



Financial Hardship Policy

TABLE OF CONTENTS

Purpose3

Scope.....3

Policy Context.....3

Policy Statement.....3

Roles and Responsibilities.....7

References and Supporting Documents7

 Applicable Legislation:.....7

 Applicable Policy and Procedure:7

 Supporting Documents:7

Privacy and Human Rights Consideration.....7

Definitions8

Revision History and Review8

Purpose

The purpose of this Policy is to:

- Provide assistance to ratepayers experiencing financial hardship
- Provide guidelines, templates and other resources for council staff and contractors to effectively and consistently manage ratepayer financial hardship
- Ensure Council's debt collection practices are sensitive and responsive to financial hardship issues.

Scope

This policy applies to all property owners and ratepayers of the Council, in particular those who have been identified, either by themselves, council officers, or by an independent accredited financial counsellor, as having the intention to pay their rates, but without the financial means to do so.

This policy applies to charges included on the rates and valuation notice (general rates, waste charges, municipal charge, fire services property levy, legal costs, interest, and other relevant charges) as well as special charge schemes debtors.

This Policy also applies equally to all Fire Services Property Levy charges and associated interest raised in accordance with the provisions of the *Fire Services Property Levy Act 2012*.

Policy Context

Definition of financial hardship

The simplest definition of hardship is '*a customer or ratepayer who wants to pay but cannot*'. However, not all cases of financial hardship are alike.

Hardship generally exists when:

- a ratepayer is having trouble paying their rates and charges;
- a ratepayer would find it difficult to pay other essential bills if the ratepayer paid the full amount of the rates and charges due;
- a ratepayer's sole source of income is benefits, except where two or more benefit recipients share the rate payment obligation.

Hardship can also arise due to prolonged illness, injury or unemployment, family tragedy or impacts of natural disasters, all of which may contribute to the difficulty a ratepayer is experiencing in meeting their obligations in respect of their rates and charges.

Criteria for applicants

Hardship assistance should only be granted to individuals experiencing financial hardship regarding the rates on their primary residence, unless the application relates to a natural disaster/emergency event.

Applications for hardship assistance for residential investment, commercial or industrial properties should not be granted unless the application relates to a natural disaster/emergency event. However, where farms or commercial properties are also used as the ratepayer's primary residence, applications for hardship assistance are generally acceptable if the other criteria are met.

Factors that Council will consider in determining financial hardship include:

- Is the ratepayer living at the property?
- The capacity of the ratepayer to pay based on reported income and expenditure
- The capacity of the ratepayer to pay based on reported other assets e.g. shares, term deposits.
- The capacity of the ratepayer to borrow the funds required to pay based upon their assets, liabilities and income.
- Whether the application as a result of a natural disaster/emergency event.

Applications are accepted year-round, and do not have a minimum debt requirement.

Assessment process

Ratepayers requesting consideration for financial hardship must complete the required application form, including the provision of any additional information required to assist Council in making an informed decision.

All hardship applications will be held in strict confidence and only made accessible to council officers involved in the processing of the application.

Any application made to Council will be assessed by the Financial Hardship Review Committee and considered on a case by case basis. Applicants will be required to provide Council with the following information, except if the application relates to a natural disaster/emergency event, using the form provided:

- Income from all sources
- Expenditures
- Assets
- Liabilities
- Family circumstances
- Statement from a recognised financial counsellor, or similarly qualified person, in support of the application or a statement from any other relevant person, such as a medical practitioner, mental health professional, legal professional, domestic violence professional etc
- Other relevant information

Hardship relief options available

Under sections 170, 171 and 172 of the Act, Council may:

- a) Provide an extended payment plan (Arrangement to Pay or ATP);
- b) Reduce interest imposed for late payment (s172);
- c) Reduce interest imposed on a Special Charge Scheme (s172);
- d) Defer payment of rates or charges (s170);
- e) Reduce interest on deferred rates or charges (s172);
- f) Any combination of the above
- g) Waive interest imposed for non / late payment (s172)

In exceptional circumstances Council may also:

- h) Waive rates or charges (s171)

Arrangement to Pay

An Arrangement to Pay (ATP) is a schedule of payments agreed to by both the council and ratepayer which provides for flexible payment of debts after their due date has lapsed (this differs from 'instalment-based payments' which councils may offer for on-time payment of rates and charges). The ATP option would generally apply to medium-term cases of financial hardship, for example, periods of more than three or four months, but less than one year.

This form of assistance may be implemented with regard to the following:

- Has the ratepayer demonstrated efforts to meet payment obligations in the past?
- Interest will be charged on the outstanding balance
- The arrangement will only apply for each year that the request is made and a new arrangement must be made for each financial/rating year
- Any default in the arrangement may result in further action for the recovery of the unpaid rates and charges
- Payment arrangement should ideally clear the debt within 12 months from implementation of the ATP

Rates and Charges deferral

Rates deferral is where rates and charges payments are placed on hold for an indefinite period. The difference between a waiver and deferral of rates is that a deferral suspends payment for a period of time, whereas a waiver permanently exempts payment of the debt in question. Rates and charges are deferred until the ratepayer's circumstances improve or the property is sold or transferred to another owner. This option would generally apply to long term cases of extreme financial hardship, or where Council extends hardship assistance to self-funded pensioner and retiree rate payers. Rates and charges, or part thereof, may be deferred with regard to the following:

- Is the ratepayer able to demonstrate that they are experiencing undue and unusual financial hardship?
- Is the ratepayer a pensioner with a low fixed income?
- Are there long-term issues which may affect the ratepayer's ability to meet future commitments?
- Interest will continue to be charged on the outstanding balance, but at a reduced rate, which will reflect the official 180-day bank bill rate applicable at the end of the previous month
- The total amount of deferred rates and charges which can accrue is limited to 50 per cent of the Capital Improved Value of the property, at which point a review will be undertaken

Interest reduction

A rates and charges deferral may be accompanied by a reduction or suspension in the penalty interest rate for the ratepayer. However, interest should continue to accrue on the deferred rates and charges to avoid a 'redistribution' effect of the rate base from implementing such a policy.

Council recognises that setting a penalty interest rate which is consistent with the *Penalty Interest Act 1983* could have a negative effect on the finances of ratepayers which prolongs their hardship. As such, where hardship is established, Council may reduce the penalty interest rates to the market interest rate (for example the official 180-day bank bill rate) or another measure such as CPI at a specified date. This ensures that neither Council nor ratepayer suffer unduly from implementing the rates and charges deferral.

An interest reduction may also be granted in both short and long-term cases of financial hardship.

Centrepay

Centrepay is a service provided by Centrelink to facilitate automatic deduction of bills and charges from their Centrelink payments. Anyone on Centrelink can apply to have a designated amount of their Centrelink payment directed to the council. Although this facility is free to the Centrelink customers, there is a small charge to the council for each transaction.

Waiver of Rates

Section 171A of the Act allows councils to waive rates or interest in cases of financial hardship, stating that ratepayers *'may apply to a Council for the waiver of the whole or part of any rate or charge or of any interest for late payment.'*

Council will not generally waive rates. This is to ensure that financial hardship assistance offered to one ratepayer does not have a redistribution effect of the rate base.

Review process

Any approved financial hardship application will generally only be valid for the financial/rating year in which it was received. Ratepayers may re-apply for continued financial hardship assistance if their circumstances have not changed.

Policy Statement

Rates and charges represent the major income source for councils. Therefore, payment of rates by residents is crucial to the effective operation of local government.

The timely recovery of rates and charges is essential to ensure adequate funding of the ongoing services and capital works projects it provides for community benefit, and to fulfil broader business management and corporate governance responsibilities.

Council recognises that managing financial hardship is a shared responsibility and they should implement best practice arrangements for the collection of rates and charges, including offering flexible payment arrangements for ratepayers experiencing financial difficulty.

Sections 170, 171 and 172 of the *Local Government Act 1989* (the Act) allow councils to defer or waive in whole or in part any rate, charge or interest on the grounds of financial hardship.

Roles and Responsibilities

These management positions are responsible for the implementation, communication and compliance monitoring of the policy in their work areas:

Party / Parties	Roles and Responsibilities
General Manager Business Excellence	Overall policy responsibility
Manager Finance	Responsible for the review, regular updating and implementation of the policy and compliance with the policy and procedure
Financial Hardship Review Committee	A Committee authorised to evaluate each Financial Hardship Application consisting of a minimum of three of the following council staff: - <ul style="list-style-type: none">- Manager Finance- Manager Governance- Rates and Valuations Coordinator- Accounts Receivable Officer- Senior Rates and Valuations Officer

References and Supporting Documents

Applicable Legislation:

Local Government Act 1989

Applicable Policy and Procedure:

Debt Management Policy 2016

Supporting Documents:

East Gippsland Shire Council Instrument of Delegation and Instrument of Sub-Delegation by the Chief Executive Officer

Financial Hardship Application Form(s)

Privacy and Human Rights Consideration

All personal information collected by East Gippsland Shire Council will be handled in accordance with all applicable privacy legislation and will be used only for assessing each proposal in the course of due process.

The Financial Hardship Policy has been assessed as conforming to the Human Rights Principles as outlined in the Charter of Human Rights and Responsibilities Act 2006.

Please refer to www.humanrightscommission.vic.gov.au for assistance with this section.>

Definitions

Term	Meaning
Action Officer	Member of East Gippsland Shire Council staff responsible for answering or responding to a request for information.
Community	People who live in East Gippsland; People and organisations who are ratepayers in East Gippsland; and People and organisations who conduct activities in East Gippsland.
Council	East Gippsland Shire Council
Council officer	A current member of East Gippsland Shire Council staff with the authority to engage in activities on behalf of Council.
Responsible Officer	An officer of East Gippsland Shire Council who has responsibility for the general area/subject matter to which a record pertains.
Shire	The geographic area of East Gippsland Shire Council.
Staff	All staff engaged by East Gippsland Shire Council, including all full-time, part-time and casual employees, labour hire agency staff, contractors and volunteers.

Revision History and Review

Version Control	Approved Amended Rescinded	Date Effective	Approved By	ECM Document Reference	Summary of Changes

Contact: «Document_User_Name»
Telephone No: (03) 5153 9500
Email: feedback@egipps.vic.gov.au
File Ref: RA: «Ass_Assm_Number»

Corporate Centre
273 Main Street (PO Box 1618)
Bairnsdale Victoria 3875
Telephone: (03) 5153 9500
National Relay Service: 133 677
Residents' Info Line: 1300 555 886
Facsimile: (03) 5153 9576
Email: feedback@egipps.vic.gov.au
ABN 81 957 967 765

«Document_Issue_Date»

«Ass_Ratepayer_Name»
«Ass_Ratepayer_Address»

Dear Sir/Madam

Financial Hardship Application - Standard

Under the provisions of Sections 170 and 171 (a) of the *Local Government Act 1989*, Council may consider applications from ratepayers who are experiencing financial hardship in relation to paying their rates. Please refer to the guidelines on the application form to see if you may be eligible for assistance.

Ratepayers wishing to make application for consideration for assistance, must do so by meeting with a financial counsellor and completing the enclosed "Financial Hardship Application form". Please return the completed form along with any relevant supporting documentation for consideration.

Your application will be reviewed in accordance with Council's Financial Hardship Policy. You will receive notification in writing as to the outcome of this review along with, where approved, details of the assistance granted and any conditions of your arrangement.

Applications cannot be considered if they are incomplete, have not been signed or a financial counsellor has not completed the relevant section of the form. Incomplete forms will be placed on hold until the required information is received. Please ensure that you provide telephone contact details in case further follow up is required.

An approved application will only be valid for the current financial year in which the application is made.

If you have any queries regarding the application process, please contact Council's Rates and Valuations Team on (03) 5153 9500.

Yours sincerely

KYLIE MITCHELL
Rates and Valuation Coordinator

APPLICATION FOR FINANCIAL HARDSHIP ASSISTANCE - STANDARD



THIS APPLICATION IS LODGED UNDER SECTION 170 OR 171A OF THE LOCAL GOVERNMENT ACT 1989 IN RESPECT OF PROPERTY WHICH I OWN, OCCUPY AND PAY THE RATES.

Guidelines:

1. Hardship can only be approved for a property that has a residential component
2. You must reside at the property and be the person responsible for the payment of the rates
3. You must be on a Centrelink benefit or a low income with high expenses
4. You must have or be prepared to enter into a payment arrangement with Council
5. You must provide details of all persons who reside at the property
6. You must provide details of income for all residents of the property
7. You must see a Financial Counsellor as part of the application process

The following financial counselling services are available to use.

Anglicare Victoria

Ph 1800 286 260 or 5135 9555

Orbost Regional Health

Ph 03 5154 6666

Rural Financial Counselling Service

Ph 1300 045 747 **Only for Agri-business and fishing*

Assessment Number	«Ass_Assm_Number»
--------------------------	-------------------

Name (full Name)			
Date of Birth		Marital Status	
Address - Residential			
Address - Mailing			
Home Phone		Mobile Phone	
Email			

1. I am the owner/ratepayer and the occupier of the premises known as:

Property Address	Mortgage Balance	Valuation per Rates Notice
	\$	CIV \$

2. The following persons also reside at the premises:

Name	Date of Birth	Relationship to you (Spouse, Partner, Child, Relative)	Occupation

3. I/We also own the following properties

(provide details of all properties owned by members of the household)

Property Address	Mortgage Balance	Property Value	Rent Amount (if applicable)
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
TOTAL			

4. I/We own the following assets

Assets	Applicant	Other	Other	Other
Car/s	\$	\$	\$	\$
Caravan/Camper	\$	\$	\$	\$
Boat / Jet ski	\$	\$	\$	\$
Shares	\$	\$	\$	\$
Other Investments	\$	\$	\$	\$
Bank Account 1	\$	\$	\$	\$
Bank Account 2	\$	\$	\$	\$
Other	\$	\$	\$	\$
Other	\$	\$	\$	\$
TOTAL				

**** Please list extra assets on a separate sheet of paper and attach to application.**

5. I/We owe the following amounts:
(provide details of the total amount owed)

Liabilities / Debt	TOTAL \$
Mortgage	\$
Car Loan/s	\$
Personal Loan/s	\$
Other	\$
Other	\$
Other	\$
TOTAL	

*** Please list extra person's liabilities on a separate sheet of paper and attach to application.*

6. I/We have the following fortnightly income
(provide details of the total household income)

	TOTAL \$
*Wages	\$
**Centrelink	\$
Other	\$
Other	\$
Other	\$
TOTAL	

** Please provide copies of your 3 most recent and consecutive payslip with your application.*

*** Please provide a copy of your income statement and letter from Centrelink with your application.*

7. I/We have the following fortnightly expenses:
(Please list the total expenses for the household)

Expenses – per fortnight	TOTAL \$
Home Loan Repayment	\$
Home Insurance	\$
Contents Insurance	\$
Car Insurance	\$
Ambulance Insurance	\$
Health Insurance	\$
Water	\$
Rates	\$
Power	\$
Gas	\$
House repairs	\$
Car repairs	\$
Fuel	\$
Registrations	\$
Phone / Internet / Mobile	\$
Groceries / food	\$
Chemist	\$
Dentist	\$
Smokes	\$
Alcohol	\$
Gambling	\$
Bus / Train Fares	\$
Pay TV / Movies / Video's	\$
General Presents	\$
Holidays	\$
Haircuts	\$
Hire Appliances	\$
Memberships	\$
Sporting Activities	\$
School Fees	\$
Excursions	\$
Clothes	\$
Books	\$
Other	\$
Other	\$
TOTAL	

** Please provide copies of the last 3 months statements for all bank accounts, credit cards and loans.*

(this information forms an important part of your application)

[illegible]

(provide details of how and when you expect the debt can be cleared).

[illegible]

*****Please note:** All documentation to support your responses on this form are required to be provided as evidence with your application

Checklist:

- ☐ I have completed all questions
- ☐ I have included details for every person of the household
- ☐ The Statutory Declaration has been signed by an authorised person
- ☐ I have seen the Financial Counsellor and they have completed their section of the application.
- ☐ I have provided all supporting documents to prove income of each person
- ☐ I have provided all supporting documents including statements for all bank accounts, credit cards and loans

Privacy Statement:

The East Gippsland Shire Council collects personal information to levy rates; issue permits and licenses and provides a variety of community services. The information collected in this form is used only for the purposes contemplated by the form (primary purposes) and is not passed on to third parties. In some instances however, disclosure is required by law or is necessary for the protection of persons or property. Where this occurs, Council will take every reasonable step to ensure your privacy is protected in accordance with the Information Privacy Act 2000 (Vic). You may obtain further information about Council's Privacy Policy by contacting our Information and Privacy Officer on 5153 9500 or e-mail feedback@egipps.vic.gov.au

State of Victoria

Statutory Declaration

I, _____
[full name]

of _____
[address]

[occupation and employer]

, do solemnly and sincerely declare that the information provided in my application for financial hardship is true and correct, and I make it with the understanding and belief that a person who makes a false declaration is liable to the penalties of perjury.

I acknowledge that rates and interest penalties will continue to accrue in accordance with the *Local Government Act 1989* until the arrears are paid in full or my hardship application is approved for the period specified.

Declared at _____

this _____ day of _____ 20 _____

.....

Signature of person making this declaration

[to be signed in front of an authorised witness]

Before me,

.....

Signature of Authorised Witness

The authorised witness must print or stamp his or her name, address and title under section 107A of the *Evidence (Miscellaneous Provisions) Act 1958* (as of 1 January 2010), (previously *Evidence Act 1958*), (e.g. Justice of the Peace, Pharmacist, Police Officer, Court Registrar, Bank Manager, Medical Practitioner, Dentist)

Application for Financial Hardship Assistance

(Please tick box where applicable)

- [illegible]

Name of Counselling Service:

We ask that you consider the information provided above.

*****Please note:** All documentation to support your answers on this form is required to be included with your application.

This form represents a recommendation to the East Gippsland Shire Council and its officers. The Council retains the right to reject any and all of the recommendations made on this form. The Council may contact the Counsellor to further discuss the contents of the Application for Hardship Assistance.

Contact: «Document_User_Name»
Telephone No: (03) 5153 9500
Email: feedback@egipps.vic.gov.au
File Ref: RA: «Ass_Assm_Number»

Corporate Centre
273 Main Street (PO Box 1618)
Bairnsdale Victoria 3875
Telephone: (03) 5153 9500
National Relay Service: 133 677
Residents' Info Line: 1300 555 886
Facsimile: (03) 5153 9576
Email: feedback@egipps.vic.gov.au
ABN 81 957 967 765

«Document_Issue_Date»

«Ass_Ratepayer_Name»
«Ass_Ratepayer_Address»

Dear Sir/Madam

Financial Hardship Application - Concession

Under the provisions of Sections 170 and 171 (a) of the *Local Government Act 1989*, Council may consider applications from ratepayers who are experiencing financial hardship in relation to paying their rates. Please refer to the guidelines on the application form to see if you may be eligible for assistance.

Ratepayers wishing to make application for consideration for assistance, must do so by completing the enclosed "Financial Hardship Application form". Please return the completed form along with any relevant supporting documentation for consideration.

Your application will be reviewed in accordance with Council's Financial Hardship Policy. You will receive notification in writing as to the outcome of this review along with, where approved, details of the assistance granted and any conditions of your arrangement.

This is a modified financial hardship application form, which is to be used by ratepayers whose only source of income is a Centrelink payment and who have entered into a payment arrangement to pay their Council rates through Centrepay. Details on how to arrange a deduction through Centrepay are enclosed for your reference.

Applications cannot be considered if they are incomplete or have not been signed. Incomplete forms will be placed on hold until the required information is received. Please ensure that you provide telephone contact details in case further follow up is required.

All hardship applications will be held in strict confidence and only made accessible to council officers involved in the processing of the application.

If you have any queries regarding the application process, please contact Council's Rates and Valuations Team on (03) 5153 9500.

Yours sincerely

KYLIE MITCHELL
Rates and Valuation Coordinator

APPLICATION FOR FINANCIAL HARDSHIP ASSISTANCE - CONCESSION



THIS APPLICATION IS LODGED UNDER SECTION 170 OR 171A OF THE LOCAL GOVERNMENT ACT 1989 IN RESPECT OF PROPERTY THAT I OWN, OCCUPY AND PAY THE RATES.

Guidelines:

1. Hardship can only be approved for a property that has a residential component
2. You must reside at the property and be the person responsible for the payment of the rates
3. You must be on a Centrelink benefit payment
4. You must have or be prepared to enter into a payment arrangement through Centrepay
5. You must provide details of all persons who reside at the property
6. You must provide details of income for all residents of the property

Assessment Number	«Ass_Assm_Number»
--------------------------	-------------------

Name (full Name)			
Date of Birth		Marital Status	
Address - Residential			
Address - Mailing			
Home Phone		Mobile Phone	
Email			

1. I am the owner and occupier of the premises known as:

Property Address	Mortgage Balance	Valuation per Rates Notice
	\$	CIV \$

2. The following persons also reside at the premises:

Name	Date of Birth	Relationship to you (Spouse, Partner, Child, Relative)	Occupation

3. I/We also own the following properties

(provide details of all properties owned by members of the household)

Property Address	Mortgage Balance	Property Value	Rent Amount (if applicable)
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
TOTAL			

4. I/We own the following assets

Assets	Applicant	Other	Other	Other
Car/s	\$	\$	\$	\$
Caravan/Camper	\$	\$	\$	\$
Boat / Jet ski	\$	\$	\$	\$
Shares	\$	\$	\$	\$
Other Investments	\$	\$	\$	\$
Bank Account 1	\$	\$	\$	\$
Bank Account 2	\$	\$	\$	\$
Other	\$	\$	\$	\$
Other	\$	\$	\$	\$
TOTAL				

*** Please list extra assets on a separate sheet of paper and attach to application.*

5. I/We owe the following amounts:
(provide details of the total amount owed)

Liabilities / Debt	TOTAL \$
Mortgage	\$
Car Loan/s	\$
Personal Loan/s	\$
Other	\$
Other	\$
Other	\$
TOTAL	

****** Please list extra person's liabilities on a separate sheet of paper and attach to application.

6. I/We have the following fortnightly income
(provide details of the total household income)

	TOTAL \$
*Wages	\$
**Centrelink	\$
Other	\$
Other	\$
Other	\$
TOTAL	

* Please provide copies of your 3 most recent and consecutive payslip (if applicable).

** Please provide a copy of your income statement and letter from Centrelink.

7. I/We have the following fortnightly expenses:
(Please list the total expenses for the household)

Expenses – per fortnight	TOTAL \$
Home Loan Repayment	\$
Home Insurance	\$
Contents Insurance	\$
Car Insurance	\$
Ambulance Insurance	\$
Health Insurance	\$
Water	\$
Rates	\$
Power	\$
Gas	\$
House repairs	\$
Car repairs	\$
Fuel	\$
Registrations	\$
Phone / Internet / Mobile	\$
Groceries / food	\$
Chemist	\$
Dentist	\$
Smokes	\$
Alcohol	\$
Gambling	\$
Bus / Train Fares	\$
Pay TV / Movies / Video's	\$
General Presents	\$
Holidays	\$
Haircuts	\$
Hire Appliances	\$
Memberships	\$
Sporting Activities	\$
School Fees	\$
Excursions	\$
Clothes	\$
Books	\$
Other	\$
Other	\$
TOTAL	

* Please provide copies of the last 3 months statements for all bank accounts, credit cards and loans.

8. The cause of my/our financial hardship is:
(this information forms and important part of your application)

9. I/We plan to be able to clear this debt by:
(provide details of how and when you expect the debt can be cleared).

*****Please note:** All documentation to support your responses on this form are required to be provided as evidence with your application

Checklist:

- ☐ I have completed all questions
- ☐ I have included details for every person of the household
- ☐ The Statutory Declaration has been signed by an authorised person
- ☐ I have provided all supporting documents to prove income of each person
- ☐ I have provided all supporting documents including statements for all bank accounts, credit cards and loans

Privacy Statement:

The East Gippsland Shire Council collects personal information to levy rates; issue permits and licenses and provides a variety of community services. The information collected in this form is used only for the purposes contemplated by the form (primary purposes) and is not passed on to third parties. In some instances however, disclosure is required by law or is necessary for the protection of persons or property. Where this occurs, Council will take every reasonable step to ensure your privacy is protected in accordance with the Information Privacy Act 2000 (Vic). You may obtain further information about Council's Privacy Policy by contacting our Information and Privacy Officer on 5153 9500 or e-mail feedback@egipps.vic.gov.au

State of Victoria

Statutory Declaration

I, _____
[full name]

of _____
[address]

[occupation and employer]

, do solemnly and sincerely declare that the information provided in my application for financial hardship is true and correct, and I make it with the understanding and belief that a person who makes a false declaration is liable to the penalties of perjury.

I acknowledge that rates and interest penalties will continue to accrue in accordance with the *Local Government Act 1989* until the arrears are paid in full or my hardship application is approved for the period specified.

Declared at _____

this _____ day of _____ 20 _____

.....

Signature of person making this declaration

[to be signed in front of an authorised witness]

Before me,

.....

Signature of Authorised Witness

The authorised witness must print or stamp his or her name, address and title under section 107A of the *Evidence (Miscellaneous Provisions) Act 1958* (as of 1 January 2010), (previously *Evidence Act 1958*), (e.g. Justice of the Peace, Pharmacist, Police Officer, Court Registrar, Bank Manager, Medical Practitioner, Dentist)

How to set up a Centrepay deduction to make regular payments towards your Council rates.

Centrepay is a free direct debit payment service available to customers who receive a Centrelink payment.



You can arrange your deductions online, using Centrelink Online Services
Visit www.centrelink.gov.au to register and to find out more information about Centrepay



You can arrange your deductions over the phone.
Simply call Centrelink who will process your deduction request and assist you with any questions you have concerning Centrepay. Please call your normal Centrelink payment number:

Newstart/Employment Services	13 2850	Age Pension/Retirement Services	13 2300
Family/Parenting Payment	136150	Youth and Student Services	13 2490
Disability, Sickness and Carer Services	13 2717	ABSTUDY	13 2317

You will need certain information regarding East Gippsland Shire Council to set up this service:

Service providers name:	East Gippsland Shire Council
Service providers address:	PO Box 1618, Bairnsdale VIC 3875
Service providers phone no:	03 5153 9500
Service providers Centrepay Reference Number:	555-015-834-V
Your Account Number: (Assessment No & Check Digit) «Ass_Assm_Number»«Ass_Assm_Check_Digit»	
Type of Bill:	Council Rates

Contact: Rates and Valuation Department
Telephone No: (03) 5153 9500
Email: feedback@egipps.vic.gov.au
File Ref: RA: «Ass_Assm_Number»

Corporate Centre
273 Main Street (PO Box 1618)
Bairnsdale Victoria 3875

Telephone: (03) 5153 9500

National Relay Service: 133 677

Residents' Info Line: 1300 555 886

Facsimile: (03) 5153 9576

Email: feedback@egipps.vic.gov.au

ABN 81 957 967 765

«Document_Issue_Date»

«Ass_Ratepayer_Name»

«Ass_Ratepayer_Address»

Dear Sir/Madam

Financial Hardship Application – Natural Disaster

Under the provisions of Sections 170 and 171 (a) of the *Local Government Act 1989*, Council may consider applications from ratepayers who are experiencing financial hardship in relation to paying their rates. Please refer to the guidelines on the application form to see if you may be eligible for assistance.

Ratepayers wishing to make application for consideration for assistance, must do so by completing the enclosed "Financial Hardship Application Form". Please return the completed form along with any relevant supporting documentation for consideration.

Your application will then be reviewed in accordance with Council's Financial Hardship Policy. You will receive notification in writing as to the outcome of this review along with, where approved details of the assistance granted.

Incomplete forms may take longer to assess. For this reason, please ensure you provide telephone contact details in case further follow up is required.

If you have any queries regarding the application process, please contact Council's Rates and Valuations Team on (03) 5153 9500.

Yours sincerely

KYLIE MITCHELL
Rates and Valuation Coordinator

APPLICATION FOR FINANCIAL HARDSHIP ASSISTANCE – NATURAL DISASTER

THIS APPLICATION IS LODGED UNDER SECTION 170 OR 171A OF THE LOCAL GOVERNMENT ACT 1989 IN RESPECT OF PROPERTY WHICH I AM THE RESPONSIBLE FOR THE RATES (The Ratepayer).



Guidelines:

1. Hardship can only be approved for a property where the applicant is responsible for the payment of rates;
2. You must have been financially impacted by the recent fires;

Name (full Name)			
Address - Residential			
Address - Mailing			
Phone (BH)		Mobile Phone	
Email			

I DO SOLEMNLY AND SINCERELY DECLARE THAT:

1. I am the ratepayer for the following properties:

ASSESSEMENT NUMBER	Property Address
«Ass_Assm_Num ber»	«Ass_Assm_Location»

** Please list extra assessments on a separate sheet of paper and attach to application.*

2. The cause of my financial hardship is:

(please provide details of how the recent fires have impacted on your financial situation)

3. I plan to be able to clear this debt by:

(please provide details of how and when you expect to be pay the rates due).

..... (Signature of person making declaration)

..... (Date)

***Please note:** Any documentation to support your responses on this form can be provided as evidence with your application

Checklist:

- ☐ I have completed all questions
- ☐ I have provided documents in support of my application (if relevant)

Privacy Statement:

The East Gippsland Shire Council collects personal information to levy rates; issue permits and licenses and provides a variety of community services. The information collected in this form is used only for the purposes contemplated by the form (primary purposes) and is not passed on to third parties. In some instances however, disclosure is required by law or is necessary for the protection of persons or property. Where this occurs, Council will take every reasonable step to ensure your privacy is protected in accordance with the Information Privacy Act 2000 (Vic). You may obtain further information about Council's Privacy Policy by contacting our Information and Privacy Officer on 5153 9500 or e-mail feedback@egipps.vic.gov.au