

Financial and support services for farmers and their partners



Help is available for rural families who may need a hand during tough times.

Farm Household Allowance

Farm Household Allowance (FHA) is for farmers and their partners in financial hardship.

This payment is the same rate as the maximum rate of JobSeeker Payment or Youth Allowance. It's paid fortnightly.

You can get the allowance for up to 4 years in specific 10-year periods. We count 4 years as 1,460 days. You don't have to use these 4 years all at once. You can save it for when you need it. If you've already received 1,460 days of payment you can apply for FHA again from 1 July 2024.

You'll need to meet income and assets tests to get FHA. Your combined personal and net farm assets must be below \$5.5 million.

It's important to make a claim to check if you're eligible, instead of making your own assessment.

You'll need to undertake activities to help improve your financial position.

We can also help with activity supplements up to a total of \$10,000 over your lifetime if you get FHA.

This will help pay for activities in your Financial Improvement Agreement. This includes reasonable travel and accommodation costs related to activities.

You may also be eligible for:

- Pharmaceutical Allowance
- Remote Area Allowance
- Telephone Allowance
- Rent Assistance.

"FHA has helped us upgrade our skills and knowledge to boost our production. Our future is looking a lot brighter. It's changed our lives!"

How to claim

The easiest way to claim FHA is online at servicessaustralia.gov.au/farmhouseholdallowance

To claim online you need a myGov account linked to Centrelink.

If you and your partner are both claiming FHA, you may be able to submit a combined claim.

If you can't claim online you can print and complete the Claim for Farm Household Allowance form.

If you need help to complete a claim form, you can:

- call us on the Farmer Assistance Hotline, **132 316, Monday to Friday, 8 am to 8 pm**
- go to a service centre, Mobile Service Centre or Agent.

You can also get help from the Rural Financial Counselling Service. You can call them on **1300 771 741**.

Hardship Advance Payment

If you're eligible for FHA and in severe financial hardship, you can get up to 1 week of FHA as an advance. Some waiting periods may still apply, based on your circumstances.

Health Care Card

You'll get a Health Care Card if you're eligible for FHA. A Health Care Card helps you get cheaper prescription medicines under the Pharmaceutical Benefits Scheme. You may also get reduced council and land rates and other concessions.

For more information about Health Care Cards go to servicessaustralia.gov.au/healthcarecard

Payments to help families

We provide payments to help you with the cost of raising children.

For more information go to servicesaustralia.gov.au/families

Assistance for Isolated Children Scheme

The Assistance for Isolated Children Scheme helps parents and carers with the costs of educating their children. It's for children who can't go to a nearby government school because of geographical isolation, disability or special needs. If an appropriate government school isn't available, the family can choose a different school. Scheme payments can help with the additional costs.

For more information go to servicesaustralia.gov.au/isolatedchildren

What support services are available?

Farm Household Case Officer

We'll assign you a Farm Household Case Officer when you start to get FHA. They'll help you develop a Financial Improvement Agreement to improve your farm's financial position.

"The Farm Household Case Officer was great. They helped us to look closer at our numbers. We saw part of our business was bleeding money! We quickly made some changes and reduced our losses."

Rural Financial Counselling Service

The Rural Financial Counselling Service is free. It's for primary producers and small related businesses who suffer financial hardship. Rural Financial Counsellors can help you to understand your financial position and the options available. They can also help you claim FHA.

To find your closest service provider go to recovery.gov.au/programs/rural-financial-counselling/RFCS or call **1300 771 741**.

Social workers

Our social workers can help you and your partner during difficult times by providing counselling, support and information. They can also refer you to other support services.

To speak to one of our social workers:

- call **132 850** and ask for a social worker
- visit a service centre to be referred to a social worker.

Call Lifeline on **131 114**. Lifeline provides 24-hour crisis support and suicide prevention services.

Financial Information Service

The Financial Information Service is free and can inform and educate you about financial matters.

For more information go to servicesaustralia.gov.au/FIS or call **132 300**.

Farmer Assistance Hotline

We provide a telephone service for farmers and their partners to talk to us about FHA. You'll speak to our specialist staff who understand the issues affecting rural families.

Call **132 316, Monday to Friday, 8 am to 8 pm**.

Find a payment

You can find out what other payments you may be eligible for by using our online payment finder at servicesaustralia.gov.au/paymentfinder

More information

- Go to servicesaustralia.gov.au/farmhouseholdallowance
- Call the Farmer Assistance Hotline on **132 316, Monday to Friday, 8 am to 8 pm**.
- Speak to a financial adviser or Rural Financial Counsellor.



An overview of Farm Household Allowance

What you need to know about your payment and support

Your Farm Household Case Officer (FHCO) will contact you when you start getting Farm Household Allowance (FHA). They guide and support you while on this payment.

Starting on FHA	<p>You'll need to complete a Farm Financial Assessment (FFA). This is due 1 month from the date we request it. If you don't complete it, your FHA payment may stop. Talk to your FHCO as soon as possible if you need more time.</p>	<p>After completing your FFA you need to meet with your FHCO. They'll help you to work out your Financial Improvement Agreement. This agreement sets out your goals and activities while you're getting FHA. You have 28 days to enter into an agreement or your payment may stop. Talk to your FHCO as soon as possible if you need more time.</p>	<p>Your FHCO can refer you to a Rural Financial Counsellor. These counsellors can help you work out your financial and business options. They can prepare you for meetings with your lenders and go along for support. You can work with a Rural Financial Counsellor at any stage before, during or after getting FHA.</p>
Making the most of FHA	<p>The activities in your Financial Improvement Agreement will help you to improve your financial situation. You might get activity supplements worth up to \$10,000 over your lifetime. Check with your FHCO before you start an activity.</p> <p>You need to tell us about all your farm and non-farm income. People with employment income need to report every 2 weeks. Everybody else needs to report every 6 weeks.</p>	<p>We'll tell you how often you need to report when we approve your claim. The easiest ways to report your income are online, using the Express Plus Centrelink app or by calling 133 276.</p> <p>Your FHCO will contact you every 3 months to check how you're going with your activities.</p> <p>Talk to your FHCO if your circumstances change or if you want to change your agreed activities.</p> <p>Let us know as soon as possible if your financial situation improves. This is so you won't get overpaid and have to pay us back.</p>	
Preparing to come off FHA	<p>When you're close to the end of 4 years on FHA your FHCO will help you to leave the program. If you stop getting FHA before 4 years are up, you can always claim again later if you need to.</p>	<p>FHA is available for 4 years in specified 10-year periods. If you've already got 4 years of FHA you'll be able to claim again from 1 July 2024.</p>	

Farm Household Allowance

This is a fortnightly payment for farmers and their partners who are in financial hardship.

Payment is at the maximum rate of JobSeeker Payment or Youth Allowance.

You can get FHA for up to 4 years in specific 10-year periods.

We count 4 years as a total of 1,460 days.

You don't have to use these 4 years all at once. You can save it for when you need it.

The amount of FHA you get depends on your income and assets. You can have up to \$5.5 million in farm and personal assets. Let us know if your income or assets go up or down so we pay you the right amount.

Farm Household Case Officer

We'll assign you an FHCO when you get FHA. They'll guide and support you through your time on this payment. This includes making sure you're doing what you need to do to keep getting FHA. They'll check in with you every 3 months. If you have questions about FHA once you start getting the payment, call your FHCO.

Farm Financial Assessment

This is an assessment of your farm's financial position. You and a financial assessor need to complete it online. It helps you to see how you can improve your farm business. You get up to \$1,500 inclusive of GST to pay for the assessment. You do the first part of the assessment and the financial assessor does the rest.

Financial assessor

This type of financial assessor is someone who both:

- normally provides this kind of advice or assessment
- has relevant financial, agronomic or business qualifications or expertise to complete the FFA.

The financial assessor can't have a conflict of interest. This means they can't either:

- have an interest in the farm, including a business or trust that owns the farm
- be an immediate family member of yours or anyone else who has an interest in the farm.

Ask the person if they qualify to be a financial assessor. If you're still not sure check with your FHCO.

Financial Improvement Agreement

This agreement sets out your goals and activities over the next 4 years. It helps you to improve your financial position. For some people their goal may be to improve productivity. For others their goal may be to find work away from the farm.

The agreement can include study or training to help you improve your financial position on or off the farm.

Your FHCO will develop this agreement with you. You can change your agreement if your circumstances change. If you can't complete an activity as agreed talk to your FHCO as soon as possible or your FHA payment may stop.

Activity supplements

You can get activity supplements to help pay for your Financial Improvement Agreement activities. They're worth up to \$10,000 over your lifetime. This amount is available only once. It doesn't reset each time you get FHA.

You can use the supplement for activities such as:

- professional advice
- study, training, or counselling
- travel and accommodation related to an activity.

Speak to your FHCO before you do the activity. They'll tell you if you can pay for it with an activity supplement.

Rural Financial Counselling Service

This service gives financial counselling to farmers in hardship, at no cost to you. You can meet a Rural Financial Counsellor on your farm or at another convenient location. They'll look at your current financial position to give you options for the future. They can also help with debt mediation and succession planning.

Find a counsellor at recovery.gov.au/programs/rural-financial-counselling/RFCS

For more information

- Go to servicesaustralia.gov.au/farmhouseholdallowance
- Call your Farm Household Case Officer
- Call the Farmer Assistance Hotline on **132 316, Monday to Friday, 8 am to 8 pm**
- Speak to your financial adviser or Rural Financial Counsellor.

Checklist for claiming Farm Household Allowance



Farm Household Allowance helps farmers and their partners who are in financial hardship.

The easiest way to claim FHA is online at servicesaustralia.gov.au/farmhouseholdallowance

To claim online you need a myGov account linked to Centrelink.

You can establish your identity and get a Centrelink Customer Reference Number (CRN) online using myGov.

Once you've got your CRN you'll need to answer some questions to confirm the record is yours. Your new Centrelink online account will link to your myGov account.

Once your accounts are linked you can complete an online claim. You don't need to visit a service centre.

If you can't get a CRN online you can call us to prove your identity over the phone or in person. Read more about proving your identity at servicesaustralia.gov.au/identity

If you and your partner are both claiming FHA, you may be able to submit a combined claim.

If you can't claim online you can use a paper claim form.

For help to claim:

- call the Farmer Assistance Hotline on **132 316, Monday to Friday, 8 am to 8 pm**
- go to a service centre, Mobile Service Centre or Agent
- call the Rural Financial Counselling Service on **1300 771 741**.

Supporting documents

Every claim needs supporting information and documents. Use this checklist to help you gather the documents you need to give us.

To help get your payment faster, submit all your paperwork when you claim. You can upload your documents as a photo or pdf with your online claim.

Identity

- birth certificate, visa or citizenship certificate
- a primary document such as an Australian driver licence, birth certificate, visa or citizenship certificate
- a secondary document such as a bank ATM card
- your Centrelink Reference Number (CRN).

For a list of other documents you can use go to servicesaustralia.gov.au/identity

Income and assets form

You'll need to submit an Income and assets form*. With this form you'll need to give us:

- bank account statements for all accounts showing account names, account numbers and current balances at the time you submit your claim
- latest statements for all shares and investments, including shares required to be held by a farm enterprise
- payslips from employment income
- separation certificate if you stopped working in the last 12 months
- copy of your signed lease or tenancy agreement if you rent.

Real estate form

You'll need to fill out a real estate form* for each property owned or partly owned by you or your partner. With this form you'll need to give us:

- rates notices
- loan documents showing any asset held as security
- latest loan statement showing current balance
- estimate value of water rights.

Business form

You'll need to fill out a Business form* for each business you or your partner are involved in.

Financial documents

- latest personal tax return for you and your partner.
This isn't the tax notice of assessment
- latest business tax returns for you and your partner including financials. This includes profit and loss, depreciation schedule and balance sheet
- estimate of farming income for each separate farming business in profit and loss format for the current financial year
- Private trust form* and trust tax returns for each trust you and/or your partner are involved
- Private company form* and company tax returns for each company you and/or your partner are involved
- Compensation form* including statement of lump sum or ongoing income.

To find these forms go to servicesaustralia.gov.au/forms