



Living with drought

March 2026

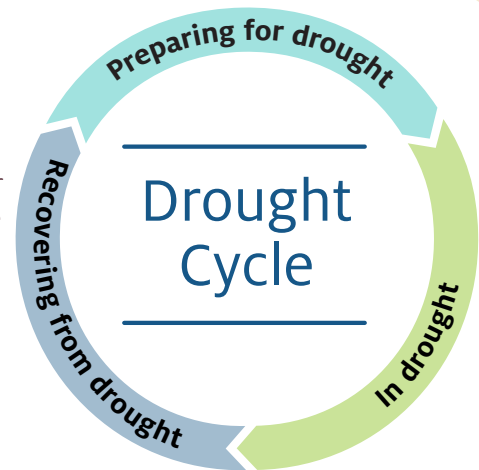
Australian Government support

Drought is not a case of if, but when.

Planning for drought can help you prepare and grow your farm business when conditions are good and manage the impacts as it dries.

See what resources and support are available in your region through your state, territory or local government.

Visit drought.gov.au to find out about the range of Australian Government programs that can help.



Help to prepare and grow

You don't have to be in hardship to be eligible and no drought declarations are needed to apply.



Farm Business Resilience Program

Access subsidised training and coaching to help you achieve your farm business goals. For more information, visit [Farm Business Resilience Program — DAFF](#).



My Climate View

Explore climate information for your location and commodity, wherever you are across Australia. For more information, visit myclimateview.com.au.



Farm Management Deposit Scheme

Set aside income in good years that you can draw on when you need it. For more information, visit agriculture.gov.au/fmd.



Tax deductions and income tax averaging

Even out your income and tax payable over a maximum of five years or access accelerated depreciation for fencing, dams, pumps, silos, bins, landcare operations and carbon sink forests. For more information, visit ato.gov.au/Business/Primary-producers.



Concessional loans

Apply for a low-cost Regional Investment Corporation loan if you're an eligible farm business or farm-related small business in financial need. For more information visit ric.gov.au.

Help in hard times

Know your options and apply early. No drought declarations needed.

Farm Household Allowance

Check if you're eligible for up to four years of assistance, which includes fortnightly payments and additional allowances such as a Health Care Card and rent assistance, as well as case support, a farm financial assessment and up to \$10,000 to help develop skills, access training and pay for professional advice.

For more information, visit agriculture.gov.au/fha or call the Farmer Assistance Hotline on 132 316 to discuss eligibility and ways to apply.

Rural Financial Counselling Service

Access free, confidential and independent financial counselling if you're an eligible primary producer or small business experiencing, or at risk of, financial hardship.

For more information, visit agriculture.gov.au/rfcs or call 1300 771 741.

Concessional loans

Apply for a low-cost Regional Investment Corporation loan if you're an eligible farm business or farm-related small business in financial need.

The RIC Drought Hardship Loan is for farm businesses experiencing severe and prolonged drought, providing concessional finance to help manage farm operating costs after at least two years of drought.

The RIC Drought Loan provides concessional finance to eligible farm businesses experiencing significant financial impact due to drought and other challenging conditions.

For more information about RIC loans, eligibility and how to apply, visit ric.gov.au or call 1800 875 675.

Tax support

Check if you can get more time to lodge and pay tax. Access other concessions, such as spreading or deferring profits from the forced disposal or death of livestock.

Individuals experiencing financial hardship can contact the ATO emergency support line on 1800 806 2108.

For more information, visit ato.gov.au/Business/Primary-producers

Social support and wellbeing

Dealing with economic, climatic, and social pressures can affect farming families' wellbeing and mental health. Help is available- call Lifeline on 13 11 14 or 13 YARN on 13 92 76.

Visit medicarementalhealth.gov.au to find reliable information, advice and free or low-cost phone, online and face-to-face mental health services and support.

Find other mental health related resources at health.gov.au.

Who else can help and how

You may want advice on:

- Diversifying production
- Managing price and input risks
- Farm exit and succession planning
- Structuring your business in a tax-effective way
- Accessing rebates and concessions
- Expanding off-farm income
- Maintaining soil moisture and ground cover
- New farm practices and technologies
- Other financial, social and personal support

There is no one 'right way' of getting ready for drought. There are people and organisations you can talk to confidentially about your options, including farm industry groups, banks, financial planners and accountants, lawyers, agronomists, community groups and charities.

For more information
visit drought.gov.au

