

Thursday, 9 August 2018

Dry Conditions Support and Assistance

There are a number of services and avenues for assistance designed to support farm families, farm businesses and rural communities to prepare for, manage through and recover from drought.

Business and Financial Support Services

As a first step - any primary producers and small rural business owners who are experiencing financial difficulties or who have concerns about the financial impacts of the continuing dry season can contact the **Rural Financial Counselling Service**, which provides free, confidential and impartial business support and information.

The Rural Financial Counselling service is also able to provide support in the application process for Farm Household Allowance and Farm Management Deposits.

In South Australia, this program is delivered through Rural Business Support.

W: ruralbusinesssupport.org.au/rural-financial-counselling-service/

P: 1800 836 211 (freecall)

- Clare (08) 8842 2770
- Wudinna (08) 8680 2287
- Port Lincoln (08) 8680 2287
- Kimba (08) 8680 2287
- Murray Bridge (08) 8364 2577
- Berri (08) 8582 1100
- Naracoorte (08) 8249 7534
- Ardrossan (08) 8364 2577
- Magill (08) 8364 2577

Additional business and financial assistance can also be found through the following services and programs.

Additional Australian Taxation Office advice

P: ATO Hotline 13 11 42.

W: ato.gov.au/General/Financial-hardship/In-detail/Help-for-drought-affected-taxpayers/

The ATO offers help for drought-affected taxpayers to manage their tax. Financial hardship assistance is available for those having difficulty meeting the basic costs of living, or other financial hardship, where paying income tax or activity statement refunds can be prioritised.



Farm Household Allowance (FHA)

W: agriculture.gov.au/ag-farm-food/drought/assistance/

P: Farmer Assistance Hotline on 132 316.

The Farm Household Allowance (FHA) provides eligible farmers and their partners who are experiencing financial hardship with assistance and support to improve their long-term financial situation. Eligible farmers and their partners will be able to access up to four years of payment. This is designed to give farm families time to get back on their feet and the opportunity to take steps to improve their circumstances.

Farm Debt Mediation

Office of the Small Business Commissioner

W: sasbc.sa.gov.au

P: 8303 2026 or 1800 702 722

The new Farm Debt Mediation Bill enforces a mandatory mediation process before a creditor is able to foreclose on a farming operation. The legislation ensures South Australia's farmers will be better protected and have greater financial security.

The Small Business Contact Service provides a contact point for small business owners and people considering starting a small business to access business information. It is a referral service, directing telephone enquiries to the most appropriate sources of business information, counselling, advice or services.

Multi-Peril Crop Insurance

South Australia recently waived the stamp duty fees on multi-peril crop insurance – which can reduce the cost by several thousand dollars. Multi-peril crop insurance covers production costs incurred by farmers if their crop fails due to a nominated peril – which in South Australia includes drought. For more advice reach out to your local Rural Financial Counsellor or agriculture/business consultant.

Farm Management Deposits (FMD)

W: ato.gov.au/business/primary-producers/in-detail/farm-management-deposits-scheme

P: Australian Taxation Office Business Tax Enquiries phone 13 28 66

The FMD Scheme assists primary producers to deal more effectively with varying income. It is designed to increase the self-reliance of Australian primary producers by helping them manage their financial risk and meet their business costs in low-income years by building up cash reserves.

The scheme allows eligible primary producers to set aside pre-tax income from primary production in years of high income, which they can draw on in years of low income. Income deposited into an FMD account is tax deductible in the year the deposit is made. It becomes taxable income in the year in which it is withdrawn.

Telecommunication Bill Assistance

Contact your telecommunication services directly or a Rural Financial Counsellor to assist with negotiations. All telecommunications services have hardship policies to allow people who are doing it tough to negotiate payment arrangements. Most will provide flexibility with the following;

- Long term payment arrangements
- Reviewing and removing administrative fees
- Placing customers on more affordable plans
- Conversion to pre-paid services
- Allowing incoming and emergency calls only to fixed lines.

Farming Extension or Technical advice

Making well informed decisions in preparing for droughts and risks are a major factor in having a profitable farm.

There are a number of farm management decision tools available on the PIRSA website:

- pir.sa.gov.au/primary_industry/industry_support/farm_support
- pir.sa.gov.au/primary_industry/industry_support/business_and_risk_management_for_farmers

Meat and Livestock Authority

W: mla.com.au

MLA has produced a range of guides and information collated by MLA to assist livestock producers as they head into, manage through and plan to recover from drought.

Natural resources and the environment

W: pir.sa.gov.au/biosecurity/weeds_and_pest_animals

W: naturalresources.sa.gov.au

Natural Resource Management boards and Primary Industries and Regions SA (PIRSA) run a range of local programs that can provide technical advice and support on a range of farming and land management issues.

Find out more at

Sheep Connect SA

W: sheepconnectsa.com.au

Sheep Connect SA has a range of Case Studies, Fact Sheets and Webinars to help sheep producers manage through and plan to recover from drought.

Health and Helplines

In difficult times such as these, peoples' personal health and wellbeing can also be impacted. Help and support can come from a range of sources such as friends, neighbours, service clubs and volunteers as well as the more formal agencies, authorities and services.

Alcohol and Drug Information Services

P: 1300 131 340

Beyond Blue

P: 1300 22 4636

W: beyondblue.org.au

Advice and support for people with anxiety and depression.

Integrated Mental Health Team

P: 08 8721 1507

W: countryhealthsa.sa.gov.au

Services for people with mental illness in the South East and Tairāra

Farmer Assistance Hotline (Farm Household Allowance)

P: 13 23 16

W: humanservices.gov.au (Farm household allowance)

Help for farmers and their families experiencing financial hardship

Kids Helpline

P: 1800 551 800 (24-hour service)

W: kidshelpline.com.au

Anonymous and confidential telephone counselling for people aged 5 to 18 years.

Lifeline

P: 13 11 14 (24-hour service)

W: lifeline.org.au

A: 3 Gray St Mount Gambier 5290

A: 8-10 Ormerod St Naracoorte

Mensline

P: 1300 78 99 78 (24-hour service)

W: mensline.org.au

Mind Australia Drought Assistance & Mental Health

P: 1300 286 463

W: mindaustralia.org.au

Mind Australia offers a range of community services in South Australia

Parent Help Line

P: 1300 364 100 (freecall)

Information and support on health, behaviour, development and parenting for parents and carers of 0–12 year olds.

R U Okay

W: ruokay.org.au

Good list of resources on ways to check in on friends and family and where to find support, Staying connected and having meaningful conversations is something we can all do. You don't need to be an expert - just a good friend and a great listener. So, if you notice someone who might be struggling - start a conversation.

Rural and Remote Mental Health Services

P: 13 14 65 (24-hour service)

Services for adults and older people with mental illness. All services are free.

South Australian Parent Helpline

P: 1300 364 100 (freecall)

The South Australian Parent Helpline is a telephone information service for parents in South Australia.

Legal

Legal Advice Line

P: 1300 366 424 (local call costs except for mobiles)

W: lsc.sa.gov.au

Free telephone legal advice is available for preliminary information, advice and referrals.

Legal Aid

P: 1300 366 424 (local call costs except for mobiles)

W: lsc.sa.gov.au

When services beyond simple legal advice are needed, the Legal Services Commission of South Australia can arrange a Legal Aid grant to be paid direct to a lawyer to cover legal costs. However, if legal aid is granted, you will have to pay a contribution towards your legal costs, depending on what can be afforded.