

APPLICATION for SPECIAL CONSIDERATION on the GROUNDS of FINANCIAL HARDSHIP

Please use **BLOCK LETTERS** to complete all details in full. *Incomplete forms will be returned.*

Property Id:	Property Address:
DO YOU OWN ANY OTHER PROPERTY ? YES <i>Refer to the Policy as you are not eligible to apply</i> NO <i>Continue to Section 1</i>	

Under Section 120(1)(c) of the Local Government Regulation 2012, Council may grant a concession if it is satisfied that "the payment of the rates and charges will cause hardship to the land owner". Council has determined it will grant such a concession for rates relief as set out in the policy. Refer to the Scenic Rim Regional Council Financial Hardship Policy (FI02.05CP) attached to this application.

Privacy Statement: Personal information collected on this Scenic Rim Regional Council Application is only utilised to update Council's records. The information will only be accessed by Scenic Rim Regional Council for Council business related activities. Your information is handled in accordance with the Information Privacy Act 2009 and will not be given to any other person or agency unless you have given permission or we are required by law.

1. PERSONAL DETAILS - Enter full name/s of ALL the registered owner/s of the property

Applicant 1:	Title:	Christian Name/s:			
Surname:		Date of Birth:		Marital Status:	
Principle Place of Residence:		YES	NO	If NO, refer to the Policy as you are not eligible to apply	
Pensioner:		YES	NO	If YES: Pension and Card No:	
Number of Dependants:		Age of Dependants:			
Are you employed:		YES	NO	Fulltime	Part-time Casual Contract
Residential Address:				Home Phone:	
Postal Address:				Mobile:	
Email:					

Applicant 2:	Title:	Christian Name/s:			
Surname:		Date of Birth:		Marital Status:	
Principle Place of Residence:		YES	NO	If NO, refer to the Policy as you are not eligible to apply	
Pensioner:		YES	NO	If YES: Pension and Card No:	
Number of Dependants:		Age of Dependants:			
Are you employed:		YES	NO	Fulltime	Part-time Casual Contract
Residential Address:				Home Phone:	
Postal Address:				Mobile:	
Email:					

Difficulty paying rates has been experienced due to (please select one):






2.1 Major Medical Situation

Date the major medical situation started:			
Duration of the major medical situation:	From:	To:	
Has a supporting letter/statement by a doctor/medical practitioner confirming the major medical situation been attached to this application?	YES	NO	

Who had suffered the unusual and severe situation:	Applicant 1	Applicant 2	Spouse	Child	Parent/s
--	-------------	-------------	--------	-------	----------

Date the unusual and severe situation started:		
Duration of the unusual and severe situation:	From:	To:

[illegible]

3. Combined Statement of Financial Position					
3.1 INCOME		Amount	Frequency	3.2 ASSETS	
Wages:				List your assets	Value
Pension/Benefit :				House; Flat/Unit; Property:	Balance Owning
Workers Compensation:				Additional Property:	
Superannuation:				Motor Vehicle/s:	
Board/Other:				Caravan/Boat:	
Allowances: e.g.: Child				Shares/Investments:	
Other:				Other:	
TOTAL INCOME				TOTAL ASSETS	
3.3 EXPENSES					
Description	Amount	Frequency	Description	Amount	Frequency
Mortgage/Rent/Board			Petrol / Car Expenses		
Gas/Electricity/Water			Rates (Council)		
Food			Insurance - Home/Health/Life/Car		
Telephone/Internet			Personal Loan Repayments		
Goods & Household Items			Medical Expenses		
School/Childcare			Leisure/Entertainment		
Clothing			Other		
TOTAL EXPENSES					
3.4 OUTSTANDING DEBTS		BALANCE		BALANCE	
Mortgage			Credit Cards		
Personal Loans			Other		
TOTAL DEBTS					
<p>I/We confirm that this is a true and accurate reflection of my/our current financial position. I/We will update Scenic Rim Regional Council on any changes to these financial circumstances. I/We acknowledge the information provided on this form is being collected and recorded for the purposes of resolving my rate account. I/We acknowledge that submission of this application to the Scenic Rim Regional Council in no way implies that the Council has granted an approved repayment agreement. Advice as to whether this application has been accepted or declined shall be supplied under separate cover.</p>					
Property Owner Name:					
Signature (please type name for online submission)				Dated:	
Property Owner Name:					
Signature (please type name for online submission)				Dated:	
4. CHECK LIST - MANDATORY Documentation to be provided with application					
In the case of an application for rate relief on the grounds of hardship, the documentation (copies only) outlined in the checklist below must be included with the application, as well as the details of the applicant's registered accountant or tax agent. The documentation shall be assessed by the Chief Executive Officer or delegated officer.					
Accountant / Tax Agent Details:		Name:			
		Address:		Telephone:	
Document Checklist: Please ensure that ALL the following documentation is attached and returned with the application. Failure to provide this documentation will result in the application being returned and delay the review process.		Completed and signed combined statement of financial position			
		Copy of most recent pay slip, government benefit statement (s) or work cover statement			
		Copy of most recent mortgage statement			
		Copy of most recent other creditor statements (credit card or personal loan)			
		Medical Practitioner or Health Professional Letter (if applicable)			
		Copies of recent bank statements for all accounts.			
		Letter confirming financial hardship from a recognised financial counsellor or financial planner			
		Any other supporting documents considered relevant in support of the application			
TO SUBMIT FORM TO COUNCIL			CLICK HERE TO SUBMIT ONLINE		
 Scenic Rim Regional Council, PO Box 25, BEAUDESERT QLD 4285					
 <div> Beaudesert Customer Service Centre Boonah Customer Service Centre Tamborine Mountain Library & Customer Service Centre </div> <div> 82 Brisbane Street, Beaudesert 70 High Street, Boonah Cnr Main Street & Yuulong Road, Tamborine Mountain </div>					
 (07) 5540 5111  (07) 5540 5103  mail@scenicrim.qld.gov.au					

ADDITIONAL SUPPORT

These resources may provide additional financial hardship support, depending on your circumstance.



Financial Assistance - Telephone: 13 74 68

<https://www.qld.gov.au/community/losing-your-job-income/financial-assistance/>



Mortgage Relief Loan - Telephone: 1300 654 322

<https://www.qld.gov.au/housing/buying-owning-home/mortgage-relief-loan/>



Home Energy Emergency Assistance Scheme - Telephone: 13 74 68

<https://www.qld.gov.au/community/cost-of-living-support/concessions/energy-concessions/home-energy-emergency-assistance-scheme>



Australian Financial Security Authority - Telephone: 1300 364 785

<https://www.afsa.gov.au/insolvency/i-cant-pay-my-debts/get-help-debt-decisions>



National Debt Helpline - Telephone: 1800 007 007 - <http://www.ndh.org.au/>

Financial counselling is a free, confidential service to assist if you are in financial difficulty.



YFS Money Smart and Financial Counselling - Telephone: 07 3826 1500

YFS is a not-for-profit organisation that backs vulnerable people in the Logan and surrounding area to overcome adversity and to thrive



MONEYSMART - <https://www.moneysmart.gov.au/>

An Australian Securities & Investments Commission (ASIC) initiative offering tips and tools to help make the most of your money.



The Salvation Army Australia - Phone: 1800 722 363

<https://www.salvationarmy.org.au/need-help/financial-assistance/>

Offers a free and confidential financial counselling service for people facing financial difficulties or wanting to avoid financial difficulties in the future.



UnitingCare Australia Queensland - Phone: 07 3253 4000

<https://www.unitingcare.org.au/advocacy/financial-health-and-wellbeing>

UnitingCare Australia is the national body for the Uniting Church's community services network and an agency of the Assembly of the Uniting Church in Australia



Lifeline - Phone: 13 11 14 - <https://www.lifeline.org.au/>

Lifeline is a national charity providing all Australians experiencing a personal crisis



Community Door - QCOSS - QLD Council of Social Service - Phone: 07 3004 6900

<https://communitydoor.org.au/cost-of-living/emergency-relief>

Emergency Relief provides immediate financial and/or material support to people in financial crisis.



Department of Human Services

<https://www.humanservices.gov.au/individuals/subjects/crisis-and-special-help>

Crisis and special help - We can help if you're in severe financial hardship, recovering from a disaster, or need special assistance.

<https://www.humanservices.gov.au/individuals/services/centrelink/early-release-superannuation>



Australian Taxation Office

<https://www.ato.gov.au/Individuals/Super/Withdrawing-and-using-your-super/Early-access-to-your-super/>



Queensland Country Women's Association

Public Rural Crisis Fund - Phone 07 3026 1220

<https://www.qcwa.org.au/what-we-do/public-rural-crisis-fund/>



Beaucare

Beaucare is a not-for-profit community based organisation that provides assistance to people who require relief from disadvantage Ph 5541 4216 <https://www.beaucare.org.au/>

Council Policy

Financial Hardship

Policy Reference Number	FI02.05CP	Adoption Date	28/06/2024
Portfolio	Council Sustainability	Next Review Date	27/06/2025
Business Unit	Revenue	Document ID	10674581

1. Purpose/Objective

This Policy establishes an effective, accountable and transparent framework for managing the circumstances under which Council will assess requests for rates and charges relief due to financial hardship. This policy maintains compliance with Council's Revenue Statement along with section 120(1)(c) of the *Local Government Regulation 2012*.

The objective of this Policy is to set out Council's process for the assessment of requests for rates and charges relief due to financial hardship.

2. Scope

This Policy applies to all Councillors, Council officers and contractors working for Council regardless of whether they are permanent, temporary, full-time, part-time or casual. For the purposes of this Policy, the term contractor includes on-hired temporary labour services (agency staff) and sub-contractors.

3. Responsibility

The Chief Executive Officer and General Manager Council Sustainability are responsible for ensuring this policy is understood and adhered to.

The Revenue business unit will be responsible for ensuring compliance with relevant legislation and for the annual review in accordance with the annual budget modelling adopted by Council.

4. Policy

Council may provide support to Property Owners that may be experiencing Financial Hardship and are unable to meet a realistic payment commitment for the rates and charges levied against a property.

Where a Property Owner can show that maintaining a realistic payment commitment would entail genuine Financial Hardship due to a loss the Property Owner has suffered, Council seeks to provide a framework for assistance deemed appropriate to the circumstances experienced.

Financial Hardship relief provided under this Policy does not forgo Council's normal debt recovery action,

including Council's ability to sell land for arrears of rates. Where a notice of intention to sell land for overdue rates and charges has issued to a ratepayer they become ineligible for financial hardship under this Policy and payment in full must be made in order for the sale of land proceedings to cease in accordance with section 141 of the *Local Government Regulations 2012*.

Under section 120(1)(c) of the *Local Government Regulation 2012*, Council may grant a concession if it is satisfied that "*the payment of rates or charges will cause hardship to the land owner*". Council has determined it will grant such a concession for rates relief as set out in this Policy.

When Applications will be considered

Council upon application, will only consider an application for rates and charges relief on a property where:

- It is the Property Owner's principal place of residence and is rated accordingly;
- The Property Owner does not own more than one property (located in Scenic Rim or other Local Government area);
- The property is not vacant land;
- It is not contained within the commercial categories as defined in Council's Revenue Statement.
- For extraordinary circumstances, (criteria/eligibility to be defined) by Council resolution.

Where an applicant is experiencing genuine financial hardship due to a loss the Property Owner has suffered. Financial hardship for the purpose of this Policy is defined as:

- The Property Owner is unable to maintain realistic payment commitment;
- A Property Owner who has less than two weeks of available funds equivalent to the maximum rate of income support payment provided by the Department of Human Services for Crisis Payments; and
- Property Owner has been unemployed for over 52 weeks; or
- Suffers from a chronic illness that is permanent or lasts longer than three months; or
- Has incurred unexpected expenses (funeral costs) and reduction or loss of family income as a result of the death of a partner.

Types of Concession Available

The Chief Executive Officer, or delegate, may grant relief to a Property Owner under this Policy offering assistance by one or more of the following:

- An agreed payment commitment outside the current debt recovery action;
- Subject to satisfactory completion of an agreed payment commitment:
 - reversal, reimbursement or suspension of interest charges accruing between the Chief Executive Officer or delegate's, consideration and the completion of an agreed payment commitment; and
 - reimbursement of charges for Council's costs to recover outstanding rates and charges (for which the court has ordered that the Property Owner pay Council's costs¹).

Lodging a Request for Relief

Requests for relief must be received in writing and will involve a full financial assessment undertaken by the Chief Executive Officer, or delegate and may require evidence that financial assistance has been sought.

Assessment of Request for Relief

The Chief Executive Officer, or delegate, will consider applications for rates and charges relief to determine the most appropriate form of assistance to be provided to a Property Owner.

The Chief Executive Officer, or delegate, will operate within the budgetary limits allocated by Council each financial year.

¹ See section 132(1)(b) of the *Local Government Regulation 2012*.

Dispute or Failure to Comply

If a Property Owner:

- does not respond to the Council's offer of relief; or
- fails to wholly comply with Council's offer of relief; or
- once an agreed payment commitment is entered, fails to comply with the requirements of that agreed payment commitment;

The rate account will become subject to current interest charges and Council will continue with normal debt recovery action.

However, prior to implementing debt recovery action, if the property owner is on a payment commitment, Council will first liaise with the property owner to determine if an amended payment commitment can be agreed on.

If property owners are unsatisfied with the outcome of their application under this Policy, they may seek a review of the decision via a more senior Officer than the original decision maker as delegated by the Chief Executive Officer.

5. Compliance, Monitoring and Review

Revenue will be responsible for ensuring compliance with relevant legislation and for the annual review in accordance with the annual budget modelling adopted by Council.

6. Definitions

Chief Executive Officer means the Chief Executive Officer of Council as appointed under the *Local Government Act 2009*.

Chronic Illness means an illness that is permanent or lasts longer than three months.

Council means Scenic Rim Regional Council.

Death of a Partner means unexpected expenses (funeral costs) and reduction or loss of family income as a result of the death of a member of a couple (married, registered relationship or de-facto relationship).

Financial Hardship means unable to meet basic requirements (including food, clothing, medicine, accommodation, and children's education). This hardship may occur as a result of chronic illness, long-term unemployment or death of a partner.

Long-Term Unemployment means unemployed for over 52 weeks.

Property Owner means the 'owner of the land' as defined under the *Local Government Act 2009*.

Realistic Payment Commitment means the ability to pay within the current rating period.

7. Related Legislations/Documents

1. *Local Government Act 2009*;
2. *Local Government Regulation 2012*;
3. Community Budget Report containing Council's Revenue Statement; and
4. Revenue Policy FI01.03CP.

This Policy supports the Scenic Rim Regional Council Corporate Plan 2026, in particular theme - Open and Responsive Government

8. Version Information

Version No	Adoption Date	Key Changes	Approved by
1	12/06/2019	Special Meeting Item No. 1.1; New Policy	Council
2	06/07/2020	Special Meeting Item No. 5.13; Updated to New Policy Format	Council
3	24/06/2021	Special Meeting Item No. 6.17; Annual Review	Council
4	11/07/2022	Special Meeting Item No. 6.13; Annual Review; updated to new template; inclusion of Scope	Council
5	19/06/2023	Special Meeting Item No. 6.13; Annual Review;	Council
6	28/06/2024	Special Meeting Item No. TBC; Updated to New Policy Format and Annual Review	Council