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# Drought support

Australia experiences drought in 3 stages:

1. preparing for drought
2. responding to drought
3. recovering from drought.

Different regions, industries and farmers can be at various stages of the drought cycle at any one time (Figure 1). There are government programs available to help farmers and farm businesses at all stages of the drought cycle.

Figure 1 Stages of the drought cycle



## Help to plan ahead for drought

### Regional Investment Corporation (RIC) low interest loans

Farmers can apply for drought loans of up to $2 million. AgBiz drought loans of up to $500,00 are available for eligible drought affected small businesses.

Visit the [Regional Investment Corporation](https://www.ric.gov.au/) website or call 1800 875 675 to learn more.

### Farm Management Deposit Scheme

The [Farm Management Deposit Scheme](https://www.agriculture.gov.au/agriculture-land/farm-food-drought/drought/assistance/fmd) allows eligible farmers to deposit up to $800,000 in pre-tax income from primary production in years of high income. Farmers can draw on this money in future years.

### Primary production asset depreciation

Accelerated depreciation is available for new water facilities, fodder storage and fencing used in primary production. Learn more about [Primary production depreciating assets](https://www.ato.gov.au/Forms/Guide-to-depreciating-assets-2020/?page=16).

### Income tax averaging

Allows farmers to even out their high and low-income years and the tax payable over a maximum of 5 years.

Learn more [about tax averaging for primary producers](https://www.ato.gov.au/business/primary-producers/in-detail/tax-averaging-for-primary-producers/).

### Future Drought Fund

The $5 billion [Future Drought Fund](https://www.agriculture.gov.au/agriculture-land/farm-food-drought/drought/future-drought-fund/research-adoption-program/science-to-practice-forum) (FDF) provides secure, continuous funding for drought resilience initiatives. It helps Australian farms and farming communities prepare for the impacts of drought.

Learn more about the [Future Drought Fund](https://www.agriculture.gov.au/agriculture-land/farm-food-drought/drought/future-drought-fund/research-adoption-program/science-to-practice-forum).

### Drought Resilience Adoption and Innovation Hubs

There are 8 [Drought Resilience Adoption and Innovation Hubs](https://www.agriculture.gov.au/agriculture-land/farm-food-drought/drought/future-drought-fund/research-adoption-program/adoption-innovation-hubs). They support farmers and communities to prepare for drought. Through their local hub, farmers can connect with regional agricultural experts. They can find out about new and innovative practices to build drought resilience.

Knowledge brokers at each hub translate science into practice for their region. They use their networks to encourage collaboration and learning across the hubs. They also build connections with other Future Drought Fund programs.

### Farm Business Resilience Program

The [Farm Business Resilience Program](file:///%5C%5CQLD001FP03%5CHome%24%5CMehnert%20Mischelle%5CDesktop%5CDrought%20Resilience%20Adoption%20and%20Innovation%20Hubs) gives farmers access to subsidised learning and development opportunities. It focuses on strategic business management, farm risk management and decision-making, natural resource management and personal social resilience. It also helps farmers to develop or update their farm business plans.

### Climate Services for Agriculture (CSA)

[Climate Services for Agriculture](https://www.agriculture.gov.au/agriculture-land/farm-food-drought/drought/future-drought-fund/climate-services) (CSA) is a free online platform. It brings together historic climate data, seasonal forecasts and projected climate information at 5 kilometre squared resolution. It helps farmers and the agricultural community understand how future climate could impact productivity. Farmers can also access regional and commodity specific information, including adaptation opportunities. This platform will be progressively enhanced to June 2024.

### Drought Resilience Self-Assessment Tool (DR.SAT)

The [Drought Resilience Self-Assessment Tool](https://www.agriculture.gov.au/agriculture-land/farm-food-drought/drought/future-drought-fund/drought-resilience-self-assessment-tool) (DR.SAT) is a free online tool for farmers to assess their resilience. DR.SAT helps farmers prepare for future drought and climate risk by providing:

* simple surveys to assess resilience
* climate projections for their farm
* satellite images to see how their land is changing over time
* practical options and links to resources for farm business planning.

## More information

### Farm Household Allowance (FHA)

This provides up to 4 years of support to eligible farming families in financial hardship.

Visit [Farm Household Allowance](https://www.agriculture.gov.au/agriculture-land/farm-food-drought/drought/assistance/farm-household-allowance) to find out more or call the Farmer Assistance Hotline on 132 316.

### Rural Financial Counselling Service (RFCS)

The RFCS provides free and independent financial counselling to eligible farmers, fishers, foresters and related small businesses who are in, or at risk of, financial hardship.

Learn more about [Rural Financial Counselling Service](https://www.agriculture.gov.au/agriculture-land/farm-food-drought/drought/assistance/rural-financial-counselling-service) or call 1300 771 741.

### Weather, climate and agricultural information

* [Climate guide for your region](http://www.bom.gov.au/climate/climate-guides/)
* [National climate outlooks](http://www.bom.gov.au/climate/outlooks/#/overview/summary/)
* [Drought Knowledge centre](file:///C%3A%5CUsers%5Cmehnert%20mischelle%5CAppData%5CLocal%5CMicrosoft%5CWindows%5CINetCache%5CContent.Outlook%5CMVN6UFZM%5Cbom.gov.au%5Cclimate%5Cdrought%5C)
* [National Drought Map](https://map.drought.gov.au/)
* [Drought resilience research](https://www.csiro.au/en/research/natural-disasters/drought)
* [Agricultural weather, climate and water services](http://www.bom.gov.au/watl/index.shtml)
* [Weekly climate, water and agricultural outlook](https://www.agriculture.gov.au/abares/products/weekly_update)

### Drought support

The Department of Agriculture, Fisheries and Forestry helps farmers and rural communities find support right now as well as prepare for the future.

Web [agriculture.gov.au/agriculture-land/farm-food-drought/drought](https://www.agriculture.gov.au/agriculture-land/farm-food-drought/drought/assistance/rural-financial-counselling-service)

### RecoveryConnect

This initiative makes finding drought assistance easier. Find government and charity support programs for farmers on one simple site.

Web [recovery.serviceconnect.gov.au](https://recovery.serviceconnect.gov.au/)

**Acknowledgement of Country**

We acknowledge the Traditional Custodians of Australia and their continuing connection to land and sea, waters, environment and community. We pay our respects to the Traditional Custodians of the lands we live and work on, their culture, and their Elders past and present.

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