

# Application for assistance under the Rates and Charges - Financial Hardship Policy (2150-113)

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**Important information:**

This Policy was introduced to provide assistance to ratepayers who are experiencing financial hardship due to an unexpected event or unforeseen changes, and as a result, are having difficulty in paying rates and charges (as defined by the *Local Government Act 2009*).

Council understands that there are circumstances beyond your control which can make it difficult to meet your financial commitments. If you think you are experiencing financial hardship, please complete the following Financial Hardship form for Council to consider your circumstances and determine whether you meet the relevant criteria.

Please ensure any relevant supporting documentation is attached to your application.

**Applicant/owner details:**

Name:

Postal address:

Home number:  Mobile:  Work:

Email address:

**Note: Contact numbers which you provide may be used to update council's records.**

**Property information:**

Property number (Located on the rate notice):

Property address:

**Summary of hardship:**

*Please explain the reason for your application, expected duration of hardship, steps taken to remedy the situation (if applicable) and supply any supporting information that may assist Council in its decision.*

**Proposed payment arrangement:**

*Future rates to be considered in arrangement.*

Current outstanding amount: \$  Proposed period (maximum 12 months):

Amount to be paid:  Payment frequency (fortnightly/monthly):

**Declaration:**

I/We declare that the information provided in this application is correct.

If Council determines that the information declared in this application is not correct, Council reserves its rights to cancel the arrangement immediately.

Signature:  Date:

**Privacy statement**

*Moreton Bay Regional Council is collecting your personal information for the purpose of processing a refund of council rates. Council will use your personal information to update council's customer information records and to contact you about other functions and services of council.*

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## Financial hardship conditions:

The Rates and Charges - Financial Hardship Policy (2150-113) ("the Policy") was introduced to provide assistance to ratepayers who are experiencing financial hardship due to an unexpected event or unforeseen changes and are having difficulty in paying rates and charges as a result.

To ensure you are eligible, please read the below before completing the application details on page 2.

### Eligibility Principles

Ratepayers experiencing financial hardship are identified as those who intend to pay their rates and charges, but do not have the financial capacity due to hardship to make payment in full by the due date.

The following criteria will be applied when determining if this application is eligible for support under this policy:

- The application is for a single property;
- Generally, the property is a residential property that is the principal place of residence of the ratepayer;
- Payment of rates by the ratepayer would cause or contribute to financial hardship;
- Financial hardship status is confirmed by an assessment conducted by Council of the applicant's circumstances;
- Support for other types of properties where the ratepayer is experiencing financial hardship may be considered in extenuating circumstances and will be assessed on a case by case basis upon application.

This Policy is **not** intended to:

- Provide support to ratepayers with an extended history of non-payment of rates and charges;
- Provide indefinite support to ratepayers whose financial circumstances mean they cannot pay their rates and charges, and there is no prospect of their financial circumstances improving over time.

### Assistance offered

- Successful applicants will be required to enter into a mutually acceptable repayment plan for the rates and charges applicable to the nominated property.
- The terms of the repayment plan will be negotiated based on the circumstances of the ratepayer at the time of assessment; however, the following principles will generally apply:
  - Repayment plans will not be for a period of longer than 12 months; and
  - Payments under the repayment plan must be sufficient to ensure that all rates and charges are up to date at the conclusion of the repayment plan period.
- By agreeing to a repayment plan, the Council will:
  - Exempt the property from any legal action for the recovery of unpaid rates for the period that the repayment plan remains current (however any fees and charges relating to legal action that may have already commenced are still payable by the ratepayer); and
  - Suspend the charging of interest on overdue rates for the property from the date of the successful application for the period that the repayment plan remains current.

### Applicant obligations

It is expected that ratepayer/s adhere to the agreed repayment plan and ensure scheduled payments are made in a timely fashion.

In the event that the ratepayer's financial circumstances change, and they are unable to make payments in accordance with the agreed payment plan, it is expected that the ratepayer make contact with Council to renegotiate the repayment plan.

### Payment plans

Council will advise the applicant(s) when a payment plan has been setup. If a payment is not made on time under this plan, a reminder will be sent 7 days after the due date for the payment.

If payment is not made on time or after a reminder has been sent, the repayment plan will be cancelled.

Should this occur, interest on overdue amounts will be reinstated and Council may commence legal action, or if appropriate, sale of land proceedings to recover the outstanding rates.

### Extension of support

In extenuating circumstances ratepayers that are still experiencing financial hardship at the end of the initial repayment plan (up to 12 months), may apply again under this policy for a second period of support for up to 12 months.

Provision of further assistance (up to a maximum of 12 months) will be assessed on a case by case basis.

Total support under Policy 2150-113 is capped at 24 months per instance of financial hardship.

### Cancellation of payment plan

Council may cancel this arrangement with 14 days' notice should its policy change at any time in the future.