

## Financial Hardship Policy

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### POLICY STATEMENT

The Shire of Cunderdin acknowledge that ratepayers may experience severe financial hardship. Council, in a bid to aid ratepayers, provide individual applicants alternative payment arrangement options.

### APPLICATION

Ratepayers are eligible to apply for financial assistance on an annual basis and only valid for that respective financial year to assist with payment of outstanding rates, debtors and service charges provided they meet the following criteria:

- i) The applicant must be the owner or co-owner of the property and liable for payment of rates and charges.
- ii) Provide evidence of loss or significant reduction of employment income.
- iii) Provide necessary documentation to prove financial hardship.
- iv) Provide a statement of current financial position from a financial advisor - if possible.
- v) If any information in applications is found to be false or misleading, the application will be deemed as an unsuccessful application.

The application form in Schedule 3.8.1 – Financial Hardship Application, explains the types of evidence required to be submitted for hardship consideration. However, if Shire administration staff require additional evidence or clarification from a ratepayer to support the application, staff will contact applicant to advise what additional information is required.

Interactions between applicants, staff and Council will be undertaken in the absolute discretion. Application outcomes, determined by Council, will be given in writing.

The following definitions apply to the Shire's financial hardship applications:

**Ratepayer:** a person who is liable to pay rates on a property in the Shire of Cunderdin. This may be the owner of the property or could also be the person renting the property if the rental agreement requires that person to pay rates.

**Severe financial hardship:** occurs when a ratepayer is genuinely struggling to pay the rates and charges owed and struggling to meet other financial obligations. Genuine financial hardship does not arise where it is inconvenient to pay the rates owed or it is subject to the timing of income; for example, holiday pay, dividends, lump sum payment. Genuine financial hardship may occur in the following circumstances:

- i) Forced (stood down or made redundant) unemployment or underemployment for a minimum of 3 consecutive months.
- ii) Loss of income for a minimum of 3 consecutive months and with a loss of 30% or more of normal wage.
- iii) Trauma/tragedy that has impacted the ability to meet financial obligations.
- iv) Serious illness or long term recovery from serious illness.
- v) Impact of natural disaster i.e. fire, flood etc.
- vi) Other factors that may result in an unforeseen and substantial change to the ratepayer's capacity to meet their financial obligations.

**Rates and charges:** mean the Council rates and charges that appear on a rates notice:

- General rate
- Waste charges
- Other service charges applicable

- Any interest or penalties that Council can charge if the rates and charges are not paid on time

The Rates Financial Hardship Application form and evidence of financial hardship are to be submitted by the ratepayer by email to [hayley.byernes@cunderdin.wa.gov.au](mailto:hayley.byernes@cunderdin.wa.gov.au) or via post PO Box 100, Cunderdin WA 6407

#### **OBJECTIVE**

To recognise that some ratepayers may experience significant financial hardship due to extenuating circumstances from time to time.

The Shire of Cunderdin offers fair, equitable, consistent, and dignified support to ratepayers or debtors suffering financial hardship.

#### **STATUTORY CONTEXT**

*Local Government Act 1995*

*Rates and Charges (Rebates and Deferments) Act 1992*

#### **CORPORATE CONTEXT**

Council Policy Manual

3.10 Debt Collection Policy

#### **HISTORY**

Policy Adopted 18 June 2020

Policy Revision Adopted 23 October 2024

#### **REFERENCES**

Nil.

## Schedule 3.8.1 – Financial Hardship Application



Return Form to;  
Shire of Cunderdin, 37 Lundy Ave, Cunderdin WA 6407  
Po Box 100, Cunderdin WA 6407  
T (08) 9635 2700 E: [hayley.byrnes@cunderdin.wa.gov.au](mailto:hayley.byrnes@cunderdin.wa.gov.au)

### FINANCIAL HARDSHIP APPLICATION

The Shire of Cunderdin know that anyone can experience financial difficulties at one time or another. In some cases, the difficulty is temporary, and you might just need some time to get back on your feet. In others, the difficulty may be longer term. Our aim is to aid ratepayers during times of financial hardship.

Ratepayers who are facing payment difficulties due to financial hardship can apply to enter into a payment plan with the Council. The payment plan will provide an extension on current payments, whilst suspending interest charges for rates, charges and administration fees (excluding ESL). The suspension of penalty interest will apply only for the duration of the current ratepayer's payment plan.

Financial Hardship will be assessed in accordance with the same eligibility criteria used to assess genuine financial hardship assistance in respect of rates and charges as per Council's Financial Hardship Policy and Debt Collection Policy. All applications will be presented to Council as a private and confidential item.

The Shire will provide to you in writing the outcome of Council's decision. All accepted Financial Hardship Applications will have a commencement and end date and will need to be reviewed upon expiry.

**Please note:** If you are applying for assistance for more than one property, you must complete a separate application form for each property, as the nature, type, and ownership of each may differ.

To apply, please complete the form below and submit your application to [hayley.byrnes@cunderdin.wa.gov.au](mailto:hayley.byrnes@cunderdin.wa.gov.au).

## 1. Property Information

**Assessment Number**

**Property Address**

What are the property's rates outstanding?

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

If the property is a rental who is the managing agent?

Lease Type?

## 2. Owner/Ratepayer Information

**Applicant**

Are you the sole owner/ratepayer of the property?  Yes  No

Company Name  
(if applicable)

Surname

Given Names

Residential Address

Postal Address

Email Address

Mobile No

Phone No.

**Owner 2**

Surname

Given Names

Residential Address

Postal Address

Email Address

Mobile No

Phone No.

## 3. Financial Hardship

**Please tell us how you have been paying your 2023/2024 rates account?**

	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 been diagnosed with a communicable disease and am unable to work.

	Death in the Family.
	Temporary physical and mental health problems.
	Domestic or family violence.

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

**Have you applied for any financial assistance measures? (for example, JobSeeker or JobKeeper payments, access to Superannuation)? Please indicate:**

- JobSeeker Payment
- JobKeeper Payment
- Other (please specify below):

Please explain:

**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. Income and Expenditure – Please complete the sections below:

Income – Gross weekly amount received		Frequency	Amount
Wage and Salaries			
Pension or other government benefits			
Spouse or partners income			
Interest from banks and financial institutions or dividends			
Compensation, superannuation insurance or retirement benefits			
Have you received any other income? (child support, rental income)?	Please state type of payment:		
<b>Income</b>			

Expenditure / Outgoings weekly		Provider Name	Frequency	Amount
Mortgage/Rent				
Other mortgages/business loans				
Other loans (Car, Personal Loans)				
Credit Cards (including Zip, Afterpay)				
Utilities	Power	Synergy		
	Water	Water Corporation		
	Rates			
	Phone			
Insurances				
Living Expenses				
Other Expenses				
<b>Expenditure</b>				

<b>INCOME AND EXPENDITURE SUMMARY</b>	<b>Total Income</b>	
	<b>Less Total Expenditure</b>	
	<b>TOTAL BALANCE</b>	

#### 5. Dependents

Do you have dependents you are supporting? Please indicate:

	Spouse /Partner	
	Children	Number of dependent children:
	Other (please name)	

#### 6. Payment Proposal

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

Amount	
Frequency	

## 7. Supporting Documentation

**Please provide on lodgment the relevant documentation to support your financial hardship application. As per below:**

➤ Bank Statement/s
➤ Medical Certificate
➤ Centrelink
➤ A letter or email from your employer on branded letterhead advising that you have either been stood down or made redundant. This will need to include that your work hours have been reduced from hours per week to approximately _____hours per week since_____
➤ If you are self-employed or a business, a copy of your Business Activity Statements showing same time last year compared to same time this financial year.
➤ 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 Cunderdin.

I declare that I am the ratepayer and authorised person of the above-mentioned property.

I am obliged to inform the Shire of Cunderdin in writing of any changes in my circumstances that would no longer warrant consideration of Financial Hardship.

I/We understand that any documents we provide will only be reproduced by the City for internal purposes only.

Signature of Applicant

Date:

## Processing Your Application

Once you have completed this form please mail to:

Shire of Cunderdin

PO Box 100

CUNDERDIN WA 6407

Or Email to [hayley.byrnes@cunderdin.wa.gov.au](mailto:hayley.byrnes@cunderdin.wa.gov.au)

If you have any questions, please contact Rates on (08) 9635 2700 and provide your relevant assessment number. We will then advise if your application form has been received and if it has

been assessed.

### Support Services Contact Information

Name	Phone	Website
HealthyWA	1800 022 222	<a href="https://www.healthywa.wa.gov.au/">https://www.healthywa.wa.gov.au/</a>
Lifeline Australia (personal crisis support services)	13 11 14	<a href="https://www.lifeline.org.au/">https://www.lifeline.org.au/</a>
Australian Government Services Australia (links to MyGov, Centrelink and Medicare)	1800 020 080	<a href="https://www.servicesaustralia.gov.au/individuals/subjects/affected-coronavirus-covid-19">https://www.servicesaustralia.gov.au/individuals/subjects/affected-coronavirus-covid-19</a>
Financial Counselling Services	1800 007 007 1800 612 004 or (08) 9964 7033	<a href="https://ndh.org.au/">https://ndh.org.au/</a> <a href="http://www.ruralwest.com.au">www.ruralwest.com.au</a>

### Office Use Only

Application Received:	Date:	Officer:
Application added to the Financial Hardship Register:	Date:	Officer:
Application Reviewed by:	Date:	Officer:
<input type="checkbox"/>	Application Approved Action Date:	
<input type="checkbox"/>	Application Rejected Action Date:	
Reason for Rejection:		
<input type="checkbox"/>	Applicant Notified of Decision Action Date:	
<input type="checkbox"/>	Interest Charges removed/not applied Action Date:	
<input type="checkbox"/>	Administration Charges removed/not applied Action Date:	
<input type="checkbox"/>	Memo added to ratepayer account for Financial Hardship approval Action Date:	
<input type="checkbox"/>	Application and decision registered in City's record keeping system Action Date:	