AVAILABLE DROUGHT ASSISTANCE IN NSW

Financial Assistance

Farm Innovation Fund

A loan scheme for capital works to a value of $250K (eg sheds, silos, water storage) for infrastructure works to prepare for dry conditions, to be more resilient and improve on-farm efficiency.

Transport of Donated Fodder

100% of the cost of transporting donated fodder is available to transport providers acting in conjunction with community groups taking donated fodder from within NSW to drought-affected properties - up to a maximum of $5 per kilometre within 1500km.

Animal Welfare Transport Subsidy

A 50% subsidy up to $20,000 per financial year on the permanent transport of stock off a farm which is facing financial hardship and where livestock are at fat score 2 or below (dairy cattle 3 or below).

Farm Business Skills Professional Development Program

A subsidy of up to 50% of eligible costs for an approved course or activity, with a maximum reimbursement of $5,000 per farmer and $9,000 per farm business.
### Farm Debt Mediation

A **structured negotiation process** in which a neutral mediator helps the farmer and creditor agree on a repayment schedule and conditions which allow the farm business to continue to operate. **Farmers can negotiate their farm business debt with their lender at any time** and don’t have to be in default or hardship. New farm debt mediation videos provide valuable information and aim to empower farmers to negotiate more effectively, in a fair and efficient way.

- [goo.gl/kJzzjk](http://goo.gl/kJzzjk)

### Farm Household Allowance

Income support for eligible farmers and their partners for up to three years, as well as **planning and training** for long-term financial improvements, including: Income support allowance, a dedicated case management to help develop a plan for the future and address challenges facing the business and household, up to $1,500 to carry out a financial assessment of their farm enterprise, and ongoing support from the Rural Financial Counselling Service.

- [goo.gl/zm5Wgt](http://goo.gl/zm5Wgt)

### Drought Assistance Concessional Loans

Low interest loan for refinancing, drought recovery, and ongoing expenses. Loans of up to 50% of a farm business’s final debt position are available, up to a maximum of $1 million.

- [goo.gl/tDuukK](http://goo.gl/tDuukK)

### Business Improvement Concessional Loans

Low interest loans for farmers or farm businesses who have **exhausted the Farm Household Allowance entitlement** before 30 June 2018 to restructure and refinance existing loans and reduce interest payments.

- [goo.gl/nLr4fM](http://goo.gl/nLr4fM)

### Farm Management Deposits

The scheme helps producers deal effectively with cash flow fluctuations by building up cash reserves to meet their business costs in low-income years. Eligible producers can **set aside pre-tax income from primary production in years of high income**, which can be drawn on in future years.

- [goo.gl/CiVw7A](http://goo.gl/CiVw7A)
Support and advice

DroughtHub
A one-stop online destination for information on services and support available to primary producers, their families and communities to prepare for and manage drought conditions.

www.droughthub.nsw.gov.au

NSW Rural Resilience Program
A team dedicated to building the personal and business resilience of farming communities by listening to concerns and collaborating with partners to address these. They make sure farmers connect with each other through events, facilitate useful learning opportunities and improve farmers’ access to information and services they may need. The Program includes Rural Resilience Officers and Rural Support Workers that cover the state working from key bases such as: Scone, Coffs Harbour, Goulburn, Hay, Broken Hill, Coonamble, Tocal and Taree. If needed, extra resources can be provided to support targeted farming communities in response to significant adverse events and natural disasters.


Drought Feed Calculator
A mobile app to help farmers make decisions and save money by determining the minimum feed requirement for different livestock, and compare the value of different feeds or a mixed ration. The app covers 71 different feeds and calculates: The amount of feed needed per head, the cost per head, the cost for a period, the amount of feed needed for a mob/herd, and the total cost for a mob/herd.

Free to download from the iOS App Store or Android Google Play

‘Drought Feed Calculator’

Rural Financial Counselling Service
Rural financial counsellors help farmers who are dealing with, or are at risk of, financial hardship. Rural financial counsellors can:

» Help identify producers’ financial and business options
» Help producers negotiate with lenders
» Help producers develop an action plan
» Help producers access the Farm Household Allowance (FHA)
» Give producers information about government and other assistance schemes
» Refer producers to accountants, agricultural advisers and educational services
» Refer producers to Department of Human Services and to professionals for succession planning, family mediation and personal, emotional and social counselling.