



Application for Financial Hardship Consideration

Mildura Rural City Council has a policy in place that enables assistance to be provided to property owners who are experiencing financial hardship. Under Council's Financial Hardship Policy, assistance can be provided by way of one or more of the following:

- Waiver of penalty interest already applied up to 1 year retrospectively
- Exemption of future penalty interest
- Acceptance of Payment Plan below the required minimum set by Council
- Deferment of rates and charges (in whole or in part)

It is strongly recommended that any person facing financial hardship seek assistance as soon as possible. Community services are available to assist and provide support on a wide range of issues not limited to Council-related debt. Contact details for free, confidential financial counselling services are provided on the last page of this application form.

Financial hardship can be caused by:

- Loss of employment by the owner or co-contributor of the property
- Family breakdown
- Any actions as defined as domestic or family violence
- Illness, including physical incapacitation, hospitalisation or mental illness
- A recent death in the family
- Other unforeseeable factors resulting in a reduction in capacity to pay

Eligibility is limited to the property owner/s and the property must be their primary place of residence, business, or farming enterprise. Secondary properties will not be considered. Please refer to Council's Financial Hardship Policy for further information.

Where the property is owned under a company name, the applicant must provide a copy of their Business Registration issued by the Australian Securities and Investments Commission (ASIC) showing they are the company Director or Secretary.

This application is to request a payment arrangement below Council's minimum Payment Plan requirements. Incomplete applications, including omission of requested documents, will not be considered.

Should you disagree with any decision made regarding your application, please make a written submission to Council requesting a review of your application.

PRIVACY COLLECTION STATEMENT

Mildura Rural City Council collects personal information for municipal purposes as specified in the Privacy and Data Protection Act 2014. The information collected in this form is used only for the purposes specified and is not passed on to third parties. Council may disclose this information but only if authorised or required by law. Should you require further information regarding Council's Privacy Policy please contact Council's Privacy Officer.

Part 1 – Your Details

Assessment No.	
-----------------------	--

Owner/s Name:	
----------------------	--

Property Address:	
--------------------------	--

Postal Address: <small>(if different to Property Address)</small>	
-----------------------------------------------------------------------------	--

Is the property your primary place of residence, business, or farming enterprise?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
------------------------------------------------------------------------------------------	-------------------------------------	------------------------------------

Phone Number/s	
-----------------------	--

E-mail Address	
-----------------------	--

Number and age of any dependents	
-----------------------------------------	--

Are you receiving any State or Federal Assistance / Benefits	<input type="checkbox"/> YES	<input type="checkbox"/> NO
---------------------------------------------------------------------	-------------------------------------	------------------------------------

<i>If YES, please provide details:</i>

Have you received or are you receiving any sort of support or financial counselling?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
---------------------------------------------------------------------------------------------	-------------------------------------	------------------------------------

<i>If YES, please provide details:</i>

Part 2 – Your Circumstances

Please detail the change to your circumstances and explain why you are requesting assistance through Council's Financial Hardship Policy.

For businesses and farming enterprises please go to Part 7.

Part 3 – Your Assets

Household Assets:	Details	Estimated Value \$
Property:		
Motor Vehicles:		
Investment/s:		
Business Investment/s:		
Other: (provide detail)		

Part 4 – Your Income

Employment Details:			
Owner 1: Employment Status	<input type="checkbox"/> FULL TIME	<input type="checkbox"/> PART TIME	<input type="checkbox"/> RETIRED
	<input type="checkbox"/> UNEMPLOYED	<input type="checkbox"/> OTHER	
Employers Name:			
Employers Address:			
After Tax Wages \$		Frequency	

Employment Details:			
Owner 2: Employment Status	<input type="checkbox"/> FULL TIME	<input type="checkbox"/> PART TIME	<input type="checkbox"/> RETIRED
	<input type="checkbox"/> UNEMPLOYED	<input type="checkbox"/> OTHER	
Employers Name:			
Employers Address:			
After Tax Wages \$		Frequency	

Other Income:	Amount \$	Frequency
Pension:	\$	
Government Benefit:	\$	
Superannuation:	\$	
Investment Income:	\$	
Family Allowance:	\$	
Family Maintenance:	\$	
Interest from banks etc:	\$	
Other (please specify)	\$	
Total fortnightly income	\$	

Part 5 – Your Ongoing Expenses

Fortnightly Expenses	
Mortgage Repayments	\$
Car Repayments	\$
Car Running Expenses	\$
Personal Loans	\$
Credit/Store Card Repayments	\$
Food	\$
Clothing	\$
Utilities (Electricity, water and gas)	\$
Insurance/s	\$
Mobile phone/Internet	\$
Medical Expenses	\$
Child Care and/or school fees	\$
Entertainment	\$
Other fortnightly payments (please provide details)	\$
Total Fortnightly Expenses	\$

Part 6 – Your Outstanding Bills

Mortgagee arrears:	\$
Credit cards or personal loan arrears:	\$
Water:	\$
Electricity:	\$
Gas:	\$
Telecommunications and internet	\$
Other (please specify)	\$
Total Outstanding Bills Excluding Rates	\$

Part 7 – Proposed Payment Arrangement

If you have capacity to make payments, please complete Section 1. If you are requesting a deferral, please complete Section 2.
Section 1 – Amount: Frequency: Commencement Date:
Section 2 – Please detail your proposal regarding your existing rates arrears and how you intend on meeting your ongoing rates payment obligations.

Part 8 – Terms and Conditions

Council are not responsible for processing payments unless a completed Rates Direct Debit application form has been submitted to Council.

Any changes to ownership or occupancy of the property, in whole or in part, will end this agreement.

Council reserves the right to change the Terms and Conditions of this agreement and any provisions under its Financial Hardship Policy at any time and will advise of any changes at least 14 days prior to the effective date of any changes.

Once rates arrears have been paid in full, any interest exemption will cease and statutory due dates will become effective.

If Council becomes aware any information provided in this application is false or misleading, the agreement will be cancelled and any amounts waived will be reinstated, and interest will be applied from the date any exemption commenced.

Supporting documentation may be requested by Council for the purpose of verifying information provided in this application. If requested documentation is not supplied Council reserves the right to decline any application.

Part 9 – Your Declaration

I/we make this solemn declaration conscientiously believing the same to be true and by virtue of the provisions of an Act of Parliament of Victoria rendering persons making a false declaration punishable for wilful and corrupt perjury:

I/we agree to the terms and conditions established for the repayment of the outstanding debt.

I/we agree to commit fully to making repayments as required.

I/we am authorised to act on behalf of all owners of the listed property regarding this matter and understand that any legal proceedings will affect all owners.

I/we acknowledge that if in default of this agreement, Council has the right to proceed with the full recovery of the debt without further notice, and I/we will be liable for all associated costs.

I/we understand that if my/our situation changes at any time I/we may submit a new application.

Signed:

Name:

Date:

Part 10 – Financial Counselling Services

Mallee Family Care (Residential Only)

122 Ninth Street MILDURA
03 5023 5966
www.malleefamilycare.org.au

National Debt Helpline / Money Help

1800 007 007
<http://www.ndh.org.au>
<http://www.moneyhelp.org.au>

Rural Financial Counselling Service Victoria West (Small Business and Farming Only)

139 Lime Avenue MILDURA
1300 735 578
www.wswrcs.com.au
admin@wswrcs.com.au

Business Support Line

<http://business.gov.au>
13 28 46