

## ASSISTANCE AVAILABLE

TRANSPORT SUBSIDY	ANIMAL WELFARE TRANSPORT ASSISTANCE	DROUGHT ASSISTANCE FUND
<ul style="list-style-type: none"> <li>• This subsidy covers 50% of the transport costs associated with transporting stock to and from agistment, stock to sale or slaughter, transport of water and transport of fodder for stock, transport of farm chemicals, fertiliser and seed.</li> <li>• For applications received from 1 July 2019 to 30 June 2020 you can access up to \$40,000 for invoices dated 1 January 2018 to 30 June 2020.</li> <li>• A transport subsidy of up to 50% of the total freight cost is available to eligible primary producers on transport costs to a maximum dollar value of \$7.50 per kilometre dependent of the vehicle type.</li> <li>• For invoices dated 1 January 2018 to 30 June 2019 the maximum transport distance that is able to be subsidised is 1500km. For invoices dated 1 July 2019 to 30 June 2020 there is no maximum distance.</li> <li>• You must be able to demonstrate that you are the owner of a farm business in NSW, business is impacted by the drought, business is registered with ATO and have an ABN. Business must earn more than 50% of their gross income from the farm under normal seasonal circumstances.</li> <li>• Payments will be made upon receipt of eligible tax invoices.</li> <li>• You need to submit your most recent Local Land Service rate notice and Shire rate notice</li> <li>• If you are an owner driver you can claim per kilometre. Rates are based upon the size of the vehicle (Gross Vehicle Mass)</li> <li>•</li> </ul> <p style="text-align: center;"><b>For further information contact your local Rural Financial Counsellor on 1800 940 404 or visit the RAA website</b></p> <p style="text-align: center;"><a href="https://www.raa.nsw.gov.au/grants/transport-subsidy-emergency-drought-relief">https://www.raa.nsw.gov.au/grants/transport-subsidy-emergency-drought-relief</a></p>	<ul style="list-style-type: none"> <li>• This is a subsidy for the transport of livestock that have little or no feed/water available, where your enterprise is in significant financial need, animals are at significant risk in terms of animal welfare and the animals are leaving the property permanently.</li> <li>• The rebate is up to 50% for the transportation costs and you can claim up to \$20,000 per financial year per farm enterprise</li> <li>• You can apply for this subsidy if you are in receipt of the Farm Household Allowance or an eligible client of the Rural Financial Counselling Service.</li> <li>• The animals must be a fat score of 2 or below.</li> <li>• Claims for this rebate must be submitted no later than 6 months after the stock movement.</li> <li>• You must complete an application and provide invoices for proof of movement.</li> <li>• You need to supply copies of LGA and LLS rate notices</li> <li>• If you are an owner carrier you must supply a copy of vehicle registration papers and log book entries</li> <li>• If this assistance is used in conjunction with the TRANSPORT SUBSIDY up to \$50,000 may be available</li> </ul> <p style="text-align: center;"><b>For further information contact your local Rural Financial Counsellor 1800 940 404 or visit the RAA website</b></p> <p style="text-align: center;"><a href="https://www.raa.nsw.gov.au/grants/transport-subsidy">https://www.raa.nsw.gov.au/grants/transport-subsidy</a></p>	<ul style="list-style-type: none"> <li>• This is an interest free loan of up to \$50,000. The loan term is for 7 years with the first 2 years repayment free. There are no ongoing fees or charges. You have the choice of monthly, half yearly or annually repayments.</li> <li>• You need to submit an application form and the following documents:             <ul style="list-style-type: none"> <li>○ Copy of most recent Shire rates notices</li> <li>○ Copy of most recent Local Land Service rates notice</li> <li>○ Most recent Individual Tax Returns</li> <li>○ Most recent Partnership/Business Tax Returns</li> <li>○ Financial Reports</li> <li>○ Monthly cash flow budget for the next 12 months</li> <li>○ Mortgagee Consent Form *</li> </ul> </li> <li>• This loan can be used for:             <ul style="list-style-type: none"> <li>○ Transport of livestock, fodder and/or water</li> <li>○ Water infrastructure such as new/upgrading of stock and domestic water, desilting dams, bores, tanks and troughs</li> <li>○ Fodder infrastructure such as haysheds and silos</li> <li>○ Banking of genetic material</li> <li>○ Activities which promote profitability and resilience as a result of the on farm investment</li> </ul> </li> </ul> <p style="text-align: center;"><b>For further information contact your local Rural Financial Counsellor on 1800 940 404 or visit the RAA website</b></p> <p style="text-align: center;"><a href="https://www.raa.nsw.gov.au/loans/drought-assistance-fund">https://www.raa.nsw.gov.au/loans/drought-assistance-fund</a></p>

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FARM HOUSEHOLD ALLOWANCE	FARM INVESTMENT LOANS - RIC	FARM INNOVATION FUND
<p>The Farm Household Allowance is offered by Centrelink.</p> <ul style="list-style-type: none"> <li>• It is to help the household by putting food on the table and other household expenses.</li> <li>• You can be in receipt of the Farm Household Allowance for a maximum of 4 years and can cease when you need to.</li> <li>• To be eligible you need to be a farmer and in financial hardship.</li> <li>• Your assets need to be less than \$5 million and off farm assets less than \$394,000 per couple combined and net.</li> <li>• The amount you receive each fortnight depends on details in your application.</li> <li>• Up to \$100k off farm income can be offset against interest paid.</li> <li>• Applications can be lodged if farm and off-farm assets are above the cut-off amounts of \$5 million and \$394,000 respectively under an asset hardship clause. You will need to complete an additional available form and must qualify under Social Security Laws.</li> <li>• One of the conditions of being on FHA is being involved in a Financial Improvement Agreement, which involves activities designed to improve the financial position of your enterprise.</li> <li>• This Allowance is an ongoing program.</li> </ul> <p><b>For further information contact your local Rural Financial Counsellor on 1800 940 404 or visit DHS via below link</b></p> <p><a href="https://www.humanservices.gov.au/individuals/forms/su694">https://www.humanservices.gov.au/individuals/forms/su694</a></p>	<p>Drought Loans of up to <b>\$2 million</b> are available from <i>Regional Investment Corporation</i>. This scheme commenced with RIC on 1<sup>st</sup> July 2018.</p> <p>Are available at a concessional variable rate of 3.11%. (from 1 August 2019)</p> <ul style="list-style-type: none"> <li>• The first 5 yrs are interest only repayments then principal and interest for the remainder of the 10 year term. After 10 years the balance must be repaid or refinanced with a commercial lender.</li> <li>• Farmers with existing government loans will be able to refinance to take advantage of the interest-only concessional period.</li> <li>• Loans can be used to refinance existing debt (up to 50% of bank debt) or borrow additional funds for operating expenses, capital expenses or purchasing feed and fodder. 50% of total debt must remain with a commercial lender.</li> <li>• You must include with your application a 12 month cash flow budget.</li> </ul> <p><b>For further information contact your local Rural Financial Counsellor on 1800 940 404 or Regional Investment Corporation on 1800 875 675 or online via website</b></p> <p><a href="http://www.ric.gov.au">www.ric.gov.au</a></p>	<p>This loan is for farm infrastructure improvements that will benefit your farm. The main categories for the works to be carried out are:</p> <ul style="list-style-type: none"> <li>○ Drought preparedness</li> <li>○ Environment</li> <li>○ Farm infrastructure</li> <li>○ Natural resources</li> </ul> <ul style="list-style-type: none"> <li>• From 1 July 2019 the maximum amount available is \$1,000,000. The loan has a term of up to 20 years. The interest rate will be a fixed rate of 2.5% that will be available from the date of your application. You have the choice of repaying monthly, half yearly or annually.</li> <li>• You need to submit the following documents with your application: <ul style="list-style-type: none"> <li>○ Last 3 yrs balance sheets and Financial Statements</li> <li>○ Last 3 yrs Individual Tax Returns and Partnership</li> <li>○ Current listing of asset and liabilities, financial statements</li> <li>○ Monthly cash flow budget for next 12 months</li> <li>○ Farm Business and Risk Assessment Plan</li> <li>○ Copy of latest Shire rates notice and Local Land Service rates notice</li> <li>○ Mortgagee consent from your bank</li> </ul> </li> </ul> <p><b>For further information contact your local Rural Financial Counsellor on 1800 940 404 or visit the RAA website</b></p> <p><a href="https://www.raa.nsw.gov.au/loans/farm-innovation-fund">https://www.raa.nsw.gov.au/loans/farm-innovation-fund</a></p>

## ASSISTANCE AVAILABLE

### EMERGENCY WATER INFRASTRUCTURE REBATE SCHEME

- Eligible Primary Producers can claim a rebate of 25% of the cost of purchase, delivery and if applicable, the professional installation costs to install water infrastructure for animal welfare needs.
- The On-Farm Emergency Water Infrastructure Rebate scheme can be applied to costs incurred from 1st July 2018 for new purchases, and installation of pipes, water storages and water pumps, de-silting dams, and associated power supplies such as generators.
- This rebate applies to the purchase and installation of emergency water infrastructure for livestock permanently residing on your property (not part of an agistment) and producers with permanent plantings.
- You purchase and install the water infrastructure for animal welfare needs, because:
  - (i) water is currently being carted or about to be carted onto your property to supply livestock where water supply has run out;
  - (ii) or your property could be reasonably expected to run out of water before the next expected inflow of water;
  - (iii) or the work will help ensure that stock water is available into the future during adverse seasonal conditions.
- The maximum that can be claimed is \$25,000 per farm enterprise. The availability of rebates is subject to funds being available.
- No rebates will be offered beyond the allocated funding of \$12 million or 30 June 2021, whichever occurs first.
- If you have applied for a Drought Assistance Fund loan for any water infrastructure, you can apply for the Water Rebate for the works carried out. This also applies for monies applied for through the Farm Innovation Fund. The rebate will be paid into your nominated bank account and should you choose to you can then make an extra repayment on your Drought Assistance Fund loan.

**For further information contact your local Rural Financial Counsellor on 1800 940 404 or visit the RAA website**

<https://www.raa.nsw.gov.au/grants/emergency-water-infrastructure-rebate-scheme>

### THE LAW SOCIETY OF NSW

- Law Society of NSW – Drought Assistance Funding – *The Law Society of NSW* has provisioned \$50,000 to enable RFCSCR to allocate grants to eligible clients for the purpose of legal assistance.
- Grants can provide funding up to \$1,200 (exclusive of GST) per eligible client obtaining legal services from a solicitor who is a member of the Law Society.
- This program will assist eligible clients to manage debts arising from legal services – for example: debt matters, Succession Planning, asset disposal, legal entity matters, etc
- An eligible client, for the purpose of this grant means an individual located in any part of NSW which is drought-declared and who in the reasonable opinion of the RFCSCR is affected materially by the drought and in need of legal assistance or advice in relation to the drought.
- To access funding, eligible clients must provide to RFCSCR a copy of their invoice for eligible legal services from a solicitor who is a member of the Law Society (redacted to the extent necessary to protect the eligible client's confidentiality).
- RFCSCR will arrange payment or part payment of the invoice up to the funding grant amount of \$1,200 (GST exclusive).

**For further information contact your local Rural Financial Counsellor on 1800 940 404 or visit our website for further information via a Media Release.**

[www.rfcscr.com.au](http://www.rfcscr.com.au)

## FURTHER ASSISTANCE AVAILABLE

### WAIVERS, PROGRAMS and TAXATION MEASURES AVAILABLE

#### **WAIVER OF NSW LOCAL LAND SERVICES RATES**

- All LLS Rates, including General Rates and Rates for Animal Health & Pests the Meat Industry Levy, and costs of Routine Stock Moving Permit and Stock Identification will be waived for 2019/2020.
- The Waiver will be automatically applied – you do not need to do anything. Contact LLS for information **1300 795 299** for further information.

#### **WAIVER of CLASS 1 AGRICULTURAL VEHICLE REGISTRATION**

- Class 1 Agricultural Vehicles will be exempt from the next Annual Registration charge (except for Third Party and Stamp Duty)
- Vehicles Include : Bucket Loader; Bulldozer; Combine Harvester; Cotton Pickers; Crop Sprayers (self-propelled); Excavators – tracked & wheeled; Fertiliser Spreader; Grader; Harvesters – full track & rubber-tyred; Infield Transporter – articulated & tracked; Tractors – including tracked.
- The registration savings are available for 24 months and apply to all primary producers registering a heavy vehicle from 1 July 2018 up to 30 June 2020. The reduced costs will be automatically applied from 1 November 2018, when you make your registration payment.
- **Frequently asked questions**
- Contact Service NSW for more Information on **13 22 13**

#### **WAIVER OF FARM INNOVATION FUND INTEREST CHARGES (FIF)**

- ALL EXISTING Farm Innovation Fund customers, AND all applicants who submitted an application on or before 30 July 2018, will have applicable interest charges for the 2017/18 Financial Year, and 2018/19 Financial Year refunded and waived.

#### **WAIVER OF BORDER FENCE MAINTENANCE 'DOG RATES'**

- The NSW Government will pay the annual Border Fence Maintenance, known as 'dog rates', which cover the NSW Border Fence for 2019.
- The rates that would have been due on 1 January 2019 will be waived.
- The Waiver will be automatically applied – you do not need to do anything if you are a landholder in the region affected by this.

## WAIVERS, PROGRAMS and TAXATION MEASURES AVAILABLE

### REBATE ON FIXED CHARGES FOR WATER LICENCES

- A rebate of up to \$4000 per licence will apply to the fixed component of bills for general security licence holders (and supplementary water access licence holders) in rural and regional NSW across surface and ground water systems, and to customers of irrigation Corporation Districts for water entitlement costs incurred.
- The rebates will be automatically applied – you do not need to do anything if you are a holder of a water licence.
- Contact Water NSW for further information on **1300 662 077**

### TAXATION MEASURES

- Any drought affected taxpayers who need support with tax debts can ring the ATO on **131 142** to talk about options to help manage their tax obligations. For more information visit [www.ato.gov.au/drought](http://www.ato.gov.au/drought)
- The **Farm Management Deposits (FMD) Scheme** allows eligible primary producers to set aside per-tax income from primary production in years of high income, which can be drawn on in future years.
  - Primary Producers can :
    - Deposit up to \$800,000 in FMDs
    - Access their FMD early without losing concessionary tax treatment if affected by drought;
    - Offset interest costs on primary production business debt (subject to banks offering FMD loan offset accounts)
- Farmers will be able to **immediately deduct the cost of fodder storage assets**, rather than depreciate over three years.
- **Accelerated depreciation arrangements** for new water infrastructure and fencing are available to help farmers prepare for drought, assist with their cashflow and encourage on-farm investment.
- **Instant Asset Write-Off** for small businesses with a turnover of less than \$10 million for multiple assets that cost less than \$30,000
- **Income Tax Averaging** enables farmers to even out their high and low income years and the tax payable over a maximum of five years, ensuring that they do not pay more tax over a number of years than taxpayers on comparable, but steady incomes.
- Recognising that business circumstances change over time, farmers will be able to resume income tax averaging 10 years after they opted out.

### 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 \$5000 per farmer and/or \$9000 per farm business. Go to <https://www.raa.nsw.gov.au/education-and-training/farm-business-skills-application-for-reimbursement>

## CHARITABLE ORGANISATIONS (What are they offering ?)

**ST VINCENT DE PAUL** [https://www.vinnies.org.au/page/Find\\_Help/NSW/Disaster\\_Recovery/NSW\\_Drought\\_Assistance/](https://www.vinnies.org.au/page/Find_Help/NSW/Disaster_Recovery/NSW_Drought_Assistance/)

- “Drought Relief Program” for farmers, farm workers and farm contractors providing up to \$2000 assistance toward household bills.
- [No Interest Loans](#) for a variety of household items
- Emergency assistance for domestic water deliveries to farms
- Community Engagement Events such as BBQs and fun stalls and classes
- Referrals to partner organisations supplying food and water for livestock, Referrals to an extensive network of other providers to cover all areas of need
- Counselling and outreach

**CALL Central and Far West Office 02 – 6862 5758**

**SALVATION ARMY** <https://www.salvationarmy.org.au/about-us/news-and-stories/disasters-other-appeals/2018-droughts/>

- The Salvation Army is on the ground supporting families and communities affected by drought.
- Immediate financial assistance can be provided to assist with the following expenses:
- grocery bills, vehicle maintenance, school & education expenses, energy & utility bills, health & medical expenses
- Personal support is also available through our network of Rural Chaplains.

**CALL 1300 551 030**

**CWA (NSW)** <https://www.cwaofnsw.org.au/droughtaid.html>

**The monies for the Drought Aid Grants are available for a wide range of expenses for farmers and *their farm contractors*, including:**

- Food, vehicle maintenance, school expenses, electricity (attributable to house use), rates (attributable to house block), telephone expenses
- Dental and medical, such as gap payments or cost of travel to access treatment.
- Grant payments will be made up to a maximum of \$3,000 per individual applicant and/or household. An individual applicant and/or household may apply more than once, provided that they have not already reached the maximum \$3000.

**CALL 02 8337 0200**

**NEED FOR FEED (Lions)** <http://www.needforfeed.org/apply-for-assistance.html>

- Supplying emergency fodder and transport for farming businesses.
- One page online application to register for a fodder drop

**CALL 0459 444 111**

**DROUGHT ANGELS** <https://www.droughtangels.org.au/>

- Assist farming families affected by Natural Disasters Australia wide. Our level of support consists of providing Stock feed, Financial support via Pre-paid visas and local produce vouchers from within the communities, moral support through personal face to face or phone contact and referrals to other support networks as needed.
- One page online application to register for assistance

**CALL 07 4662 7371**

## CHARITABLE ORGANISATIONS (What are they offering ?) continued

### **RURAL AID** <https://www.ruralaid.org.au/>

Rural Aid provides a number of support programs for rural Australia. These programs provide a range of support services from provision of animal feed, cash handouts, holidays and mental health assistance, education assistance and technology.

These programs have their own websites and links can be found at [www.ruralaid.org.au](http://www.ruralaid.org.au).

- *Buy a Bale*: Provision of feed to support animal care
- *Farm Army*: Provision of volunteers to help on farms or as part of Farm rescue Tradies events
- *Farm Rescue*: Taking of tradies with specific skill sets to rural areas most in need where tradespeople aren't available or where communities can't afford to call them in
- *Farmer financial assistance*: Rural Aid is offering Primary Producers in drought affected areas a ONCE OFF \$1500 towards bill payment. To receive this assistance you must already be registered with us and have completed this Farmer Registration form.
- *Gift of Music*: Gift of Music is an initiative of Rural Aid, a not-for-profit organisation helping disadvantaged children and youth in rural and remote Australia gain access to the life-changing opportunities that music can bring.
- *Under The Stars*: Outback Experience An educational program designed to allow farmers to share their properties with city people and their children and give kids particularly a first hand farming experience
- *Rural Aid Coordinators*: To help assist and coordinate assistance to rural communities we are developing a team of volunteer coordinators who will help deliver our support services and work with other community organisations.
- *Country card*: The aim is for the card to be accepted across all rural areas to help drive business into rural business struggling to keep their heads above water. Cards purchased online will be mailed to farmers in drought affected areas for immediate spend within their local communities helping transfer cash donations from online directly into the coffers of rural businesses. No card fees and no transaction fees for card holders or businesses.

All Australian farmers are eligible to apply for all of the above mentioned programs.

**CALL 1300 327 624 during business hours.**

### **Other Organisations :**

- **AUSSIE HELPERS** Call 1300 665 232 or <https://aussiehelpers.org.au/>
- **ROTARY CLUB Western NSW** Darrell Tiemens 0411 572 926 or **Central NSW** Graeme Hooper 0417 203 603