



Issued 09/07/2025

The following Fact Sheet has been prepared to assist members and their families to navigate the various sources of assistance that we are currently aware of in relation to the current Drought conditions across much of Victoria.

As drought continues to set in across large parts of Victoria, VFBV recognises that it is having a significant impact on many CFA Volunteers, their families and communities.

There are numerous supports available to farmers, businesses, individuals and communities, but navigating these can be a time consuming and sometimes frustrating exercise with information hard to find and spread across multiple sources.

PLEASE NOTE - Information concerning relief and recovery assistance is very dynamic and frequently updated. This update provides a snapshot of current resources available to assist with member enquiries as at the date of issue.

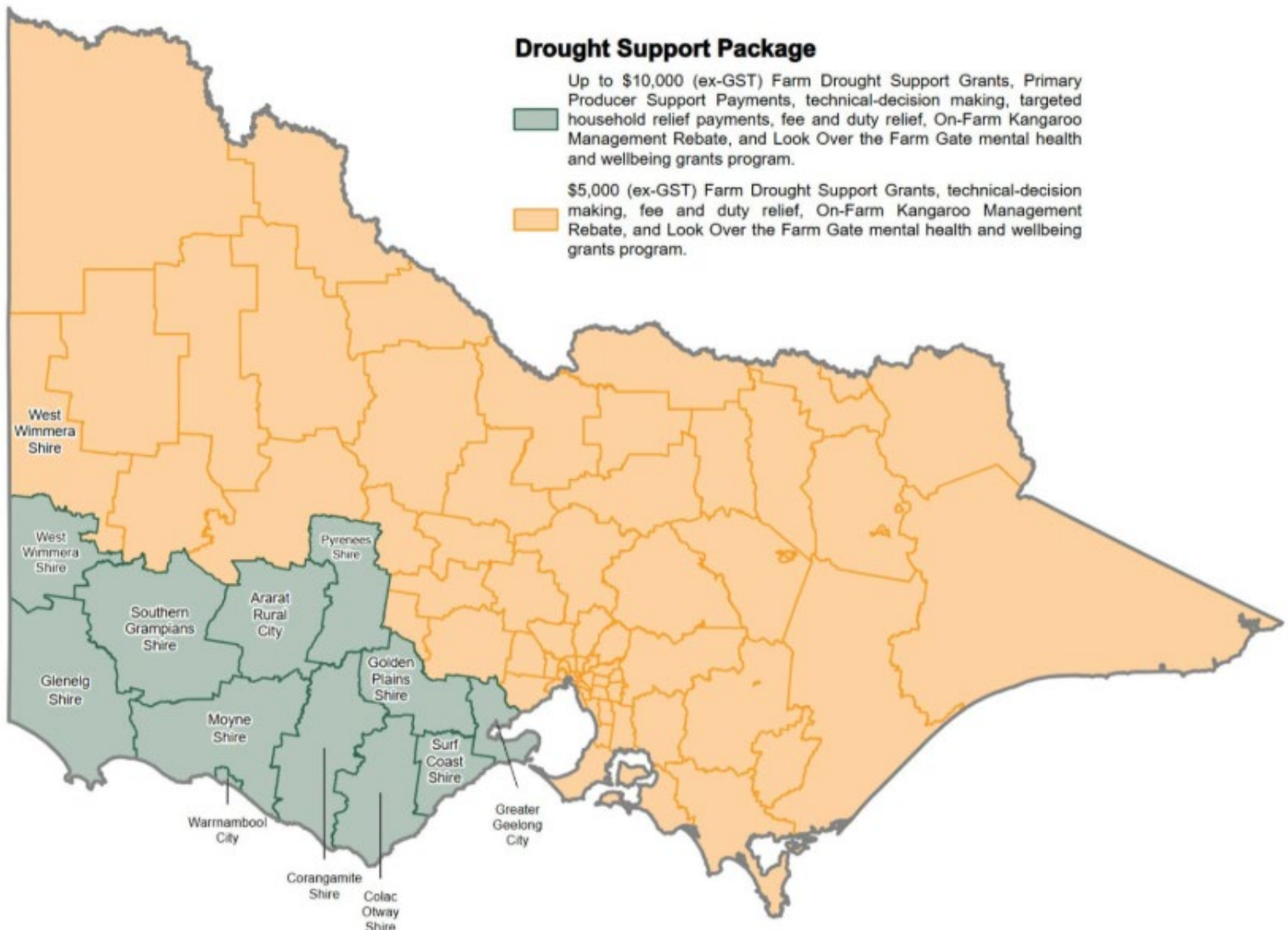
VICTORIAN GOVERNMENT DRY SEASON AND DROUGHT SUPPORT

The Victorian Government has a suite of programs to aid farmers in dealing with drought and dry seasons. Key initiatives include; on-Farm Drought Infrastructure Grants, offering grants for improvements like water systems, livestock containment areas and feed storage. Grants are paid on a dollar for dollar basis up to a maximum of \$5,000 across the state and \$10,000 in identified severely affected Local Government Areas.

The Dry Season and Drought program also offers support services to provide technical advice, mental health support, and financial counselling. These packages were modified and increased on the 4th July, 2025. Information on the programs and how to apply can be found by contacting Agriculture Victoria: <https://agriculture.vic.gov.au/farm-management/drought-support> Phone: 136 186

Contacts for the 14 Rural Agriculture Victoria Offices, details can be found at <https://agriculture.vic.gov.au/about/contact-us>

The map below shows the LGA's covered as at **09/07/2025**. LGA's may change, so members are encouraged to also use the links above to confirm.



RURAL FINANCIAL COUNSELLING SERVICE

The Rural Financial Counselling Service (RFCS) offers support to eligible farmers, fishers, foresters, and small rural businesses experiencing or at risk of financial hardship. Services include financial counselling, assistance with cash flow budgeting, debt mediation, and navigating government grants and concessional loans. Counsellors can also help clients develop long-term business strategies, succession plans, and connect them with other professional services.

RFCS has 3 offices spread across rural Victoria.

Victoria Eastern Region Phone: 1300 045 747

Email: support@rfcsgippsland.org.au

Website: www.ruralfinancialcounselling.org.au

Victoria North Eastern Region Phone: 1300 834 775

Email: info@agbizassist.org.au

Website: <https://www.rfcscvicne.org.au>

Victoria West Region Phone: 1300 735 578

Email: admin@wswrcs.com.au

Website: <https://wswrcs.com.au>

REGIONAL INVESTMENT CORPORATION – 1800 875 675

The Regional Investment Corporation (RIC) is an Australian government-owned financial institution established to support agriculture and regional communities. It provides concessional loans to farmers and farm-related small businesses to help manage financial hardship, improve long-term viability, and recover from natural disasters such as droughts and floods. The RIC's loan programs are designed to complement, not compete with, commercial lenders by offering affordable finance options when private finance is unavailable or unsuitable.

RIC can be contacted at: **1800 875 675** - www.ric.gov.au - Email: info@ric.gov.au

FEDERAL GOVERNMENT FARM HOUSEHOLD ALLOWANCE – 132 316

Droughts do not only affect farmers, but many people and businesses in rural communities. Individuals experiencing hardship are encouraged to reach out for support as early as possible. Whether that be making contact with suppliers or organisations they will be financially struggling to make payments to or for personal support when pressures start to wear them down.

The primary purpose of the Farm Household Allowance is to support farmer's personal living expenses while they are experiencing some sort of hardship, such as drought or other natural disaster, that has limited their income from their farming business. As part of being accepted to receive the Farm Household Allowance, participants will be connected with a case manager who can provide further details on included services such as a \$10,000 allowance for professional advice on financial matters or restructuring farming activities.

Full details can be found at: <https://www.servicesaustralia.gov.au/farm-household-allowance>

HARDSHIP PROVISIONS FROM GOVERNMENT, BANKS AND SUPPLIERS

Many organisations offer hardship provisions to support customers facing financial difficulties:

- Banks and other lending institutions can also offer financial hardship assistance by restructuring loans, deferring repayments, or reducing payment amounts to help individuals manage debt without defaulting.
- Power companies and other utility providers offer similar support through payment plans, bill smoothing, extensions, and temporary suspension of disconnection or forms of debt recovery.
- The Australian Tax Office will work with Individuals and businesses to reschedule payment dates for monies owing on PAYG tax and GST remittances. Anyone experiencing difficulties in meeting their obligations to the ATO should reach out to the ATO Emergency Support Line on 1800 806 218 or via <https://www.ato.gov.au/individuals-and-families/financial-difficulties-and-disasters/support-in-difficult-times/natural-disaster-support/drought-support> as soon as the problem is identified.
- Local Governments have provisions to help ratepayers make their payments rather than receiving penalties for late payments.
- When approached many businesses, especially smaller rural businesses, will also actively work with customers to find arrangements to help people pay monies owed to them.

At the end of the day, a bad debt is no good to anyone, the person owing the money or the organisation the money is owed to. Anyone who is experiencing problems paying bills or making debt repayments is most strongly encouraged to reach out to the organisation that they owe as soon as possible and discuss their issues.

National debt hotline – 1800 007 007

The National Debt Helpline is a not-for-profit service that helps people tackle their debt problems. The focus of this service is towards the individual. The National Debt Helpline offer free, independent and confidential financial counselling to help people get back on track when they are in financial trouble.

They can also put people in touch with face-to-face financial counselling as well as other services including legal, crisis food and accommodation and health services.

The National Debt Helpline can be accessed between 9.30am – 4.30pm Monday to Friday by calling **1800 007 007** or via the website <https://ndh.org.au/>

FARMER ASSISTANCE HOTLINE

The Federal Government established the Farmer Assistance Hotline as a dedicated support service providing guidance, resources, and emotional support to farmers facing challenges. Available toll-free, it connects farmers with trained professionals who offer help with financial stress, mental health, crop and livestock issues, and navigating government programs. The hotline serves as a confidential lifeline for those dealing with the pressures of farming, including weather impacts, market volatility, and family concerns. It aims to improve overall well-being and ensure farmers receive timely, relevant information.

Farmers need some sort of help or guidance can reach out to the hotline on 132 316. For more information on the services the hotline can provide, go to <https://www.agriculture.gov.au/agriculture-land/farm-food-drought/drought/farm-household-allowance>

VFBV WELFARE FUND

Operating since 1913, the Volunteer Fire Brigades Victoria Welfare Fund provides fast small grants to CFA volunteers, long serving former volunteers and their families, who are experiencing significant financial hardship as defined by the ATO.



The Welfare Fund is run under Australian Tax Office rules, independently audited, and grant decisions are made by a committee of long serving CFA volunteers.

The Fund has helped more than 1,300 volunteers, with more than \$2.7 million in grants made over the years.

- Grants up to \$5,000
- Available to all members and long serving ex-members and their families of subscribing Brigades
- Contact the VFBV Welfare Fund Secretary on (03) 9886 1141 welfare@vfbv.com.au or your VFBV Support Officer or State Councillor to discuss eligibility and application process.

CFA WELLBEING SUPPORT LINE

For anyone struggling with the emotional and mental health impacts of the drought, there are a myriad of support and counselling services available.

Support services are available to all CFA members and their immediate families:

CFA WELLBEING SUPPORT LINE

1800 959 232

Providing CFA members and their immediate family access to 24-hour support 7 days a week.

Psychologists – Counsellors – Peer Support - Chaplains

WELFARE AND SUPPORT

Lifeline: 13 11 14 - provides crisis support 24 hours a day, 7 days a week.

Beyond Blue: 1300 22 46 36 – to talk with a trained mental health professional

Kids Helpline: 1800 551 800 – information and assistance for young people and children

Mensline Australia - 1300 78 99 78 - 24/7 service for men with relationship and family concerns.

www.mensline.org.au

Family Relationship Service – 1800 050 321 - Providing families with access to information about family relationship issues. www.familyrelationships.gov.au

Mental Health Care Plans

Anyone requiring ongoing Counselling or Psychological support can arrange a Mental Health Plan through their local GP. This provides Medicare rebates for up to 10 individual or 10 group appointments per year with a psychologist, occupational therapist or social worker.

Further Information on Mental Health Care Plans can be found at

<https://healthdirect.gov.au/mental-health-care-plan> or by contacting your local GP.

R U OK? Program

Beyond and above all, members of communities affected by drought need to look out for each other. It can make a huge difference to someone when they are asked a simple “are you OK?” So always remember to check in on family, friends and neighbours. <https://ruok.org.au>

SUPPORT FOR COMMUNITIES

Future Drought Fund, Helping Regional Communities Prepare for Drought Initiative

The Future Drought Fund - Helping Regional Communities Prepare for Drought Initiative aims to strengthen the capacity of agriculture-dependent communities to adapt to changing climatic conditions.

Delivered in partnership with the Foundation for Rural & Regional Renewal (FRRR) and the Australian Rural Leadership Foundation (ARLF), the initiative encompasses five elements: community grants, leadership development, mentoring, access to expertise, and networking opportunities.

These programs aim to bolster local leadership, foster collaboration, and build robust networks, enabling communities to better prepare for and respond to drought. By focusing on locally-led solutions and capacity building, the FDF supports regional communities in enhancing their social, economic, and environmental resilience to future droughts.

Further information is available at <https://frrr.org.au/funding/disaster-resilience-and-climate-solutions/impact-program/> or by contacting the Foundation for Rural Regional Renewal (FRR) on 1800 170 020