



FINANCIAL HARDSHIP APPLICATION – OWNER OCCUPIED RESIDENTIAL

Council may provide assistance to ratepayers who can prove financial hardship by establishing a payment plan and suspension of interest payable on overdue accounts from the date the application is approved. Interest already incurred will not be removed.

Please note: If the application is incomplete, unsigned or does not provide the required supporting documentation it will be returned to you for completion. This will delay assessment of the application.

Please ensure you read Council's Financial Hardship Policy before completing this application form.

SECTION A – OWNERSHIP DETAILS

Owner 1: _____ Date of Birth: _____

Preferred Contact Number: _____

Email Address: _____

Property Address: _____

Occupation: _____

Owner 2: _____ Date of Birth: _____

Preferred Contact Number: _____

Email Address: _____

Property Address: _____

Occupation: _____

Assistance Required:

Do you wish to apply for a payment plan? Yes No

Do you wish to apply to have the interest due under the payment plan waived? Yes No

SECTION C – ASSESTS, INCOME AND EXPENDATURE

(Please complete if you have not sought advice from a Financial Counsellor)

Type of Housing	Buying with a Mortgage Yes <input type="checkbox"/> No <input type="checkbox"/>	Fully Owned Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you own any other properties?	Yes <input type="checkbox"/> No <input type="checkbox"/> <i>If yes please provide details</i>	

INCOME		
List all fortnightly income		
	Amount	
Centrelink Benefit or Allowance e.g. Pension, New Start, Job Search or Study Allowance	\$	
Full Time Employment	\$	
Part Time Employment	\$	
Self-Employment	\$	
Other	\$	
Total Fortnightly Income	\$	
DEBTS		
List all outstanding debts and amounts outstanding		
Debt owed to	Type of Debt	Amount
Moirá Shire Council	Property Rates	\$
Water	Water Rates	\$
	Arrears Home Loan Re-payment	\$
	Gas	\$
	Electricity	\$
	Credit Cards	\$
	Personal Loans	\$
	Other	\$



ACKNOWLEDGEMENT

I/we acknowledge that this declaration is true and correct and I make it with the understanding and belief that a person making a false declaration is liable to the penalties of perjury

I/we acknowledge that I/we are seeking consideration due to financial hardship as shown in this application

I/we acknowledge that if I/we default on the payment arrangement, Council has the right to proceed with full recovery of the debt without further notice

I/we acknowledge that additional recovery costs may be incurred by me/us if in default of the payment arrangement

I/we understand that Council may refuse this application

Signature Applicant 1: _____ Date: _____

Signature Applicant 2: _____ Date: _____

SECTION D – SUBMISSION OF APPLICATION

Please ensure application is submitted with supporting documentation:

- Completed application form
- If you have sought advice from a Financial Counsellor please provide a letter outlining how long you have been seeking advice and confirming they believe the establishment of a payment plan and/ or waiver of interest would assist with your financial situation
- Doctors Certificate if hardship is illness related (if applicable)

Completed application forms with all attached supporting evidence can be submitted to:

Moirā Shire Council

Postal Address: PO Box 578 COBRAM VIC 3644

Email: info@moira.vic.gov.au

Collection Statement:

Moirā Shire Council is collecting personal and health information for the assessment your financial hardship application. The information collected will be used solely by Moira Shire Council for these purposes. We will not disclose your personal information without your consent, except where required or authorised to do so by law. If you do not provide the information required, we may not be able to assess your application. You can find out more about how we use and protect your information by viewing our Privacy Statement on our website www.moira.vic.gov.au. If you require access to the information you have provided us, please contact council on (03) 5871 9222.