteria and must be submitted by the closing date.

6.4 Rural Finance 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. Failure to provide such information may result in Rural Finance refusing your application.

6.5 Rural Finance reserves the right to refuse an application where eligibility criteria are not met, or where the applicant does not or cannot provide sufficient information for Rural Finance to assess whether eligibility criteria have been met.

6.6 Applications submitted may be subject to audit by Rural Finance or its agents in order to determine whether the application and information provided was in compliance with grant guidelines and whether grant funding was used as specified in Section 3 of the grant guidelines.

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

6.8 Before applying for financial assistance under this program, applicants should seek advice from their legal, business or financial advisers about the tax implications of this financial assistance.

6.9 Applicants will be expected to provide documentation, as indicated by these Guidelines, to demonstrate the eligibility criterion have been met. This may include documents:

- Evidencing local government area(s) the *horticulture producer* conducts the *horticulture production enterprise* in,
- Registration of the entity and businesses, relevant property details, banking and financial information relating to the *horticulture production enterprise*, and
- Information relating to any loss or damage incurred by the *horticulture producer* during the February 2026 Sunraysia Storm.

6.10 Payment of grant funding will be made into the bank account operated by the *horticulture producer* for the purpose of the *horticulture production enterprise*, as specified in the application.

6.11 GST is excluded from the grant payment.

6.12 Where an applicant is approved for funding of $5,000 or under (Tier 1) and does not seek further payment under Tier 2, Rural Finance may request the applicant provide *evidence of payment* within 2 years of receiving the Tier 1 grant for reconciliation, acquittal, audit and transparency purposes.

6.13 In exceptional circumstances, consideration may be given to applicants who do not meet the eligibility criteria outlined in section 4, upon agreement between Rural Finance, Agriculture Victoria, other relevant Victorian Government Departments, and the National Emergency Management Agency (NEMA). The applicant will be responsible for providing sufficient reasons or evidence for being considered as an

exceptional case. The decision of Rural Finance, Agriculture Victoria, other relevant Victorian Government Department or NEMA will be final.

7. Definitions

Administrating Agency means the responsible agency/department/body for assessing and administrating the grants. The program will be administered by Rural Finance on behalf of the Victorian Government. All assessments of applications and payments will be managed in accordance with these Guidelines.

Defined disaster area means:

- **February 2026 Sunraysia Storm** which commenced late February 2026 and impacted horticulture producers in the local government areas of Mildura, Swan Hill, Loddon and Gannawarra.

Direct loss or damage means a direct and material impact of the February 2026 Sunraysia Storm on the property, business assets, plant, equipment or produce used for the purposes of the horticulture production carried on by the *horticulture producer*.

Eligible disaster means the disaster event activate by the Victorian Government in accordance with the Disaster Recovery Funding Arrangements under which these grants have been made available. For the purpose of these guidelines, the event is the North West Victorian Storms, specifically those which impacted the Sunraysia region in late February and early March 2026 (AGRN 1270).

Eligible separate business means a separate horticulture production enterprise owned by the same horticulture production enterprise owner that would be a commercially viable and autonomous business if other separate enterprise operated by the eligible entity ceased to operate.

Evidence of direct damage (as required for Tier 1 payments) is the information applicants must provide at the point of application demonstrating the direct damage associated with the *eligible disaster*. This may include:

a. Photographs clearly showing damage to the property with a brief explanation of what they are showing contained in the title or name; or

b. Information that demonstrates the financial impact of the damage, such as quotations, damage assessments, advisory reports, invoices or receipts. This information must include the name, address, date and ABN (if applicable) of the entity that has issued the quote, assessment, invoice or receipt with information clearly identifying the work required.

In circumstances where direct disaster related damage is unable to be photographed or other information (such as receipts) are not available, Rural Finance may request other evidence to assess and determine claims. The appropriateness of this information will be considered, and Rural Finance may request the applicant provide further information to inform itself of an applicant's eligibility.

Evidence of payment (as required for Tier 2 payments) means:

a. tax invoice(s) showing full details of the goods or services provided. The goods and services described on each invoice must be clearly identifiable having been paid by the applicant and being related to damage from the eligible disaster; and

b. 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.

Horticulture producer means:

a. a sole trader who -

    1. spends part of their labour on a *horticulture production enterprise*; and

    2. either –

        i. derives at least 50 % 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[3] at least 50 % of their gross income from *primary production* or is a commercial horticulture enterprise generating more than $75,000 gross income from *primary production*.

b. in relation to a partnership, private company or trust that carries on a *horticulture production enterprise*, the partners in the partnership, shareholders in the company or beneficiaries of the trust who –

1. spends part of their labour on a *horticulture production enterprise*; and
2. either –

i. derive at least 50 % 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 % of their gross income from *primary production*; or is a commercial enterprise generating more than $75,000 gross income from *primary production*.

Horticulture production enterprise means:

a. 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) 1292.0 Groups 011-013, including nursery and floriculture production, mushroom and vegetable growing and fruit and tree nut growing; and

b. for which an entity holds an Australian Business Number (ABN).

Official receipt means a receipt including the name and address and ABN (if applicable) of the entity that issued the receipt and a description of each item to which the receipt relates.

Primary production means activities as listed under the Australia New Zealand Standard Industrial Classification 2006 (ANZSIC) 1292.0 Codes 01-05 including agriculture, aquaculture and forestry.

Reinstatement means the carrying out of activities that are necessary to help the *horticulture production enterprise* to continue/resume normal trading or production as soon as possible following an eligible disaster.

8. Fraudulent claims

8.1 By signing the application form, you are declaring that the information provided in the application form and supporting documentation is true, accurate and not misleading about a material fact.

8.2 Providing inaccurate, untrue, or misleading information may result in an offence being committed and serious penalties may apply.

8.3 If any information provided in an application or supporting documentation is found to be inaccurate, untrue, or misleading, legal action may be taken against the applicant, including action to recover the funds.

9. Privacy Statement

Any personal information provided by the applicant in an application will be collected by Bendigo and Adelaide Bank Ltd (using the brand name of Rural Finance) on behalf of the Department of Energy, Environment and Climate Action (DEECA) for the purposes of assessing eligibility for this grant, ensuring compliance with other February 2026 Sunraysia Storm programs and, if applicable, administering reimbursement. DEECA and Rural Finance will be auditing and monitoring applications and may contact you for clarification, program review, audit and evaluation.

DEECA completes a range of eligibility assessments that may include data matching to clarify the accuracy and quality of your supplied information. The data matching can include ABN reference numbers, personal information such as date of birth or drivers licence number or any proof of identity information supplied as

[3] For example, this could be because of seasonal conditions, or long lead times for production.

part of this application. We compare eligibility with active grant programs run by the department or our partners. This is part of our auditing and monitoring purposes.

If there is an intention to include personal information about third parties in the application, please ensure they are aware of and consent to the contents of this privacy statement. In the assessment of the application, it may be necessary to share personal information with State and Commonwealth Government departments and agencies.

Any personal information collected, held, managed, used, disclosed or transferred will be held in accordance with the *Privacy and Data Protection Act 2014* (Vic) and other applicable laws.

Rural Finance is committed to protecting the privacy of personal information. Enquiries about access to personal information, or for other concerns regarding the privacy of personal information, can be emailed to Rural Finance at admin@ruralfinance.com.au. Rural Finance's privacy policy is also available by emailing admin@ruralfinance.com.au.

10. Disclaimer

This publication may be of assistance to you but Rural Finance, the Commonwealth and Victorian Government and its employees do not guarantee that the publication is without flaw of any kind or is wholly appropriate for your particular purposes and therefore disclaims all liability for any error, loss or other consequence which may arise from you relying on any information in this publication.

Rural Finance, the Commonwealth and Victorian Government reserve the right in their absolute discretion to amend the guidelines without notice or discontinuing the program.

11. Media and communications

Public acknowledgment of joint Commonwealth and State DRFA assistance is required under Section 5.2 of the Commonwealth Guidelines available at: www.disasterassist.gov.au/Documents/Natural-Disaster-Relief-and-Recovery-Arrangements/disaster-recovery-funding-arrangements-2018.pdf.

Prior agreement must be reached with the Commonwealth on the nature and content of any subsequent events, announcements, promotional material or publicity relation to DRFA assistance measures. This includes but is not limited to: media releases, events, social media, signage and advertising.

12. Further information

The application form can be completed online or forwarded to:

Rural Finance
PO Box 1313
Bendigo Central 3552 or admin@ruralfinance.com.au

If you require further information please contact Rural Finance on 1800 260 425 or via email at admin@ruralfinance.com.au