



Funding and support information for WA primary producers

This document provides some useful resources and information on loans, programs and support services to assist growers, pastoralists and industry experiencing hardship in challenging times.

Season information

Season 2024: information for WA farmers and pastoralists - seasonally relevant information and management options in broadacre and south-west agricultural areas and the Southern Rangelands of Western Australia.

Options to investigate

Loans and programs

- Drought loans for farm businesses are available to eligible business from the Australian Government's Regional Investment Corporation (RIC). The RIC provides loans to farm businesses to help them prepare for, manage through and recover from drought. Farmers meeting eligibility and lending criteria requirements can apply for loans of up to \$2million.
- AgBiz Drought Loans can also be provided by the Australian Government RIC to small businesses located in a drought affected region to help them manage their business during a drought. Small businesses directly linked to the farming sector in drought-affected communities that meet the eligibility and lending criteria can apply for loans.
- The Farm Management Deposit Scheme, overseen by the Australian Tax Office allows eligible primary production businesses to set aside pre-tax income which can be drawn upon when required to supplement business cash flow. The sums held in an FMD are not assessed for income tax, until the financial year they are withdrawn from deposit and utilized in the business. FMDs are held by authorised deposit taking institutions and attract market rates of interest.
- The Farm Household Allowance Program provides farming families experiencing financial hardship with access to the Centrelink income support system. Eligibility criteria includes thresholds to ensure a farm has a commercial purpose and the proprietor contributes a significant portion of their labour and capital to the farm enterprise. The farm business must commit to improved planning and training for long-term financial management of the business.

Farm Debt Mediation Scheme

- Available to assist farm and pastoral businesses resolve commercial debt disputes regarding loan agreements with their financial institution. Mediation is conducted by an independent mediator in an impartial and safe environment. For more information visit the [website](#), email ruralbusiness.developmentunit@dpird.wa.gov.au or call 1300 374 731.

Support services

- The Regional Mens Health Initiative (RMHI) is a wellbeing and health education project aimed at improving outcomes for men and communities in regional, Western Australia. RMHI enables individuals, groups and communities to be self-sustaining and self-managing of wellbeing challenges. Phone: (08) 6314 1436
- Rural West provides free financial counselling to all primary producers and aims to transition clients through a financial crisis, improve their financial well-being and resilience, and improve business profitability or facilitate a dignified exit. Phone: 1800 612 004
- Rural aid provides critical support to farmers affected by natural disaster through financial, wellbeing and fodder assistance.
- Other rural support services are available, here is a comprehensive list.
- Drought, disaster and rural support – Australian Government (agriculture.gov.au) - provides a list of programs and services to help prepare for, manage and recover from droughts, floods, pests and diseases, and other market disruptions.

Natural disaster assistance

The WA Government website lists support during emergencies caused by floods, cyclones or major bushfires or other natural disasters.

- Prepare warnings & incidents, recovery - Department of Fire and Emergency Services - provides simple advice and directs you to resources where you can find practical actions to prepare for and cope during a bushfire.
- Farm recovery after fire information and support services for recovery after fire.
- Animal welfare in emergencies - links to animal welfare during bushfires and recovery.
- Disaster recovery funding for WA is listed here when a natural disaster has been declared.
- Disaster Assist lists some arrangements to help with relief and recovery costs such as:
 - Disaster Recovery Payment may be provided as a one-off recovery payment to assist individuals and families that have been significantly affected by a major disaster.
 - Disaster Recovery Allowance a short-term income support payment to assist individuals who can demonstrate that their income has been affected as a direct result of a disaster.

More information

For further information or clarification, please contact:

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For information and resources to assist this season,
visit the Season 2024 webpage at agric.wa.gov.au/Season2024