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Government Assistance for Farmers Experiencing Hardship

Many dairy farmers will face challenging times as a consequence of downgraded milk prices, ongoing market volatility and dry conditions. The following government programs may be of assistance to farmers, their families and staff.

Farm Household Allowance

The allowance provides up to three years of income support for farmers and their families experiencing financial hardship.

Basic eligibility requirements include:

- ▶ be a farmer or the partner of a farmer.
- ▶ meet an income and assets test
- ▶ be willing to undertake a Farm Financial Assessment, and
- ▶ be willing to enter into a Financial Improvement Agreement to help you improve your financial circumstances.

Eligible farmers and their partners will automatically be entitled to a Health Care Card. Other benefits such as Pharmaceutical Allowance and Rent Assistance may be available.

More information

Phone: 132 316

Web: agriculture.gov.au/fha





Rural Financial Counselling Services

Rural financial counsellors are a free mobile workforce who come to you. They can:

- ▶ help identify your financial and business options
- ▶ help negotiate with your lenders
- ▶ help you develop an action plan
- ▶ help support you to access the Farm Household Allowance (FHA)
- ▶ give you information about government and other assistance schemes
- ▶ refer you to accountants, agricultural advisers and educational services
- ▶ refer you to Department of Human Services and to professionals for succession planning, family mediation and personal, emotional and social counselling.

More information

Phone: 1800 686 175

Web: <http://www.agriculture.gov.au/ag-farm-food/drought/assistance/assistanцерural-financial-counselling-service>

Newstart

Financial help if you are looking for work or participating in approved activities that may increase your chances of finding a job.

Basic eligibility requirements include:

- ▶ aged 22 years or older but under pension age
- ▶ looking for paid work
- ▶ prepared to meet the Mutual Obligation Requirements while you are looking for work
- ▶ meet an income and assets test

More information

Office: Department of Human Services office in your region

Web: www.humanservices.gov.au

Drought Concessional Loans Scheme

Concessional loans, delivered by Rural Finance in Victoria, are available for farmers in drought affected areas.

The scheme offers:

- ▶ Loans for the purpose of:
 - re-structure of existing eligible farm debt,
 - funding operating expenses necessary to continue normal operations and/or
 - drought preparedness and recovery activities.
- ▶ Concessional loans for a term of five years.
- ▶ A variable interest rate of 3.05% effective October 2015.
- ▶ A maximum loan amount of \$1,000,000 (capped at 50% of total eligible farm debt).
- ▶ A total pool of \$30 million for loans to Victorian farmers.

More information

Phone: 1800 260 425

Web: <http://www.ruralfinance.com.au/industry-programs/drought-concessional-loans-scheme-2015-16>

Look Over the Farm Gate

Victorian Government funding is available to deliver grants of \$1500 to community groups, to run social events that bring neighbours and the community together to spend some time off the farm to relax with family and friends. This may be as simple as hosting a free community barbeque or other social gathering.

More information

Phone: 1300 882 833

Email: lookoverthefarmgate@vff.org.au

Web: www.lookoverthefarmgate.com.au

Information on this factsheet is provided as a guide only. Please contact the relevant organisations for more information.

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