Natural disaster assistance guide for primary producers

Last updated: 3 February 2020

The impact of fires, floods and other natural disasters can affect primary producers beyond their own resilience levels, requiring assistance to recover personally and financially.

NSW Department of Primary Industries (NSW DPI) and Local Land Services (LLS) coordinate and provide recovery assistance and advice to landholders, primary producers, commercial fishers and other industries impacted by a natural disaster event.


Emergency assistance

<table>
<thead>
<tr>
<th>Service</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agricultural and Animal Services Hotline Line</td>
<td>Emergency assistance for land and livestock. Call the Hotline to request assistance with emergency fodder and stock water, veterinary assistance, stock destruction and burial, livestock feeding and management advice and assistance for companion animals, pets and wildlife. This includes all primary producers including but not limited to assistance for beekeepers, horticulture, aquaculture, oyster growers &amp; forestry. Also includes all animals including pets, wildlife and fisheries.</td>
</tr>
<tr>
<td>1800 814 647</td>
<td></td>
</tr>
<tr>
<td>Disaster Welfare Assistance Line</td>
<td>Evacuation centres, disaster welfare points, register to find &amp; reunite with family, other household assistance.</td>
</tr>
<tr>
<td>1800 018 444</td>
<td></td>
</tr>
<tr>
<td>NSW Bushfire Customer Care Service - assistance and personal support</td>
<td>For people impacted by bushfire, the NSW Bushfire Customer Care Service will help people navigate the support and financial assistance that’s available across all levels of government. Service NSW is providing one-on-one support for people and businesses, available over the phone or in-person.</td>
</tr>
<tr>
<td>13 77 88</td>
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Primary producer support in NSW

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<tbody>
<tr>
<td>Rural Resilience Program</td>
<td>Provides information on support available for farmers and their families or workers recovering from natural disasters and can connect them with relevant support services and assistance packages</td>
<td>0437497555 or email <a href="mailto:rural.recovery@dpi.nsw.gov.au">rural.recovery@dpi.nsw.gov.au</a> <a href="http://www.dpi.nsw.gov.au/rrp">www.dpi.nsw.gov.au/rrp</a></td>
</tr>
<tr>
<td>Rural Assistance Authority</td>
<td>NSW disaster assistance for primary producers</td>
<td>1800 678 593 <a href="http://www.raa.nsw.gov.au">www.raa.nsw.gov.au</a></td>
</tr>
</tbody>
</table>

Where do I go for assistance and further primary producer information?

Visit the DPI Bushfire Hub (www.dpi.nsw.gov.au/bushfires) for recovery information on a range of topics including livestock welfare, managing pastures and aquaculture.

Report bushfire damage

Damage to primary production can be reported through to DPI, enabling government to determine where recovery resources and funding need to go. Visit www.dpi.nsw.gov.au/report-fire-damage.

Recovery centres

<table>
<thead>
<tr>
<th>Bega Valley Shire LGA</th>
<th>Council Chambers, Zingel Place, Bega Recovery Hotline 02 6499 2345</th>
<th>Weekdays 9am to 5pm Weekends 10am to 4pm</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eurobodalla Shire LGA</td>
<td>Soldier Club, 6 Beach Road, Batemans Bay</td>
<td>Weekdays 9am to 5pm Weekends 10am to 4pm</td>
</tr>
<tr>
<td>Shoalhaven LGA</td>
<td>Ulladulla Civic Centre, 81B Princes Highway, Ulladulla</td>
<td>Weekdays 9am to 4pm Weekends 10am to 4pm</td>
</tr>
</tbody>
</table>
# Financial assistance - quick reference

See Appendix 1 - Financial assistance for more detail

<table>
<thead>
<tr>
<th>Federal &amp; State Government assistance</th>
<th></th>
</tr>
</thead>
</table>
| Disaster Welfare | Recovery support for affected communities from the Office of Emergency management (OEM) | 1800 018 444  
www.emergency.nsw.gov.au |
| Commonwealth Government Disaster Recovery Payment | $1,000 per adult and $400 per child for people severely affected by bushfires | Human Services  
180 22 66  
www.humanservices.gov.au |
| Commonwealth Government Disaster Recovery Allowance | Disaster Recovery Allowance is a short term payment to help you if a declared disaster directly affects your income | Human Services  
180 22 66  
www.humanservices.gov.au |
| Special Disaster Grant - Bushfire | Special Disaster Grants of up to $75,000 are now available to help eligible, bushfire affected primary producers. Eligible LGAs only | Rural Assistance Authority  
1800 678 593  
www.raa.nsw.gov.au |
| Special Disaster Loan - Bushfire | Low interest concessional loans of up to $500,000 are available to eligible primary producers, small business and not-for-profits affected by the recent bushfires | Rural Assistance Authority  
1800 678 593  
www.raa.nsw.gov.au |
| Farm Household Support | A payment for farming families facing hardship | 132 316  
www.humanservices.gov.au  
Search Farm Household Allowance |

<table>
<thead>
<tr>
<th>Financial support agencies</th>
<th></th>
</tr>
</thead>
</table>
| Rural Assistance Authority | NSW disaster assistance for primary producers  
- Disaster recovery grants  
- Disaster relief loans  
- Transport assistance  
- Declared natural disaster loans  
Drought assistance also available. | 1800 678 593  
www.raa.nsw.gov.au |
| Farm Household Contact Officer | Department of Human Services-Centrelink | 132 316  
www.humanservices.gov.au |
| Rural Financial Counselling | Rural Financial Counselling Services (RFCS) | Northern Region 02 6662 5055  
Southern Region |
Fencing

<table>
<thead>
<tr>
<th>Organisation</th>
<th>Assistance</th>
<th>Contact Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>BLAZE AID</td>
<td>BlazeAid can assist with volunteers to clean up and replace destroyed boundary fencing</td>
<td>0418 530 471, <a href="mailto:admin@blazeaid.com.au">admin@blazeaid.com.au</a>, <a href="http://www.blazeaid.com.au">www.blazeaid.com.au</a></td>
</tr>
<tr>
<td>Rural Assistance Authority</td>
<td>The RAA administers disaster assistance which can be used to assist with the costs of clean up and fencing replacement</td>
<td>1800 678 593, <a href="http://www.raa.nsw.gov.au">www.raa.nsw.gov.au</a></td>
</tr>
</tbody>
</table>

Clean up

Before removing any waste from your property, please contact your council for disposal advice.

Be aware of dangerous trees around your property that may need to be removed.

Clean-up assistance – for assistance to clean up homes damaged or destroyed by recent fires:

- **Insured homeowners** – contact your insurance company or the Insurance Council of Australia on 1800 734 621
- **Uninsured homeowners** – contact Public Works Advisory on 1800 88 55 39

The levy for waste disposal has been waived in bushfire affected LGAs. Contact your local council for more information.

Asbestos

Asbestos dust and fibres have the potential to present a health risk during and after a fire if not properly managed.

- Asbestos clean-up and removal must be done by a licensed asbestos removalist.
- Avoid unnecessary entry, particularly entry by children.
- Asbestos debris may have been sprayed with PVA, or a similar sealant by Public Works to suppress the release of fibre until the material is safely removed.


For information about transport and disposal of hazardous materials, visit [www.epa.nsw.gov.au](http://www.epa.nsw.gov.au)
Dial before you dig: [www.1100.com.au](http://www.1100.com.au) | Toll free 1100 or download the app

Protect yourself and those with you, and minimise the risk of damaging underground infrastructure by ringing dial before you dig.
## Animal welfare and management

<table>
<thead>
<tr>
<th>Service/Resource</th>
<th>Description</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Drought Feed Cost Calculator</strong></td>
<td>Calculate and compare protein, energy and other components for different mixes of livestock feeds. You can use the calculator online, or download the app ‘Drought Feed Calculator’</td>
<td><a href="http://www.dpi.nsw.gov.au/animals-and-livestock/nutrition/costs-and-nutritive-value/feed-cost-calculator">www.dpi.nsw.gov.au/animals-and-livestock/nutrition/costs-and-nutritive-value/feed-cost-calculator</a></td>
</tr>
<tr>
<td><strong>Integrity Systems</strong></td>
<td>Assistance with emergency NVDs, LPA advice and NLIS transfers</td>
<td>1800 683 111 <a href="mailto:support@integritysystems.com.au">support@integritysystems.com.au</a></td>
</tr>
<tr>
<td><strong>Private Vets &amp; Consultants</strong></td>
<td>Your local vet and consultants can assist you</td>
<td>Contact your local vet, or private consultant</td>
</tr>
<tr>
<td><strong>Dairy support</strong></td>
<td>Contact Dairy NSW</td>
<td>1800 270 778 <a href="mailto:info@dairynsw.com.au">info@dairynsw.com.au</a></td>
</tr>
<tr>
<td><strong>Donated fodder</strong></td>
<td>A variety of charities provide donated fodder. You will need to register</td>
<td>See charity details further in document</td>
</tr>
<tr>
<td><strong>Feed Quality Test service</strong></td>
<td>Feed Testing is an integral part of good animal nutritional management to achieve the best and most profitable results</td>
<td>1800 675 623 <a href="mailto:wagga.csu@dpi.nsw.gov.au">wagga.csu@dpi.nsw.gov.au</a></td>
</tr>
</tbody>
</table>
### Other available assistance

<table>
<thead>
<tr>
<th>Disaster Response Legal Service NSW</th>
<th>Free legal assistance for NSW residents impacted by bushfires</th>
<th>Legal Aid 1800 801 529</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Temporary Accommodation</td>
<td>Short term housing support</td>
<td>Housing Contact Centre 1800 422 322</td>
</tr>
<tr>
<td>Insurance</td>
<td>Insurance Council of Australia can be contacted with any questions, complaints or concerns about insurance</td>
<td>1800 734 621</td>
</tr>
<tr>
<td>Motor vehicle stamp duty relief</td>
<td>Financial assistance for eligible motorists whose cars have been written off as a result of bushfires</td>
<td>Office for State Revenue 1300 139 814</td>
</tr>
<tr>
<td>Smoke damage</td>
<td>If your home has been damaged by smoke, including your clothes, furniture or carpets, you may be eligible for the Australian Government Disaster Recovery Payment</td>
<td>180 2266 <a href="http://www.disasterassist.gov.au">www.disasterassist.gov.au</a></td>
</tr>
<tr>
<td>Potable Water Assistance</td>
<td>Replacement of potable water for residents not on town water supply where RFS has taken water or contaminated roofs with retardant</td>
<td>Disaster Welfare Assistance Line 1800 018 444</td>
</tr>
<tr>
<td>NSW Farmers Association</td>
<td>Updates on assistance available can be viewed on the NSW Farmers website. Contact Regional Services Managers with any issues or concerns</td>
<td>02 9478 1000 <a href="http://www.nswfarmers.org.au">www.nswfarmers.org.au</a></td>
</tr>
</tbody>
</table>
Health and wellbeing

From 17 January, you will be able to get Medicare benefits for up to 10 mental health treatment services if:

- You or your family have been impacted by the 2019-20 bushfires
- You’re a first responder or emergency management employee or volunteer who worked during the 2019-20 bushfires

You don’t need to have a diagnosed mental health condition, GP referral or mental health treatment plan.

If you were affected by the bushfires, you can also get up to 10 free counselling sessions. The sessions can support you through the immediate trauma and crisis, through advice on distress interventions, coping strategies, social supports, counselling, family based psychological interventions.

To find out more visit a Recovery Centre or visit [www.humanservices.gov.au/individuals/subjects/how-get-mental-health-support](http://www.humanservices.gov.au/individuals/subjects/how-get-mental-health-support)

<table>
<thead>
<tr>
<th>Mental health and wellbeing assistance</th>
<th>Beyond Blue</th>
<th>1300 224 636</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Lifeline</td>
<td>13 11 14</td>
</tr>
<tr>
<td></td>
<td>Mensline</td>
<td>1300 789 978</td>
</tr>
<tr>
<td></td>
<td>Kids Helpline</td>
<td>1800 551 800</td>
</tr>
<tr>
<td></td>
<td>Mental health hotline</td>
<td>1800 011 511</td>
</tr>
<tr>
<td></td>
<td>Bush Support Services - psychological support</td>
<td>1800 805 391</td>
</tr>
</tbody>
</table>

| Farm Gate Counsellors                  | Farmers and business owners in bushfire affected areas can access Farm Gate counsellors and peer support workers | 02 6363 8444 [www.ramhp.com.au](http://www.ramhp.com.au) to be linked to your closest counsellor or support worker |

| Rural Adversity Mental Health Program (RAMHP) | RAMHP provides a range of information services to individuals, communities and service providers to link rural and remote people to the help they need | To find the location of your nearest RAMHP Officer call [02 6363 8444](http://02 6363 8444) [www.ramhp.com.au](http://www.ramhp.com.au) |


| Emergency mental health support | Call 000 |
## Charities and other support

<table>
<thead>
<tr>
<th>Charity</th>
<th>Assistance/Services</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blaze Aid</td>
<td>Rebuild fences and other structures that have been damaged or destroyed</td>
<td>0418 530 471 <a href="mailto:admin@blazeaid.com.au">admin@blazeaid.com.au</a> <a href="http://www.blazeaid.com.au">www.blazeaid.com.au</a></td>
</tr>
<tr>
<td>The Salvation Army</td>
<td><strong>Central NSW:</strong> Captains Jon and Leah Belmonte 0401 690 877  <strong>Western NSW:</strong> Majors David and Robin Pullen 0419 013 320  <strong>North NSW:</strong> Majors Rusty and Di Lawson 0417 797 785  <strong>Southern NSW:</strong> Majors Max and Karen Smith 0428 650 915</td>
<td>13 72 58 <a href="http://www.salvationarmy.org.au">www.salvationarmy.org.au</a></td>
</tr>
<tr>
<td>St Vincent de Paul</td>
<td>Assistance with food &amp; groceries, clothing, blankets &amp; essentials. Bill assistance, interest free loans for household items &amp; referral to other crisis providers</td>
<td>02 9560 2666 <a href="http://www.vinnies.org.au">www.vinnies.org.au</a></td>
</tr>
<tr>
<td>Rotary</td>
<td></td>
<td>02 6862 5424 <a href="http://rotaryaustralia.org.au">rotaryaustralia.org.au</a></td>
</tr>
<tr>
<td>Lions Need for Feed</td>
<td>Donated fodder and other supplies</td>
<td>0459 444 111 <a href="mailto:lionsneedforfeed@yahoo.com.au">lionsneedforfeed@yahoo.com.au</a> <a href="http://www.needforfeed.org/apply-for-assistance.html">www.needforfeed.org/apply-for-assistance.html</a></td>
</tr>
<tr>
<td>Aussie Helpers</td>
<td>Donated fodder and other supplies</td>
<td>1300 665 232 <a href="mailto:admin@aussiehelpers.org.au">admin@aussiehelpers.org.au</a></td>
</tr>
</tbody>
</table>
## Community events funding

### Drought Resilience Fund
The Drought Resilience Fund has been established to support drought affected communities in NSW (including bushfire impacted communities) who have ideas to connect their communities and improve peoples' well-being. The Fund can provide funding for these community events. Contact Jakke Bogie for further details and to apply - 02 6881 1273 | jakke.bogie@dpi.nsw.gov.au

### NALAG ‘Our Shout Program’
The National Association for Loss & Grief (NALAG) have funding to support community activities. Contact the Our shout Coordinator Brenda Baker for further information - 0248 676 528 | brenda@nalag.org.au | www.nalag.org.au

Speak with your local charities and Clubs to see if they have funding to support community events.

### Various community grants and assistance:
Appendix 1 - Financial Assistance

- Take lots of photos as evidence of bushfire damage.
- Keep a list, or diary of activities you undertake to clean up and repair/rebuild
- Keep all receipts and invoices
- Be aware of application deadlines
- Use the Rural Financial Counselling Service or various Support Workers to help you apply

Rural Assistance Authority - 1800 678 593  www.raa.nsw.gov.au

Natural disaster assistance is available to help communities and individuals directly affected by flood, fire, storm damage or any other declared natural disaster. To support relief and recovery following a declared natural disaster a range of measures are made available by the NSW Government. These measures include:

Special Disaster Grants - Bushfire
Disaster recovery grants of up to $75,000 are now available to eligible primary producers and $15,000 for eligible not-for-profit organisations in local government areas (LGAs) affected by the NSW bushfires. Applications close 31st July 2020.

Disaster grants are available in following LGAs. See the interactive map at www.raa.nsw.gov.au to check your LGA.

Primary producers who have accessed all or part of the $15,000 Category C recovery grant are entitled to access the Special Disaster Grant - Bushfire.

Special Disaster Loans - Bushfires
Eligible primary producers, small businesses and not-for-profits affected by the NSW bushfires since 31 August 2019 can now access low-interest loans of up to $500,000.

There are two types of concessional loans available:

- The Bushfire Working Capital Loan of up to $50,000 is specifically designed to provide immediate funds for essential expenses and can cover; wages, rent, lease and rates, goods or services, buying fodder or water for livestock, or transporting livestock or produce.No security is required.

- The Bushfire Recovery Loan of up to $500,000 over ten years, with a two year interest and payment free period. This loan is available for repairing or replacing damaged infrastructure, purchasing livestock or replanting areas that were affected by the disaster. This loan requires security because of the potential value.

More than one application can be submitted up to a total of $50,000 for the Bushfire Working Capital Loan, or for the Bushfire Recovery Loan up to a total of $500,000 for all loans.
Eligible LGAs for Special Disaster Loans - Bushfires and Special Disaster Grants - Bushfires

Please note from 1 February 2020, an additional 16 LGAs can now access the Special Disaster Grants and Loans - Bushfires including: Cootamundra-Gundagai, Goulburn Mulwaree, Greater Hume, Gwydir, Ku-ring-gai, Lake Macquarie, Muswellbrook, Narrabri, Oberon, Penrith, Sutherland, Tamworth, Upper Hunter, Upper Lachlan, Uralla and Wagga Wagga.

There is an interactive map on the RAA home page (www.raa.nsw.gov.au) that allows primary producers and small businesses to access all available financial assistance within their LGA.

Transport Assistance
A Natural Disaster Transport Subsidy is also made available to primary producers who are affected by a declared natural disaster event. The subsidy pays for the cost of transporting fodder and/or water to an affected property, stock to sale or slaughter or stock to/from agistment.

Rural Financial Counselling Services (RFCS)
The Rural Financial Counselling Service NSW provides free and impartial rural financial counselling to eligible primary producers, fishers and small rural businesses who are suffering financial hardship, and who have no alternative sources of impartial support, to manage the challenges of change and adjustment. Contact your region:

| Northern region: 02 6662 5055 | Southern region: 02 6452 5850 | Central region: 1800 940 404 |

Farm Household Support
The Federal Government Department of Human Services provides help for farmers and their families experiencing financial hardship. To be eligible:

- Be a farmer or partner of a farmer, who spends a major part of you time and capital, working on the farm
- Meet the income and assets test limits
- Meet mutual obligation requirements

For more information phone the Farmer Assistance Line phone 132 316
www.humanservices.gov.au/individuals/services/centrelink/farm-household-allowance

NSW Office of Emergency Management
NSW Government Disaster Relief Grants are available for eligible individuals and families whose homes and essential household contents have been damaged or destroyed by a natural disaster. To be eligible for this grant you must:

- Be a low-income earner and meet an income assets test
- Demonstrate that the affected home is your principal place of residence
Natural Disaster Assistance Guide for Primary Producers

- Not be covered by insurance
- Demonstrate that the damage was caused by the disaster
- Lodge the application within four months of the disaster occurring

Contact the Disaster Welfare Assistance Line on 1800 018 444.

**Office of the NSW Small Business Commissioner**

Small Biz Connect is a quality, personalised and highly subsidised business advisory program for small businesses in NSW, including agribusinesses.

Contact: Phone 1300 134 359 to make an appointment and find the location of your nearest adviser.

**Small business disaster recovery grants**

Recovery grants of up to $50,000 for eligible small businesses are available through Service NSW (www.service.nsw.gov.au). To connect with a Customer Care specialist call Service NSW between 7am and 7pm on 13 77 88. The Contact Centre hours have been extended to include weekends while communities recover.

Special Disaster Loans - Bushfires

See information above in the Rural Assistance Authority section re Special Disaster Loans - Bushfires, which are available to eligible small businesses.

**Checklist for Disaster Assistance**

Use this checklist when applying for Disaster Assistance for Individuals:


**Australian Taxation Office (ATO)**

The ATO is providing lodgement and payment deferments, providing past records if destroyed and fast track refunds for businesses following the recent bushfires. For further information call 1800 806 218 visit:


**Taxation - Profit from forced disposal or death of livestock**

You can elect to spread profit earned from the forced disposal or death of livestock over a period of five years.

Alternatively, you can elect to defer the profit and use it to reduce the cost of replacement livestock in the disposal year or any of the next five income years. Any unused part of the profit is included in assessable income in the fifth income year.

If you are forced to shear your sheep a second time in the same financial year there may be an opportunity to carry forward the income from the second shearing

You can elect to spread or defer profits if you dispose of stock or stock dies because:

13| NSW Department of Primary Industries, 25 January 2020
● Land is compulsorily acquired or resumed under an Act
● A state or territory leases land for a cattle tick eradication campaign
● Pasture or fodder is destroyed by fire, drought or flood and you will use the proceeds of the disposal or death mainly to buy replacement stock or maintain breeding stock for the purpose of replacing livestock
● They are compulsorily destroyed under an Australian law for the control of a disease (including bovine tuberculosis) or they die of such a disease
● You receive official notification under an Australian law dealing with the contamination of property

For more information on this, contact the ATO or your accountant.

The Australian Tax Office has a range of options for farmers experiencing financial hardship such as deferred payment plans. More information can be found via www.ato.gov.au/General/Financial-hardship or 13 72 86.

Replacement of documents

Free replacement of licences, permits and certificates, including birth, marriage and change of name certificates and NSW Fair Trading permits and licences.

Contact Service NSW on 13 77 88

Revenue NSW

Contact Revenue NSW for assistance in relation to payroll tax, fines and fees, taxes, duties, and royalties and payment options for debts.


Other

Speak with the following to find out what assistance they can provide you with:

● Your bank to find out about the financial hardship assistance
● Your telecommunications provider
● Your insurance provider
Appendix 2 - Drought assistance

You will find all of the available drought assistance on the Drought Hub website: www.droughthub.nsw.gov.au

*Please check eligibility for drought assistance

**Loans**

**Drought Assistance Fund - NSW Government - Rural Assistance Authority 1800 678 593.**
A $50,000 interest-free loan to transport stock, fodder and water, genetic banking of breeding herds and installing on-farm fodder and water infrastructure. The loans term is seven years and there are no repayments required in the first two years.

**Farm Innovation Fund - NSW Government - Rural Assistance Authority 1800 678 593.**
A loan scheme for capital works up to a value of $1 million per project for infrastructure works (eg sheds, silos, water storage) to prepare for dry conditions, to build resilience and improve on-farm efficiency.

**Subsidies**

**Animal Welfare Transport Subsidy - NSW Government - Rural Assistance Authority 1800 678 593.**
50% subsidy of eligible costs for 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), to a maximum of $20,000 per financial year.

**Donated Fodder Transport - NSW Government - Rural Assistance Authority 1800 678 593.**
The NSW Government is covering the cost of transporting donated fodder when transport providers are acting in conjunction with community groups and taking fodder from within NSW to drought-affected properties. One hundred percent of the costs will be covered up to a maximum of $5 per km and up to 1500 km.

**Drought Transport Subsidy - NSW Government - Rural Assistance Authority 1800 678 593.**
The NSW Government’s transport subsidy can be applied to the cost of transporting fodder, water to a property for stock or household (domestic) use, stock to and from agistment, and stock to sale or slaughter. For applications received from 1 July 2019 the subsidy has expanded to include transporting of farm chemicals, fertiliser and seed to farms.

**On-Farm Emergency Water Infrastructure Rebate - Federal Govt -**
The Australian and NSW Governments are offering a rebate to drought affected farmers who invest in urgently-needed on-farm water infrastructure to improve productivity and resilience for horticultural farmers with permanent plantings, or that address animal welfare needs. Farmers will be able to access a 25% rebate up to $25,000 on new purchases and installation costs of water infrastructure projects on-farm across NSW to help them in the current drought and be better prepared for future dry conditions.

For further guidelines and information, contact the **Rural Assistance Authority 1800 678 593.**
Regional Investment Corporation Low Interest Loans

The Australian Government is offering low interest loans to help farmers prepare for, manage through and recover from drought. Download their Loans at a Glance or visit the Rural Investment Corporation for more details on eligibility and loan terms. www.ric.gov.au/ or call 1800 875 675.