

Drought Support and Assistance

There are a number of services and avenues for assistance designed to support farm families, farm businesses and rural communities to prepare for, manage through and recover from drought.

Animal Health and Welfare Support

PIRSA Animal and Agricultural Services can provide advice and assistance with livestock and other animals affected by the current dry conditions.

A 24-hour Agriculture, Animal Health and Welfare Hotline – 1800 255 556 – is available for anyone who has questions relating to the dry conditions and their individual circumstances and support available or concerns relating to animal health or welfare.

Information about other support services, including the Family and Business (FaB) Support Program is also available by calling the Hotline or the contacts provided below.

Biosecurity SA's Animal Health Officers are available to provide advice and support related to animal health and welfare concerns during dry conditions, as well as livestock transport requirements and biosecurity requirements such as requesting commodity declarations when buying in feed sources. You can also find contacts for your local Animal Health Officer in your region by going to: pir.sa.gov.au/biosecurity/animal_health/contact_us

More information including current outlook, Federal Government assistance and current workshops for dry conditions can be found at the PIRSA website: pir.sa.gov.au (click on the Seasonal Hardship banner).

Business and Financial Support Services

As a first step - any primary producers and small rural business owners who are experiencing financial difficulties or who have concerns about the financial impacts of the continuing dry season can contact the **Rural Financial Counselling Service**, which provides free, confidential and impartial business support and information.

The Rural Financial Counselling Service (RFCS) is also able to provide support in the application process for Farm Household Allowance and Farm Management Deposits

The RFCS is also working with South Australia CWA to help allocate emergency assistance, where required; as well as to help primary producers and small rural businesses to prepare cash flow budgets to manage through the next 12 months, help prepare for meetings with their banker, or consider other options to become more profitable.



In South Australia, this program is delivered through Rural Business Support. Its offices are located in:

- Ardrossan
- Berri
- Clare
- Kimba
- Magill
- Murray Bridge
- Naracoorte
- Port Lincoln
- Wudinna.

These offices are all contactable via 1800 836 211 (Freecall). For more information visit ruralbusinesssupport.org.au/rural-financial-counselling-service

Family and Business (FaB) Support Program

A new Family and Business Support Program is now available to assist primary producers affected or concerned about the continuing dry conditions.

Eight experienced mentors and business counsellors will be based in or near the most affected regions – the upper Eyre Peninsula, Murray-Mallee, upper North and the pastoral district.

The program will work closely with the state's Rural Financial Counselling services, who can provide support in the application process for Farm Household Allowance and other assistance measures.

PIRSA is coordinating the program and anyone wishing to find out more or request an appointment can call the 24-hotline 1800 255 556 or email: PIRSA.Recovery@sa.gov.au

Livestock Fodder Register

Livestock SA is maintaining a fodder register to help connect farmers to fodder donations. Further information about the register is available by calling John Sharp on 8297 2299 or email: admin@livestocksa.org.au

It's important producers are aware that while there are no established cereal grain pests regulated for interstate transport into South Australia, there are several which could act as hitchhikers particularly on other fodder types (e.g. hay). Weed seeds are also potential contaminants of grain and hay, and many of these are prohibited from entry into South Australia.

It's recommended that producers who are importing or receiving imported hay or grain:

- Check with Biosecurity SA prior to importing material to ensure that they aren't likely to be affected by pests and/or download the Weed Control App for a pictorial list of what's declared in SA at: pir.sa.gov.au/biosecurity/weeds_and_pest_animals/weeds_in_sa/weed_control_app
- Purchasers of interstate grain should also seek assurance that it meets the industry's Grain Trade Australia standards, which covers acceptable level of weed and pathogen burden.
- Establish an on-farm strategy for reducing risk. This should include isolating the areas in which feed is stored / put out for livestock and monitor these for the occurrence of pests and weeds

Additional Assistance and Support

Additional business and financial assistance can also be found through:

Additional Australian Taxation Office advice

P: ATO Hotline 13 11 42.

W: ato.gov.au/General/Financial-hardship/In-detail/Help-for-drought-affected-taxpayers/

The ATO offers help for drought-affected taxpayers to manage their tax. Financial hardship assistance is available for those having difficulty meeting the basic costs of living, or other financial hardship, where paying income tax or activity statement refunds can be prioritised.

The Federal Government announced recently changes to the accelerated depreciation to encourage investment in drought preparedness. Accelerated depreciation arrangements for new water and fodder infrastructure and fencing are available to help farmers across Australia to prepare for drought, assist with their cash flow and encourage on-farm investment.

These measures include:

- depreciation of water facilities over 1 year (previously 3 years)
- depreciation of fodder infrastructure storage over 3 years (previously up to 50 years)
- depreciation of fencing over 1 year (previously up to 30 years).

Farm Household Allowance (FHA)

W: agriculture.gov.au/ag-farm-food/drought/assistance/

P: Farmer Assistance Hotline on 132 316.

The Farm Household Allowance (FHA) provides eligible farmers and their partners who are experiencing financial hardship with assistance and support to improve their long-term financial situation. The Federal Government recently announced changes to the FHA, which may benefit your farming family.

The changes include:

- An additional FHA supplement of up to \$12,000 for couples or \$7200 for singles. The supplement will be paid in two lump sum instalments (on 1 September 2018 and 1 March 2019) To be eligible for both instalments applications need to be lodged by 30 November.
- Increasing the asset threshold from \$2.63 million to \$5 million, meaning more farming families will now be eligible to access FHA assistance.
- These latest measures also follow the extension of FHA from three years to four years from August 1 2018.

Rural Business Support can help eligible families access their FHA entitlements or provide more information. You can call them on 1800 836 211.

Farm Debt Mediation

Office of the Small Business Commissioner

W: sasbc.sa.gov.au

P: 8303 2026 or 1800 702 722

The new Farm Debt Mediation Bill enforces a mandatory mediation process before a creditor is able to foreclose on a farming operation. The legislation ensures South Australia's farmers will be better protected and have greater financial security.

The Small Business Contact Service provides a contact point for small business owners and people considering starting a small business to access business information. It is a referral service, directing telephone enquiries to the most appropriate sources of business information, counselling, advice or services.

Farm Management Deposits (FMD)

W: ato.gov.au/business/primary-producers/in-detail/farm-management-deposits-scheme

P: Australian Taxation Office Business Tax Enquiries phone 13 28 66

The FMD Scheme assists primary producers to deal more effectively with varying income. It is designed to increase the self-reliance of Australian primary producers by helping them manage their financial risk and meet their business costs in low-income years by building up cash reserves. The scheme allows eligible primary producers to set aside pre-tax income from primary production in years of high income, which they can draw on in years of low income. Income deposited into an FMD account is tax deductible in the year the deposit is made. It becomes taxable income in the year in which it is withdrawn.

Low Interest Loans

W: www.ric.gov.au

The Federal Government provide low interest loans for farmers for farm investment, debt restructuring, operating expenses and drought recovery and preparedness activities. These loans are now administered by the Federal Government's central entity, the Regional Investment Corporation.

The loans include:

- Variable interest rate, currently 3.58% (as at 28 August 2018)
- Loan terms of 10 years, including an interest only period
- Up to \$2 million

Of interest to SA:

- Producers may be able to demonstrate they are drought-affected if for example they have increased cost of production due to demand for fodder from Eastern states
- Producers may re-finance old concessional loans and business related credit card debt if eligible

Multi-Peril Crop Insurance

South Australia recently waived the stamp duty fees on multi-peril crop insurance – which can reduce the cost by several thousand dollars. Multi-peril crop insurance covers production costs incurred by farmers if their crop fails due to a nominated peril – which in South Australia includes drought. For more advice reach out to your local Rural Financial Counsellor or agriculture/business consultant.

Telecommunication Bill Assistance

Contact your telecommunication services directly or a Rural Financial Counsellor to assist with negotiations. All telecommunications services have hardship policies to allow people who are doing it tough to negotiate payment arrangements. Most will provide flexibility with the following;

- Long term payment arrangements
- Reviewing and removing administrative fees
- Placing customers on more affordable plans
- Conversion to pre-paid services
- Allowing incoming and emergency calls only to fixed lines.

Farming Extension or Technical advice

Making well informed decisions in preparing for droughts and risks are a major factor in having a profitable farm. There are a number of farm management decision tools available on the PIRSA website:

- pir.sa.gov.au/primary_industry/industry_support/farm_support
- pir.sa.gov.au/primary_industry/industry_support/business_and_risk_management_for_farmers

Australian Wool Innovation

W: www.wool.com

AWI has a range of tools and resources which can assist sheep producers to manage their business.

Meat & Livestock Australia

W: mla.com.au

MLA has produced a range of guides and information collated by MLA to assist livestock producers as they head into, manage through and plan to recover from drought.

Natural resources and the environment

W: pir.sa.gov.au/biosecurity/weeds_and_pest_animals

W: naturalresources.sa.gov.au

Natural Resource Management boards and Primary Industries and Regions SA (PIRSA) run a range of local programs that can provide technical advice and support on a range of farming and land management issues.

Natural Resources SAMDB

W: naturalresources.sa.gov.au/samurraydarlingbasin/land-and-farming/dry-times

Natural Resources SA Murray Darling Basin have developed a dry times website with key information and links to documents with a range of good information on livestock and crop management options and strategies, tools, information, and advice that is available, support services, and key contacts.

Sheep Connect SA

W: sheepconnectsa.com.au

Sheep Connect SA has a range of Case Studies, Fact Sheets and Webinars to help sheep producers manage through and plan to recover from drought.

Health and Helplines

In difficult times such as these, peoples' personal health and wellbeing can also be impacted. Help and support can come from a range of sources such as friends, neighbours, service clubs and volunteers as well as the more formal agencies, authorities and services.

Alcohol and Drug Information Services

P: 1300 131 340

Beyond Blue

P: 1300 22 4636

W: beyondblue.org.au

Advice and support for people with anxiety and depression.

Integrated Mental Health Team

P: 08 8721 1507

W: countryhealthsa.sa.gov.au

Services for people with mental illness in the South East and Tairāra

Farmer Assistance Hotline (Farm Household Allowance)

P: 13 23 16

W: humanservices.gov.au (Farm household allowance)

Help for farmers and their families experiencing financial hardship

Kids Helpline

P: 1800 551 800 (24-hour service)

W: kidshelpline.com.au

Anonymous and confidential telephone counselling for people aged 5 to 18 years.

Lifeline

P: 13 11 14 (24-hour service)

W: lifeline.org.au

Lifeline also have a fantastic resource – [Lifeline Toolkit for getting through the drought](#) (PDF 5MB)

A: 3 Gray St Mount Gambier 5290

A: 8-10 Ormerod St Naracoorte

Mensline

P: 1300 78 99 78 (24-hour service)

W: mensline.org.au

Mind Australia Drought Assistance & Mental Health

P: 1300 286 463

W: mindaustralia.org.au

Mind Australia offers a range of community services in South Australia

Parent Help Line

P: 1300 364 100 (freecall)

Information and support on health, behaviour, development and parenting for parents and carers of 0–12 year olds.

R U Okay

W: ruokay.org.au

Good list of resources on ways to check in on friends and family and where to find support, Staying connected and having meaningful conversations is something we can all do. You don't need to be an expert - just a good friend and a great listener. So, if you notice someone who might be struggling - start a conversation.

Rural and Remote Mental Health Services

P: 13 14 65 (24-hour service)

Services for adults and older people with mental illness. All services are free.

South Australian Parent Helpline

P: 1300 364 100 (freecall)

The South Australian Parent Helpline is a telephone information service for parents in South Australia.

Legal

Legal Advice Line

P: 1300 366 424 (local call costs except for mobiles)

W: lsc.sa.gov.au

Free telephone legal advice is available for preliminary information, advice and referrals.

Legal Aid

P: 1300 366 424 (local call costs except for mobiles)

W: lsc.sa.gov.au

When services beyond simple legal advice are needed, the Legal Services Commission of South Australia can arrange a Legal Aid grant to be paid direct to a lawyer to cover legal costs. However, if legal aid is granted, you will have to pay a contribution towards your legal costs, depending on what can be afforded.