

Drought Support



Drought affects more than the land. It impacts farm businesses, livestock and wellbeing. Support is available at every stage of the drought cycle, whether you are preparing, responding or recovering.



The NSW and Australian governments do not declare drought. In NSW, support is always available across the state and can be accessed at any time. Find the support you need at nsw.gov.au/drought.

NSW Government support works alongside and complements a range of programs delivered by the Australian Government, which are also always available at drought.gov.au.

Financial support



NSW Government

Drought Ready and Resilient Fund Loan

Low interest loans up to \$500,000 over 5 or 10 years for larger, sustainability focused projects. Covers animal welfare, preparedness, diversification, environmental outcomes, training and business development.

Drought Relief Loan

Low interest loans up to \$100,000 with upfront payment option, less paperwork and no property security. Supports managing drought impacts, including infrastructure, animal welfare and environmental improvements.

» raa.nsw.gov.au
or call **1800 678 593**

Australian Government

Farm Household Allowance

Financial support for farmers and partners in hardship, including fortnightly payments, case support, and a \$10,000 activity supplement.
» agriculture.gov.au/fha or call **132 316**

Regional Investment Corporation loans

Concessional loans for eligible farmers or farm-related small businesses.
» ric.gov.au or call **1800 875 675**

Farm Management Deposits (FMD) Scheme

Access previous deposits to support cash flow, with tax deductible savings set aside during years of high income. Early access may be available in drought without losing tax benefits.
» agriculture.gov.au/fmd.

ATO support

Help with payment plans, deferrals, and PAYG adjustments. Options are also available to defer or spread income from forced disposal of livestock and double wool clips. » ato.gov.au or call **1800 806 218**

Business management support



Farm Business Resilience Program

Build skills to manage drought, climate variability and business risk through workshops, tools, coaching and peer networks that support decision making, planning and wellbeing.

» nsw.gov.au/drought

Rural Financial Counselling Service

Free, confidential support for primary producers and small businesses on financial stability and security.

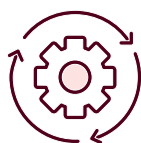
RFCS Central & Southern NSW

» rfcsnsw.org.au or call **1800 319 458**

RFCS NSW Northern

» rfcsnr.org.au or call **1800 344 090**

Local Land Services



On ground support for farmers and landholders.

» nsw.gov.au/lls or call **1300 795 299**

- Advice and workshops on drought, farm management and resilience
- Animal health, pests, weeds and biosecurity support
- Travelling stock reserve permits

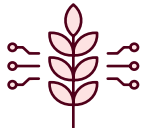
- Events, seasonal updates and planning support

» nsw.gov.au/lls-events

The NSW Drought Coordinator also meets with farmers, councils and community leaders across NSW to understand local pressures and target support.

Contact drought@lls.nsw.gov.au.

Digital farming tools



myStockPlanner

Calculates feed rations and supports drought decisions: feed, sell or agist.

» dpi.nsw.gov.au/mystockplanner

Drought and Supplementary Feed Calculator

Develops drought and supplementary feed rations. » dpi.pastures.link/dsfc

Managing Drought, Fire and Flood Guide

Practical Information on feeding livestock, farm management, and sustainable practices.

» nsw.gov.au/drought

Seasonal conditions monitoring

- State Seasonal Updates provide monthly data on drought, rainfall and temperature, 3-month outlooks and regional conditions.
- The NSW Combined Drought Indicator and drought forecast provide a snapshot of current conditions via interactive maps.
- The Farm Tracker App monitors on-farm conditions over time, to support planning for drought. Search on your phone's app store.

» nsw.gov.au/drought

Wellbeing support



- **Rural Adversity Mental Health Program** - support and referral pathways for people and communities in primary production and agriculture. » ramhp.com.au

- **NSW Mental Health Line** - advice and referral 24/7. Call **1800 011 511**

- **Medicare Mental Health Centres** - free support, information and services for anyone in Australia. » medicarementalhealth.gov.au
- **Lifeline** - confidential crisis support 24/7. Call **13 11 14**. » lifeline.org.au



This information is current and relevant as at July 2026, please scan the QR code or visit nsw.gov.au/drought for ongoing updates.