

## FINANCIAL HARDSHIP APPLICATION

The City of Cockburn has adopted a Financial Hardship Policy to support and assist those in our community that may be suffering financial hardship or other life events that impact a person's capacity to pay their Rates and Service Charges. We want to ensure that eligible Ratepayers can apply and be considered for assistance to meet their Rates payment responsibilities.

A successful application will result in a rates payment plan agreed between you and the City of Cockburn and if there is extreme financial hardship, penalty interest will not be applied for the financial year that the application is approved.

A new application must be submitted each financial year.

The City of Cockburn expects that Ratepayers will make reasonable efforts to make payments in accordance with their agreed payment plan, but we do understand that things can change, and you can contact us at any time to request an adjustment to your payment plan.

### Are you eligible to apply?

Any Ratepayer experiencing difficulties in meeting their financial commitments is eligible to apply.

### How is a decision made about my application?

Decisions about financial hardship applications will be assessed based on the information provided in the application form and attachments submitted. This information will be assessed against the requirements of the City of Cockburn's Financial Hardship Policy. You can read the Financial Hardship Policy on our website [Policy](#) or request a copy from our Rates Section.

After you submit an application, we will contact you if we need more information.

## APPLYING FOR FINANCIAL HARDSHIP

### Do you need help to make an application?

Contact our Rates Section on (08) 9411 3467 and one of our team will assist you.

### Privacy and Confidentiality

We understand that the information requested in this application is sensitive and we will treat it as confidential and only use this information for making decisions regarding your rates debt.

9 Coleville Crescent, Spearwood WA 6163, PO Box 1215, Bibra Lake DC WA 6965

T: 08 9411 3444 E: [customer@cockburn.wa.gov.au](mailto:customer@cockburn.wa.gov.au)

W: [cockburn.wa.gov.au](http://cockburn.wa.gov.au) ABN 27 471 341 209

## Supporting Documentation Required

Documentation needs to be provided in support of your application to enable it to be assessed. The application will not be assessed without the following documentation:

### Employment and income details

- Centrelink payment evidence
- Letter from your employer / recent payslips

### Expenditure and financial situation

- Letter from financial counsellor, confirming financial circumstances.

### Health or other situations

- Letter from medical practitioner

As part of your application for financial hardship, you will be required to undertake financial counselling to determine your capacity to pay and to provide a copy of this information to the City.

## Right to have the decision reviewed

If you are not happy with our decision about your application, you can ask for the decision to be reviewed. Decision review requests can be submitted to the Chief Executive Officer, who will consider your request and advise you of the outcome. Email your request to [customer@cockburn.wa.gov.au](mailto:customer@cockburn.wa.gov.au) or mail to PO Box 1215 Bibra Lake DC WA 6965

If you are still unhappy with the decision and outcome of your appeal, you can seek advice from Ombudsman WA – check the website [www.ombudsman.wa.gov.au](http://www.ombudsman.wa.gov.au) or Phone 08 9220 7555, Free call 1800 117 000 or email [mail@ombudsman.wa.gov.au](mailto:mail@ombudsman.wa.gov.au)

## RATEABLE PROPERTY DETAILS

<b>Address:</b>			
	<b>Suburb:</b>		<b>Postcode:</b>
<b>Property Number (if known)</b>			
<b>Outstanding Rate Account Balance (if known)</b>	\$		
<b>Is the property owner / occupied or is it rented?</b>	<input type="checkbox"/> Owner/Occupied		
	<input type="checkbox"/> Tenanted Rental		
	<input type="checkbox"/> Untenanted Rental		
<b>If the property is rented, do you have an Agent? If Yes, please provide the Agents Name</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No – it is self managed Managing Agent:		

## APPLICANT DETAILS

Ratepayer 1			
<b>Company Name</b>			
<b>Surname:</b>		<b>First Name:</b>	
<b>Residential Address:</b>			
	<b>Suburb:</b>		<b>Postcode:</b>
<b>Postal Address</b>			
	<b>Suburb:</b>		<b>Postcode:</b>
<b>Email:</b>			
<b>Telephone:</b>		<b>Mobile:</b>	
Ratepayer 2 (if applicable)			
<b>Company Name</b>			
<b>Surname:</b>		<b>First Name:</b>	
<b>Residential Address:</b>			
	<b>Suburb:</b>		<b>Postcode:</b>
<b>Postal Address</b>			
	<b>Suburb:</b>		<b>Postcode:</b>
<b>Email:</b>			
<b>Telephone:</b>		<b>Mobile:</b>	

### FAMILY CIRCUMSTANCES

Are you supporting dependents?

<input type="checkbox"/>	Spouse / Partner	
<input type="checkbox"/>	Children	How many dependent children do you support? <input type="text"/>
<input type="checkbox"/>	Other (please provide details)	

### NOMINATE AN AUTHORISED AGENT

You can authorise another person to deal with the City of Cockburn regarding your financial hardship application and rates debt:

Agency Name:	<input type="text"/>		
Contact Surname:	<input type="text"/>	First Name:	<input type="text"/>
Contact Address:	<input type="text"/>		
	Suburb:	<input type="text"/>	Postcode:
	<input type="text"/>	<input type="text"/>	<input type="text"/>
Email:	<input type="text"/>		
Telephone:	<input type="text"/>	Mobile:	<input type="text"/>

### RATE CONCESSION ENTITLEMENT

You may be entitled to a Rates concession or deferment.

Applicant 1	Applicant 2	Do currently you hold any of the following cards?
<input type="checkbox"/>	<input type="checkbox"/>	<b>Seniors Card ONLY</b>
<input type="checkbox"/>	<input type="checkbox"/>	<b>WA Seniors Card AND a Commonwealth Health Care Card</b> (you must have both cards)
<input type="checkbox"/>	<input type="checkbox"/>	<b>Pensioner Concession Card OR State Concession Card</b>

### FINANCIAL HARDSHIP INFORMATION

Please tell us about the reasons your financial circumstances have changed.

	Ratepayer 1	Ratepayer 2
<b>Have you petitioned for bankruptcy?</b> <i>If yes, you are <u>not</u> eligible under the Financial Hardship Policy.</i>	<input type="checkbox"/> Yes / <input type="checkbox"/> No	<input type="checkbox"/> Yes / <input type="checkbox"/> No
<b>Have you liaised with your bank or financial institution regarding your financial situation and outstanding rates?</b>	<input type="checkbox"/> Yes / <input type="checkbox"/> No	<input type="checkbox"/> Yes / <input type="checkbox"/> No
<i>Please select all applicable reasons from the list below:</i>		
<input type="checkbox"/> <b>Unemployed</b>	Date employment ceased:	<input type="text"/>
		<input type="text"/>

<input type="checkbox"/>	<b>Under-employed</b>	Average hours worked p/week:		
<input type="checkbox"/>	<b>Temporarily stood-down</b>	Date of stand-down:		
<input type="checkbox"/>	<b>Income has been reduced</b> <i>Please provide details in the Financial Information section below.</i>			
<input type="checkbox"/>	<b>Unable to work due to responsibilities as a carer</b>		<i>Please attach copy of letter from medical practitioner</i>	
<input type="checkbox"/>	<b>Unable to work due to physical or mental health diagnosis</b>			
<input type="checkbox"/>	<b>Death in the family</b>			
<input type="checkbox"/>	<b>Family or domestic violence</b>			
<input type="checkbox"/>	<b>Other</b> <i>(Please provide details)</i>			

### CURRENT FINANCIAL INFORMATION

Accurate financial information is important so you do not commit to an unrealistic payment plan

<b>INCOME</b> <i>Please provide <u>monthly</u> Net Income</i>		<b>Ratepayer 1</b>	<b>Ratepayer 2</b>
<input type="checkbox"/>	<b>Wages / Salary</b>	\$	\$
<input type="checkbox"/>	<b>Pension or other Government Benefit</b> (i.e. JobSeeker)	\$	\$
<input type="checkbox"/>	<b>Interest or earnings from banks, financial institutions or dividends</b>	\$	\$
<input type="checkbox"/>	<b>Compensation, superannuation, insurance or retirement benefits</b>	\$	\$
<input type="checkbox"/>	<b>Child Support Payments</b>	\$	\$
<input type="checkbox"/>	<b>Rental income</b>	\$	\$
<input type="checkbox"/>	<b>Other income?</b> (Please describe)	\$	\$
Office Use ONLY		Calculate Total Monthly Income	
		\$	
<b>If Reduced Income</b> is a reason for this Financial Hardship Application, please complete:		<b>Ratepayer 1</b>	<b>Ratepayer 2</b>

Previous monthly income:		\$	\$
Date that reduced income occurred:		/ /	/ /
Current monthly income:		\$	\$
Is the reduction in your income temporary?		<input type="checkbox"/> Yes / <input type="checkbox"/> No	<input type="checkbox"/> Yes / <input type="checkbox"/> No
Office Use ONLY	Calculate Monthly Income Reduction	\$	

EXPENSES			\$ Amount per month
<i>Please provide <b>monthly household expenditure</b> as a total for all applicants :</i>			
<input type="checkbox"/>	Mortgage / Home Loan		\$
<input type="checkbox"/>	Other Mortgages / business loans		\$
<input type="checkbox"/>	Lease / rental payments		\$
<input type="checkbox"/>	Other loans		\$
<input type="checkbox"/>	Credit Card/s		\$
<input type="checkbox"/>	Utilities	Power	\$
		Water	\$
		Internet	\$
		Phone/s	\$
<input type="checkbox"/>	Insurances		\$
<input type="checkbox"/>	Food and living expenses		\$
<input type="checkbox"/>	Motor vehicle expenses ( <i>licensing, repairs, fuel</i> )		\$
<input type="checkbox"/>	Entertainment ( <i>streaming services / eating out, etc</i> )		\$
<input type="checkbox"/>	Other expenditure? ( <i>Please provide details</i> )		\$
Office Use ONLY		Calculate Total Monthly Expenditure	\$

## SUPPORTING DOCUMENTS

Please provide copies of documents you may have to support this application.

<input type="checkbox"/>	<b>Letter from financial counsellor, confirming financial hardship circumstances – MANDATORY REQUIREMENT</b>
<input type="checkbox"/>	<b>Letter from medical practitioner</b>
<input type="checkbox"/>	<b>Centrelink payment evidence</b>
<input type="checkbox"/>	<b>Letter from your employer / recent payslips</b>
<input type="checkbox"/>	<b>Letter from another agency that has deemed you to be in financial hardship</b> <i>i.e. your bank, superannuation fund or utility provider</i>
<input type="checkbox"/>	<b>Statutory declaration from a professional familiar with your financial circumstances</b> <i>i.e. family doctor, accountant</i>
<input type="checkbox"/>	<b>Other (please list)</b>   

## PAYMENT PROPOSAL

Please provide a payment proposal that, if approved, will be your commitment to make payments toward your rates debt.

Before selecting an option below, please consider all your financial commitments so that your payment proposal will **not** limit your ability to meet basic living expenses for you and your dependents.

<input type="checkbox"/>	<b>OPTION 1 Regular Payment Plan</b>		
	Nominate how much you want to pay and how frequently you want to pay this amount. <b><u>This option is preferred</u></b> as it will help you to reduce your rates debt through regular payments. This option helps to avoid having to make a large single payment that may impact your ability to meet basic living expenses for you and your dependents.		
	<b>Proposed Payment Amount:</b>	\$	
	<b>Proposed Payment Frequency</b>	<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly
		<input type="checkbox"/> Bi-monthly	<input type="checkbox"/> Quarterly
	<b>Proposed Start Date:</b>		

<input type="checkbox"/>	<b>OPTION 2 Defer Payment in Full</b>
	Nominate a date on which you will pay your rates debt in full.

	<p>This option may be suitable if you are <u>temporarily</u> unable to work or <u>temporarily</u> have reduced income and you <u>know</u> when your circumstances will return to normal.</p> <p><b><u>DO NOT select this option</u></b> if you are not certain that you can pay your rates debt in full on or before the nominated date, as if you fail to do so, the City of Cockburn may initiate debt collection proceedings.</p>	
	<p><b>Please defer my rates debt DUE DATE to:</b></p>	<p><i>(Write date here)</i></p>

DECLARATION
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**I/We declare that the information provided in this Financial Hardship Application is accurate and I will advise the City of Cockburn if there is any change to my / our financial circumstances that impacts my/our ability to adhere to the payment plan.**

<b>Ratepayer 1 Signature</b>		<b>Date:</b>	
<b>Ratepayer 2 Signature</b>		<b>Date</b>	