

# FINANCIAL HARDSHIP APPLICATION OWNER OCCUPIED RESIDENTIAL



Council may provide assistance to ratepayers who can prove financial hardship by establishing a Payment Plan and suspending 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

### Application Type

New Application for Financial Hardship? Yes  No

Review of existing Financial Hardship application? Yes  No

## SECTION B – HARDSHIP DETAILS



How long have you been experiencing financial hardship?

Have you sought advice from a Financial Counsellor? Yes  No

*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 (see section D)*

Name of Financial Counsellor:

Contact phone number for Financial Counsellor:

What is the cause of financial hardship (e.g. unemployment, illness)? Please provide details below.

## SECTION C – ASSETS, INCOME AND EXPENDITURE

(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>	

<b>INCOME</b>		
<b>List all fortnightly income</b>		
	<b>Amount</b>	
Centrelink Benefit or Allowance e.g. Pension, New Start, Job Search or Study Allowance	\$	
Full Time Employment	\$	
Part Time Employment	\$	
Self-Employment	\$	
Other	\$	
<b>Total Fortnightly Income</b>	<b>\$0.00</b>	
<b>DEBTS</b>		
<b>List all outstanding debts and amounts outstanding</b>		
<b>Debt owed to</b>	<b>Type of Debt</b>	<b>Amount</b>
Moirá Shire Council	Property Rates	\$
Water	Water Rates	\$
	Arrears Home Loan Re-payment	\$
	Gas	\$
	Electricity	\$
	Credit Cards	\$
	Personal Loans	\$
	Other	\$0.00

## 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
- Evidence of advice/support from a Financial Counsellor (refer to Section B)
- Doctors Certificate if hardship is illness related

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

Moirá Shire Council

PO Box 578 COBRAM VIC 3644

Email: [info@moira.vic.gov.au](mailto:info@moira.vic.gov.au)

### Collection Statement:

Moirá Shire Council is collecting personal and health information for the assessment your financial hardship application. The information collected will be used solely by Moirá 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](http://www.moira.vic.gov.au). If you require access to the information you have provided us, please contact council on (03) 5871 9222.