



Ashfield Council

RATES HARDSHIP POLICY

This policy will be reviewed triennially by: Chief Financial Officer
Next review date: 3 November 2016

Adopted February 2015



Title:	Hardship Policy
Summary:	
Record Number:	H /001
Date of Adoption:	10 February 2015
Approval:	General Manager
Version Control:	Ver 1
Contact Officer:	Chief Financial Officer
Relevant References:	
Main Legislative or Regulatory References:	Local Government Act 1993
Applicable Delegation of Authority:	
Related Ashfield Council Policy:	Rates and Charges Policy Pensioner Rebates Policy Debt Recovery Policy
Related Ashfield Council Procedure:	

Policy Background

The Local Government Act 1993 contains provisions that enable councils to assist ratepayers experiencing hardship. Ashfield Council takes a reasonable and compassionate approach to assisting ratepayers with financial hardship.

Council is able to:

- Enter a payment arrangement (to extend payment terms)
- Defer the payment of rates and charges (in certain circumstances)
- Waive, reduce or defer payment of rates in the first year following a revaluation of land value where this causes substantial hardship

Policy Purpose

The policy aims to:

- ensure consistency and fairness in the way Council deals with hardship provisions.
- make Council's policy and requirements regarding hardship readily accessible and understandable to the public.
- ensure compliance with legislative requirements and industry guidelines.
- promote a clear guideline for administering rates.

Policy Objectives

Payment arrangements – residential ratepayers

Council will consider a payment arrangement from any ratepayer experiencing hardship upon request.

Requests must be made in writing.

Each request will be considered on its merits having regard to:

- the amount of rates outstanding
- the timeframe that rates have been outstanding or overdue
- the particular hardship circumstances
- the ratepayer's payment history.

Except in exceptional circumstances, Council will agree to any reasonable payment arrangement that enables the rates to be paid within the financial year to which they apply.

In limited circumstances Council may also write off interest charges that accrue during the period of a payment arrangement/plan (Sections 564 and 567 LGA 1993).

Council may cancel or revoke a payment arrangement where the ratepayer fails to comply with the terms of the payment arrangement.

Deferral of payments – pensioners only (Section 582 LGA, 1993)

Council will consider a request from a pensioner ratepayer who is experiencing financial hardship to defer the payment of rates and charges (in full or in part) upon request.

Requests must be made in writing.

Each request will be considered having regard to the following:

- the amount requested for deferral
- reasons for financial hardship
- income from all sources
- living expenses
- length of occupancy
- any other relevant information

Council will consider each case on its merits and may defer payment of all or part of the rates and charges payable after rebates have been deducted.

Rates and charges deferred under this Section will be interest free and will become a charge against the land.

Waive, reduce or defer payment of rates in the first year following a revaluation of land value (Section 601 LGA, 1993)

Any ratepayer who incurs a rate increase in the first year following a revaluation of land values can apply to Council for rate relief if the increase in the amount of rates payable would cause them substantial hardship.

Requests must be made in writing.

Each request will be considered having regard to the following:

- the amount of the rate increase when compared to the average rate increase for the category
- the amount of rates levied compared to the average rate of the rate category
- reasons for financial hardship
- income from all sources
- living expenses
- other relevant information

Council will consider each case on its merits and has a discretion to waive, reduce or defer the payment of the whole or any part of the increase in the amount of the rates payable.

Applications under this provision must be made within 30 days of the issue of the rates notice.

Applications under Section 601 of the Act must be made during the first year a new land value is used for rating purposes. Where an application is made in the first year, an application can also be made in subsequent years of the valuation base date.

Implementation and access

Any ratepayer who cannot pay their rates or charges for reason of financial hardship can apply to Council for assistance at any time.

Each individual case will be considered on its merits in accordance with the above policy objectives.

The assistance provided will be determined having regard to the legal requirements of the Local Government Act 1993.

Administration and Delegation

Council will provide an application form for the purpose of applying for assistance.

Applications will be determined within 21 days.

The ratepayer will be informed of Council's decision in writing and if not satisfied with the outcome can request an internal review of the decision.

Function	Delegated Officer	Notes
Assess and determine a request for a payment arrangement	<ul style="list-style-type: none"> Revenue Coordinator Chief Financial Officer Director Corporate & Community Services 	
Assess and determine a request for deferral of rates payment (s582)	<ul style="list-style-type: none"> Revenue Coordinator Chief Financial Officer Director Corporate & Community Services 	The concurrence of two Delegated Officers is required.
Assess and determine a request to waive, reduce or defer payment of rates in the first year following a revaluation of land value (s601)	<ul style="list-style-type: none"> Revenue Coordinator Chief Financial Officer Director Corporate & Community Services 	The concurrence of two Delegated Officers is required.
Authority to write off interest charges (s564, s567)	<ul style="list-style-type: none"> Revenue Coordinator (amounts less than \$500) Chief Financial Officer (amounts less than \$2,000) Director Corporate & Community Services (amounts \$2,000 or more) 	The Revenue Coordinator must keep a register of all interest written off, including the amount, reasons and approving delegate.
Conduct an internal review of a decision	<ul style="list-style-type: none"> Chief Financial Officer Director Corporate & Community Services General Manager 	A delegate involved making the original determination on a request cannot conduct an internal review of the request.

Definitions

LGA, 1993 – refers to the Local Government Act, 1993.

Pensioner – means an eligible pensioner as defined in Clause 134 of the Local Government (General) Regulation 2005.

Application Form – Council's application form for the purpose of applying for assistance under this policy.



RATES FINANCIAL HARDSHIP POLICY

Date Adopted:	25 March 2014
Council or Corporate Policy	Council Policy
Responsible Division:	Corporate & Information Services
Supporting documents, procedures & forms of this policy:	Application for Financial Hardship
References & Legislation:	Section 564 of the Local Government Act 1993 Section 567 of the Local Government Act 1993

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1 Purpose of Policy

The purpose of this policy are:

1. To provide financial assistance to ratepayers and other debtors who are experiencing genuine financial hardship with the payment of their rates and charges.
2. To provide a decision making framework for the appropriate assessment of all financial hardship applications.
3. To fulfil the statutory requirements of the *Local Government Act 1993* and other relevant legislation in relation to the recovery of rates and charges

The policy has been formulated under the following principles:

- Council will treat all people fairly and consistently under this policy.
- Council will consider all matters under this policy confidentially.
- Council will treat people with respect and compassion in considering their circumstances.

2 Provisions for Financial Hardship

The policy recognises that due to exceptional circumstances, ratepayers may at times encounter difficulty in paying their rates and charges. The *Local Government Act 1993* allows Council to provide a range of measures to assist those ratepayers.

This policy describes the procedures to be followed in providing financial assistance to those ratepayers who are suffering genuine financial hardship with the payment of their rates and charges.

Hardship Provisions

Section 567 of the *Local Government Act 1993* provides for Council to write off accrued interest on rates and charges payable by a person if, in Council's opinion, the reasons that the person was unable to pay the rates and charges when they became due and payable were beyond the person's control, or that the person is unable to pay the accrued interest for reasons beyond that person's control, or that the payment of the accrued interest would cause the person hardship.

Hardship Criteria

The following conditions apply to all applications under this policy:

- The applicant must be the owner/spouse or part owner of the property and be liable for the payment of rates on the property.
- That the property for which the hardship application relates is the principal place of residence of the applicant.
- The property for which the hardship application applies must be categorised as "Residential" for rating purposes.

- That the actual hardship exists and is genuine.

Payment Arrangements

Section 564 of the *Local Government Act 1993* provides Council with an option to accept payment of rates and charges due and payable in accordance with an agreement made with the person and also to write off or reduce interest accrued on rates and charges if the person complies with the agreement.

Procedures

The following procedures will be followed with all financial hardship concessions:

- Any mutually acceptable repayment schedules have a maximum 12 month term.
- All repayment schedules are to be reviewed at the end of each 6 month period and upon the raising of further rates and charges.
- Any future rates and charges raised against a property are due and payable on the due dates.
- *Interest is charged and then written off where a repayment schedule is adhered to and the arrangement provides for the accrued interest to be waived.*
- Where a scheduled repayment default occurs, the levying of interest charges are to be reactivated from the last payment made in accordance with the repayment schedule.
- Where an applicant does not complete an application form, or does not provide sufficient information to enable a determination, the application shall be refused.

Amount of Hardship Concession

The type and amount of hardship concession will be determined on the merits of the particular application but will be limited to:

- Entering into a mutually acceptable repayment schedule.
- Waiving of interest charges that would otherwise be applicable during the period of a mutually acceptable repayment agreement.
- The *Local Government Act 1993* does not provide for the writing off of Rates on financial hardship grounds.

3 Applications for Financial Hardship

The completed application form must be returned to Council within 14 days. A Rates Review Committee comprising the Director of Corporate & Information Services, the Rates and Revenue Coordinator and the Financial Accountant shall consider each case on its particular merit, and make a recommendation within 14 days of receipt for determination by the General Manager. The applicant will be advised in writing of the determination.

A determination under this policy will be assessed against information provided by the applicant. Supporting documentation may include, but is not limited to:

- Reasons why the person was unable to pay the rates and charges when they became due and payable
- Copy of bank and other financial institution statements for all accounts.
- Details of all income and expenditure (monthly budget analysis).
- Letter from a recognised financial counsellor or financial planner confirming financial hardship and advising of what procedures have been put in place to remedy the situation.

4 Policy Review

To be reviewed by 25 March 2016.

5 Version Control and Change History

Version Control	Date Effective	Approved By	Amendment
1	25 March 2014	Council	
2			

Directorate:	Corporate Services	Date Adopted:	1 June 1997
Responsibility:	Finance	Date Last Changed:	
Trim Reference:	7698.02	Last Review Date:	1 June 1997
Classification:	Council	Next Review Date:	

COMMUNITY STRATEGIC PLAN REFERENCE

Our Place, Our Vision – Marrickville Community Strategic Plan 2023
Paste KRA here

BACKGROUND AND OBJECTIVE

To ensure that all properties in the local government area are rated correctly and in accordance with the Local Government Act 1993 and the Local Government (Rates and Charges) Regulation 1993 and that equitable and objective consideration is given to individual ratepayers' circumstances.

POLICY STATEMENT

Type here.

SCOPE

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POLICY

1. Categorisation of Land

NOTE:	The initial categorisation of land was declared in association with the issue of the 1994 Rate Notice.
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- 1.1. Council will categorise land according to dominant use and centre of activity in the following categories and sub-categories:

Residential
 Business – General
 Business – Industrial, Marrickville
 Business – Industrial, St Peters South
 Business – Industrial, St Peters North
 Business – Industrial, Camperdown

- 1.2. Council will only review declarations of categories under section 523 of the Act when:

- It has reason to believe that a parcel of land should be differently categorised; or
- A person who is rateable in respect of a parcel of land applies for a review of the declaration of that parcel of land in accordance with section 525 of the Act in the form prescribed in Clause 6 of the Regulation.

- 1.3. A review of the categorisation will only be determined after a site inspection.

- 1.4. If it is determined that the categorisation should change, the new categorisation is to be declared from the earlier of the date of the site inspection or the date the application under section 525 of the Act is received, with the following exception:
 - If the rateable person has failed to notify Council of a change in category as required under section 524 of the Act, the new category will be declared from the latter of the date of the change in use or the beginning of the rating year in which the declaration is made.
- 1.5. If a different category is declared, the Rates payable on the subject property will be adjusted on a pro-rata basis from the date of declaration.

2. Aggregation of parcels of land or land values of parcels of land

- 2.1. Council will not aggregate parcels of land under the provisions of section 531B of the Act.
- 2.2. Council will not aggregate land values of parcels of land under the provisions of section 548A of the Act.

3. Levying of Rates

Council will levy its rates as soon as practicable after 1 July each year.

4. Exemption from Rates

Council will determine applications for exemption from rates in accordance with sections 555 and 556 of the Act and, if an exemption applies, it is to be applied on a pro-rata basis from the date of the application.

5. Discount for prompt payment in full

Council will not discount the amount of a rate for prompt payment in full.

6. Accrual of Interest on outstanding Rates and Charges

Council will charge interest in accordance with section 566 of the Act, calculated daily on a simple basis applying the maximum rate specified by the Minister from time to time.

7. Writing off of accrued interest

- 7.1. Council will not write off or reduce interest under the provisions of section 564 of the Act except as provided for in its Rates and Charges - Pensioners Policy (FS.11)
- 7.2. Council will only consider writing off accrued interest under the provisions of section 567 of the Act upon receipt of written application from the ratepayer and provision of sufficient documentation to allow the application to be determined.
- 7.3. In relation to applications based on hardship, the documentation required is a full statement of financial position including all assets, liabilities, income and expenditure.

- 7.4. For the purposes of this Policy it will not be deemed to have been “beyond a person’s control” if:
- a. the person could have effected payment at any time between the service of the notice and its due date;
 - b. the person could have made arrangements for another person to pay the account on their behalf; or
 - c. the person has failed to give notice of a change of address or ownership prior to the service of the notice.
- 7.5. Irrespective of circumstances, accrued interest will not be written off under section 567 of the Act if:
- a. the person owns or has a beneficial interest in more than one property;
 - b. the property is not the person’s sole or principal place of residence;
 - c. the property has been temporarily let; or
 - d. the person refuses to make written application and provide sufficient documentation to allow the application to be determined.
- 7.6. Any amounts so written off will be dealt with in accordance with the authority delegated to the General Manager.

8. Transfer of land in payment of Rates or Charges

Any application under the provisions of section 570 of the Act for the transfer of land in full satisfaction of rates, charges and interest accrued in respect of that land will be considered by Council upon recommendation from the Corporate Services Committee.

9. Hardship resulting from certain valuation changes

- 9.1 Council will only consider relief under the provisions of section 601 of the Act upon receipt of written application from the ratepayer and provision of sufficient documentation to allow the application to be determined.
- 9.2 The documentation required is a full statement of financial position including all assets, liabilities, income and expenditure.
- 9.3 The relief granted will be in the form of a deferral of the payment of the whole or part of the increase in the amount of the rate payable in accordance with Council’s Debt Recovery Policy (FS.5).

RELATED LEGISLATION, POLICIES AND PROCEDURES

- Local Government Act 1993
- Local Government (Rates and Charges) Regulation 1993
- Debt Recovery Policy (FS.5)
- Rates and Charges – Pensioners Policy (FS.11)
- Marrickville Council Mayoral and Staff Delegations

DEFINITIONS

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APPROVALS

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POLICY HISTORY:

Version	Summary of Changes Made	Date Changed	Document Reference #
1	Eg. Policy reviewed, no changes made.	Insert date	Trim Number



APPLICATION FOR HARDSHIP COVID-19 ASSISTANCE – RESIDENTIAL 1st CONTACT

Inner West Council

Under Section 564 or 567 - Local Government Act, 1993

1. Applicant's Details (must be property owner)			
Salutation: (please tick)	<input type="checkbox"/> Mr	<input type="checkbox"/> Ms	<input type="checkbox"/> Miss <input type="checkbox"/> Other (please specify)
First Name:		Surname:	
Street Address:			
Suburb:		Postcode:	
Phone No:		Mobile:	
Email:			

Postal Address (if different to street address):			
Suburb:		Postcode:	

2. Property Information			
Customer Reference No.			
Street Address:			
Suburb:		Postcode:	
a)	Is this property your principal residence?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
b)	Is any part of the property tenanted?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If yes, provide details:		
c)	Do you own the property	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	i. By yourself?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	ii. With other person(s)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	iii. Is the property owned as shares in a company title?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
d)	How many people live at the property?		
	Please indicate who these people are?		
	Self <input type="checkbox"/>	Spouse <input type="checkbox"/>	
	Children <input type="checkbox"/> (state ages)	Boarders <input type="checkbox"/>	
	Relatives <input type="checkbox"/>	Others <input type="checkbox"/> (please specify)	
e)	Do you own (in full or in part), lease or have a financial or beneficial interest in any other land or building in the Inner West?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If yes, please provide address(es) and details of financial interest		



APPLICATION FOR HARDSHIP COVID-19 ASSISTANCE – RESIDENTIAL 1st CONTACT

Inner West Council

Under Section 564 or 567 - Local Government Act, 1993

3. Hardship Details

a) What is the cause of the hardship?

4. Do you hold a Current Centrelink Or Veterans' Affairs Pensioner Concession Card (PCC) Issued By The Commonwealth Government Through Centrelink Or The Department Of Veterans' Affairs?

☐ YES

☐ NO - Go to next question

Applicant name:

PCC number:

Card start date:

5. Do you hold a gold card issued by the Department Of Veterans' Affairs (DVA) under the veterans' entitlement act (VEA) or Military Rehabilitation And Compensation Act 2004 (MRCA) and embossed with either:

☐ Totally & Permanently Incapacitation (TPI)

☐ Extreme Disablement Adjustment (EDA)

☐ War Widow/er (WW)

☐ NO – Go to next question

File No.

Date of Grant of TPI, EDA or WW under VEA

Date of eligibility for Special Rate Disability Pension (SRDP)* or wholly dependent partner payment** under the MRCA

* date of eligibility for SRDP is the eligibility date as notified in the letter from the DVA.

** date of eligibility for wholly dependent partner payment is the date of your partner's death.

TPI/EDA applicants will need to submit a copy of DVA letter of grant.

MRCA applicants will need to obtain a letter from DVA confirming eligibility. Call the DVA on telephone number: 133254, to obtain a letter.

War widow (ers)/wholly dependent partners must be eligible for a PCC in order to claim the pensioner concession on their rates. DVA can assist in determining your eligibility; contact DVA on 133254 or visit www.factsheets.dva.gov.au for further information on the process.

6. Have you claimed a pensioner concession on any other property this year?

Yes ☐

No ☐

If Yes, state the address of the other property:

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APPLICATION FOR HARDSHIP COVID-19 ASSISTANCE – RESIDENTIAL 1st CONTACT

Inner West Council

Under Section 564 or 567 - Local Government Act, 1993

7. Privacy Statement

The information contained in this application form and any information requested for the purpose of assessing eligibility for a Hardship Rate Relief Assistance is required under the Local Government Act 1993 and the Local Government (General) Regulations 2005.

This information is required before your application for a Hardship Rate Relief Assistance can be processed. The information is private and confidential and Council must not disclose the information to any person or body if it is not directly related to the purpose for which the information was collected.

If you have a complaint about the use of your personal information, contact the Council's Public Officer. The information contained or referred to in this application form may be corrected and updated by you, by contacting the Council.

Applicant's signature:

Date:

____ / ____ / ____

INSTRUCTIONS FOR APPLICANTS

INCOMPLETE OR ILLEGIBLE APPLICATIONS WILL NOT BE ACCEPTED AND WILL BE RETURNED TO YOU

- Please address your application

ATTENTION:- RATES COVID-19 COORDINATOR

"PRIVATE AND CONFIDENTIAL"

- Lodgement details:

- by email – RatesCovid19Assistance@innerwest.nsw.gov.au

- by mail - Inner West Council – Po Box 14, Petersham, NSW 2049

- Applicants will be asked to provide detailed Financial information and a Statutory Declaration (separate document to be provided) if the first phase of the application is successful.

OFFICE USE ONLY

Checked by Officer:

Initial of Officer:

Date:

ECM No:



APPLICATION FOR HARDSHIP COVID-19 ASSISTANCE (COMMERCIAL/BUSINESS RATES)

Inner West Council

Under Section 564 or 567 - Local Government Act, 1993

1. OVERVIEW

Due to the current World Covid-19 Crisis the Inner West Council will offer qualifying Commercial/Business Ratepayers who are experiencing hardship due to the loss of operating revenue or reduced disposable income placing them in a situation where they cannot pay their rates in full or by instalments.

Decisions will be made on a case by case basis.

2. INTENT

Council intends to provide Commercial/Business Ratepayers the ability to defer their rates over an agreed period of time with a repayment plan not exceeding 12 months starting from the end of the agreed deferred period.

No interest will be charged on outstanding balances for a Covid-19 Assisted Deferred Rate Account, however if the repayment agreement is not upheld, Council has the right to review this and add interest at its discretion.

3. PROCESS

- i. A Commercial/Business Ratepayer will submit an application to Council via the 'Application For Hardship (Commercial/Business Rates) Covid-19 Assistance Form'
- ii. 'Application For Hardship (Commercial/Business Rates) Covid-19 Assistance Form' scanned into ECM and forwarded to Finance.
- iii. Finance will review the applications and make an assessment based on the information provided to determine eligibility for assistance.

Eligibility for assistance is based on:-

- Information about the Commercial/Business Ratepayer's hardship situation via financial information (a) Income, (b) Expenditure.
 - Willingness of Commercial/Business Ratepayer to provide a similar freeze on rental agreements with any commercial tenants
 - Acceptance of General Terms and Privacy Statement.
- iv. A designated finance staff member will contact the Commercial/Business Ratepayer via email to advise if their application was successful.
 - v. All successful applications will be notified in the same manner the applications were received.



APPLICATION FOR HARDSHIP COVID-19 ASSISTANCE (COMMERCIAL/BUSINESS RATES)

Inner West Council

Under Section 564 or 567 - Local Government Act, 1993

All applications must be emailed or mailed to –

Attention: Rates Covid-19 Coordinator marked Private & Confidential

Email – RatesCovid19Assistance@innerwest.nsw.gov.au

Mailed to – Inner West Council, PO Box 14, Petersham, NSW, 2049

4. Conduct an Internal Review of a Decision

If the Commercial/Business Ratepayer is not satisfied with the outcome they can request an internal review of the decision. An internal review will be completed and a written reply will be issued to the Commercial/Business Ratepayer. The following officers will complete the internal review -

- Chief Executive Officer
- Director Corporate
- Chief Financial Officer

APPLICANT'S DETAILS (must be property owner)

Salutation: (please tick)	<input type="checkbox"/> Mr	<input type="checkbox"/> Ms	<input type="checkbox"/> Miss	<input type="checkbox"/> Other (please specify)
First Name:			Surname:	
Street Address:				
Suburb:			Postcode:	
Postal Address (if different to street address):				
Suburb:			Postcode:	
Phone No:			Mobile:	
Email:				
Please provide ABN or ACN if you have one:				
Legal entity name if held by a company of trust (note: either – a director of the company or trust with the authority to enter into agreements can sign the application and deferral agreement).				
Please indicate if this request is for three or six months deferral of commercial rates				
Please indicate if you are seeking deferment for ALL of your commercial rates or PART only. If PART please indicate proportion.				



APPLICATION FOR HARDSHIP COVID-19 ASSISTANCE (COMMERCIAL/BUSINESS RATES)

Inner West Council

Under Section 564 or 567 - Local Government Act, 1993

PROPERTY DETAILS

Customer Reference No.			
Street Address:			
Suburb:		Postcode:	
1. PROPERTY INFORMATION			
a)	Are you an owner/operator?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Or Landlord only	<input type="checkbox"/> Yes	<input type="checkbox"/> No
b)	Is any part of the property tenanted?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If yes, provide details including approximate years the commercial tenant has been on site and the trading name/s of the business:		
c)	Have you already frozen rent from tenants and/or likely to should your application be approved? <i>Provide a copy of the letter to tenant.</i> If not, when do you anticipate providing this support to your tenant/s?		
d)	Do you own the property	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	i. By yourself?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	ii. With other person(s)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If joint tenant If tenant in common indicate share		
	iii. Is the property owned as shares in a company title?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
e)	Do you own (in full or in part), lease or have a financial or beneficial interest in any other land or building in the Inner West?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If yes, please provide address(es) and details of financial interest		



APPLICATION FOR HARDSHIP COVID-19 ASSISTANCE (COMMERCIAL/BUSINESS RATES)

Inner West Council

Under Section 564 or 567 - Local Government Act, 1993

2. HARDSHIP DETAILS

a) What is the cause of the hardship? (Please tick)

Government forced lockdown ☐

Economic downturn due to C19 ☐

Government restriction of trade ☐

Other ☐

3. DETAILS OF CURRENT OUTGOINGS

a) Business loan repayments per month

b) other mortgages

c) business/corporate credit cards

d) business/corporate loans

e) health costs (where hardship relates to serious illness)

f) other expenses if relevant

TOTAL =

4. DETAILS OF INCOME

a) What is your **gross** wages / salary income?
(Provide your total gross income **before** deductions, eg taxes, superannuation, etc)

b) Income from any Trusts

c) Rentals

d) Other income (provide details)

TOTAL =

***IF YOU PREFER, PLEASE PROVIDE ACCOUNTANT SUMMARY IF AVAILABLE.**

GENERAL TERMS

The Commercial/Business Ratepayer accepts that Council may request additional financial information when assessing the application. The Commercial/Business Ratepayer further accepts that Council may engage an external consultant to assist Council assess the Commercial/Business Ratepayers financial capacity. Such consultants will be bound by appropriate confidentially undertakings.

Before rates can be deferred, Council and the Commercial/Business Ratepayer must enter into a legal arrangement setting out the repayment terms and providing the Commercial/Business Ratepayer's consent for Council to lodge a caveat over the Commercial/Business Ratepayer's property until all deferred rates have been repaid to Council.

If the Commercial/Business Ratepayer owns the property as a Joint Tenant, commercial rates will only be deferred proportionate to the ownership of the Commercial/Business Ratepayer. Any other Joint Tenant must submit a separate application.

All information submitted will be retained by Council.



APPLICATION FOR HARDSHIP COVID-19 ASSISTANCE (COMMERCIAL/BUSINESS RATES)

Inner West Council

Under Section 564 or 567 - Local Government Act, 1993

PRIVACY STATEMENT

The information contained in this application form and any information requested for the purpose of assessing eligibility for a Hardship Rate Relief Assistance is required under the Local Government Act 1993 and the Local Government (General) Regulations 2005.

This information is required before your application for a Hardship Rate Relief Assistance can be processed. The information is private and confidential and Council must not disclose the information to any person or body if it is not directly related to the purpose for which the information was collected.

If you have a complaint about the use of your personal information, contact the Council's Public Officer. The information contained or referred to in this application form may be corrected and updated by you, by contacting the Council.

Applicant's signature:

Date:

____ / ____ / ____

INSTRUCTIONS FOR APPLICANTS

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- Please address your application

ATTENTION:- RATES COVID-19 COORDINATOR

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- Lodgement details:

- by email – RatesCovid19Assistance@innerwest.nsw.gov.au
- by mail - Inner West Council – Po Box 14, Petersham, NSW 2049

OFFICE USE ONLY

Checked by Officer:

Initial of Officer:

Date:

ECM No: