

APPLICATION FOR FINANCIAL HARDSHIP CONSIDERATION



The City of Greater Geelong has a policy in place that enables assistance to be provided to ratepayers who are facing extreme financial or personal hardship.

Under council's Hardship Policy, assistance can be provided by way of one or more of the following:

- Waiver of penalty interest,
- Waiver of legal costs,
- Acceptance of a payment arrangement,
- Defer part of the rates.

Each application is reviewed on its individual merits. The City may not approve all applications.

Please complete each part of the application and return it to the City at your earliest convenience.

It is strongly recommended that any person facing serious hardship seek assistance as soon as possible. Community services are available within the Geelong area to assist and provide support to residents on a wide range of issues, including financial counselling. Contact details for free local financial counselling services have been provided on the last page of this application form.

Should you disagree with any determination made on your application for hardship consideration, please submit a written dispute to the City and request a review of your application.

Privacy Statement

Your personal information is being collected by The City of Greater Geelong to allow the City to assess if penalty interest charged on outstanding rates and charges will create extreme financial hardship under Council's Financial Hardship Assistance Policy. The information will be used by the City and its contracted debt collection agency for that purpose or a directly related purpose but shall otherwise remain private within Council unless disclosure is required by law or consented to by you. You may apply for access and/or amendment of the information by writing to Council's Privacy Officer.

PART 1 – YOUR DETAILS

Property Number		Date of application	
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Owner/s Name:	
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Property Address:	
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Postal Address:	(if same as property address please write 'same')
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Is the property your principle place of residence? (please check/tick box)	<input type="checkbox"/> YES	<input type="checkbox"/> NO
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Contact Phone Number/s	
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Contact e-mail address:	
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Number and age of dependents	
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Are you receiving State or Federal Assistance (please check/tick box)	<input type="checkbox"/> YES	<input type="checkbox"/> NO
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If you are receiving government benefits are you aware that you may be entitled to an annual rebate off your rates & charges? Please note that a Health Care Card does not grant this entitlement.

Have you received or are you receiving any sort of support or financial counselling? (please check/tick box)	<input type="checkbox"/> YES	<input type="checkbox"/> NO
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If YES, please provide details:

PART 2 – YOUR CIRCUMSTANCES

Please use this page to detail the change to your situation due to COVID-19 and explain why you are requesting assistance through council's Hardship Policy

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 etc)	\$
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)	\$

PART 7 – PROPOSED PAYMENT ARRANGEMENT

Please propose a payment arrangement that is affordable for you to maintain while you are in hardship circumstances:

Amount:

Frequency:

Starting From:

PART 8 – 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 rates and charges on my/our property.

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

I/we understand that interest will continue to accrue on any outstanding balance (subject to the provisions of the Hardship Policy).

I/we acknowledge that if in default of this agreement, the City has the right to proceed with the full recovery of the debt without further notice.

I/we understand that additional recovery costs may be incurred by me/us if in default of this agreement.

Signed:

Name:

Date:

PART 9 – FINANCIAL COUNSELLING SERVICES

<p>Diversitat 25-41 Arunga Avenue Norlane, Vic 3214 https://diversitat.org.au 03 5260 6000</p>	<p>UnitingCare Geelong 272 Torquay Rd Grovedale Vic 3216 03 4210 1100</p>
<p>Bethany Community Support 2 Waratah St Geelong West, Vic 3218 03 5247 2111 https://www.bethany.org.au/</p>	<p>Westjustice – Mortgage Wellbeing Service Level 1 / 8 Watton Street, Werribee, VIC, 3030 03 9749 7720 admin@westjustice.org.au http://www.westjustice.org.au</p>
<p>National Debt Helpline / Money Help 1800 007 007 http://www.ndh.org.au http://www.moneyhelp.org.au</p>	<p>Business Support Line http://business.gov.au 132846</p>