

Financial help and other support for farmers



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

Farm Household Allowance

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

FHA is a program of support that includes payment at 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. A new 10-year period started on 1 July 2024. If the farmer or couple used their 4 years in the previous period, they can now claim FHA again. You don't have to use these 4 years all at once. You can save it for when you need it.

You'll need to meet income and assets tests to get FHA. Your combined net personal and net farm assets must be below \$5.5 million. This limit applies for an individual farmer and to the combined assets of a farming couple.

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 an activity supplement 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 the 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 servicesaustralia.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.

For help to claim:

- call the farmer assistance hotline on **132 316, Monday to Friday, 8 am to 5 pm**
- visit a service centre, mobile service centre or agent.

Hardship Advance Payment

If you're eligible for FHA and you're in severe financial hardship, you can get up to one 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 servicesaustralia.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

A Farm Household Case Officer (FHCO) will contact you when you start to get FHA. They'll guide and support you while you're on the payment. They'll also help you develop an agreement to improve your financial position.

"The FHCO 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.

To find your closest service provider, go to agriculture.gov.au/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 help you understand how your circumstances may impact your claim or payment.

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 5 pm.

Find a payment

You can find out what other payments you may be eligible for, using our online payment finder.

For more information, go to servicesaustralia.gov.au/paymentfinder

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