

FINANCIAL HARDSHIP APPLICATION

Payment difficulties, or short term financial hardship, occur where a change in a person's circumstances result in an inability to pay Rates Notice charges debt.

Financial hardship occurs where a person is unable to pay Rates Notice charges without affecting their ability to meet their basic living needs, or the basic living needs of their dependants. The Shire recognises the likelihood COVID19 will increase the occurrence of payment difficulties, financial hardship and vulnerability in our community. This Procedure is intended to apply to all ratepayers experiencing financial hardship regardless of their status.

Please note: If you are applying for assistance for more than one property, you must complete this first page for each individual property.

1. Owner/Ratepayer Property Information

Assessment Number

Property Address

What is the property's rates account balance?

Is the property owner/occupied or is it a rental?

2. Owner/Ratepayer Information – Please list all owners

Are you the sole owner/ratepayer of the property?

Company Name (if applicable)

Surname/s

Given Name/s

Residential Address

Postal Address

Email Address

Mobile/Phone No

3. Financial Hardship

Is your request for assistance caused by the impact of COVID19?

Yes No

Please tell us how you paid your 2019/20 rates account?

Instalments (x 2 payments)

Instalments (x 4 payments)

Payment Plan: Active or cancelled due to reaching maximum number of defaults?

Other (please explain)

Please tell us about your financial position by indicating the reason(s) below:

I have become unemployed.
My pay has been reduced.
I have been stood down.
I have had to take time off work to care for a family member.
I have had to self-isolate.
I have been diagnosed with a communicable disease and am unable to work.
Death in the Family.
Temporary physical and/or mental health problems.
Domestic or family violence.

If your circumstances have changed in another way, please explain:

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How long do you expect you will be experiencing financial difficulty?

1-3 Months
3-6 Months
6 Months and longer
Please explain the reasons:

4. Payment Proposal

What is the payment amount and frequency you can afford to commit to?

Amount
Frequency
Commencement Date

5. Supporting Documentation

To assist us with your application, please provide on lodgment the relevant documentation to support your financial hardship application. As per below:

➤ Bank Statement/s
➤ Medical Certificate
➤ Centrelink
➤ Letter from employer
➤ Letter from a Provider who has deemed you to be experiencing financial hardship (e.g. bank, super fund, utilities)
➤ Letter from an authorised financial counsellor or planner confirming financial hardship
➤ Documentation such as a statutory declaration from a person familiar with your financial circumstances (e.g. family doctor, accountant)

Declaration

I confirm that the information provided within this Application for Financial Hardship is accurate, and there have been no misrepresentations or omissions of fact that would otherwise influence the review and decision of Shire of Chapman Valley.

I declare that I am the ratepayer/s of the above-mentioned property.

Signature of Applicant/s

Date:

Processing Your Application

Once you have completed this form please mail to:

Shire of Chapman Valley

PO Box 1

NABAWA WA 6532

Or Email to cso@chapmanvalley.wa.gov.au

If you have any questions, please contact Rates on 9920 5011 and provide your relevant assessment number.

The Shire will advise if your application form has been received and when it has been assessed.

Emergency Assistance and Support

For information on emergency assistance or support available for those affected by COVID-19 please visit <https://www.chapmanvalleyportal.com.au/> for the Shire COVID Portal and/or

- For local emergency relief, visit serviceproviders.dss.gov.au.
- To test eligibility for income support payments including JobSeeker, contact Services Australia, visit servicesaustralia.gov.au.
- For financial counselling, including advice on managing debt, visit [National Debt Helpline](#) or visit [MoneySmart](#) for advice to help you manage your money.
- Those on a low income may be eligible to apply for a 'No Interest Loan'. For more information and details on how to apply, visit [Good Shepherd Microfinance](#) (link is external).