

FINANCIAL HARDSHIP APPLICATION

The Town of Mosman Park has adopted a Financial Hardship Policy as we know ratepayers in our community may be suffering financial hardship as a result of the Coronavirus (COVID-19) or other life events that impact a person's capacity to pay their Rates. We want to ensure that eligible Ratepayers can apply and be considered for assistance to meet their Rates payment responsibilities.

A successful application will result in a rates payment plan agreed between you and the Town of Mosman Park and if there is extreme financial hardship, penalty interest may be written off or not applied to the rates debt for a period of time.

Of course, the Town of Mosman Park expects that Ratepayers will make reasonable efforts to make payments in accordance with their agreed payment plan, but we do understand that things can change and you can contact us at any time to request an adjustment to your payment plan.

Are you eligible to apply?

Any Ratepayer experiencing difficulties in meeting their financial commitments is eligible to apply.

How is a decision made about my application?

Decisions about financial hardship applications will be assessed based on the information provided in the application form and attachments submitted. This information will be assessed against the requirements of the Town of Mosman Park Financial Hardship Policy. You can read the Financial Hardship Policy on our website <https://www.mosmanpark.wa.gov.au/library/file/Policies/TOMP%20-%20Policy%20-%20COVID-19%20Financial%20Hardship.pdf> or request a copy from Customer Service.

After you submit an application, we will contact you if we need more information.

Do you need help to make an application?

Contact Customer Service on (08) 9383 6600 and one of our friendly staff will be able to assist you. We can assist you over the phone, or in a face to face appointment if preferred.

Privacy and Confidentiality

We understand that the information requested in this application is sensitive and we will treat it as confidential and only use this information for making decisions regarding your rates debt.

RATEABLE PROPERTY DETAILS			
Address:			
	Suburb:		Postcode:
Assessment Number (if known)			
Outstanding Rate Account Balance (if known)	\$		
Is the property owner occupied or is it rented?	<input type="checkbox"/> Owner Occupied		
	<input type="checkbox"/> Tenanted Rental		
	<input type="checkbox"/> Untenanted Rental		
If the property is rented, how is it managed?	<input type="checkbox"/> Managing Agent (provide agent's name)		
	<input type="checkbox"/> Privately managed		
Ratepayer of a leased property (not landowner)			
	<input type="checkbox"/> Commercial Lease		

APPLICANT DETAILS			
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Ratepayer 1			
Company Name:			
Surname:		First Name:	
Residential Address:			
	Suburb:		Postcode:
Postal Address:			
	Suburb:		Postcode:
Email:			
Telephone:		Mobile:	
If we need to phone you, what time of day is most convenient for you?			
<input type="checkbox"/> Business Hours 9am – 5pm <input type="checkbox"/> Early Morning 6am – 9am <input type="checkbox"/> Evening 5pm to 7pm			
Ratepayer 2			
Company Name:			
Surname:		First Name:	
Residential Address:			
	Suburb:		Postcode:
Postal Address:			
	Suburb:		Postcode:
Email:			
Telephone:		Mobile:	

If we need to phone you, what time of day is most convenient for you?

- Business Hours 9am – 5pm Early Morning 6am – 9am Evening 5pm to 7pm

FAMILY CIRCUMSTANCES

Are you supporting dependants?

Spouse / Partner

Children How many dependant children do you support?

Other *(please provide details)*

NOMINATE AN AUTHORISED AGENT

You can authorise another person to deal with the Town of Mosman Park regarding your financial hardship application and rates debt:

Agency Name:	<input type="text"/>		
Contact Surname:	<input type="text"/>	First Name:	<input type="text"/>
Contact Address:	<input type="text"/>		
	Suburb:	<input type="text"/>	Postcode: <input type="text"/>
Email:	<input type="text"/>		
Telephone:	<input type="text"/>	Mobile:	<input type="text"/>

PREVIOUS RATE PAYMENT ARRANGEMENTS

Please tell us what option you chose to pay your rates in the last financial year.

<input type="checkbox"/>	Paid in Full	
<input type="checkbox"/>	Instalments x 2 payments	Paid in Full <input type="checkbox"/> Yes / <input type="checkbox"/> No
<input type="checkbox"/>	Instalments x 4 payments	Paid in Full <input type="checkbox"/> Yes / <input type="checkbox"/> No
<input type="checkbox"/>	Special Payment Plan	<input type="checkbox"/> Plan still active OR <input type="checkbox"/> Plan cancelled <i>(defaulted)</i>
<input type="checkbox"/>	Other <i>(please provide details)</i>	<input type="text"/>

RATE CONCESSION ENTITLEMENT		
You may be entitled to a Rates concession or deferment.		
Applicant 1	Applicant 2	Do currently you hold any of the following cards?
<input type="checkbox"/>	<input type="checkbox"/>	Seniors Card ONLY
<input type="checkbox"/>	<input type="checkbox"/>	WA Seniors Card AND a Commonwealth Health Care Card <i>(you must have both cards)</i>
<input type="checkbox"/>	<input type="checkbox"/>	Pensioner Concession Card OR State Concession Card

FINANCIAL HARDSHIP INFORMATION			
Please tell us about the reasons your financial circumstances have changed.			
		Ratepayer 1	Ratepayer 2
Have you petitioned for bankruptcy? <i>If yes, you are <u>not</u> eligible under the Financial Hardship Policy.</i>		<input type="checkbox"/> Yes / <input type="checkbox"/> No	<input type="checkbox"/> Yes / <input type="checkbox"/> No
<i>Please select all applicable reasons from the list below:</i>			
<input type="checkbox"/>	Is your financial hardship caused by the impacts of the Coronavirus (COVID-19)? <i>'Yes' or 'No' won't affect your application, but will help to understand the impact of the pandemic.</i>	<input type="checkbox"/> Yes / <input type="checkbox"/> No	<input type="checkbox"/> Yes / <input type="checkbox"/> No
<input type="checkbox"/>	Unemployed Date employment ceased:		
<input type="checkbox"/>	Under-employed Average hours worked p/week:		
<input type="checkbox"/>	Temporarily stood-down Date of stand-down:		
<input type="checkbox"/>	Income has been reduced <i>Please provide details in the Financial Information section below.</i>		
<input type="checkbox"/>	Unable to work due to responsibilities as a carer		<i>Please attach copy of letter from medical practitioner</i>
<input type="checkbox"/>	Unable to work due to physical or mental health diagnosis		
<input type="checkbox"/>	Diagnosed with Coronavirus (COVID-19) and unable to work		
<input type="checkbox"/>	Unable to work due to self-isolation	Start Date:	
		End Date:	
<input type="checkbox"/>	Death in the family		
<input type="checkbox"/>	Family or domestic violence		
<input type="checkbox"/>	Other <i>(Please provide details)</i>		

CURRENT FINANCIAL INFORMATION			
Accurate financial information is important so you do not commit to an unrealistic payment plan			
INCOME <i>Please provide monthly Net Income</i>		Ratepayer 1	Ratepayer 2
<input type="checkbox"/>	Wages / Salary	\$	\$
<input type="checkbox"/>	Pension or other Government Benefit	\$	\$

<input type="checkbox"/>	JobKeeper	\$	\$
<input type="checkbox"/>	JobSeeker	\$	\$
<input type="checkbox"/>	Interest or earnings from banks, financial institutions or dividends	\$	\$
<input type="checkbox"/>	Compensation, superannuation, insurance or retirement benefits	\$	\$
<input type="checkbox"/>	Child Support Payments	\$	\$
<input type="checkbox"/>	Rental income	\$	\$
<input type="checkbox"/>	Other income? (Please describe	\$	\$
Office Use ONLY		Calculate Total Monthly Income	
		\$	
If Reduced Income is a reason for this Financial Hardship Application, please complete:		Ratepayer 1	Ratepayer 2
Previous monthly income:		\$	\$
Date that reduced income occurred:		/ / 2020	/ / 2020
Current monthly income:		\$	\$
Office Use ONLY		Calculate Monthly Income Reduction	
		\$	

EXPENSES			\$ Amount per month
<i>Please provide monthly household expenditure as a total for all applicants :</i>			
<input type="checkbox"/>	Mortgage / Home Loan		\$
<input type="checkbox"/>	Other Mortgages / business loans		\$
<input type="checkbox"/>	Other loans		\$
<input type="checkbox"/>	Credit Card/s		\$
<input type="checkbox"/>	Utilities	Power	\$
		Water	\$
		Internet	\$
		Phone/s	\$
<input type="checkbox"/>	Insurances		\$
<input type="checkbox"/>	Food and living expenses		\$
<input type="checkbox"/>	Motor vehicle expenses (licensing, repairs, fuel)		\$
<input type="checkbox"/>	Entertainment (streaming services / eating out, etc)		\$
<input type="checkbox"/>	Other expenditure? (Please provide details)		\$
Office Use ONLY		Calculate Total Monthly Expenditure	
		\$	

SUPPORTING DOCUMENTS

Please provide copies of documents you may have to support this application.

<input type="checkbox"/>	Letter from financial counsellor, confirm financial hardship circumstances
<input type="checkbox"/>	Bank statements
<input type="checkbox"/>	Letter from medical practitioner
<input type="checkbox"/>	Centrelink payment evidence
<input type="checkbox"/>	Letter from your employer / recent payslips
<input type="checkbox"/>	Letter from another agencies that has deemed you to be in financial hardship <i>i.e. your bank, superannuation fund or utility provider</i>
<input type="checkbox"/>	Statutory declaration from a professional familiar with your financial circumstances <i>i.e. family doctor, accountant</i>
<input type="checkbox"/>	Statutory declaration from ratepayers listed on the property confirming financial hardship
<input type="checkbox"/>	Other (please list)

PAYMENT PROPOSAL

Please provide a payment proposal that, if approved, will be your commitment to make payments toward your rates debt.

Before selecting an option below, please consider all your financial commitments so that your payment proposal will **not** limit your ability to meet basic living expenses for you and your dependents.

<input type="checkbox"/>	OPTION 1 Regular Payment Plan		
	Nominate how much you want to pay and how frequently you want to pay this amount. This option is preferred as it will help you to reduce your rates debt through regular payments. This option helps to avoid having to make a large single payment that may impact your ability to meet basic living expenses for you and your dependants.		
	Proposed Payment Amount:	\$	(paid in full by June 2021)
	Proposed Payment Frequency	<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly
		<input type="checkbox"/> Bi-monthly	<input type="checkbox"/> Quarterly
	Proposed Start Date:		

<input type="checkbox"/>	OPTION 2 Defer Payment in Full
	Nominate a date on which you will pay your rates debt in full. This option may be suitable if you are <u>temporarily</u> unable to work or <u>temporarily</u> have reduced income and you <u>know</u> when your circumstances will return to normal.

<p>DO NOT select this option if you are not certain that you can pay your rates debt in full on or before the nominated date, as if you fail to do so, the Town of Mosman Park may initiate debt collection proceedings.</p>	
<p align="center">Please defer my rates debt DUE DATE to:</p>	<p align="center"><i>(Write date here)</i></p>

DECLARATION

I declare that the information provided in this Financial Hardship Application is accurate and I will advise the Town of Mosman Park if there is any change to my / our financial circumstances.

Ratepayer 1 Signature		Date:	
Ratepayer 2 Signature		Date	

Email completed application and supporting documents to admin@mosmanpark.wa.gov.au

Please allow up to 10 working days for a response.