



Support without drought declarations

November 2025



Australian farmers and agribusinesses face many challenges, including drought, natural disasters, and other market disruptions. The Australian Government and the Australian Banking Association (ABA) are working together to ensure that farmers, agribusinesses and the community know support is always available, with no drought declarations required.

No drought declarations

The Australian Government no longer makes drought declarations. Instead, support is based on individual needs and circumstances. This means a wide range of programs are always available to help farmers and agribusinesses:

- prepare for drought
- manage through tough times
- recover and build resilience

This approach reflects over 40 years of learning from previous droughts, government reviews and importantly, feedback from farmers, communities and other key stakeholders. The focus is now on building long-term resilience, preparedness, and financial self-reliance.

How your bank can help

Drought can have widespread impacts on individuals, businesses, and communities. Banks are part of the solution and have dedicated teams ready to support customers experiencing financial difficulty. If you're feeling financial pressure:

- contact your bank early - the sooner you reach out, the more options you'll have.
- explore tailored support - banks can help you manage repayments, restructure loans, and access other types of hardship assistance.
- banks have dedicated teams to assist customers experiencing financial difficulty.
- the ABA and its member banks are committed to supporting rural communities through financial stress.

Visit the ABA Financial Assistance Hub to learn more about how your bank can help.

ausbanking.org.au/financial-assistance-hub

Government support programs

The Australian Government offers a range of programs to support farmers and agribusinesses during hard times, including drought:

- **Farm Household Allowance** – Income support for eligible farmers and their partners.
- **Rural Financial Counselling Service** – Free, confidential financial counselling for those in hardship.
- **Concessional loans** – Eligible farmers or farm-related businesses can apply for a low-cost RIC (Regional Investment Corporation) loan.
- **Tax concessions** – Find out about tax concessions that may apply to you or your business.
- **ATO support in difficult times** – Check if you can get more time to lodge and pay your tax.
- **Social support and wellbeing** – Call Lifeline on 13 11 14 or find other social support.

For more information, visit drought.gov.au

Additional resources

There are a range of resources available to assist you in finding the information you need:

- **Digital Toolkit** – Includes shareable content for websites, newsletters, and social media.
agriculture.gov.au/node/25317
- **ABA Financial Assistance Hub** – Learn more about bank support services.
ausbanking.org.au/financial-assistance-hub
- **Drought Resources Page** – Learn more about government programs and policy at
agriculture.gov.au/agriculture-land/farm-food-drought/drought/drought-policy/drought-resources

