



FINANCIAL HARDSHIP APPLICATION

Mandatory Documentation to be supplied at time of application:

The assessment criteria for hardship consideration will be, but not limited to, the following:

- a) Completed and signed "Application for Financial Hardship" form;
- b) Copy of most recent pay advice, or government benefit advice;
- c) Copy of most recent mortgage statement;
- d) Copy of most recent credit statements (other than the mortgage statement) e.g. credit card(s), personal loan(s);
- e) Copy of most recent bank statements for all accounts;
- f) Medical practitioner or health professional letter (if applicable); and
- g) Any other supporting documentation relevant in supporting the application.

Section 1 – Contact details

Postal Address:			
Suburb:		State:	
		Postcode:	
Home Phone:		Mobile:	
Work Phone:		Email:	

Section 2 – Applicant details (if more than 2 applicants, please complete and attach an additional form)

Applicant 1		Applicant 2	
Given Names:		Given Names:	
Surname:		Surname:	
Date of Birth:		Date of Birth:	
Number of dependants & ages:		Number of dependants & ages:	

Section 3 - Property details

Property ID:		Legal Description:	Lot no:	Plan No:
Property Address:		Have you applied for Financial Hardship in the last 2 years?	Yes ☐	No ☐
Is this your principal place of residence?	Yes ☐ No ☐	Is this your principal place of business?	Yes ☐	No ☐
Is this property currently for sale?	Yes ☐ No ☐	Who is the property listed with?		
Are you a pensioner?	Yes ☐ No ☐	If yes, type of pension:		
Pensioners only:	If this is your principal place of residence, have you applied for the Council and State Government Pensioner Rates Subsidy concession? (if you are currently in receipt of this, it will be shown on your current Rate Notice)			Yes ☐ No ☐

Section 4 – Financial information

Assets:	Please list all assets below		
Car(s) / Motorcycle(s):	Make and model: Make and model: Make and model:	Year: Year: Year:	Market Value: \$ Market Value: \$ Market Value: \$
Boat(s):	Make and model: Make and model:	Year: Year:	Market Value: \$ Market Value: \$
Other, Please Detail (Eg: Van, jet ski etc.):			

Living Expenses		General Expenses	
Food / Toiletries:	\$ per fortnight	Mortgage Repayments:	\$ per fortnight
Electricity / Gas:	\$ per fortnight	Personal Loan Repayments:	\$ per fortnight
Mobile Phone:	\$ per fortnight	Vehicle Loan Repayments:	\$ per fortnight
Internet / Home Phone:	\$ per fortnight	Credit Cards:	\$ per fortnight
Child Support:	\$ per fortnight	School/ University Fees:	\$ per fortnight
Other:	\$ per fortnight	Other:	\$ per fortnight
Please Detail:		Please Detail:	
Sub-total:	\$ per fortnight	Sub-total:	\$ per fortnight

Insurances		Affordability Table	
Car / Boat / Motorcycle:	\$ per fortnight	A - Total Income: Show household combined income total (after tax) including support payments and government allowances (evidence of income must be provided).	\$ per fortnight
House and Contents:	\$ per fortnight	B - Total Expenses: (Add 3 x Sub-totals)	\$ per fortnight
Life:	\$ per fortnight	C – Disposable income A – B = C <i>If C is less than the amount you are proposing to pay, your application may not be approved.</i>	\$ per fortnight
Health:	\$ per fortnight		
Other:	\$ per fortnight		
Please Detail:			
Sub-total:	\$ per fortnight		

Section 5 – Your Proposal

Full payments of rates would cause financial hardship within the next twelve (12) months: Yes ☐ No ☐

Supporting Documents have been provided, as listed on page 1 of this form, to support my proposal: Yes ☐ No ☐

IMPORTANT NOTE: This application will not be accepted without providing the required supporting documentation

I hereby make application to pay outstanding rates on my property by way of:

\$_____ per month

Section 6- Authorisation

I / We certify that to the best of my / our knowledge and belief, the information set out in this application is true. I / We acknowledge the receipt by the Cassowary Coast Regional Council of this application in no way implies that the Council granted an approved payment agreement. I / We acknowledge that we have read the Financial Assistance Information sheet provided.

Applicant 1:		Date:	
Applicant 2:		Date:	

Privacy Statement: Cassowary Coast Regional Council – Information Privacy Statement: Cassowary Regional Council is collecting your personal information in accordance with the Information Privacy Act 2009 (QLD), and other applicable laws. Your information is being collected for the purpose of processing your application and/or responding to your enquiry. It may be used by authorised Council officers and disclosed to other agencies or third parties where required or permitted by law. Providing this information is voluntary; however, if you do not supply the requested information, Council may be unable to provide the requested service. You have the right to access and amend your personal information held by Council, subject to legal constraints. For more information, please view Council's Privacy Policy on Council's website www.cassowarycoast.qld.gov.au

FINANCIAL ASSISTANCE INFORMATION FACT SHEET

 Queensland Government	Queensland Government – Financial Assistance https://www.qld.gov.au/community/losing-your-job-income/financial-assistance Telephone: 13 74 68
 Queensland Government	Queensland Government – Mortgage Relief Loan https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/mortgage-relief-loan Telephone: 1300 654 322
 Australian Government Australian Financial Security Authority	Australian Financial Security Authority https://www.afsa.gov.au/i-cant-pay-my-debts/support-services/where-find-help-managing-debts
	Money Smart https://moneysmart.gov.au/
	Lifeline – Financial Stress https://www.lifeline.org.au/get-help/information-and-support/financial-stress/ Telephone: 13 11 14
	The Salvation Army – Financial Assistance https://salvos.org.au/need-help/financial-assistance/ Telephone: 13 72 58
	Financial Counselling Australia https://www.financialcounsellingaustralia.org.au/
	National Debt Helpline https://ndh.org.au/ Telephone: 1800 007 007