

Rates & Charges Hardship Application Deferral of Rates & Charges

APPLICANT DETAILS

Address of Property: _____ Property Number: _____

Name of Ratepayer/s (print) _____

Current Address of Applicant _____

Tel No: (Home) _____ Mobile: _____

QUALIFICATION FOR RETAIL DEFERRAL

Pensioner Pension Number: _____ Type: _____

Unemployed Centrelink Number: _____

Financial Counsellor Support
(including evidence of hardship) (Please attach details) _____

Amount of current rates & charges outstanding: _____

Amount of rate deferral sought Full Partial _____

If partial rate deferral, please indicate the amount you can afford to pay: _____ per month

Date you can commence payment: _____ / _____ / _____

I certify that the information provided is true and correct. I acknowledge interest on deferred rates will continue to apply at the rate established annually by Council in accordance with the Hardship Policy.

Signature of Applicant: _____ Date: _____ / _____ / _____

Please return this form to:
City of Greater Dandenong
PO BOX 200
DANDENONG VIC 3175

COUNCIL USE ONLY

INTRODUCTION

If you own land in the City of Greater Dandenong you will be required to pay council rates. However, if you would suffer severe financial hardship as a result of paying council rates you may apply for rates deferral. Details of council's policy on deferral of rates and charges can be viewed in council's *Rates and Charges Hardship Policy* which can be accessed on council's website www.greaterdandenong.com

CASE OF HARDSHIP

You may apply for deferral of council rates on the basis that the payment of the required amount by the due date for which you are liable would result in severe hardship. The liability to pay council rates does not in itself constitute severe hardship. You must be in detrimental circumstances (financial, personal or otherwise) so that further hardship would be incurred if payment of the council rates were enforced.

WHAT FACTORS ARE CONSIDERED WHEN DETERMINING SEVERE HARDSHIP

There are some factors the council will consider when deciding whether to grant the deferral of council rates and charges.

- Will the payment of council rates leave you unable to provide your immediate family with the necessities of food, shelter, clothing, medical expenses and other basic requirements? (The total assets and income of your family may be taken into account in cases of hardship).
- Could the council rates be paid by re-arranging finances, selling or drawing on non-essential assets? Relief is generally not provided when you have access to savings, other monetary investments or other income.
- Could you use equity in property or other assets as collateral for a loan to finance the payment of the council rates, without causing any substantial erosion of that equity?

HOW DO I APPLY FOR RATES DEFERRAL

An application must be made within six months of the date of the service of the rate assessment and must specify details of the severe hardship that would be suffered as a consequence of the immediate payment of the full amount of the rates.

In general, rate relief will be provided by deferral of the rates payment via an extension of time or an instalment plan as mutually agreed by the ratepayer and council.

EXAMPLE OF RATES DEFERRAL

2010/11 Rates & Charges	\$1000.00
1 July 2010 - deferred for one year	
(Standard interest rate on outstanding rates 10.50% = \$105.00)	
Deferred charges interest at market rate 4.35% = \$43.50	\$ 43.50
Amount to be paid 1 July 2011	\$1043.50

 Telephone 9239 5100	 Facsimile 9239 5196	 TTY 9239 5153	 13 14 50
 Internet www.greaterdandenong.com	 Email council@cgd.vic.gov.au		

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