



COVID-19 FINANCIAL HARDSHIP APPLICATION

The Shire ("We") recognises that some ratepayers may experience significant financial hardship during and as a result of the coronavirus (COVID-19) pandemic. We aim to provide assistance to ratepayers through the COVID-19 event without creating additional financial stress when the pandemic has been resolved.

We are encouraging ratepayers who can continue to make payments on their rates to do so, preferably by 30 June 2020 to avoid new 2020/21 billing creating an even more difficult financial position for them.

Ratepayers who are facing payment difficulties due to financial hardship can apply to enter into a payment plan with the Shire. The payment plan will allow an extension in time to pay, with the suspension of interest charges for rates and charges and administration fees (excluding ESL) examined on a case by case basis. If granted, the suspension of penalty interest will apply only for the duration of the ratepayer's COVID-19 payment plan.

Hardship assistance will be assessed in accordance with Council Policy – FP11 – Financial Hardship During a Declared State of Emergency.

To apply, please complete the form below and submit your application to council@jerramungup.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. Property Information

Assessment Number

Property Address

What is the property's rates account balance?

What is the property's rate code description?

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

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

Are you leasing the property?

Lease Type?

2. Owner/Ratepayer Information

Are you an owner and ratepayer of the property?

Surname / Company Name

Given Names

Residential Address

Postal Address

Email Address

Mobile No

Phone No

3. Financial Hardship

Is your request for assistance caused by the impacts of the coronavirus (COVID-19)?

Yes

No



Please tell us how you have been paying your 2019/20 rates account?

Instalments (x 2 payments)
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 had to self-isolate.
I have been diagnosed with coronavirus (COVID-19) 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:

Add text

Have you or your employer applied for any of the Federal Government's coronavirus (COVID-19) or other financial assistance measures? (for example, JobSeeker or JobKeeper payments, access to Superannuation)? Please indicate:

JobSeeker Payment	
JobKeeper Payment	
Other Payment/s	Please explain: Add text

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: Add text



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: Add text		
		Income	

Expenditure outgoings weekly		Provider Name	Frequency	Amount
Mortgage/Home loan				
Other mortgages/business loans				
Other loans				
Credit Cards				
Utilities	Power			
	Water			
	Rates			
	Phone			
Insurances				
Living Expenses				
			Expenditure	

INCOME AND EXPENDITURE SUMMARY	Total Income	
	Less Total Expenditure	
	TOTAL BALANCE	

5. Dependents

Do you have dependents you are supporting? Please indicate:

Spouse /Partner	
Children	Many dependent children do you have?
Other (please name)	

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 on lodgment the relevant documentation to support your financial hardship application. For example :

➤ Bank Statement/s
➤ Medical Certificate
➤ Centrelink
➤ Letter from employer
➤ Letter from a Provider who have deemed you to be in financial hardship (e.g. bank, super fund, utilities)
➤ Letter from a recognised financial counsellor or planner confirming financial hardship
➤ Documentation such as a statutory declaration from a person familiar with the your financial circumstances (e.g. family doctor, accountant,)

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 \(link is external\)](#).

Support Services Contact Information

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 Service	1800 007 007	https://ndh.org.au/
Ethnolink Language Services	1300 727 441	https://www.ethnolink.com.au/covid-19-coronavirus-translated-resources