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 Mingenew WA 6522
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mingenew.wa.gov.au

Financial Hardship Application

The Shire of Mingenew accept that some ratepayers may experience significant financial hardship during and as a result of where a declared state of emergency is in force. Our aim is to aid ratepayers during times of financial stress when such emergency has been resolved.

We are encouraging ratepayers who can continue to make payments on their rates to do so, preferably by 30 June each year to avoid new billing creating an even more difficult financial position for them.

Ratepayers who are facing payment difficulties due to financial hardship can apply to enter 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 (including 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 1.3.10 Financial Hardship Policy and 1.3.9 Debt Collection Policy.

To apply, please complete the form below or via Shire of Mingenew website (www.mingenew.wa.gov.au) and submit your application to rates@mingenew.wa.gov.au.

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.

1. Owner/ratepayer information

Are you the sole owner/co-owner/ratepayer of the property?

Yes No

Surname:

Given name/s:

Company name (if applicable):

Email address:

Phone number:

Residential address:

Postal Address:

2. Property information

Assessment number:

Property address:

What is the property's rates account balance?

Is the property owner occupied or is it a rental?

Owner occupied Rental

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

What is the property lease type? (if applicable)

Continued on next page

3. Financial hardship

Is your request for assistance caused by the impact of a declared emergency?

- Yes No

If yes, please specify type of emergency:

How have you been paying your previous rates account?

- Instalments (x2 payments)
 Instalments (x4 payments)
 Payment plan
 Other (please explain):

If you have been paying via payment plan, is it active? Or has it been cancelled due to reaching maximum number of defaults?

- Active Cancelled

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 had to self-isolate
 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
 Other (please explain):

Have you or your employer applied for any of the Federal or State Government's assistance or other financial assistance measures?

- JobSeeker payment
 JobKeeper payment
 Superannuation access
 Other (please specify):

How long do you expect you will be experiencing financial difficulty?

- 1-3 months
 3-6 months
 More than 6 months

Why are you expecting financial difficulty for the period of time selected above?

Continued on next page

4. Income and expenditure

Please fill in the tables below:

Form of income	Frequency	Amount
Wage/salary		
Pension or other government benefits		
Spouse or partners income		
Interest from banks and financial institutions or dividends		
Compensation, superannuation insurance or retirement benefits		
Any other form of income (e.g. child support, rental income) Please state: _____		
Total income:		

Outgoing expenditure	Provider name	Frequency	Amount
Mortgage/home loan			
Other mortgage/business loans			
Other loans			
Credit cards			
Utilities	Power:		
	Water:		
	Rates:		
	Phone:		
Insurances			
Living expenses			
Any other outgoing expenditure (e.g. school fees, medical costs) Please state: _____			
Total expenditure:			

Continued on next page

Income and expenditure summary

Total Income	
Less Total Expenditure	
TOTAL BALANCE	

5. Dependents

Please indicate any dependents you are supporting:

Spouse/partner

Children

Number of dependent children:

Other (please specify):

6. Payment proposal

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

Amount:

Frequency:

7. Supporting documentation

To assist us with your application, please provide the relevant documentation on lodgement of your financial hardship application:

- Bank Statement/s
- Medical Certificate
- Centrelink
- Letter from employer
- 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)

8. Declaration

I confirm that the information provided within this Application for Financial Hardship is accurate, and that there have been no misrepresentations or omissions of fact that would otherwise influence the review and decision of the Shire of Mingenew.

I confirm that the information provided within this Application for Financial Hardship is accurate, and that there have been no misrepresentations or omissions of fact that would otherwise influence the review and decision of the Shire of Mingenew.

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

Signature of applicant:

Date:

Processing your application

Once you have completed this form please mail to:

Shire of Mingenew
PO Box 120
MINGENEW WA 6522

Or email to rates@mingenew.wa.gov.au

If you have any questions, please contact Rates on (08) 9928 1102 and provide your relevant assessment number. We will then advise if your application form has been received and if it has been assessed.

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Useful information

The Australian Government is providing a range of measures to address the global health crisis related to coronavirus. For information on the economic response to coronavirus including details of the JobKeeper payment scheme and an overview of the Government's targeted economic response packages, visit the Australian Government, The [Treasury's webpage](#).

The Department of Health are the lead agency on coronavirus (COVID-19) and people are advised to visit their website as a true and accurate source of information.

For general health information and advice on coronavirus (COVID-19), visit the [Department of Health's webpage](#).

Emergency assistance and support

Information on immediate emergency assistance or support is available for those affected by COVID-19:

- For local emergency relief, visit [serviceproviders.dss.gov.au](#).
- To test eligibility for income support payments including JobSeeker, contact Services Australia, visit [servicesaustralia.gov.au](#).
- For financial counselling, including advice on managing debt, visit [National Debt Helpline](#) or visit MoneySmart for advice to help you manage your money.
- Those on a low income may be eligible to apply for a 'No Interest Loan'. For more information and details on how to apply, visit [Good Shepherd Microfinance](#).

Name	Phone	Website
Government of Western Australia – Department of Health	1800 020 080	https://ww2.health.wa.gov.au/Articles/A_E/Coronavirus
HealthyWA	1800 022 222	https://www.healthywa.wa.gov.au/
Lifeline Australia (personal crisis support services)	13 11 14	https://www.lifeline.org.au/
Australian Government Services Australia (links to MyGov, Centrelink and Medicare)	1800 020 080	https://www.servicesaustralia.gov.au/individuals/subjects/affected-coronavirus-covid-19
Financial Counselling Services	1800 007 007 1800 612 004 or (08) 9964 7033	https://ndh.org.au/ www.ruralwest.com.au
Ethnolink Language Services	1300 727 441	https://www.ethnolink.com.au/covid-19-coronavirus-translated-resources