Rates Financial Hardship Assistance Application – Primary Residence

**Read before you start the application:**

Council has a [Financial Hardship Policy](https://www.alpineshire.vic.gov.au/sites/default/files/127%20-%20Financial%20Hardship%20-%20v1%20-%2020230726_web.pdf) that explains what assistance is available to pensioners and ratepayers experiencing financial hardship and how applications are assessed. Copies of the policy are available from Council’s website or in hard copy at our Bright office or any of the our Library branch offices located in Bright, Myrtleford and Mount Beauty.

Financial hardship assistance may be granted to individuals experiencing hardship with regard to the rates on their primary residence. Applications for assistance for residential investment, commercial or industrial properties will not be granted.

A ratepayer seeking hardship assistance from Council must provide complete details of the circumstances preventing them from meeting their financial obligations.

As part of this application you may need to provide the following current supporting documentation:

* Centrelink statements
* Proof of approval for Centrelink benefits
* Letter from employer confirming reduced income or unemployment
* Evidence of assistance sought via financial counsellor or similar services

Please allow 14 days for assessment of your application.

A copy of our privacy policy is available on our website, [www.alpineshire.vic.gov.au](http://www.alpineshire.vic.gov.au)

Declaration

By completing this declaration you agree that all information submitted as part of this application is true and correct:

I am the property owner

I have provided supporting documents/proof of hardship

By submitting this form I agree to the payment options and conditions under Council’s Financial Hardship Policy and that my application is subject to approval

**Section 1 – Your Details**

|  |  |
| --- | --- |
| Surname |  |
| Given Names |  |
| Property Number |  |
| Property Address |  |
| Postal Address |  |
| Contact Phone |  |
| Email |  |

Do you hold a current pension concession card (Centrelink or DVA) or DVA Gold Card (TPI or WarWidow)?

YES NO

*Note: If you have a valid pension concession card and have not claimed for the Municipal Rates Pension Concession, Council may contact you to discuss this process with you further.*

**Section 2 – Property details**

|  |  |
| --- | --- |
| Property Number | Property Address |
|  |  |

Is this property your principle place of residence?

YES NO

*Note: Only applications for assistance for your principle place of residence can be considered and/or approved.*

Do you own any other property?

|  |  |  |  |
| --- | --- | --- | --- |
| Property Number | Property Address | Municipality | Current Council CIV Valuation |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |

**Section 3 – Assessment Information**

Household Income

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Monthly Income | Adult 1 | Adult 2 | Adult 3 | Adult 4 |
| Wage/Salary |  |  |  |  |
| Pension/Family Payment |  |  |  |  |
| Child Maintenance |  |  |  |  |
| Rent/Board |  |  |  |  |
| Other |  |  |  |  |
| Total |  |  |  |  |

Household Expenses

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Expense Amount/Month | Adult 1 | Adult 2 | Adult 3 | Adult 4 |
| Mortgage/Rent/Board |  |  |  |  |
| Credit Card Repayments |  |  |  |  |
| Other Loan Repayments |  |  |  |  |
| Child Care |  |  |  |  |
| Utilities/Insurance |  |  |  |  |
| Living Expenses |  |  |  |  |
| School Fees |  |  |  |  |
| Child Maintenance |  |  |  |  |
| Other |  |  |  |  |
| Total |  |  |  |  |

**Please attach copies of any supporting documentation (e.g. payment advice, bank statements) you have that can verify the above information. If this information is not provided, Council may not be able to process your application.**

**Section 4 – Your Circumstances**

|  |
| --- |
| Please used this space to briefly outline your current circumstances and your reason for the request:  Do you believe that there is a reasonable expectation that these circumstances will improve, please circle?  Yes / No |

**Section 5 – Hardship Details Requested**

**What type of assistance are you requesting?**

* 1. **Repayment arrangement - if you are requesting a repayment arrangement, please detail here:**

|  |
| --- |
| Rates and Charges  Amount $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Frequency (please circle: Weekly / Fortnightly / Monthly  Beginning: \_\_\_\_\_\_\_/\_\_\_\_\_\_\_\_\_\_/\_\_\_\_\_\_\_\_ |

* 1. **Waiver or Deferral**

If you are requesting an interest or rates waiver or a deferral, please detail the amount and applicable period here:

|  |
| --- |
| **Interest waiver or deferral:**  Amount $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Beginning: \_\_\_\_\_\_\_/\_\_\_\_\_\_\_\_\_\_/\_\_\_\_\_\_\_\_  Ending: \_\_\_\_\_\_\_/\_\_\_\_\_\_\_\_\_\_/\_\_\_\_\_\_\_\_ |

|  |
| --- |
| **Rates waiver or deferral:**  Amount $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Beginning: \_\_\_\_\_\_\_/\_\_\_\_\_\_\_\_\_\_/\_\_\_\_\_\_\_\_  Ending: \_\_\_\_\_\_\_/\_\_\_\_\_\_\_\_\_\_/\_\_\_\_\_\_\_\_ |

**Do you need help?**

For advice on managing your money or assistance in dealing with financial hardship please contact The National Debt Helpline on **1800 007 007** (9.30am – 4.30pm Monday to Friday) or visit their website at: https://ndh.org.au

Signature of Applicant: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date: \_\_\_\_\_\_\_\_\_\_\_/\_\_\_\_\_\_\_\_\_\_\_\_\_/\_\_\_\_\_\_\_\_\_\_\_