



# APPLICATION FOR FINANCIAL HARDSHIP CONSIDERATION – COVID - 19

Under the Shire's Financial Hardship Policy – COVID-19, the Shire of Victoria Plains has a policy in place that enables assistance to be provided to ratepayers who are facing extreme financial or personal hardship due to the COVID-19 pandemic for rates and service charges levied for 2020 - 2021.

Assistance can be provided by way of one or more of the following:

- Waiver of penalty interest,
- Suspension of debt recovery processes whilst negotiating a suitable payment arrangement,
- Acceptance of a payment arrangement,
- Deferment of the rates if you hold a Pensioner Card, State Concession Card or Seniors Card and Commonwealth Seniors Health Care Card registered on their property.

While evidence of hardship will be required, we recognise that not all circumstances are alike. We will take a flexible approach to a range of individual circumstances including, but not limited to, the following situations:

- Recent unemployment or under-employment;
- Sickness or recovery from sickness;
- Low income or loss of income;
- Unanticipated circumstances such as caring for and supporting extended family.

Ratepayers are encouraged to provide any information about their individual circumstances that may be relevant for assessment. This may include demonstrating a capacity to make some payment and where possible, entering into a payment proposal. We will consider all circumstances, applying the principles of fairness, integrity and confidentiality whilst complying our statutory responsibilities.

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

Please complete parts 1 - 5 of the application and return the whole application except for part 7 (the final page) to the Shire 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 Wheatbelt area to assist and provide support to residents on a wide range of issues, including financial counselling. Contact details for 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 Shire and request a review of your application.

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## **Privacy Statement**

*Your personal information is being collected by the Shire of Victoria Plains to allow the Shire to assess if penalty interest charged on outstanding rates and charges will create extreme financial hardship under the Shire's Financial Hardship Policy COVID-19. The information will be used by the Shire and its contracted debt collection agency for that purpose or a directly related purpose but shall otherwise remain private within the Shire 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 the Shire's CEO.*

## PART 1 – YOUR DETAILS

<b>Property Number</b>		<b>Date of application</b>	
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<b>Owner/s Name:</b>	
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<b>Property Address:</b>	
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<b>Postal Address:</b>	(if same as property address please write 'same')
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<b>Is the property your principle place of residence? (please check/tick box)</b>	<input type="checkbox"/> <b>YES</b>	<input type="checkbox"/> <b>NO</b>
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<b>Contact Phone Number/s</b>	
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<b>Contact e-mail address:</b>	
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<b>Number and age of dependents</b>	
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<b>Are you receiving State or Federal Assistance (please check/tick box)</b>	<input type="checkbox"/> <b>YES</b>	<input type="checkbox"/> <b>NO</b>
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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.*

<b>Have you received or are you receiving any sort of support or financial counselling? (please check/tick box)</b>	<input type="checkbox"/> <b>YES</b>	<input type="checkbox"/> <b>NO</b>
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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 the Shire's Hardship Policy

## PART 3 – SUPPORTING DOCUMENTATION

**This application must be accompanied with (Tick the following):**

***If a resident or landlord:***

- A letter detailing the circumstances of why you are in financial hardship and a full explanation of why it is related to Covid-19 (Please fill out Part 2 of this application form as your letter)
- Documentary evidence if due to change in employment status or change in revenue (Please attach)
- Medical evidence if due to significant impact to health (COVID – related. Please attach doctor's certificate)
- Details and documentary proof of any Government support received (Please fill out in Part 1)
- A plan of how the debt will be paid, including dates and amounts (Please fill out Part 4)

***If conducting a business from the property:***

- An explanation and evidence in how you meet the definition of a small business
- A letter detailing the circumstances of why you are in financial hardship and a full explanation of why it is related to COVID-19 (Please fill out Part 2)
- Monthly sales for the 3-month period before impacted by Covid-19 and the 3-month period since impacted by Covid-19. Please provide these sales amounts per month (Please list in Part 2 of this application form), supported by your Income and Expense accounts or a letter from your accountant confirming the sales amounts (please attach accordingly)
- Details and documentary proof of any Government support received (Please fill out in Part 1)
- A plan of how the debt will be paid, including dates and amounts (Please fill out Part 4)

**Note:**

By providing this document, the applicant has authorised the Shire of Victoria Plains to reproduce this document for internal purposes only.

**Please contact the Shire if you have a problem filling out this application form**

## PART 4 – PROPOSED PAYMENT ARRANGEMENT

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

**Amount:**

**Frequency (including dates):**

**Starting From:**

## PART 5 – YOUR DECLARATION

I/we agree to the terms and conditions established for the repayment of the outstanding rates and service 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 (unless waived in accordance with the provisions of the Financial Hardship Policy – COVID-19).

I/we acknowledge that if in default of this agreement, the Shire 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 1:

Name:

Date:

Signed 2:

Name:

Date:

## PART 6 – ARRANGEMENT APPROVED BY CEO

ARRANGEMENT APPROVAL PROCESS	
<b>Rates Officer/Officer Manager - Arrangement Suitable/Not Suitable</b>	
<b>Name</b> (Please print)	
<b>Signature</b>	
<b>Date</b>	
<b>Chief Executive Officer - Arrangement Agreed/Not Agreed</b>	
<b>Name</b> (Please print)	
<b>Signature</b>	
<b>Date</b>	

## PART 7 – FINANCIAL COUNSELLING SERVICES

<b>Rural Financial Counselling Services of WA</b> Free call: 1800 612 004	<b>Share and Care Community Services Group</b> 88 Wellington Street Northam WA 6401 08 9622 2828 Email: <a href="mailto:admin@shareandcare.com.au">admin@shareandcare.com.au</a> <a href="http://www.shareandcare.com.au/services.html">http://www.shareandcare.com.au/services.html</a>
<b>Farmer Assistance Hotline</b> Income support programs for farmers and small rural business 132 142	<b>Department of Human Services - Centrelink</b> 132 468
<b>National Debt Helpline / Money Help</b> 1800 007 007 <a href="http://www.ndh.org.au">http://www.ndh.org.au</a> <a href="http://www.moneyhelp.org.au">http://www.moneyhelp.org.au</a>	<b>Business Support Line</b> <a href="http://business.gov.au">http://business.gov.au</a> 132846

Remember there is also the Australian Taxation Office (ATO) too: 13 28 61

If you are a member of the Wheatbelt Business Network it may be able to assist with information as well:  
Email: [r.thomas@wheatbeltbusinessnetwork.com.au](mailto:r.thomas@wheatbeltbusinessnetwork.com.au)