

INFORMATION HANDBOOK

EXCEPTIONAL CIRCUMSTANCES

*Guide to the policy and assistance
measures provided under
Exceptional Circumstances
Arrangements*

July 2009

Table of Contents

<i>About this Handbook</i>	4
<i>A Policy of Normal Risk Management</i>	5
<i>Introduction to Exceptional Circumstances</i>	6
<i>What are Exceptional Circumstances?</i>	7
What is meant by the term ‘Exceptional Circumstances’?	7
What is the Exceptional Circumstances Assessment Process?.....	7
What is the National Rural Advisory Council?.....	8
What happens when an Exceptional Circumstances application is received?.....	8
Is there any help available when preparing Exceptional Circumstances applications?	9
<i>What are the Criteria for Exceptional Circumstances?</i>	9
1. The event must be rare and severe	9
2. The effects of the event must result in a rare and severe downturn in farm income over a prolonged period	10
3. The event must not be predictable or part of a process of structural adjustment	10
<i>Important Exclusions</i>	12
<i>How does the Australian Government Analyse Exceptional Circumstance Applications?</i>	13
<i>Assistance available under Exceptional Circumstances</i>	14
Income support – Relief Payment	14
What are the main eligibility criteria?.....	14
Eligibility criteria for farmers	14
Eligibility criteria for small business operators	15
Criteria for agriculture dependent small business operators.....	15
Criteria for other small business operators	16
Interest rate subsidies – Exceptional Circumstances Interest Rate Subsidies	16
What are the main eligibility criteria?.....	17
Eligibility criteria for farmers	17
Eligibility criteria for small business operators	17
Criteria for agriculture dependent small business operators.....	17
Criteria for other small business operators	18
Amount of interest rate subsidies	18

How do you apply for income support and interest rate subsidies?.....	19
<i>Appendices</i>	20
Appendix 1: State and State and Territory Contacts for Advice on the EC Process and Assistance with preparing Applications.....	20
APPENDIX 2: Suggested Sources of Information for EC Applications	22
APPENDIX 3: State and Territory Contacts for interest rate subsidies	23
NEW SOUTH WALES.....	23
VICTORIA.....	23
QUEENSLAND	23
TASMANIA	23
WESTERN AUSTRALIA	23
SOUTH AUSTRALIA	23
NORTHERN TERRITORY	23
AUSTRALIAN CAPITAL TERRITORY	23

About this Handbook

The Australian Government Department of Agriculture, Fisheries and Forestry, in consultation with State and Territory Government agencies, has developed this handbook to explain the Exceptional Circumstances (EC) arrangements and assistance measures.

EC assistance is the Australian Government's main mechanism for providing assistance to eligible farmers and small business operators that are experiencing a severe downturn in income due to a *rare* and *severe* climatic or other event. The rationale for providing EC assistance is to ensure that eligible farmers and small businesses operators with long-term prospects for viability are not forced to leave the land or their business due to short-term adverse events that are beyond their ability to manage.

This handbook provides a guide to the processes for applying for and assessing EC applications, including the roles and responsibilities of the Australian, State and Territory Governments, the National Rural Advisory Council (NRAC) and local communities and industry bodies.

EC policy has been refined through consultation and agreement between the Australian, State and Territory Government Agriculture Ministers at the Primary Industry Ministerial Council. These changes to drought policy have been incorporated in this handbook.

A copy of this handbook, information relating to EC policy, EC assistance measures and EC declared areas can be found on the Department of Agriculture Fisheries Forestry's website at: <http://www.daff.gov.au/agriculture-food/drought>.

A Policy of Normal Risk Management

Australian farmers have been successful in managing the inevitable ‘booms and busts’ that occur in agriculture. They have done this by developing flexible farm management practices and plans that minimise the risk to their farm business of changes in prices, seasonal conditions and personal circumstances. They have also achieved this through other means, such as using investment opportunities, savings strategies and private insurance, where this is available.

Australian, State and Territory Government rural policy encourages continued improvements in efficiency and competitiveness in all rural industries. The role of Government is, therefore, to assist farmers enhance their skills in key areas of risk management, business planning and natural resource management.

Introduction to Exceptional Circumstances

The Exceptional Circumstances (EC) application process requires State or Territory Governments to determine if there is an EC event occurring in their jurisdiction that may warrant EC assistance. If the State or Territory Government believes there is a case for EC assistance, an application for an EC declaration is submitted to the Australian Government Minister for Agriculture, Fisheries and Forestry for consideration. If the application is submitted to the Australian Government by an organisation other than a State or Territory Government it will require the support of the relevant State or Territory Government for it to be accepted.

Once an application is received by the Australian Government, the Minister will consider it and forward it to the National Rural Advisory Council (NRAC) if a *prima facie* case is demonstrated*. NRAC will then assess the application and provide a recommendation to the Minister.

When a *prima facie* case is established, eligible farmers and small business operators can apply to Centrelink for up to six months of Interim Income Support while the application is being assessed by NRAC.

If NRAC concludes that EC assistance is warranted and the Minister agrees with the recommendation, the application area is EC declared. Eligible farmers in the declared area may be entitled to receive income support in the form of the Exceptional Circumstances Relief Payment and business support in the form of Exceptional Circumstances Interest Rate Subsidies. Eligible small businesses either in, or dependent on, the declared area, are also eligible to apply for income support and interest rate subsidies. These assistance measures are typically available for up to 24 months to help eligible farmers and small business operators recover from the EC event. In some instances, assistance may be extended if the event continues and there is limited opportunity for farmers to commence a recovery.

As the State and Territory Governments are integral to preparing EC applications, communities and industry bodies that consider they may be experiencing an EC event should contact their State or Territory Agriculture Department. A list of State and Territory Government contacts is at Appendix 1.

* *Prima facie* means “at first glance” or “on the face of it”. In this case, it means that the information supplied in the application appears sufficient to establish a case for an EC declaration.

What are Exceptional Circumstances?

What is meant by the term ‘Exceptional Circumstances’?

EC events are *rare* and *severe* events that are outside those that a farmer could normally be expected to manage using responsible farm management strategies. Specifically, they are events that occur on average once every 20 to 25 years and have an impact on income for a prolonged period (e.g. greater than 12 months).

To be classified as an EC event, the event:

- must be *rare*, that is it must not have occurred more than once on average in every 20 to 25 years
- must result in a *rare* and *severe* downturn in farm income over a prolonged period of time (e.g. greater than 12 months), and
- must be a discrete event that is not part of long-term structural adjustment processes or normal fluctuations in commodity prices.

What is the Exceptional Circumstances Assessment Process?

Under the process agreed to by the Australian, State and Territory Governments, communities or industries are expected to initiate the process for developing an application for an EC declaration. The application process involves two steps.

1. The community or industry body raises its concerns with the relevant State or Territory Government, which will assess the case for supporting an application for an EC declaration for that region or industry.
2. The State or Territory Government examines the situation against the criteria outlined on pages 10 to 12 of this handbook. If the State or Territory Government believes an application is justifiable, it will work with the region or industry body to develop an application. This is then forwarded formally to the Australian Government Minister for Agriculture, Fisheries and Forestry.

It is the responsibility of communities, industries and the State or Territory Government to establish a case for an EC declaration on the basis of objective evidence, and to set appropriate boundaries for the application area.

The State and Territory Governments are usually responsible for producing applications, collecting and collating the necessary information and data. The State and Territory Governments can also provide additional information available from their own Departments and agencies.

Farm case studies or surveys have proved to be a very useful way to collect information when they accompany data that is representative of the region or industry as a whole.

Although it is the responsibility of the State and Territory Governments to lodge applications, NRAC will automatically assess whether an extension of an EC declaration

is warranted in the six months prior to the EC declaration ceasing. If it is demonstrated that the majority of farmers in the EC area have not had an opportunity to recover from the EC event, EC assistance may be extended for a further period as determined by the Australian Government Minister for Agriculture, Fisheries and Forestry.

What is the National Rural Advisory Council?

NRAC advises the Australian Government Minister for Agriculture, Fisheries and Forestry on rural issues, including EC applications.

NRAC consists of up to eight members including:

- a Chairperson;
- one Australian Government representative;
- one State or Territory Government representative;
- a representative of the National Farmers' Federation; and
- others appointed as expert members in the areas of economics, financial administration, banking, sustainable agriculture, farm management or training.

What happens when an Exceptional Circumstances application is received?

The Minister for Agriculture, Fisheries and Forestry may refer an EC application to NRAC for assessment against the agreed criteria. The Minister may also seek advice from the Department of Agriculture, Fisheries and Forestry on the merits of *prima facie* assistance.

NRAC conducts a comprehensive assessment of the application against the EC criteria, which may include and on-ground site inspection. On completion of its assessment, NRAC presents its recommendation on whether EC assistance is warranted to the Minister for Agriculture, Fisheries and Forestry.

The information used by NRAC in assessing applications is gathered from a number of sources including:

- State and Territory Agriculture Departments;
- industry bodies;
- individual farmers;
- the Bureau of Meteorology;
- the Australian Bureau of Agriculture and Resource Economics (ABARE); and
- the Bureau of Rural Sciences (BRS).

It is the Minister's responsibility to consult with the Australian Government prior to agreeing to NRAC's recommendations and declaring EC.

Is there any help available when preparing Exceptional Circumstances applications?

Contact officers are available in each State and Territory Government to provide advice and support with applications for EC declarations.

State and Territory Governments can contact the Australian Government Department of Agriculture, Fisheries and Forestry's Drought and Exceptional Circumstances Branch, in Canberra, by telephone on (02) 6272 4941, for further assistance.

What are the Criteria for Exceptional Circumstances?

Applications for EC declarations are assessed on the basis of specific criteria. There are three key indicators that are used in the assessment of applications.

1. The event must be rare and severe

A *rare* event is one that occurs on average *once in every 20 to 25 years*.

A *rare* event is *severe* if it is of a significant scale. It must also affect a significant proportion of farm businesses in the application area or industry to warrant Government intervention. This is measured by assessing the impact on industries, the number of farmers, the size of the application area and the overall value of production.

Applications may demonstrate that several factors have combined to form an event (e.g. a year of drought combined with severe or abnormal frosts).

Applications must provide evidence of the following in relation to the event:

- that it is, on average, a *one in 20 to 25 year* occurrence;
- that it has had a sustained and severe adverse affect on income levels (lasting for more than 12 months);
- a description of the meteorological, agronomic and environmental conditions arising from the event;
- the location of the affected area;
- the timing and duration;
- the impacts on crop production, stock returns, water supplies and farm viability;
- the scale – impact on (for example) the different industries, the number of farmers, the size of the region, the value of production; and
- any other relevant material.

The Australian Government has access to scientific information to assess the rarity and severity of an event. BRS provides analysis of the event itself and the impact it has or will have on production in the area. Detailed information should also be included in the application by the State or Territory Government.

2. The effects of the event must result in a rare and severe downturn in farm income over a prolonged period

Eligibility for EC assistance arises when a *rare* and *severe* event is linked to a *rare* and *severe* downturn in income that cannot be managed by farmers as part of their normal risk management processes. The impact should typically extend beyond 12 months, as it is reasonable to expect the majority of farmers to manage one year of difficult seasonal conditions.

In assessing the impact on incomes, the Australian Government accesses general information collected by its economists and statisticians, in particular, from ABARE. Information from ABARE includes the financial position of farmers before the event, as well as analysis of the impact of the event on production and income. Detailed information should also be included in the application by the State or Territory Government.

Applications should provide supporting evidence that demonstrates that the downturn in income is rare (e.g. the result of on average a one in 20 to 25 year event). This evidence should include:

- any information that will provide a historical comparison (e.g. production and yield information);
- any available information on the *average cash income levels* of farms in the application area, separating out cash receipts and cash outlays, and highlighting the impact of any forced sale of livestock;
- impacts on crop production, stock returns, and farm viability compared with historical trends;
- the *forecast* impact of the event on crop production, stock returns, and farm viability compared with historical trends;
- *average debt levels* for the application area and the forecast effect of the event on these, and
- any other financial information that will assist in the assessment of the application (e.g. costs of production).

Where absolute figures are not available, verifiable data indicating the change in these measures over time may suffice.

3. The event must not be predictable or part of a process of structural adjustment

The rural sector has evolved considerably over time and it will continue to experience change in the future. Structural adjustment is about managing these changes, and the evolution of Australian agricultural practices.

The provision of EC assistance is not intended to interfere with, or impede, ongoing and necessary structural adjustment. Consequently, EC assistance is not available to farmers whose problems have arisen because of the fundamental need for structural adjustment.

EC assistance is also not provided for foreseeable change, for example, policy changes

that might affect an industry and which farmers could have known about for some time.

Applications should provide evidence that:

- the event is a discrete event;
- the downturn in income is not part of longer-term change (e.g. part of a long-term downturn in commodity prices);
- the downturn in income is not fundamentally driven by structural adjustments issues; and
- the changed circumstances were not foreseeable and could not be managed through normal risk management strategies available to farmers.

If there is insufficient information to develop a case for EC assistance, the chances of an application's success are reduced. However, NRAC has extensive experience in assessing applications and will use its expertise to form a recommendation to the Minister based on the merits of the application.

A list of suggested sources for data to support applications is provided at **Appendix 2**.

Important Exclusions

EC assistance is not intended to be available for all adverse events, particularly those covered by existing assistance mechanisms or those events that farmers are expected to be able to manage using normal risk management strategies. Insurable events, events covered under the Natural Disaster Relief and Recovery Arrangements (NDRRA), or events covered by existing Australian, State and Territory Government assistance measures would normally be ineligible as EC events. EC assistance does not apply to disasters caused by people or accidents.

Natural disasters covered by the NDRRA include bushfires, cyclones, earthquakes, floods, storms, storm surge and landslides (consequential upon an eligible event). While there are potential links between the NDRRA and EC policy, EC is not generally available as an immediate response to an emergency situation. Rather, EC is more likely to become a consideration some time after the 'exceptional' event and indeed, under the EC criteria, cannot be considered until a prolonged downturn in income becomes evident.

Insurable events generally cover farm dwellings and contents, personal and farm property including stock, additional working expenses, machinery breakdown, public liability and personal incapacity. Insurance generally excludes drought, mice plagues, locusts, prolonged rain and extreme temperatures.

How does the Australian Government Analyse Exceptional Circumstance Applications?

There are a number of sources from which the Australian Government gathers information for its assessment of an EC application. These include:

- the application itself;
- locally supplied information;
- observations made during NRAC's on-ground inspection of the application area;
- annual financial and production information for the area (e.g. silo takings); and
- local and national survey data.

Once an application is received, ABARE will assist with analysis of financial information. It will investigate what trends are occurring regarding incomes and other circumstances surrounding the event. ABARE will consider the following indicators:

- farm cash receipts;
- farm cash outlays;
- farm cash income;
- average debt;
- liquid assets; and
- capital additions.

BRS will assist with analysis of the event, particularly in relation to natural phenomena (e.g. weather, rainfall, temperature patterns and other implications).

Assistance available under Exceptional Circumstances

The Australian Government approves expenditure on each EC declaration separately, therefore, the forms and duration of assistance may vary for different EC events.

However, the two major components of EC assistance are income support and interest rate subsidies, both of which are available to eligible farm businesses, small businesses and their families.

Income support – Relief Payment

Income support is provided as the Exceptional Circumstances Relief Payment and is paid at the same rates as the Newstart Allowance. Income support is to assist eligible farm and small business families to meet their day to day living expenses. In addition, recipients and their families are eligible for a Health Care Card and may also receive concessions under the Youth Allowance and Austudy means tests for dependent children.

Receipt of income support is not automatic upon the EC declaration of an area. In addition, a person cannot receive income support or any other income support payment at the same time (e.g. Farm Help). When a farmer or small business operator applies for income support, Centrelink asks for details of the applicant's income and assets. The income test and assets test are similar to the Newstart Allowance income test and assets test, but there are some exclusions. These include:

- assets that are considered to be essential to the long-term viability of the farm or small business;
- life insurance and superannuation policies;
- proceeds from the forced sale of livestock (provided that these are invested in approved deposits for the required length of time); and
- up to \$20,000 in off-farm or non-business wages and salaries (until 30 June 2010).

Each farmer's and small business operator's income and assets details are reviewed every six months. The Exceptional Circumstances Relief Payment is available to eligible farmers and small business operators for the duration of their relevant EC declaration. Any Interim Income Support provided while the application for the EC declaration was being assessed is incorporated into the period for which the Exceptional Circumstances Relief Payment is intended to be available.

What are the main eligibility criteria?

Eligibility criteria for farmers

Farmers must demonstrate that under normal circumstances they meet the definition of a 'farmer', that is, they are a person who (amongst other things):

- has a right or interest in the land for the purpose of a farming enterprise;
- contributes significant labour and capital to the farm; and
- gains a significant part of their income from the farm.

To be eligible for income support, farmers need to obtain an EC Certificate from Centrelink. An applicant's eligibility for an EC Certificate is automatically assessed when they claim for income support.

Farmers should not self-assess their eligibility for income support and to ensure that they receive their maximum entitlement they should call the Drought Assistance Hotline on **13 23 16** or the Murray-Darling Basin Assistance and Referral Line on **1800 050 015**.

Eligibility criteria for small business operators

Since November 2006, eligible agriculture dependent small business operators have been able to apply for EC income support. In September 2007, the criteria for small business applicants were expanded to include other types of small business operators.

Small business operators must demonstrate that under normal circumstances they meet the definition of a 'small business operator', that is, they are a person who (amongst other things):

- has a right or interest in the small business;
- contributes significant labour and capital to the small business; and
- gains a significant part of their income from the small business.

Small business operators should not self-assess their eligibility for income support and to ensure that they receive their maximum entitlement they should call the Drought Assistance Hotline on **13 23 16**.

Criteria for agriculture dependent small business operators

Agriculture dependent small businesses based either inside or outside of EC declared areas may be eligible for income support. Applicants must demonstrate that they (amongst other things):

- derive at least 70 per cent of their income from the provision of goods and services for farming activities in EC declared areas;
- have experienced a significant downturn in total business turnover as a result of the drought;
- employ up to 100 full time equivalent staff; and
- have a current Australian Business Number (ABN) and carry out commercial activities.
- be an Australian resident or have permission to stay permanently in Australia,

Income and assets tests apply but assets essential to the running of the small business are not included.

Examples of agriculture-dependent small businesses that may be eligible include contract harvesters, fencing contractors, seed, feed and fertiliser suppliers, livestock transporters, shearing contractors and suppliers of farm machinery and equipment.

Criteria for other small business operators

On 25 September 2007, the eligibility criteria for small businesses were expanded to include other small business operators. Applicants must demonstrate that (amongst other things):

- their business is located in a town that is substantially reliant on farm incomes, has a population of 10,000 or less and is located in an EC declared area;
- their business is dependent on income from farmers, farm workers and their families;
- they have experienced a significant downturn in total business turnover as a result of the drought;
- they employ up to 100 full time equivalent staff; and
- they have a current Australian Business Number (ABN) and carry out commercial activities.

Income and assets tests apply but assets essential to the running of the small business are not included.

Examples of small businesses that may be eligible include service providers (e.g. plumbers, electricians and hairdressers), retailers and wholesalers.

Interest rate subsidies – Exceptional Circumstances Interest Rate Subsidies

Business support is provided in the form of Exceptional Circumstances Interest Rate Subsidies. The subsidy is to assist eligible farm business owners and small business operators who are considered profitable in the long term but who, due to exceptional circumstances, are experiencing financial difficulties and are in need of assistance to achieve long-term profitability and sustainability.

Assistance is available to eligible applicants for the duration of the EC declaration relevant to their farm or small business.

Receipt of interest rate subsidies is not automatic upon the EC declaration of an area. The actual periods for which an applicant can receive interest rate subsidies and the level of support they receive are determined on an individual basis by the State and Territory Rural Adjustment Authorities (RAAs) that administer the interest rate subsidies. Entitlements are based on the terms outlined in the Australian Government policy guidelines issued for each EC declaration.

The RAAs must not only be satisfied that the applicant's farm or business enterprise is in financial difficulty due to the EC event, but also that it otherwise has prospects of long-term profitability and sustainability. Other eligibility requirements, such as an asset test must also be met.

A list of RAAs which administer the interest rate subsidies are provided in Appendix 3.

What are the main eligibility criteria?

Eligibility criteria for farmers

Farmers must demonstrate that (amongst other things):

- they have a right or interest in the land for the purpose of a farming enterprise;
- under normal circumstances, they contribute at least 75 per cent of their labour to the farm enterprise and derive at least 50 per cent of their income from farming;
- they have been farming for at least 2 years;
- their farm enterprise is located in an EC declared area;
- the farm enterprise is in financial difficulty due to an EC event;
- they have disposed of non-essential farm assets;
- they have disposed of off-farm assets, such that the net value of off-farm assets is not in excess of \$750,000 (for the period 25 September 2007 to 30 June 2010, inclusive of the 28 day grace period, or the closure of the EC declaration, whichever ever occurs first).
NB: Outside the period 25 September 2007 to 30 June 2010, the value of off-farm assets is not to exceed double the Newstart Allowance Assets test for homeowners (partnered). Assets held in bona fide insurance and superannuation funds are exempt from the off-farm assets test.

Eligibility criteria for small business operators

Since November 2006, eligible agriculture dependent small business operators have been able to apply for EC assistance. In September 2007, the criteria for small business applicants were expanded to include other types of small business operators.

Small business operators must demonstrate that:

- they have a right or interest in the small business;
- under normal circumstances, they contribute at least 75 per cent of their labour to the small business and derive at least 50 per cent of their income from the small business; and
- they have been operating the small business for at least 2 years.

Criteria for agriculture dependent small business operators

Agriculture dependent small businesses based either inside or outside of EC declared areas may be eligible for interest rate subsidies. Applicants must demonstrate that they (amongst other things):

- derive at least 70 per cent of their income from the provision of goods and services for farming activities in EC declared areas;
- the small business is in financial difficulty due to an EC event;
- employ up to 100 full time equivalent staff;
- have a current Australian Business Number (ABN) and carry out commercial activities;
- they have disposed of non-essential business assets;

- they have disposed of non-business assets, such that the net value of non-business assets is not in excess \$750,000 (for the period 25 September 2007 to 30 June 2010, inclusive of the 28 day grace period, or the closure of their relevant EC declaration, which ever occurs first). *NB: Outside the period 25 September 2007 to 30 June 2010, the value of non-business assets is not to exceed double the Newstart Allowance Assets test for homeowners (partnered). Assets held in bona fide insurance and superannuation funds are exempt from the non-business assets test.*

Criteria for other small business operators

On 25 September 2007, the eligibility criteria for small businesses were expanded to include other small business operators. Applicants must demonstrate that they (amongst other things):

- have a business located in a town that is substantially reliant on farm incomes, has a population of 10,000 or less and is located in an EC declared area;
- have experienced a significant downturn in total business turnover as a result of the drought;
- have a business that is dependent on income from farmers, farm workers and their families;
- employ up to 100 full time equivalent staff;
- have a current Australian Business Number (ABN) and carry out commercial activities;
- they have disposed on non-essential business assets;
- they have disposed of non-business assets, such that the net value of non-business assets is not in excess \$750,000 (for the period 25 September 2007 to 30 June 2010, inclusive of the 28 day grace period, or the closure of their relevant EC declaration, which ever occurs first). *NB: Outside the period 25 September 2007 to 30 June 2010, the value of non-business assets is not to exceed double the Newstart Allowance Assets test for homeowners (partnered). Assets held in bona fide insurance and superannuation funds are exempt from the non-business assets test.*

Amount of interest rate subsidies

Interest rate subsidies are paid to farmers and small business operators in the first year of an EC declaration at a rate of 50 per cent of the interest payable, and at 80 per cent in the second or subsequent years. The maximum interest rate subsidy payable is \$100,000 in any 12-month period, with a cumulative maximum of \$500,000 over five years. Farmers that are applying for interest rate subsidies over a cumulative total of \$300,000 must undergo an independent viability assessment. From 25 September 2007, eligible farmers and small business operators are able to re-apply for assistance on new debt incurred between application periods. The maximum cap of \$100,000 in any 12-month period remains.

How do you apply for income support and interest rate subsidies?

Farmers and small business operators can get income support application forms from their local Centrelink Office, from the Centrelink website at www.centrelink.gov.au or by calling the National Drought Hotline on **13 23 16**.

Farmers and small businesses operators should contact their State or Territory Rural Adjustment Authority to apply for interest rate subsidies. Contact details are provided in Appendix 3.

Appendices

Appendix 1: State and State and Territory Contacts for Advice on the EC Process and Assistance with preparing Applications

<p>NEW SOUTH WALES Industry & Investment NSW 161 Kite Street ORANGE NSW 2800</p> <p>Locked Bag 21 ORANGE NSW 2800</p> <p>Phone: (02) 6391 3100 http://www.industry.nsw.gov.au/</p>	<p>WESTERN AUSTRALIA Rural Business Development Corporation AGWEST Farm Business Development 3 Baron Hay Centre SOUTH PERTH WA 6151</p> <p>Locked Bag 4 Bentley Delivery Centre WA 6983</p> <p>Phone: (08) 9368 3333 Free call: 1800 198 231 http://www.agric.wa.gov.au</p>
<p>VICTORIA Department of Primary Industries 1 Spring Street MELBOURNE VIC 3000</p> <p>PO Box 500 MELBOURNE VIC 3002</p> <p>Phone: (03) 9658 4000 http://www.dpi.vic.gov.au</p>	<p>TASMANIA Department of Primary Industries, Water and Environment 1 Franklin Wharf HOBART TAS 7000</p> <p>GPO Box 44 HOBART TAS 7000</p> <p>Phone: 1300 368 550 http://www.dpiwe.tas.gov.au</p>
<p>QUEENSLAND Queensland Department of Primary Industries 80 Ann Street BRISBANE QLD 4000</p> <p>GPO Box 46 BRISBANE QLD 4001</p> <p>Phone: DPI Call Centre 13 25 23 (cost of a local call) http://www.dpi.qld.gov.au</p>	<p>NORTHERN TERRITORY Dept of Business, Industry, Research and Development Primary Industry and Fisheries Berrimah Farm Makagon Road BERRIMAH NT 0828</p> <p>GPO Box 3000 DARWIN NT 0801</p> <p>Phone: (08) 8999 2007 http://www.nt.gov.au/dpif</p>

SOUTH AUSTRALIA

Primary Industries and Resources South
Australia
Grenfell Centre
25 Grenfell St
ADELAIDE SA 5001

GPO Box 1671
ADELAIDE SA 5001

Phone: (08) 8226 0240
Free call: 1800 182 235
<http://www.pir.sa.gov.au>

**AUSTRALIAN CAPITAL
TERRITORY**

Environment ACT
Conservation and Land Management
Level 2, Macarthur House
12 Wattle Street
LYNEHAM ACT 2602

PO Box 144
LYNEHAM ACT 2602

Phone: (02) 6207 9777
<http://www.act.gov.au/envirom>

APPENDIX 2: Suggested Sources of Information for EC Applications

Some suggested sources of additional information are listed below.

Additional Financial Information	Additional Evidence About the Event
Banks and other financial institutions	Industry boards
Rural Financial Counsellors http://www.affa.gov.au/financialcounselling	National Farmers' Federation http://www.nff.org.au/
Farm consultants	State Farmers' Organisations
Church groups	State/Territory Departments http://www.nla.gov.au/oz/gov/state.html
Stock and Station Agents	Local Governments
Rural produce stores	Local silos
Wool brokers	Veterinarians
Accountants	Parks and Wildlife Service
State Water Authorities	Private agricultural research
District agronomists	

APPENDIX 3: State and Territory Contacts for interest rate subsidies

<p><i>NEW SOUTH WALES</i> NSW Rural Assistance Authority Level 1 East 161 Kite Street Orange NSW 2800 Locked Mail Bag 23 Orange NSW 2800</p> <p>Phone: (02) 6391 3000 Free call: 1800 678 593 http://www.raa.nsw.gov.au</p>	<p><i>VICTORIA</i> Rural Finance Corporation 57 View St Bendigo VIC 3550</p> <p>Phone: (03) 5448 2600 http://www.ruralfinance.com.au</p>
<p><i>QUEENSLAND</i> QRAA Level 9, Capita Building 307 Queen Street BRISBANE QLD 4000</p> <p>GPO Box 211 BRISBANE QLD 4001</p> <p>Phone: (07) 3032 0100 Free Call: 1800 623 946 http://www.qraa.qld.gov.au</p>	<p><i>TASMANIA</i> Department of Primary Industries, Water and Environment 1 Franklin Wharf HOBART TAS 7000</p> <p>GPO Box 44 HOBART TAS 7249</p> <p>Phone: 1300 368 550 http://www.dpiwe.tas.gov.au</p>
<p><i>WESTERN AUSTRALIA</i> Rural Business Development Corporation AGWEST Farm Business Development Baron Hay Court SOUTH PERTH WA 6151</p> <p>Locked Bag 4 BENTLEY DELIVERY CENTRE WA 6983</p> <p>Phone: (08) 9368 3182 Freecall: 1800 198 231 (within WA) http://www.agric.wa.gov.au Email: agwestfbd@agric.wa.gov.au</p>	<p><i>SOUTH AUSTRALIA</i> Rural Finance and Development Primary Industries and Resources SA Grenfell Centre 25 Grenfell Street ADELAIDE SA 5000</p> <p>GPO Box 1671 ADELAIDE SA 5001</p> <p>Phone: (08) 8226 0240 Free call: 1800 182 235 Free call: 1800 999 209 (drought matters only) http://www.pir.sa.gov.au</p>
<p><i>NORTHERN TERRITORY</i> Department of Business, Industry, Research & Development Primary Industry & Fisheries Berrimah Farm Makagon Road BERRIMAH NT 0828</p> <p>GPO Box 3000 DARWIN NT 0801</p> <p>Phone: (08) 8999 2007 http://www.dbird.nt.gov.au</p>	<p><i>AUSTRALIAN CAPITAL TERRITORY</i> Environment ACT Conservation and Land Management Level 2, Macarthur House 12 Wattle Street LYNEHAM ACT 2602</p> <p>PO Box 144 Lyneham ACT 2602</p> <p>Phone: (02) 6207 9777 http://www.act.gov.au/environ</p>