

**From:**  
**To:** [Flood Inquiry](#)  
**Subject:** Flood enquiry submission  
**Date:** Thursday, 21 April 2022 9:44:35 AM  
**Attachments:** [Letter to Saffin](#)

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Attached is a letter written by me to my local member Janelle Saffin MP.  
In the letter I question the unfairness whereby tenants receive financial flood relief and commercial landlords do not.

I request that the letter to M/s Saffin be accepted as a submission under the "responses to" section of the enquiry.

M/s Saffin has responded to my letter in the positive..

If my request is not in the correct format please advise.

Regards

19<sup>th</sup> April 2022

M/s Janelle Saffin MP

Lismore NSW 2480

Dear M/s Saffin

I own a commercial property in the centre of the Lismore CBD that like many others suffered considerable damage in the recent Floods.

The NSW State government is offering grants up to \$50,000 to small businesses with an ABN to assist in the recovery process. Landlords with what they term “personal investment vehicles” do not qualify and I find this quite unfair. If I am misguided in this regard could you please point me in the right direction so that I may pursue the matter.

I, like like a lot of mum and dad investors, only have the one property and do not have an ABN as my income is below the set limit.

Being Licensed Premises repairs will be considerable and will have to be carried out so as to comply with Liquor licensing requirements and Council health regulations.

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Insurance cover is, and always has been far too expensive and out of the question. At 84 years of age borrowing is not an option and if it was, repayments would have to be covered by a considerable increase in rent. This would be very unfair on my tenant who has suffered a substantial loss of income and is still not back in operation.

The truth of the matter is that if I do not have access to a grant my tenant could well and truly be out of business or have to search for other premises.

If I am correct in my assumption that financial relief for landlords is not available by way of grant or otherwise you may, or may not wish, to pursue this matter with the relevant state authority. I am sure there are many other landlords in Lismore in the same predicament I find myself in and most likely have contacted you by now.

I thank you for your patience and would appreciate any feedback or advice you have to offer.

Regards