



## Financial Hardship Application

### Your Details

Property ID:

Applicant name:

Property address:

Postal address:

Phone: (H)

(W)

(M)

Email:

### Application Details

Are you the owner or part owner of the property and liable for the payment of rates and water charges on the property?

YES

NO

If part owner, what percentage are you liable for?

%

The property for which the financial hardship relate, is the principal place of residence of the applicant/s

YES

NO

Do you own (either fully or partially) any other properties? If yes, you may not be eligible for financial hardship concession under council's financial hardship policy conditions.

YES

NO

Outline the living arrangements at the household

Self

Spouse

Children

No of dependant

Ages:

Boarders

No. of boarders

Relatives:

No. of relatives

Other

Explain why your financial hardship is genuine, provide a summary of your circumstances (ie. Injury, illness, disability, loss of hours / employment)

## Employment Details

Are you self-employed?	Yes	No
Are you currently employed?	Yes	No
Name and address of employer:		
If you recently lost employment or your working hours have reduced, will you recommence with this same employer?	Yes	No
Name and address of new employer		
Is your salary / wage paid directly into a bank account / credit union account	Yes	No
Bank name:		
Branch:	BSB:	Account No:

## Income (weekly unless otherwise stated)

Your average weekly income after tax from salary / wages	\$	/week
Government benefits/pensions (inc. Centrelink, Newstart, family payments, spousal maintenance)	\$	/week
All other income eg. self-employment income, interest, dividends, rent, trust distributions	\$	/week
<b>TOTAL</b>	<b>\$</b>	<b>/week</b>

## Property & Assets Owned (add extra pages as required to disclose all income & assets)

		Current value
Home	Property address Value of equity \$	\$
Investment property 1	Property address Value of equity \$	\$
Investment property 2	Property address Value of equity \$	\$
Savings inc funds in off-set accounts	Bank branch BSB & account number:	\$
Investments	Name & type of investments (shares, bonds super)	\$
Motor Vehicle 1	Year: Make: Model: Rego no:	\$
Motor Vehicle 2	Year: Make: Model: Rego No:	\$
Household Contents		\$
Other personal property eg boat		\$
<b>TOTAL ASSETS</b>		<b>\$</b>

Have your mortgage payments been deferred by your financial institution?	YES	NO
If so, for what length of time	3 months	6 months

## Expenses (add extra pages as required, to disclose all expenses)

Item	Weekly amount	Item	Weekly amount
Mortgage Repayments	\$	Insurance – home	\$
Rent	\$	Insurance – Vehicle	\$
Rates / levies	\$	Insurance – healthcare	\$
Motor Vehicle/s	\$	Groceries	\$
Petrol	\$	Clothing / shoes	\$
Maintenance	\$	Medical / pharmaceutical	\$
Rego/insurance	\$	Childcare	\$
Electricity / Gas	\$	Hire purchase payments	\$
Telephone / internet	\$		
<b>Sub Total(a)</b>	\$	<b>Sub Total(b)</b>	\$
<b>Total Weekly Expenses</b>		<b>(a +b)</b>	<b>\$</b>

## Liabilities (add extra pages as required, to disclose all liabilities)

Item	Lenders name	Weekly amount
Home loan		\$
Investment Property 1		\$
Investment property 2		\$
Personal loan		\$
Vehicle / equipment loan 1		\$
Vehicle / equipment loan 2		\$
Credit card 1	Limit \$	\$
Credit card 2	Limit \$	\$
Store card	Limit \$	\$
Other liabilities (specify)		\$
<b>Total</b>		<b>\$</b>

A minimum of three (3) months statements from each of the liabilities listed to be provided.

Does anyone else contribute to paying these liabilities? eg spouse

YES

NO

Name of contributor:

Amount contributed each week:

\$

Comments:

## Direct Debit Arrangement

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Banking Institution:

BSB No:

Account Name:

Account No:

Rates \$

Water \$

Frequency of deduction:

Weekly

Fortnightly

Monthly

Payers Name:

Signature:

Payers Name:

Signature:

## Supporting Documents

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Your application will not be able to be processed unless **ALL** supporting documents are provided with this application.

- **All current bank statements including mortgages, savings and credit card accounts (past 3 months)**
- **Last three (3) pay slips**

The intention of the financial hardship policy is to offer concession, which when combines with an agreed payment arrangement, allows the outstanding debt to be paid over a reasonable period. Please consider your circumstances and suggest a minimum amount you know you can afford, on an ongoing basis. Defaulting on this agreement may lead to legal action.

Upon applying for financial hardship, you may be required to attend an interview at the Council offices or by video call.

## Signature of Rate Payer

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*By signing below, I declare the information provided is true and correct*

Signature of ratepayer 1. \_\_\_\_\_

Name:

Telephone:

Email:

Signature of ratepayer 2. \_\_\_\_\_

Name:

Telephone:

Email: