

July 2024 (part A)

[Dry Seasons Support V1.1]

Dry seasons support for farmers

Agriculture Victoria continues to monitor seasonal conditions across the state.

Below average rainfall has occurred across most of the state during autumn and winter. Autumn and winter are critical time for adequate rainfall for cropping, livestock and dairy production.

Agriculture Victoria is continuing to monitor and assess seasonal conditions with a focus on south-west Victoria and is delivering tailored services to support farmers.

The Bureau of Meteorology and other global climate models currently forecast likely warmer minimum and maximum temperatures over the coming months.

The Victorian Government supports farmers to prepare for and respond to dry seasonal conditions and drought.

The following ongoing services are available to support farmers.

Farm Business Support

Technical support, resources and events

Agriculture Victoria is working with Victorian farmers to deliver technical information and decision-making support to plan ahead and make informed decisions for managing dry seasonal conditions. Topics include:

- drought planning
- assessing pasture resources
- measuring feed on offer
- stock containment areas
- tools for making rations.

For more information visit:

- agriculture.vic.gov.au/dryseasons
- agriculture.vic.gov.au/events.

For information on technical support, contact Agriculture Victoria on 136 186 or email recovery@agriculture.vic.gov.au

For information about upcoming technical events visit the Agriculture Victoria website at agriculture.vic.gov.au/events

Farm Business Resilience Program

The Farm Business Resilience Program is supporting farmers to develop knowledge and skills to improve their farm business and manage the impacts of drought and a changing climate.

The program is delivered through short courses, workshops, webinars, field days or farms walks, tailored to suit the needs of farmers and community groups.

The Farm Business Resilience Program is jointly funded through the Australian Government's Future Drought Fund and the Victorian Government's Future Agriculture Skills Capacity Fund.

For more information about the Farm Business Resilience Program visit agriculture.vic.gov.au/FBRP

Farmers and service providers are encouraged to subscribe to the [Resilience and Recovery digital newsletter](#) to access latest events and information.

Rural Financial Counselling Service

The Rural Financial Counselling Service (RFCS) offers free, confidential and independent financial information, options, decision-making support and referral services to farmers and small, related rural businesses who are in, or at risk of, financial hardship.

A Rural Financial Counsellor can visit farmers at their place of business or residence and can assist with business planning, creditor negotiation, cash flow management, accessing government and industry support programs and referrals to other professional services.

Contact the RFCS service for South West Victoria:

RFCS Victoria West

Phone: **1300 735 578**

Email: admin@wswrcs.com.au

Website: wswrcs.com.au

or connect with your closest service by calling **1300 771 741** or visiting rfcsnetwork.com.au.

Farm Household Allowance

Farmers in financial hardship may be eligible for the Commonwealth Government's **Farm Household Allowance (FHA)**, a fortnightly payment available for up to four years in a specific 10-year period. More information on the **Farm Household Allowance** is available at servicesaustralia.gov.au and search for 'Farm Household Assistance'. A rural financial counsellor can help farmers to understand eligibility and apply for the FHA.

Regional Investment Corporation

Farmers may be able to access low-interest loans through the Commonwealth Government's **Regional Investment Corporation (RIC)**. A RIC loan is a partnership between the farm business, a commercial lender and the Regional Investment Corporation. Available loans include:

- the **Farm Investment Loan** is used to 'recover from severe business impact and prepare for future financial disruptions'; it can be used to refinance your debt, pay your operating expenses and enhance your productivity.
- the **Drought Loan** is used to 'help prepare for, manage through, and recover from drought'; it can be used to refinance certain debt, pay outstanding bills, pay for fodder or carting water, and contribute to the cost of drought recovery.

Loan terms

Maximum amount: \$2 million	Variable rate: 4.99% (effective from February 2024 to July 2024)	10-year term	First 5 years interest only
\$0 extra repayments	\$0 application fee	\$0 early payout fee	No redraw

Farm Investment Loan



- **Farm Investment Loan information webinar**
- **Farm Investment Loan Guidelines**
- **APPLY HERE** for a Farm Investment Loan

Drought Loan



- **Drought Loan information webinar**
- **Drought Loan Guidelines**
- **APPLY HERE** for a Drought Loan

Full information about low interest RIC loans, the application process, eligibility, and terms and conditions are available from the Regional Investment Corporation. Call **1800 875 675**, email info@ric.gov.au or visit ric.gov.au.

Farmer Assistance Hotline

Contact the Farmer Assistance Hotline on **132 316** to find out about Australian Government support services available to farmers and rural communities.

Business Victoria

The [Business Victoria website](http://business.vic.gov.au) has information and resources to support businesses including currently available [grants and programs](#). Visit business.vic.gov.au.

Personal wellbeing support



To access a full listing of supports available on the Agriculture Victoria website, scan the QR code.

National Centre for Farmer Health

The National Centre for Farmer Health is supporting primary producers through the delivery of initiatives to boost farmer mental health and wellbeing, including:

- Distribution of mental health resources and support information
- **[‘Managing Stress on the Farm’](#)** book explores the common causes of stressors on farms and offers practical ways to deal with them. It also includes the Steering Straight plan, to help individuals manage their mental health with practical, useful steps.

More information is available on the [National Centre for Farmer Health website](#).

GPs and community health care providers

If in need of support during difficult times, visit your local Doctor (GP).

Community health services also provide a range of primary health care services that could include acute hospital care, medical centre, home and community care, district nursing, women’s health, allied health services (podiatry, occupational therapy etc.), counselling, pharmacy, referrals. Contact your GP or local Community Health service.