



## Combined list of help for primary producers

The COVID-19 pandemic adds further strain to bushfire affected communities, many of which were already under pressure from drought or flood events.

A list of Australian Government support, and how to access it, is below.

It includes bushfire, drought, flood and COVID-19 assistance.

Bushfire help is in white | COVID-19 help is in blue | Drought & flood help is in orange

We are updating this list as things change. Check the web for the latest information:

- See [combined list of help for individuals and families](#)
- See [combined list of help for small business and not-for-profits](#)
- See [combined list of help for primary producers](#)

All of these measures have eligibility criteria, so make sure you check out the detail to see if they match your circumstances.

For details of the response to COVID-19 visit [australia.gov.au](http://australia.gov.au) or [covid19.qld.gov.au](http://covid19.qld.gov.au).

**Prefer to talk?** Call the Queensland Community Recovery Hotline on **1800 173 349**.

### Help for primary producers

Who you are	Type of support available	How to access it
I need <b>financial counselling</b>	<b>Rural Financial Counselling Service</b> <ul style="list-style-type: none"><li>• Free financial counselling for farmers, fishers, forest growers or harvesters and related small business owners who are facing financial hardship</li></ul>	Call <b>1800 686 175</b> Visit <a href="http://agriculture.gov.au/rfcs">agriculture.gov.au/rfcs</a>

Who you are	Type of support available	How to access it
<p>I need money to keep my primary production enterprise going</p>	<p><b>Bushfire - Recovery Grants of up to \$75,000</b></p> <ul style="list-style-type: none"> <li>For primary producers, to help pay for costs of clean-up and other emergency measures including disposing of dead stock, and rebuilding or replacing damaged or destroyed on-farm infrastructure.</li> <li>Available to primary producers in bushfire impacted Local Government Areas</li> </ul>	<p>Visit <a href="http://bushfirerecovery.gov.au">bushfirerecovery.gov.au</a> and select <a href="#">small business and primary producers</a></p> <p>Follow the links to your state's website to apply</p>
	<p><b>COVID-19 Job Keeper</b></p> <ul style="list-style-type: none"> <li>Employers significantly impacted by COVID-19 will be able to access a subsidy from the Government to continue paying their employees</li> <li><b>A subsidy of \$1,500/fortnight</b> per employee for up to six months</li> <li>Available to businesses, not-for-profits and sole traders</li> </ul>	<p>Register your interest at <a href="http://ato.gov.au">ato.gov.au</a> (search the site for JobKeeper)</p> <p><a href="http://Treasury.gov.au/coronavirus">Treasury.gov.au/coronavirus</a></p>
	<p><b>COVID-19 - Boosting cash flow for employers</b></p> <ul style="list-style-type: none"> <li>The Government is providing <b>up to \$100,000</b> to eligible small and medium-sized businesses and not for-profits that employ people, with a <b>minimum payment of \$20,000</b></li> <li>Calculated based on salary and wages withheld</li> </ul>	<p>Will be <b>paid automatically</b> by the Australian Taxation Office, as a credit in the activity statement system.</p> <p><a href="http://Treasury.gov.au/coronavirus">Treasury.gov.au/coronavirus</a></p>
	<p><b>COVID-19 - Supporting apprentices and trainees</b></p> <ul style="list-style-type: none"> <li>Helping businesses to retain apprentices and trainees</li> <li><b>Wage subsidy of up to \$21,000</b> per apprentice or trainee</li> </ul>	<p>Talk to the Australian Apprenticeship Support Network (AASN) in your area. Search for your local AASN at <a href="http://australianapprenticeships.gov.au">australianapprenticeships.gov.au</a></p> <p>Find out more at <a href="http://Treasury.gov.au/coronavirus">Treasury.gov.au/coronavirus</a></p>

Who you are	Type of support available	How to access it
<p>I need money to keep my primary production enterprise going</p>	<p><b>COVID-19</b></p> <ul style="list-style-type: none"> <li>Backing businesses to invest, to help the economy</li> </ul> <p><b>Instant asset write-off</b></p> <ul style="list-style-type: none"> <li>Threshold has been increased to \$150,000. Now includes larger businesses</li> </ul> <p><b>Backing Business Investment</b></p> <ul style="list-style-type: none"> <li>A time limited 15 month investment incentive to support business investment and economic growth over the short-term, by accelerating depreciation deductions</li> </ul>	<p>Check your eligibility for the instant asset write-off with the <a href="#">Australian Taxation Office</a></p> <p>For information visit: <a href="#">Business.gov.au</a> (select 'Coronavirus information') <a href="#">Treasury.gov.au/coronavirus</a></p>
	<p><b>Drought - Accelerated depreciation arrangements for fodder and water infrastructure</b></p> <ul style="list-style-type: none"> <li>Allow an immediate deduction for cost of new water facilities, fodder storage assets and fencing. Includes depreciation of water facilities, fodder storage and fencing</li> </ul>	<p>For more information visit the <a href="#">ato.gov.au</a> and search for 'Accelerated depreciation fodder water infrastructure'</p>
	<p><b>Drought – On-Farm Emergency Water Infrastructure Rebate Scheme</b></p> <ul style="list-style-type: none"> <li>Rebates for emergency on-farm water infrastructure expenses. Apply for a 25 per cent rebate on the cost of new infrastructure that supplies water for animal welfare, up to a <b>maximum of \$25,000</b></li> </ul>	<p>For more information visit the <a href="#">agriculture.gov.au</a> and search for 'on farm emergency water infrastructure rebate scheme'</p>

Who you are	Type of support available	How to access it
<p>I need money to keep my primary production enterprise going</p>	<p><b>Flood – Special Disaster Assistance Recovery Grants</b></p> <ul style="list-style-type: none"> <li>For primary producers affected by the 2019 North Queensland flood event.</li> <li><b>Grants of up to \$75,000</b> to assist eligible primary producers with activities including removing debris, disposing of dead livestock, salvaging crops, grain and feed, and repairing plant and equipment</li> </ul>	<p>For more information call <b>1800 623 946</b> or visit <a href="http://grida.qld.gov.au">grida.qld.gov.au</a> and search for 'Special disaster assistance recovery grants'</p>
	<p><b>Flood – North Queensland Restocking, Replanting &amp; On-farm Infrastructure Grants</b></p> <ul style="list-style-type: none"> <li>For primary producers affected by the 2019 North Queensland flood event</li> <li>Up to <b>\$400,000 in seed funding</b> to help with restocking, replanting and replacement of on-farm infrastructure damaged by flood. Must be matched with 50 per cent co-contribution</li> </ul>	<p>For more information call <b>1800 623 946</b> or visit <a href="http://grida.qld.gov.au">grida.qld.gov.au</a> and search for 'north Queensland restocking replanting and on farm infrastructure grants'</p>
	<p><b>Flood Freight Subsidy and Agistment Scheme</b></p> <ul style="list-style-type: none"> <li>For primary producers affected by the 2019 North Queensland flood event</li> <li>To accelerate restocking in flood-impacted area and increase opportunities for short-term income, primary producers can receive <b>50 per cent restocking freight subsidies</b> of up to \$50,000/year for two years</li> </ul>	<p>For more information call <b>13 25 23</b> or visit <a href="http://daf.qld.gov.au">daf.qld.gov.au</a> and search for 'Flood freight subsidy and agistment scheme'</p>

Who you are	Type of support available	How to access it
I need a loan	<p><b>Bushfire - Concessional Loans of up to \$500,000</b></p> <ul style="list-style-type: none"> <li>• For primary producers affected directly or indirectly by the fires</li> <li>• No repayments or interest for the first two years, then a concessional rate</li> <li>• Available in bushfire impacted Local Government Areas</li> </ul>	<p>Visit <a href="http://bushfirerecovery.gov.au">bushfirerecovery.gov.au</a> and select <a href="#">small business and primary producers</a></p> <p>Follow the links to your state's website to apply</p>
	<p><b>COVID19 - Supporting flow of credit</b></p> <ul style="list-style-type: none"> <li>• Government will provide lenders with a guarantee for loans, to increase their willingness and ability to provide credit</li> <li>• <b>Loans of up to \$250,000, over up to three years, with an initial six month repayment holiday</b></li> <li>• For small or medium sized businesses with turnover up to \$50 million</li> </ul>	<p>Talk to your bank</p> <p><a href="http://Business.gov.au">Business.gov.au</a> (click 'Coronavirus information')</p> <p><a href="http://Treasury.gov.au/coronavirus">Treasury.gov.au/coronavirus</a></p>
	<p><b>Drought Loans</b></p> <ul style="list-style-type: none"> <li>• Loans of up to \$2 million to pay for operating expenses , capital or refinance existing debt at a lower rate</li> <li>• First two years are interest free</li> </ul>	<p>Call <b>1800 875 675</b></p> <p>Visit <a href="http://ric.gov.au/drought">ric.gov.au/drought</a></p>
	<p><b>Farm Investment Loans</b></p> <ul style="list-style-type: none"> <li>• For farm businesses who solely or mainly sell products into supply chains that are interstate or outside Australia, or plan to in the future</li> <li>• Loans of up to \$2 million to pay for operating expenses or capital, enhance productivity or refinance existing debt at a lower rate</li> <li>• Concessional interest rate of 2.11 per cent applies</li> </ul>	<p>Call <b>1800 875 675</b></p> <p>Visit <a href="http://ric.gov.au/farm-investment">ric.gov.au/farm-investment</a></p>

Who you are	Type of support available	How to access it
I need a loan	<p><b>Flood – AgRebuild Loans</b></p> <ul style="list-style-type: none"> <li>For primary producers affected by the 2019 North Queensland flood event</li> </ul> <p>Loans of <b>up to \$5 million</b> to replace livestock, replant crops or refinance existing debt at a lower rate. First two years are interest free</p>	<p>For more information call <b>1800 875 675</b> or visit <a href="http://ric.gov.au/agrebuild">ric.gov.au/agrebuild</a></p>
	<p><b>Flood- Disaster Assistance Loans</b></p> <ul style="list-style-type: none"> <li>For primary producers affected by the 2019 North Queensland flood event</li> <li><b>Loans of up to \$250,000</b> can assist with re-establishing normal operations by covering expenses such as building repairs, purchasing stock or meeting carry-on requirements. Initial annual interest rate of 1.37 per cent</li> </ul>	<p>For more information call <b>1800 623 946</b> or visit <a href="http://grida.qld.gov.au">grida.qld.gov.au</a> and search for 'Disaster assistance loans'</p>
	<p><b>Flood – Exceptional Disaster Assistance Loans</b></p> <ul style="list-style-type: none"> <li>For primary producers affected by the 2019 North Queensland flood event</li> <li>Loans of <b>up to \$1 million</b> are available to primary producers whose assets have sustained exceptional damage. Can be used to repair or replace damaged equipment and infrastructure, restock and sustain livestock, and meet carry-on requirements</li> <li>First two years are interest free. Initial annual interest rate from the third year is 1.37 per cent</li> </ul>	<p>For more information call <b>1800 623 946</b> or visit <a href="http://grida.qld.gov.au">grida.qld.gov.au</a> and search for 'exceptional disaster assistance loans'</p>

Who you are	Type of support available	How to access it
I need a loan	<p><b>Flood - Disaster Assistance (Essential Working Capital) Loans</b></p> <ul style="list-style-type: none"> <li>For primary producers affected by the 2019 North Queensland flood event</li> <li>Loans of <b>up to \$100,000</b> can assist with essential working capital expenses such as paying salaries or wages, rent or buying goods</li> </ul> <p>Initial interest rate of 1.37 per cent</p>	<p>For more information call <b>1800 623 946</b> or visit <a href="http://qrida.qld.gov.au">qrida.qld.gov.au</a> and search for 'Disaster assistance loans essential working capital'</p>
I need help exporting my produce	<p><b>COVID-19 - International Freight Assistance Mechanism</b></p> <ul style="list-style-type: none"> <li>Help for exporters get their high-quality produce into key overseas markets. Return flights will bring back items critical to the ongoing health response</li> </ul>	<p>Find out more from the <a href="http://Department of Agriculture, Water and the Environment">Department of Agriculture, Water and the Environment</a> Call 02 6272 2444</p>
I want ways to even out the <b>financial peaks and troughs</b> of primary production	<p><b>Drought – Farm Management Deposits Scheme</b></p> <ul style="list-style-type: none"> <li>Allows eligible farmers to deposit up to \$800,000 in pre-tax income from primary production in years of high income, which can be drawn on in future years. Farm management deposits can be used as offsets against a farmer's mortgage in certain circumstances</li> </ul>	<p>For more information visit <a href="http://ato.gov.au">ato.gov.au</a> and search for 'farm management deposits scheme'</p>
	<p><b>Drought– Income tax averaging</b></p> <ul style="list-style-type: none"> <li>Allows farmers to even out their high and low income years and the tax payable over a maximum of five years</li> </ul>	<p>For more information visit <a href="http://ato.gov.au">ato.gov.au</a> and search for 'income tax averaging'</p>